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SPARK HOUSING INITIATIVE
Growing the Long-term Rental Housing Inventory
PHASE ONE: INVESTIGATION

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Long Term Housing Registry SPARK¹ Initiative

Report: Phase One, Investigation

Section 1: The Beginning - Prototyping

1.1. Scope of Work

The intent of this initial phase of the work on Long-term Housing is to investigate the feasibility of creating additional long-term rental units in the community of Northern Bruce Peninsula - especially in the vicinity of Tobermory - through transition of short-term units into long-term rentals and influencing any rental stock that may come available to be offered as long term rental.²

1.2 Introduction

The findings presented here arise from a series of informal, in-depth conversations with tenants (6)³, long-term and short-term landlords (7)⁴ and stakeholders (4). In addition to the interviews, a number of written submissions were received and a complimentary pair of surveys of tenants and landlords were carried out.⁵

The goal was to test the initial SPARK group's assumptions about why landlords are, in overwhelming numbers, opting for the short-term rental option as well as to develop an understanding of what, if anything, could persuade a short-term landlord to become a long-term landlord.

In an ideal world we would also have conducted some community focus group sessions but in light of worsening Covid-19 pandemic conditions experienced since the beginning of this phase of the work that has not been possible. Focus groups will ideally be part of the Phase Two work ("Problems with Solutions"), which aims to identify barriers and present responses.

The hoped for outcomes of the Phase One Investigation are threefold: (1) an increased awareness of how to "win over" landlords; and (2) an increased awareness of tenant demand for housing and the needs attached to that housing; and (3) an understanding of what supports will help both tenants and landlords in their long-term relationship.

¹ Seasonal Workers and Entrepreneurs [SPARK](#) Ideas (for the Community) funded through the Bruce County strategic communities initiative.

² See "Plan on a Page" Appendix One.

³ Attempts to recruit additional tenants for interview were declined due to privacy/anonymity concerns.

⁴ Summary of interview with landlords at Appendix Five. A summary of tenant interviews has not been included as it was not deemed consistent with requests for anonymity given the size of the community.

⁵ See Appendices Two and Three at the end of this report.

1.3 Background / Overview

The overall aim of the SPARK program is to identify ideas and actions that will address risks and increase benefits for those working in the seasonal economy.

The long-term rental housing initiative was one of the five initiatives identified by three SPARK working groups composed of seasonal workers and entrepreneurs that met over the winter of 2019/2020.

While a number of needs were identified and considered (housing, education, transportation and employment insurance), ultimately the group decided to give priority to the issue of long-term, affordable housing believing it to be foundational to community viability and sustainability.

The group recognized that the number of people directly⁶ affected by the housing shortage is likely quite small so a minor shift in existing rental housing inventory could have a significant impact and it is a strategy that requires little or no capital investment. The idea is that a modest long-term housing inventory, with incremental annual growth, might be achieved by mounting a campaign to enlist the conversion of a small fraction of short-term rental units into long-term rentals.

This in no way takes away from a collective desire for new, quality, affordable rental inventory⁷. Instead it simply recognizes that goal is at best achievable in the medium to long-term. This rental inventory initiative would be a short-term, stop-gap endeavour that in the longer-term would coincide with new long-term rental infrastructure (private and/or public).

This report is an exploration of needs and opportunities. Further down the road the campaign and implementation phases (Phase Three and Phase Four) will need infrastructure support.

1.4 The Community

As of the 2016 census the Municipality of Northern Bruce Peninsula had a population of 3,999 people, making it the least populated census subdivision in Grey and Bruce Counties. While small may be beautiful, when it comes to the development of a regional housing strategy⁸ our demand is seen as minor in comparison to the larger demand in the more populated centres. With competition for limited resources housing authorities have a hard time delivering on aspirational statements like: “it is critical that there are housing choices for all Bruce County residents.”

⁶ “directly affected”: people who now or soon may not be able to find housing, or are currently living in self-defined substandard, unaffordable, or unsustainable situations.

⁷ We reference the extensive work done by the community Housing Committee together with the Tobermory United Church and the newly established Committee of Council.

⁸ Bruce County Long Term Housing Strategy, 2010-2020: Housing Choices for All.

The census profile overview reported: “Only 40% of dwellings here are occupied by usual residents (as opposed to temporary or seasonal residents).”⁹ Data echoed in a MNBP 2019 survey of multiple online short-term rental platforms that found approximately 600 dwellings are available for short-term rentals.

It is also noteworthy that in the two counties, the MNBP ranked one for highest percentage of home ownership and lowest for percentage of tenant households. While home ownership has been the “go to” (or only possible) strategy for long-term secure housing on the northern Bruce, it seems unlikely that this will be sustainable in light of soaring real estate prices such as has occurred in the past two years.¹⁰ At time of writing, in the first two months of 2020, no dwellings are available for purchase, at any price, on the MLS in the area of the former St Edmunds Townships.

The Municipality of Northern Bruce Peninsula Community Safety & Well-Being Planning 2021 report states that 1,790 households are owner-occupied (92.5%) and 145 (7.5%) are tenant occupied. 19.8% of the owner-occupied households and 45.4% of the tenant-occupied households are experiencing unaffordable housing costs.

The table that follows extracts data from two surveys conducted by the United Way of Grey Bruce, the first in August of 2020 and the second in March of 2021. The “market rent” quoted in the table was obtained by internet searches for units available for rent and anecdotal data from local tenants. The upward trend is striking.

Unit Type	Bachelor		1 Bedroom		2 Bedroom	
	August 2020	March 2021	August 2020	March 2021	August 2020	March 2021
Market Rent	\$800	\$1200	\$1100	\$1500	\$1500	\$2000
Annual income needed (to be deemed “affordable”)	\$32,000	\$48,000	\$44,000	\$60,000	\$60,000	\$80,000

Since the census data was collected in 2016, the Happy Hearts Trailer Park near the village of Tobermory closed its year around site and eviction notices were issued to ten households in 2019. This was a stress-filled time for many individuals and families in the community, and certainly contributed to the general sense of there being a housing crisis. Many of these mobile¹¹ homes were owned debt free or had been recently purchased at modest prices compared to

⁹ Public Health: Municipality of Northern Bruce Peninsula 2016 Census Profile
<https://www.publichealthgreybruceon.ca/healthstats/>

¹⁰ For example, at time of writing according to a recent valuation the value of this writer’s home doubled in value from time of building in 2019.

¹¹ In reality none of the units were “mobile” and even if they had been there was no alternative location available for legal use anywhere in the MNBP.

detached houses. Ground rents paid to the landlord were nominal and mostly less than \$200 per month. The Happy Hearts year round site had represented a sizable amount of affordable housing in the community since the 1970s.

