

**HOUSING OUR FUTURE**

**OUR COMMUNITY 10-YEAR  
AFFORDABLE HOUSING  
AND HOMELESSNESS PREVENTION STRATEGY**



**2014 - 2024**



# Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy

## Acknowledgements

We would like to thank all of the individuals and organizations that contributed to the community engagement processes (surveys, and key informant interviews, community consultations and open houses) as well as those individuals and organizations that provided input via email.

We would like to thank all of the persons with lived experience who contributed to Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy, and the organizations that helped facilitate contact with many of the persons with lived experience.

We would also like to acknowledge the invaluable contributions of the Long Term Affordable Housing Strategy (LTAHS) Steering Committee for feedback, guidance, data and/or clarifications provided in the development of the 10-Year Affordable Housing and Homelessness Prevention Strategy. These groups and their membership are listed below.

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## EXECUTIVE SUMMARY

A drama is unfolding: A Tale of Two Simcoes.

On the one hand, indicators suggest tremendous growth and attraction to the County. Housing starts have been booming. Median income has been healthy. Economic development plans are being activated. Historically, unemployment rates are below the provincial average with a rate in 2006 of 5.2% compared to 6.1% for the province.<sup>1</sup>

On the other hand, indicators suggest that although new rental properties have been developed throughout the County there has been a net loss of rental stock over the past 15 years. Rental rates are outpacing inflation, even in communities where the vacancy rate would suggest a “renter’s market”. [A single individual on Ontario Works would need to spend 108% of his/her monthly income to afford to live in the County.](#) Demands for social housing have been increasing, especially for one-bedroom units. Operating agreements for some social housing buildings have an expiration date just around the corner. The rate of low-income households with children under 6 years of age is well above the provincial average in several areas of the County including Midland (18.5%), Tiny (17.4%), Tay (15.7%) and Penetanguishene (14.8%). The demands for homeless services and housing assistance services are at a rate never previously seen.

The time for action has come. Housing in Simcoe County is an issue that transcends municipal boundaries and the County is therefore best positioned to lead the implementation of this community-driven Strategy. However, the County cannot do it alone. All partners including local municipalities, other levels of government, community based non-profit and private sectors have important roles to play to ensuring the development of affordable housing for all residents. Recognizing that other orders of government are unlikely to provide new investments for the implementation of this Strategy, new and creative methods and partnership need to be developed to ensure success. This includes recognizing the important role that the private sector already plays with respect to housing our residents such as private developers, homebuilders, real estate companies, landlords large and small, property managers, and even the agricultural community which is known to provide housing for its workers. If we are to be successful in meeting our objectives, the private sector must not only be consulted, but be actively engaged in identifying barriers and finding solutions. Furthermore, the community needs to come together to support developers by advocating for change when barriers to the development of affordable housing are identified. The private sector is a critical pillar in fulfilling the objectives of this plan and the inclusion of this sector on the Working Group overseeing the development of an implementation plan is vital to its success.

The 10-Year Affordable Housing and Homelessness Prevention Strategy will guide the County of Simcoe and its municipal partners from 2014 to 2024. This strategic document outlines evidence-informed approaches and a shared community vision of what actions are needed to effectively address housing and homelessness needs across the County. Through the establishment of people-centered priorities for housing and homelessness services, this Strategy ensures that the County of Simcoe, as the designated Consolidated Municipal Service Manager, is well positioned to integrate and direct resources to meet the specific needs of its residents.

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<sup>1</sup> County of Simcoe Economic Development Strategic Plan, Part II: Supporting Research and Appendices, 2011, page 20.”

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Recognizing that housing directly affects health outcomes of individuals and families, enhances their ability to access educational and employment opportunities and ensures the opportunity to participate in the social and economic fabric of the community, this Strategy effectively positions local communities to thrive in the future.

Comprised of two separated cities and 16 towns and townships; characterized by a variety of urban and rural neighborhoods, as well as populations of strong cultural importance such as francophone and First Nations communities, the County of Simcoe recognizes that each community within its service area has very unique characteristics and individual needs.

Proximity to the Greater Toronto Area, location to tourism sites within the county or, in contrast, remoteness profoundly shapes the needs of communities within South Simcoe, North Simcoe, and the Southern Georgian Bay regions of the County.