The Bradley Davis Seniors Apartments were initially owned and operated by the former St Edmunds Township, until administration of these units was transferred to Bruce County authority at the time of amalgamation. These apartments are available to tenants 60 years of age and older. There are 14 units, 11 one-bedroom and 3 two-bedroom. Applicants assessed as low-income are given priority for occupation of the one-bedroom units and since Bruce County took over administration, the units are available to anyone on the housing wait-list in Grey and Bruce Counties. It is not uncommon for units to be allocated to people moving into the community from as far away as Walkerton, Kincardine, Owen Sound or Meaford. Seniors living locally can expect a wait of many years for a unit.

The only other not-for-profit housing in the former St Edmunds are four “rent geared to income” bungalows built in the 1980s and fully occupied at the present time.

At time of writing there are 75 names on the waiting list for an apartment in the Golden Dawn Seniors’ Apartments in Lion’s Head. The Golden Dawn has had to allocate some units to staff working in the Long Term Care facility as no other housing has been available.

Section 2: Phase One - Investigating Assumptions

2.1 The Three Assumptions

Underlying the initiative are three primary assumptions.

Assumption 1: There is Insufficient Long-term Affordable Housing Available

Four of the five members of the SPARK small working group had personal experiences of recent housing need in the village of Tobermory. While three of these group members have resolved their issues - often with considerable stress and financial pressure - the consensus was that others in the community remained un-housed, in temporary housing, in inadequate housing, or were living at significant distances that demanded a considerable commute.

Assumption 2: The Landlord’s Deciding Motivation is Financial Reward

It is a generally held belief that landlords are opting for short-term, holiday rentals to maximize the return on their real estate investment.

In a hypothetical example it was estimated that a 3-bedroom, non-water front bungalow near the village of Tobermory as a short-term rental - at 10 weeks of occupation at \$2000 per week (less cleaning costs) - might generate an annual income of about **\$18,000**.

Meanwhile, the same unit as a long-term rental might generate an annual revenue of about **\$14,400** - 12 months at \$1200 (with utilities extra the unit would cost the tenant about \$1600 per month).

The possibility of transitioning some rental units from short-term to long-term, rests on the premise that rental units where the difference in revenue between short-term and long-term income is moderate.

Assumption 3: Fear of “Problem Tenant”

It seems conversations about renting long-term are often accompanied by someone knowing someone who had a “nightmare” situation. Landlords therefore might be deterred from long-term renting due to fear of bad experiences, either from direct experience or the stories they’ve heard. These problems might include:

- non-payment of rent
- damage to property
- anti-social behaviour
- difficulty to evict in the event of problems

The issues that can arise with problem long-term tenants can also be perceived as intractable and painful, with a lengthy eviction process the only option to resolve.

This is combined with the social discomfort in a small community, where everyone knows everyone, of vetting prospective tenants. How do you avoid having to turn down the applicant you know and like because of their reputation as a bad tenant?

2.2 The Assumptions Investigated

2.2.1 Insufficient Long-term Housing is Available in the Community

In depth interviews were conducted with six current tenants, five of whom self-report varying states of need for rental housing in community.

Here is a brief overview of their present situation:

- After a lengthy search and multiple moves between various short-term units, 1 person has moved out of MNBP and now commutes long-distance to work and to spend time with family. They will return to the community if an opportunity arises and will soon meet the age threshold and be able to apply for housing at the Bradley Davis Seniors building.
- One couple spoke of housing insecurity at time of interview and were since evicted and in urgent need of housing. Both are working full-time seasonally in the tourism industry. They have at time of writing found temporary housing.

- A family of four reported receiving notice of eviction but had managed to negotiate a one year extension of the lease. The landlord proposes converting the dwelling to an STA.
- One tenant, while thankful to be housed in an affordable unit with some attractive features (setting, yard and overall size), simultaneously reported substandard features and a desire for better housing if something came available.
- A couple who had looked for rental accommodation for three years in a low-key way (via advertising) and with considerable effort for another six months before they eventually found something through personal connections forged in the community. They deem the housing as satisfactory, although older, draughty, and with outdated decor. These tenants have since purchased.

Rachel McLay, then SPARK project facilitator conducted a “snapshot” review of “housing wanted” and “housing available” ads in August of 2020 on social media platforms (Kijiji and Tobermory Buy Swap and Sell).

LISTINGS: Accommodation Wanted & Accommodation Available (August 2020)				
Accommodation Wanted				
couple	2 posts: Aug 11 & Aug 25	Seeking winter-only accommodation while completing construction on own home	Lions Head+	3 replies - suggestions & referrals, no offers
Adult woman	1 post: Aug 7	Seeking winter accommodation “currently living in car”; local employment	Tobermory+	3 replies; 2 possible offers with Sept availability
Adult man	2 posts: Aug 29 & Sept 3	“Tradesman” seeking apartment for year around occupancy. \$900 / month	Tobermory+	No responses
Accommodation Available				
	1 post: Aug 22	Room in house - available short or long term	Lions Head+	No responses

Meanwhile, on social media in February a family of four urgently appealed on facebook for a place to rent on the northern Bruce Peninsula (being evicted on April 1st) stating a willingness to pay \$1,200 (a responder quipped, “per week if you’re lucky”).

A survey of Bruce Peninsula Press content for 2019 and 2020 shows housing concerns thrashed out in virtually every issue via editorials, publisher rants, and letters, particularly the implications of STAs (for neighbourhoods, neighbours, and housing availability).

A summary of the results from the online tenant survey (Appendix One), assesses the notion of need for housing via three lenses: (1) those seeking housing; (2) satisfaction with current housing; and, (2) affordability of current housing.

- (1) Seeking: 3 of 18 respondents describe themselves as actively seeking, however 5 of the 18 said they would use a housing registry if it existed as they “need a place now”.¹²
- (2) Satisfaction: While 2 report being “dissatisfied” or “very dissatisfied”, 10 report being “very satisfied” and 8 “satisfied”. When asked how many upgrades or changes they would like in their current accommodation 8 of 18 report: “I am completely satisfied with all aspects of my rental accommodation” while 2 tenants reported: “I am more or less satisfied with my rental accommodation but would change two to three things if I could”. A further 2 tenants reported their accommodation as “poor” and a desire for 3 or more changes. No tenants reported their accommodation as completely unsatisfactory.
- (3) Affordability: Of those who responded to the survey, 8 (44%) reported paying one third or less than their gross annual income and therefore would be deemed as in “affordable” accommodation. Seven (39%) report paying between $\frac{1}{3}$ and $\frac{1}{2}$ of gross annual income and 3 of 18 (17%) report paying more than $\frac{1}{2}$ of their gross annual income on their accommodation costs,

In conclusion, the investigation phase confirms the assumption of the small SPARK group prototyping that there is demand for housing that exceeds supply and that numbers are likely relatively small. (This estimate of a low number of prospective tenants does not include those people who purchased a house, perhaps beyond their means, and might have rented if choice was available). However, it does suggest that even a modest adjustment in housing supply could go a considerable way to addressing current need.

2.2.2 Financials Assumptions

(a) From the Tenant’s perspective: What is Affordable?

In Canada, total housing cost is considered “affordable” when it does not exceed 30% of a household’s before tax income.”¹³

As of 2016 the median average income for Northern Bruce Peninsula was \$31,740, with a substantial variance between median male and female income (\$38,144 and \$26,826, respectively).

Median household income was reported as \$59,776.

Based on this data, on average in MNBP “affordable” housing costs¹⁴ for a single person would be \$800 per month (likely less if you’re a woman, probably more if you are a man) and \$1,510 for a median household.

¹² This can be accounted for by the fact that 2 of the 18 respondents indicated they were either “dissatisfied” or “very dissatisfied” with their current housing.

¹³ Municipality of Northern Bruce Peninsula: CS 20-43 “Next Steps for Northern Bruce Peninsula Attainable Housing”, Ryan Deska, Manager Community Services, October 26, 2020

¹⁴ Affordable housing is deemed to be 30% of gross annual income.

Our long-term rental housing inventory prototype assumed (see above) an ability and willingness to pay up to \$1200 rent per month, plus utilities of \$400, so \$1600 per month in total. Given census data, this amount is likely within reach of a dual income household but would not be deemed affordable for a single income household.

In the in-depth interviews tenants reported an ability and willingness to pay rent in the range of \$800 to \$1500 per month. The interviews represent 3 single adults; 2 couples; 1 family.

In conclusion, the findings suggest that the initial assumption by the SPARK working group of capacity to pay an annual rent yielding the landlord a gross income of \$14,400 is highly dependent on household composition. That amount is out of reach of a single adult but likely “affordable” or near affordable and close to the “willingness to pay” threshold of households with two income earners. It would seem units that are smaller and attached (i.e. small suites or apartments) would need to be identified and made available to begin approaching affordability thresholds for single income households.

(b) The Landlord’s Perspective: Is it only about the money?

The dwellings identified as most likely for conversion from “Short-term Accommodation” (i.e. holiday rentals to tourists) were modest dwellings with non-waterfront locations.

Modest was roughly defined as “small” (less than 1200 square feet), “older” (for example, 1970s vinyl sided frame bungalow), perhaps lacking amenities like a jacuzzi tub, dishwasher, or second bathroom or without decorative upgrades.

A survey of the AirBnB platform in January of 2021 revealed a number of properties roughly meeting this description. The table that follows presents a possible, not unrealistic, revenue forecast for a random sample of this type of listing, working from posted nightly rates:

Sample “modest” AirBnB LISTINGS: (January 2021)					
Rental Property Description	Peak season / night rate (July 1-Sep 6)	Off-peak /night (Jan 1-Jun 30 & Sep 7-Dec 31)	Revenue peak season if rented 45 of 68 (66%) nights	Revenue off peak¹⁵ if rented 35 nights	Total Estimated Gross Annual Revenue
1 bed apartment Hwy 6 approx 2 km from Tobermory	\$199	\$129	\$8,955	\$4,515	\$13,496 (\$1,125 / month)
3 bed bungalow Hwy 6 approximately 2 km from Tobermory	\$258	\$258	\$11,610	\$9,030	\$20,640 (\$1,720 / month)
3 bed bungalow Maple Golf Estates	\$315	\$315	\$14,175	\$11,025	\$25,200 (\$2,100/ month)

From this brief exploration of one short-term rental platform it appears that our assumption of income at \$18,000 per annum gross for this style of property was likely an under-estimate, with small units the exception.

Where revenue is the main or only motivator to persuade landlords into long-term rentals, then such STA units, rented long term with the same revenue goal, will clearly be out of reach of the median income earners of the Municipality of Northern Bruce Peninsula.

The in-depth interviews with seven landlords and written submissions from an additional four show that a number of motivations other than financial gain prevail, often simultaneously.

Non-financial motivations include:

- Suitability of the dwelling - i.e. deemed not suitable for STA
- Found or expected to find the demands of STA too onerous (cleaning; guest expectations)
- A desire to help a personal friend or a family member in need of housing
- A desire to help the community - aware of the shortage of accommodation
- The need or desire to ensure housing for staff who need housing in the community for summer months and occasionally longer

In all of these cases the landlords spoke of a willingness to forego greater revenue, sometimes renting simply at break even, and to make a modest return on investment (such as enough to cover taxes and insurance on rental and homeowner property).

¹⁵ This table incorporates another assumption: that typical demand for ‘non-prime’ rentals in the off-season (September to June) is modest, estimating 5 weeks.

One landlord said they came close to matching their former STA revenue by dividing the unit into a year around shared accommodation model: 3 bedrooms each with one tenant and a shared kitchen and bathroom. Another landlord, in a house-sharing arrangement reported that it helped financially with household expenses while allowing them to help a family member. Similar motivations were expressed by a landlord renting a separate 1 bedroom unit in their home to a seasonal worker living 6 months of the year in the community.

While opportunities may exist, the factors aligned against conversion cannot be ignored by those who own housing stock excess to their personal need.

Given current and rising housing prices, new or recently acquired STAs, regardless of location, are unlikely to be open to conversion, particularly if the landlord holds a mortgage on the property.

Consider the home-owner who wrote to say they were considering purchasing an adjacent dwelling, concerned that it would be purchased as an STA and become a source of crowding, noise or other disturbances. However, to cover basic outlay, this modest albeit well-situated dwelling, in the current market would have to be rented at \$2,500 per month¹⁶; well outside the reach of the 2016 median household income range. To be deemed affordable, the tenant would need an annual income of \$90,000. Therefore, it might be deemed affordable by a professional couple with year round employment or a professional retired couple wishing to downsize or realize equity in an owned property. Clearly this possible future landlord is not motivated by financial reward, other motivations are at work such as neighbourhood preservation but basic costs must be covered by the rent.

The example demonstrates that many properties will not be suitable for conversion for many employed in the seasonal workforce. Even with older mortgages and comparatively cheaper purchase price (say pre 2018) many of the units available as STAs - large designer style waterfront homes - would not be affordable to much of the local workforce even if it was a matter of simply covering out-of-pocket costs. Mortgage, taxes, and insurance costs would still put such properties into the thousands of dollars per month range.

It is also a concern that no area or house style appears immune to the STA model. Consider the experience of one interviewee who said they had sold their own waterfront property and relocated to an area more exclusively characterized as residential but had since learned that several of the dwellings there have now also transitioned into STAs.

The MNBP Final Report and Recommendations on STAs views it like this:

STAs are in direct competition with permanent local rental units, which may cause issues regarding housing affordability and availability. STAs may displace longer-term (i.e. monthly) rental units for a variety of reasons, such as the

¹⁶ \$450k amortizes at \$2,250 per month at 1.8% over 20 years. Plus taxes.

difference in profit for landlords for shorter-term rentals versus longer-term rentals, as well as market demand.