The City of Barrie and southern municipalities, such as Bradford West-Gwillimbury, Alliston, New Tecumseth, Adjala-Tosorontio, and Innisfil have experienced the largest increase in population growth over the past decade. Although, many of the southern municipalities have experienced higher than average income rates, compared to their Northern counterparts, increases in the average market rental rates have significantly affected the availability of affordable housing options, especially within the City of Barrie.

Conversely, the municipalities of Tiny, Tay, Midland, and Penetanguishene are experiencing less in-migration, an aging population, and a lower median income compared to many of their southern counterparts. What's more, North Simcoe is host to the provincial Waypoint Mental Health Centre and the Central North Corrections facilities; to assist North Simcoe's vulnerable population with its complex needs, a higher volume of housing supports are required.

The Southern Georgian Bay area, while home to a thriving tourism industry, is also experiencing an aging population, high market rental rates, and a higher incidence of low income in private households.

Population pressures, economic context, income distribution, prevalence of low income, and the state of social housing stock, are all trends which impact the cost, affordability and availability of housing, as well as labour force renewal, and the local economy.

With the County's population expected to nearly double over the next 20 years, collaboration between the County, its member municipalities, the cities of Barrie and Orillia, and key stakeholders within the community will be integral to ensuring that local realities are taken into account, and targets effectively met to move each community forward in "housing our future".

This Strategy reflects a shared community vision of the actions, tools and policy decisions required to "build vibrant, healthy, sustainable communities" in the County of Simcoe.<sup>2</sup>The implementation of the 10-Year Strategy is guided by the following Vision, Mission and Values, which reflect the voices of local residents.

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*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

**VISION**

Adequate, appropriate and affordable housing for all Simcoe County residents.

**MISSION**

To promote, provide and protect a range of housing options throughout the County of Simcoe.

**WE VALUE...**

- Access to housing options and necessary supports throughout the life cycle.
- Diversity in our housing stock, ensuring variety of tenure, affordability, style, and proximity to amenities.
- Housing as a vehicle for improved health, community vitality, civic engagement, economic prosperity and social sustainability.
- Collaboration amongst levels of government, community partners and systems, recognizing that the need for safe, affordable, healthy housing connects all of our mandates as we strive for people-centered solutions.
- Support for the critical role of the private sector in the creation of housing stock.
- Social sustainability and inclusivity for all local residents, regardless of economics and tremendous population growth.
- Financial stewardship in maintaining existing government-assisted housing, investing in additional affordable housing, and helping people move from homelessness into housing.



*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

The table that follows provides the strategic opportunities and priority activities required to meet the vision of achieving adequate, appropriate, and affordable housing for all Simcoe County residents. Anticipated timelines have been identified for each priority activity:

- Ongoing refers to activities that start at the beginning of the Strategy and continue throughout the life of the Strategy
- Short refers to the first 3 years
- Medium refers to years 4 to 7
- Long refers to years 8 through 10

<b>Strategic Opportunities &amp; Priority Activities</b>	<b>Anticipated Timeline</b>
<b>1. Establish strong leadership and governance.</b>	
1.1 The County will work in partnership with local municipalities, community agencies, the private sector and other levels of government to implement this Strategy and build upon initiatives already proven to work in Simcoe.	Ongoing
1.2 Establish a Working Group comprised of elected officials, municipal senior staff, and representatives from the public, private, and non-profit sectors to be responsible for leading the implementation.	Short
1.3 Actively engage the private sector, to understand the barriers and advocate for changes in regulations and legislation to support the creation of affordable housing.	Ongoing
1.4 Advocate with other levels of government for changes in legislation and regulations that support initiatives and directions of the Strategy; increases in Ontario Works and Ontario Disability Support Program rates and other poverty reduction initiatives.	Short
1.5 Consider establishing an Affordable Housing Reserve Fund to increase investment in housing spectrum and comprehensive supports for residents.	Ongoing
1.6 Monitor the implementation of the Strategy. The Working Group and County staff will update targets and recommendations within 5 years of the launch of the Strategy and/or in response to significant policy, program or funding shifts with the potential to impact the implementation of the Strategy.	Ongoing
1.7 Publish annual report cards on the implementation of the Strategy	Ongoing