And recommends:

To address the issue of permanent housing supply versus short term units, STAs may be regulated through as-of-right zoning in particular areas of the municipality. For example, where there is a stable neighbourhood providing housing for a permanent or seasonal population and STAs are not permitted as-of-right, a zoning by-law amendment may be required to permit an STA use. This will ensure that an appropriate range and mix of housing units remain available for permanent and seasonal populations.¹⁷

One landlord respondent suggested that part of the problem lies in the fact that the modest homes (i.e. potentially affordable to first time buyers) in and adjacent to the village of Tobermory are purchased by businesses in order to ensure they can accommodate the workers needed for the season, saying, *“If the municipality or some one built dedicated staff housing, these kind of properties could come back onto the market and would maybe be in reach as starter homes.”*

Another landlord, an owner of some dedicated staff housing, made it clear the properties at best break even and are an overall loss-maker for the business (except what might happen in terms of appreciation). Financial gain is not the motive, rather staff recruitment is. If no one else can provide affordable housing then they must do so. And there is nothing to indicate that such properties if they came back on the market would not be acquired as STAs.

In informal conversation a landlord with a property soon to be vacant and at present rented long-term said they anticipated at least doubling the rent, from its current \$800 or transitioning to the STA market.

In conclusion, a variety of positive and negative factors have motivated a handful of long-term landlords in the community. These can be briefly summarized as: a desire to help, not wanting the hassle of short-term, not wanting a short-term neighbour, and staff recruitment needs. As assumed by the initial SPARK working group many properties are completely outside the scope for transition to long-term accommodation and it seems now this tendency will only increase as prices rise.

2.2.3. “Problem Tenant” Assumption

This section examines the oft cited deterrent or fear of the “problem tenant.”

Of the seven landlords who participated in in-depth interviews and four landlords who offered written submissions, it appears that the fear is real and present.

¹⁷ Recommendations for Short Term Accommodations, Skelton, Brumwell & Associates Inc, September 2020, p. 9.

Non-payment of rent was mentioned, as well as behavioural issues (more of a sensitive area in house-sharing situations) and disrespect for the property also came up.

In interviews three landlords cited personal experiences: two were behavioural in nature and arose with short-term seasonal staff; one involved a long-term tenant and non-payment of rent. An experience echoed by one survey respondent who wrote: *“Will not rent long term again. It was too hard on my property. I also worry that renters have more “rights” than the owner once they move in”*. An STA landlord reported that a huge advantage for them was that payment is made in full in advance of occupancy (and with many platforms there is insurance against damage).

Three other respondents expressed some degree of concern that renting long-term had the potential to become a problem but had no direct experience.

This suggests that the prototype idea to include a resource component in any “Housing Inventory” process would be important. In particular, to address:

- capacity to pay and affordable rent;
- a framework for mutual vetting; and
- a mechanism to support mediation and dispute resolution in the face of problems

2.4 Conclusion

The investigation into the assumptions of the prototype has revealed:

- (i) that some landlords are motivated by factors other than maximizing a return on investment and may be willing to become long-term landlords.
- (ii) insufficient long-term housing is a reality and increasing housing inventory is required to meet a present need.
- (iii) conversion of STAs to long-term units will be feasible in a small number of instances with feasibility likely decreasing as housing prices continue to rise
- (iv) landlords do in fact have concerns around potential pitfalls in renting long-term such as non-payment of rent and/or behavioural issues.

Section 3: Next Steps

Phase Two: Problems with Solutions

This initial research has begun to isolate the nature of some of the problems that might arise for either a landlord or tenant in a long term rental scenario:

- Viability for the landlord, such as covering costs while realizing a modest return
- Affordability for the tenant either 1/3 of gross income, “willingness to pay threshold”, including access to rent subsidy
- Sources of financial assistance for unit upgrades and improvements
- Access to resources and supports.

These problems would benefit from further exploration in one or perhaps two focus groups. Given the sensitive nature of some of the conversation and smallness of the community it might be important for there to be two focus groups: one for landlords; one for tenants.

Another theme emerged from discussions with three respondents with housing development experience and aspirations for future community construction: the desire for deliberate and thoughtful Municipal and County support in the form of zoning amendments and capacity to negotiate the legislative frameworks that exist hindering multiplex buildings. Two respondents expressed an imminent desire to undertake construction of small multi-unit rental projects.

Phase Three: Wage a Campaign

It is critical to remember that financial motivation is not the primary motivation for all landlords. This multi-media campaign should be pitched to those who have excess housing capacity and want a stable tenant and/or help address the housing shortage in the community. Likewise, the initiative has the potential to appeal to those who: want a minimum workload (or “hassel”); a stable option; and/or to ‘help your community’.

Equipped with deeper knowledge and strategies for action to overcome obstacles, the next step should aim to:

- Find a small number of landlords willing to rent long term;¹⁸
- Ensure the units are within the affordable range, in keeping with census documented incomes for the MNBP, or meet the self-reported “willingness to pay” threshold; in other words ideally somewhere between \$700 and \$1500 (inclusive) per month; and
- At the same time, monitor corresponding increase or decrease in STA units particularly if any formerly owner-occupied or long-term rental units are being converted to STAs.

The “we need you” pitch to long-term landlords should set a modest, achievable year one target: i.e. to create a mere 4 units.

¹⁸ Two possible units emerged from the investigation phase, one south west of Lion’s Head and one near Tobermory.

Bear in mind this SPARK initiative arose from the need identified in the Tobermory area where at time of writing STAs are more prevalent.¹⁹ The campaign should initially be addressed to this community. However, with the Sustainable Tourism campaign seeking to disperse visitation regionally throughout the Northern Bruce, communities outside Tobermory are likely to be increasingly affected.

The conversion to long-term rentals may be an element for further development in connection with the work of the newly established municipal Housing Task Force which aims in part to *“highlight ideas for improving access to attainable housing on the Northern Bruce Peninsula [and] support the Municipality of Northern Bruce Peninsula Council’s work in developing and acting on an attainable housing strategy.”*²⁰

Phase 4: Implementation of a Inventory Registry

Before waging the campaign along the lines of “Long-term Landlords: Your Community Needs YOU!”, work needs to be done to determine what administrative capacity is required for the initiative to be implemented and maintained. Hard questions need to be asked. How much resources are needed to convert 4 units? What is the cost benefit analysis? Will it cost \$10,000²¹ (staff, administration, promotion, stationery, etc) to convert 4 units? Would that money be more effectively spent as a rent subsidy to four tenants? Or a unit conversion fund and let the landlord be responsible for administration and management?

The questions to be addressed include:

- What will the landlord and tenant registry consist of?
- Who will administer it?
- Who will research and / or create the supports identified in the landlord and tenant focus groups? For example: sample lease contracts; information on rights and responsibilities; a step by step guide on vetting prospective tenants; a step by step guide on constructive communications; etc.
- A plan to support the tenant if they can’t “make the rent” (or pay their heating bill).
- Some planning for what will happen if there are noise complaints; what will happen when the fridge stops working and the landlord does not supply a replacement?

Clearly, much or all of this is beyond the current capacity of The Meeting Place so Phase 3 “Problems with Solutions” will need to identify and learn from examples of “best practice” elsewhere in the province (or beyond) and identify potential partner agencies such as the United Way, “Y” Housing, the MNBP and Bruce County Housing and others to be determined.

¹⁹ Although growing in numbers throughout the MNBP as the sustainable tourism strategy strives to disperse visitation.

²⁰ Terms of Reference Northern Bruce Peninsula Attainable Housing Taskforce

²¹ 6 hours per week @ \$20/hour plus employer contributions over 52 weeks = \$7,000.

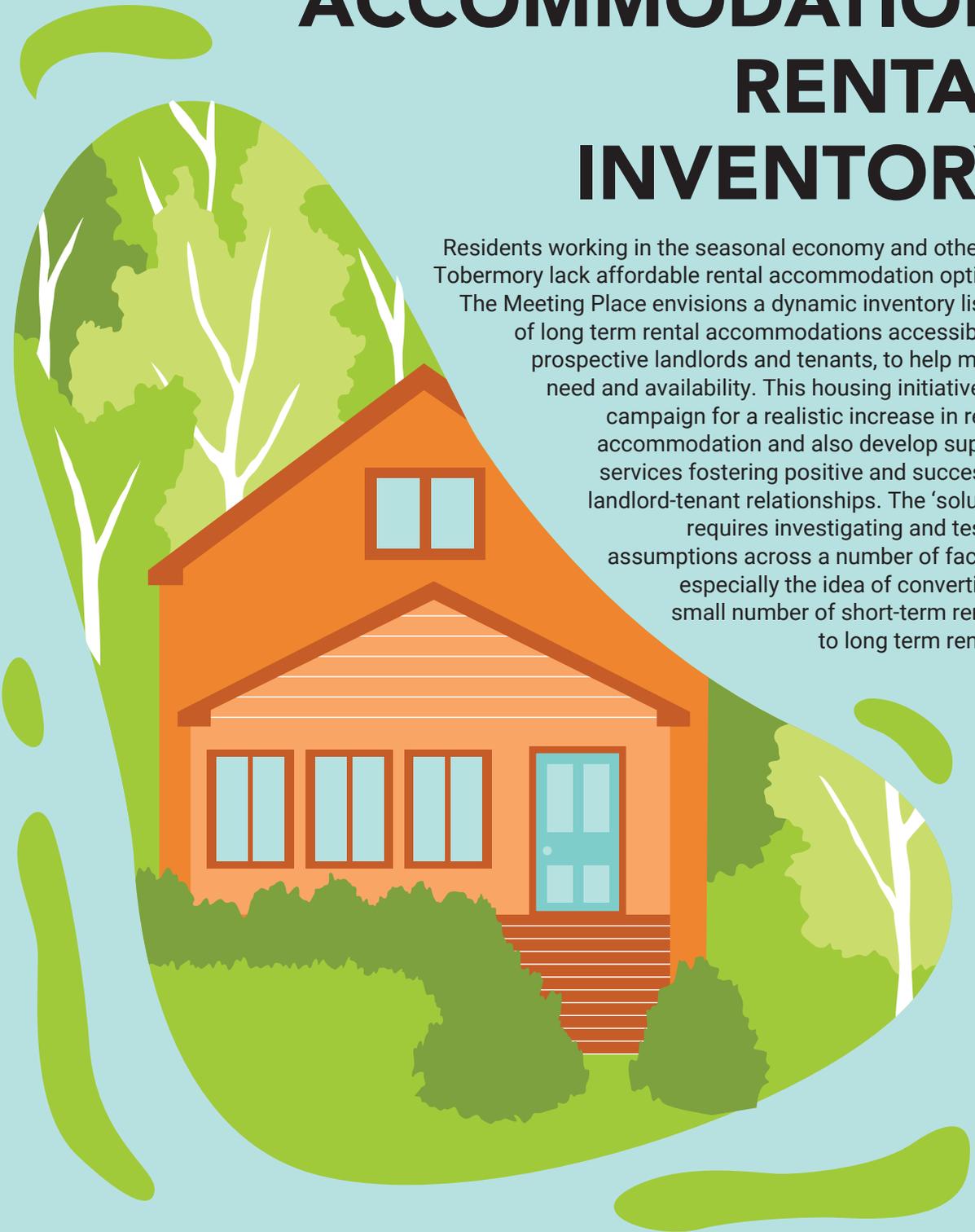
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- The landlords and tenants who agreed to participate in interviews as well as those who spoke to me and shared their experience through correspondence and chats at the grocery store. In the interests of privacy and anonymity I do not list names. Likewise, thank you to the many people who completed the online surveys.
- Councilors Golden and Mielhausen who reached out and engaged in in-depth conversations about the broad housing situation in the Municipality of Northern Bruce Peninsula. Your public service does not go unnoticed.

LONG TERM ACCOMMODATION RENTAL INVENTORY

Residents working in the seasonal economy and others in Tobermory lack affordable rental accommodation options. The Meeting Place envisions a dynamic inventory listing of long term rental accommodations accessible to prospective landlords and tenants, to help match need and availability. This housing initiative will campaign for a realistic increase in rental accommodation and also develop support services fostering positive and successful landlord-tenant relationships. The 'solution' requires investigating and testing assumptions across a number of factors, especially the idea of converting a small number of short-term rentals to long term rentals.



Appendix Two: Tenant Survey

Q1: What is your current housing status?

I am a tenant in a unit provided by my employer.	5.56% (1)
I am a tenant in a private unit owned by a landlord not connected to my employment.	44.44% (8)
I am a tenant in a unit owned or operated by a public or not-for-profit entity (for example, Bruce County Housing).	0.00% (0)
I am house-sharing with a home-owner.	16.67 (3)
I am renting a room in a house and have shared kitchen and bathroom with other tenants.	11.11% (2)
I am not a tenant but I am actively seeking long-term rental accommodation.	16.67% (3)
I am not a tenant and I am not seeking long-term accommodation, but was within the past year.	5.56% (1)
TOTAL	18

Q2: What is your employment status?

I am working year around, full time.	38.89% (7)
I am working year around, part time.	5.56% (1)
I am working seasonally, full time.	33.33% (6)
I am working seasonally, part time.	0.00% (0)
I am not employed due to retirement, ill-health or disability.	16.67% (3)
I am not employed and actively seeking work.	5.56% (1)
TOTAL	18

Q3: Where do you currently live?

the former St Edmunds Township (excluding the village of Tobermory, anywhere north of the Dyers Bay Road and south of the Cape Hurd Road)	5.56% (1)
village of Tobermory (anywhere north of the Cape Hurd Road)	50.00% (9)
former Lindsay Township (south of the Dyers Bay Road and north of Clarke's Corners including Cape Chin, Dyers Bay, Pine Tree and Little Pine Tree Harbours, Bradley Harbour and Miller Lake)	0.00% (0)
former Eastnor Township (south of Clarke's Corners and north of Laurence Road, including Stokes Bay, Old Woman's River, Isthmus Bay, Barrow Bay, Myles Bay, Little Pike Bay, Pike Bay, Spry, and Ferndale)	22.22% (4)
the village of Lion's Head	22.22% (4)
TOTAL	18

Q4: Are you satisfied with the location of your rental accommodation? (Current or most recent)

Very satisfied: 55.56% (10) Satisfied:33.33% (6) Dissatisfied: 5.56% (1) Very dissatisfied: 5.56% (1) TOTAL 18

Q5: Please rate your level of satisfaction with your rental accommodation. Current or most recent. Changes you wish for might include: laundry facilities, yard or parking space, more or less interior space, additional or better kitchen appliances, more storage space, quieter environment, fewer or no stairs, cost of rent, cost of utilities, security of tenure, etc.

Excellent. I am completely satisfied with all aspects of my rental accommodation.	44.4% (8)
Good. I am satisfied with my rental accommodation but would change one thing if I could.	11.11% (2)
Fair. I am more or less satisfied with my rental accommodation but would change two to three things if I could.	33.33% (6)
Poor. I am not satisfied with my rental accommodation and would change more than 3 things if I could.	11.11% (2)
Terrible. I am completely dissatisfied with my rental accommodation and would move tomorrow if I could.	0.00% (0)
TOTAL	18

Q6: What is your form of tenure?

I have a yearly lease.	27.78% (5)
I do not have a lease, I rent month to month.	44.44% (8)
My accommodation is provided by my employer and I will be required to leave if I quit my job, am fired, or my job ends for any other reason.	11.11% (2)
I am a seasonal short-term employee and I rent during the spring/summer/fall tourist season.	0.00% (0)
I'm not sure.	16.67% (3)
TOTAL	18

Comments(1) "Staying with family at no cost"

Q7: How did you find your current rental accommodation?

by word of mouth / networking in the community	50.00% (9)
provided by my employer when hired or at a later date	11.11% (2)
my landlord is a family member	16.67% (3)
my landlord is a friend	16.67% (3)
on line (via kijiji / facebook/ or some other social media or web site)	5.56% (1)

placed an ad in the Bruce Peninsula Press	0.00% (0)
application to a public or not-for-profit housing provider (eg. Bruce County Housing or ??)	0.00% (0)
TOTAL	18

Q8: How long did you search for your rental accommodation, or remain on a waiting list?

less than one month	11.11% (2)
between one month and 3 months	27.78% (5)
between 3 months and 6 months	11.11% (2)
between 6 months and 1 year	22.22% (4)
longer than 1 year	27.78% (5)
TOTAL	18

Comments (3)

(1) Still on waiting list. (2) I had been on the waiting list for housing for more than a year when this opportunity came up. (3) I am still waiting for rental accommodation, 2 yrs now

Q9: What percent of your annual income is allocated to your housing costs (rent and utilities combined)?

Less than 1/3 or my annual gross (before tax) income	44.44% (8)
More than 1/3 of my annual gross (before tax) income but less than 1/2	38.89% (7)
more than 1/2 of my gross (before tax) annual income	16.67% (3)
TOTAL	18

Comments (2)

(1) None right now (2) Approx 25-30%

Q10: If a "long-term renter registry" existed would you add your name to the list? This means a register of people seeking long-term accommodation.

Yes, I need help finding a place now.	27.78% (5)
Yes, I would use it if I needed help finding a place in the future.	44.44% (8)
No. I don't expect I will need rental accommodation in the future.	5.56% (1)
No. I prefer to use other ways to find rental accommodation.	11.11% (2)
Unsure. I would need more information.	11.11% (2)
TOTAL	18

Appendix Three: Landlord Survey

Q1: What is your current status as a landlord?

I currently have tenants.	44.44% (4)
I do not have tenants at present but have had tenants in the past.	11.11% (1)
I do not have tenants but will have tenants in the future.	22.22% (2)
I have never had tenants but am considering it for the future.	22.22% (2)

Q2 Which of the following options best describes your current experience as a landlord? ("*Unit*" refers to a separate space with its own bathroom, kitchen and entrance and may be attached or detached from your own dwelling. "*Share*" refers to sharing the bathroom, kitchen and entrance of your dwelling.)
Select all that apply.

I rent at least one unit to year around, long-term tenants.	55.56% (5)
I rent at least one unit to short-term seasonal workers (less than 6 months of the year).	0.00% (0)
I rent at least one unit to short-term, vacationers (i.e. multiple rentals typically of 2 weeks or less duration).	33.33% (3)
I share my house or part of my house with my tenants year around, long-term.	11.11% (1)

Q3 Where do you currently live?

former St Edmunds Township (excluding the village of Tobermory anywhere north of the Dyers Bay Road and south of the Cape Hurd Road)	22.22% (2)
village of Tobermory (anywhere north of the Cape Hurd Road)	44.44% (4)
former Lindsay Township (south of the Dyers Bay Road and north of Clarke's Corners including Cape Chin, Dyers Bay, Pine Tree and Little Pine Tree Harbours, Bradley Harbour and Miller Lake)	0.00% (0)
the former Eastnor Township (south of Clarke's Corners and north of Laurence Road, including Stokes Bay, Old Woman's River, Isthmus Bay, Barrow Bay, Myles Bay, Little Pike Bay, Pike Bay, Spry, and Ferndale)	33.33% (3)
village of Lion's Head	0.00% (0)

Q4: Please select the characteristics you consider essential in a long-term tenant.	
pays rent on time	100.00% (9)
non smoker	66.67% (6)
adults only (no children)	11.11% (1)
does not have a pet	55.56% (5)
in secure year around employment	22.22% (2)
in secure seasonal employment	33.33% (3)
retired	11.11% (1)
quiet	77.78% (7)
lets me know promptly when something needs repair	66.67% (6)
willing and able to perform repairs themselves	22.22% (2)
Other (please specify)	22.22% (2)
(1) Property kept in excellent clean condition inside and outside	
(2) Has access to a transportation since there is no public transit. Due to higher risk, insurance premiums are higher if tenant has a pet and/or person is a smoker. In addition, landlord is allergic to most dogs. Second hand smoke has caused bronchitis.	

Q5: If you are renting to long-term tenants please select the factors that influenced your decision to rent to long-term tenants?

I want the place lived in year around.	33.33% (3)
I live nearby and like the added sense of security and safety.	11.11% (1)
I don't want the hassle or stress of frequent cleaning that comes with short-term rentals.	55.56% (5)
It's the best financial option for me.	0.00% (0)
I am renting to a family member or friends in need.	11.11% (1)
I want to offer housing to an employee.	11.11% (1)
I believe this option is best for the health & wellness of the community.	44.44% (4)

Q6: If you are renting to short-term to seasonal workers (for less than six months a year), please select the factors that influenced your decision to rent short-term to seasonal workers?

I do this to ensure I have the workforce for my business.	00% (0)
I do this to help family or friends who have seasonal jobs.	00% (0)
I do this to help a family or friends who has a business and needs somewhere for an employee to live.	00% (0)
Financially rewarding.	12.50% (1)
My place is not suitable for short-term vacation stays and this was the next best option.	12.50% (1)
I rent space in my house and enjoy the company for part of the year.	00% (0)
I want to help my community and I know there is a shortage of housing.	12.50% (1)

Q7: If you are renting short-term to tourists, please select the factors that influenced your decision to rent short-term.

Financially rewarding.	25.00% (1)
I rent to help with costs and use the place myself part-time.	75.00% (3)
I am doing this for a couple of years until I retire and will live here myself.	0.00% (0)
It benefits the community by supporting the local tourist economy.	50.00% (2)
I have tried renting long-term and there were problems.	25.00% (1)
There is less "wear and tear" or maintenance needed.	50.00% (2)

Q8: If you are a short-term landlord what might induce you to try renting to a long-term, year around tenant? Please answer if you rent short-term to vacationers or seasonal workers.

I would make as much income as from a short-term rental.	0.00% (0)
I received financial aid to upgrade the dwelling or create additional space.	25.00% (1)
I was assured of a "good" tenant.	50.00% (2)
Nothing I can think of. I like being a short-term landlord.	0.00% (0)
The inability to find staff to do the cleaning and up-keep associated with short-term renting.	25.00% (1)

Comments

- (1) I would make enough income to cover costs and achieve a reasonable profit
- (2) Will not rent long term again. It was too hard on my property. I also worry that renters have more "rights" than the owner once they move in

Q9: If you are a long-term landlord, please rate how likely you are to continue for at least 5 years.

Very likely	22.22% (2)
Likely	33.33% (3)
Unlikely	22.22% (2)
Very unlikely	22.22% (2)

Appendix Four

Summary of Correspondence with D. Beemer ‘
Re: Happy Hearts Closure and alternative possibility

Mr Beemer, retired property developer, contacted Hazel Smith, the SPARK facilitator to share correspondence and ideas he had also shared with the Municipality of Northern Bruce Peninsula including:

- A sense of urgency to address long-time need for affordable housing in Tobermory, which has become more urgent since closure of year round trailer park at Happy Hearts.
- Results of his independent investigation into the cost of creating affordable housing for low income earners in Tobermory area, specifically via trailers (most affordable, estimated cost of \$105k) and modulars (estimated at \$250k) - these figures are rough estimates of the cost of the unit plus septic and foundations.
- Correspondence with Saugeen Shores re: Saugeen Acres Trailer Park and zoning by-laws in that neighbouring municipality.
- Correspondence with the Bruce County Planner - Eric Steele - gathering generic information about zoning by-law amendments (because at present no by-law provision in the MNBP for a trailer park).

Appendix Five

Description of Landlord	Motivation	Positives of LL experience	Negatives of LL Experience	Advertising	Vetting	Future as a LL	Investment in property	Financial Experience	Housing vision for community
<p>Business owner. First became a LTL in the 1980s. Typically rent 1 or 2 properties to staff over the winter but these units must be vacated by peak season for other seasonal workers. At the present time 2 staff in a long-term permanent unit + 1 years continuous occupation; 2 family members in 2 other separate units. Rents. ST to seasonal workers who are employees of the business. If extra capacity provide spaces to other local businesses. A variety of styles of dwellings: apartments; room w/ shared kitchen & bath; full house. Mostly older housing stock; either not winterized or energy inefficient.</p>	<p>(1) LT: to house family (2) LT: to ensure long-term housing on a very limited basis when necessary to retain "essential" staff; (3) ST: to ensure business in a position to fill in positions.</p>	<p>LT: keep essential staff even though operating at a loss; ST: ability to ensure adequate workforce!</p>	<p>most of the places are old and require a lot of energy to keep them warm over the winter. We're basically subsidizing as our rental price is so modest (and costs so high)</p>	<p>when hiring seasonal staff</p>	<p>ST: as part of the hiring process; LT: known staff only - "Don't ever want to be in a position of having an entrenched tenant who doesn't pay rent or destroys the place."</p>	<p>Our business models not at all about providing LT housing. Renting to staff has become a necessity. Try mostly to just to ST.</p>		<p>Break even or at a loss</p>	<p>STAs have gotten such a bad rap because everyone says they've taken away from LT or overall housing market but the reality is that most LT renters can't afford to rent the properties that are STAs. Consider waterfront STA. It's not within the means of most long-term tenants. The mortgage plus costs alone dictate a high rent needed. If all STAs went away there would not be this big increase in available housing. The solution lies in figuring out how to create long-term affordable housing. STAs benefit the economy - those people spend money here. What would help is dorm style as part of bigger picture: golf course property has such potential for multi-purpose housing</p>
<p>Opened "hostel" accommodation in 2016 and ever since has been experimenting with various tenant arrangements. To start, short-term stays in summer but in winter months month to month rentals. At present at another decision point: does this house/enclave make more sense as a house share? 3 tenants when "full"; each tenant has own room; shared bathroom, kitchen, and living space</p>	<p>Priority is covering costs, also to have a good "energy" - very important given LL also living there; starting to feel like the "hostel" with the constant flow is not personally sustainable</p>	<p>With LT: Winters are hard re: social isolation; having people around helps; house-mates provide a built in social life, eg. around meal sharing / coffee time</p>	<p>with both ST & LT: House management; finding people who are the right fit. On-going communication re: issues, expectations, rules</p>	<p>Probably won't advertise.</p>	<p>Uses Ontario tenant template; intake interviews with roommate questions - i.e. lifestyle / habits; For future might consider a trial period</p>	<p>Evaluating which tenure style to continue with</p>	<p>Have installed a washer & dryer. Converted wood fireplace to propane fireplace - cleaner, easier to manage. Multiple loads of junk to dump</p>	<p>Personal housing costs, despite income generated from the property represent more than 50% of annual income</p>	<p>A diverse & adequate amount of housing; in addition to the all pervasive single detached have some smaller spaces such as apartments; housing that represents the diversity of the population. Pods in social and senior housing. If we want out 'downtowns' to thrive need complete serving, for example water in tobermory, sewer in LH. Ensure we have no 'dead zones' which is already somewhat the case in 'downtown' Tobermory i.e. only 'alive' for 12 weeks of the year'. Would like to see 75% of the downtown areas hit the 'year round' box. Prioritize development, growth and planning that serves dual needs of "tourism" and "liveable community" with infrastructure and services.</p>
<p>Moved to area 3 months ago, bought a property with 2 dwellings on it. When main dwelling renovations complete would like to rent the winterized 2 bedroom cottage. He and his wife are currently living in. Has experience from 10 years ago of renting a place, it was an OK bed, huge fenced yard, pet friendly, laundry facilities. Ideally suited to an adult couple. Although they live on property themselves it is to "fairly separate" places</p>	<p>Do not want the pressure, hassle and work for regular cleaning for something easy and stress free. Think what they've got should be a win win for them and future tenant</p>	<p>Hopes for "nice people" who would enjoy the space. Not the environment, the peace and quiet of the location. Will be affordable. Open to sharing the garden. Won't have many rules</p>	<p>Do not want parties. A bad outcome would be people who do not pay their rent, trashing the place.</p>	<p>Probably won't advertise.</p>	<p>Don't want hassle of having to interview a bunch of people. Hope word of mouth will work. Want people with nice references. Hope to find people who are recommended to them.</p>	<p>cover costs (want nice neighbours)</p>	<p>Previously not done much re: upgrades due to it being staff housing; too much wear & tear; did some recently as considering it as an STA.</p>	<p>The MNRP is going to have to make some tough decisions, such as STA free zones (estimates that 6 to 8 houses in Maple Golf now are STAs) or introduce a "MAT" tax for infrastructure development. Would love to see the MNGP allow for / lead development of dedicated staff housing, 60+ units and these available for local businesses to rent for summer staff. This is important as it frees up the smaller, cheaper housing inventory (currently being bought up by businesses for staff) for long-term rent or first time buyers. However, with any proposed development the problem that quickly arises is "what do you do with the poop?"</p>	
<p>Not yet a LL; planning to prepare a suite above garage; originally thought maybe STA but saw articles in Press, now considering either seasonal or year-round. Proposed unit would be good for one person; Bachelor unit, plan for STA or seasonal worker would be microwave, toaster oven and conventional hot plate but if went year round would consider setting unit up with stove; 3 season space at the moment - would need to heat / winterize waterline if going to year round option; On water / pretty view</p>	<p>Saw articles in Press and think this might be the best way to go for community. STA might be better than seasonal worker rental or LT would supplement their retirement income - help with taxes, insurance;</p>	<p>Young university students; the older people ("transient workers") have different needs and expectations.</p>	<p>Most recent experience has soured it, would not be in a hurry to do it again. Tenant needs to understand "I am doing you a favour" and make a serious effort to make it work. "It's my house"; "LL tenant Act not the right legislation to cover our relationship"</p>	<p>Non yet.</p>	<p>Not sure how to begin. Interested in registry at least for SpR & when TMP would be in a position to facilitate contacts. Wants a single person; quiet, non smoker, no pets,</p>	<p>If it helped with expenses and wasn't too much trouble / found a good tenant</p>	<p>Investing in the unit now - fixing up kitchen area, would do more for the unit if there was assistance available. Set up more like a sleeping space when they bought the place (owners now for a year)</p>	<p>Not here long enough to have a view of things / an opinion.</p>	<p>Find someone who wants to fund modest rental accommodation; affordable housing is needed here. Would also like to see accommodation for the older comfortably off who want to down-size / simplify.</p>
<p>Formerly a LL in Cleithr, part of group for approx. 5 years, before they moved to Tobermory full-time. Here in Tobermory (besides B&B businesses) LL on two occasions including at present; 1 tenant previously (inherited via staff housing subplot); two tenants at the moment. 2.5 bedroom bungalow; older home with some recent modest upgrades because were considering converting it to STA. At one time used as housing for their own seasonal staff also used by other businesses when they did not need it</p>	<p>Did not want to work cleaning a couple of times a week. Not the kind of property suitable for hire anyone to do it. Current tenant known, sympathetic to her housing need. Reluctant to do LT in case they might need for town staff in future; this happened in past & they had to evict the former tenant. Not much difference in terms of wear and tear. With weekly units easy to see what needs attention; not always the case with long-term tenants</p>	<p>less work; excellent tenant known to LL</p>	<p>Long term represents approximately 50% less revenue</p>	<p>none - a friend who was in need</p>	<p>It's nice to be nice but really other than that it's hard to see much incentive. To stay on as a LTL it would need to make financial sense, revenue to approach revenue from STA</p>	<p>Investing in the unit now - fixing up kitchen area, would do more for the unit if there was assistance available. Set up more like a sleeping space when they bought the place (owners now for a year)</p>	<p>Not here long enough to have a view of things / an opinion.</p>	<p>Pin money"</p>	<p>Find someone who wants to fund modest rental accommodation; affordable housing is needed here. Would also like to see accommodation for the older comfortably off who want to down-size / simplify.</p>

<p>Has opted for LT rental for about 3 years now, maybe 4. Had 3 adult tenants and 1 child. Home is divided into 2 units; one one side - where L. lives - there is a 1 bedroom apartment with separate entrance, kitchen, etc. Other unit is 4 bedrooms and he rents out by the room; tenants share kitchen and living space & laundry facilities. Was an STA for a few years; before that a family member in unit, LL now occupies.</p>	<p>Current status much better; Tenants keep property clean & look after the place. Pay rent on time. Gave up STA because impossible to find cleaning help, admin for rentals was too time consuming and not a fan of Airbnb, also round holidays particular. Had one family who complained bitterly about lime scale from the hard water on the shower faucet and wanted a free stay; had people who left a huge mess; if younger might do it again but not any longer, doesn't need the stress.</p>	<p>Earns same amount of money this way - renting to multiple tenants on a per room basis with shared living space; no cleaning; upkeep and maintenance not anymore than STA rentals, maybe less; what he would be doing to the house anyway</p>	<p>None</p>	<p>Ad on FB (Tobermory, Buy Swap & Sell)</p>	<p>Speak with prospective tenant in person to get a sense of who they are; no lease; all rules are explained verbally feels the direct, in-person communication is clearer and gives more control. Stresses that everything that he keeps the place clean is very important and has been pleased, mostly, so far.</p>	<p>Plans to stay as LTL Recommend it to others; less stress; if not waterfront or luxurious accommodation, income probably not much different.</p>	<p>Unit already existed - initially for a family member then for STA - so no investment for LTA. Expenses are what he would pay anyway: taxes, insurance, general upkeep. Declares all income</p>	<p>Not main source of income; a supplement. \$500 /room all inclusive.</p>	<p>Wants more in Tobermory opting for this tenure - create a 2nd suite; convert basement, etc. More housing is needed; MNPB is too Lion's Head focused and they don't really understand how important the tourist industry is to Tobermory. Seasonal workers need affordable housing; no place for students to live, staff housing badly needed; there's a shortage of housing for seniors. Bruce County Housing to create some small, affordable units, MNPB should donate the land. A new sub-division.</p>
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