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<b>Strategic Opportunities &amp; Priority Activities</b>	<b>Anticipated Timeline</b>
<b>2. Achieve affordable housing target.</b>	
2.1 Between January 1 2014 and January 1 2024, facilitate the creation of a minimum of 2,685 units of affordable housing through new development, acquisition, renovation and/or rent supplements, with a minimum of 198 of the units being affordable owned dwellings.	Long
2.2 Optimize access to, and use of, rent supplements and/or other housing allowance assistance options as an efficient way to increase affordability.	Ongoing
2.3 Focus on supporting individuals and families in greatest housing need. Initiatives that increase affordable rental housing or help households access existing rental housing should focus first on renter households at the 40 <sup>th</sup> income percentile or less.	Ongoing
2.4 Initiate a Sub-Committee to explore the creation of culturally appropriate off-reserve Aboriginal housing, with a goal of creating a minimum of 66 units of affordable home ownership dwellings specifically for off-reserve persons – included in minimum target of 2,685 units.	Short
2.5 The County, with its community partners, should ensure that the housing and support needs of youth are incorporated into future investments and initiatives. Housing with supports has proven to be an effective strategy for ending youth homelessness.	Short
2.6 Emphasize access to, and development of, primarily one and two bedroom units to address affordable housing pressure points and to improve the range of options available to single individuals and single-parent families who are homeless.	Ongoing
<b>3. Protect existing public assets.</b>	
3.1 Adaptively reuse under-used housing resources, including a review of over-housing situations in current Rent-Geared-to-Income units in County-owned and Non-Profit Housing.	Medium
3.2 Maintain and preserve existing housing assets and seize opportunities to renovate and improve other housing stock for the purpose of affordable housing.	Long
3.3 Create a Sub-Committee to review the impact of the end of operating agreements on social housing stock and make recommendations to the County Council on managing this transition.	Short
3.4 Where prudent to do so, maximize profit of existing housing stock as leverage for building more, newer housing stock elsewhere in the County.	Long

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<b>Strategic Opportunities &amp; Priority Activities</b>	<b>Anticipated Timeline</b>
<b>4. Plan for the public good.</b>	
4.1 Amend local Official Plans to include the provision of a full range of housing types, in order to meet diverse needs of residents.	Short
4.2 Create a private developer and homebuilder roundtable to increase private involvement in affordable housing development across the County.	Short
4.3 All municipalities will be encouraged to adopt planning, financial and policy tools highlighted in the Strategy to facilitate and promote affordable housing development across the county.	Medium
4.4 The County should make a clear commitment to the municipalities as to the financial tools it will support and the circumstances under which it will also waive and/or defer fees or taxes to facilitate the development of affordable housing.	Short
4.5 The County will continue to work with local municipalities to support policies and infrastructures for transportation modes that support access to services, amenities and employment opportunities for those living in precarious, rental, subsidized and/or low income neighbourhoods where substandard housing may exist.	Ongoing
4.6 Increase education for, and about, affordable housing. Be proactive in addressing Not In My Back Yard (NIMBY) attitudes, with developers, landlords, and the general public.	Ongoing
<b>5. Create an integrated service model for housing and supports.</b>	
5.1 Shift from emergency and shorter-term solutions, to housing with supports by professionalized staff, which is the only way to end homelessness.	Ongoing
5.2 Improve data on the incidence, scope and depth of homelessness and housing instability. Accurate data is required for policy decisions and program enhancements.	Medium
5.3 Explore opportunities for integrated technologies like the Homelessness Management Information System (HMIS) which will provide monitoring tools for accountability for an integrated housing and homelessness service model.	Medium
5.4 Focus investment on those residents with longer homelessness and more complex issues.	Short
5.5 Make necessary changes in the existing services, re-profiling funding as necessary, to focus on additional supports to people once housed to prevent future homelessness, including improving awareness of supports available for landlords and tenants.	Short
5.6 Improve the organization of services in community, including through hubs and satellites, to expand services County-wide rather than expecting people to find their way to services.	Medium
5.7 Remove unnecessary barriers by supporting harm reduction approaches and strategies to funded homeless services	Short
5.8 Facilitate strategic, integrated partnerships and service delivery between the homeless, health and corrections sectors.	Medium

*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

Implementation of Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy requires strong leadership from the County of Simcoe and its partner municipalities. The creation of a Working Group will ensure the implementation of and monitoring for the strategic opportunities and priority activities outlined in this Strategy. Future growth and prosperity will be ensured by steadfast fixity of purpose in reaching affordable housing targets. Of the three housing projection scenarios provided in this document, the Moving Forward Model (Scenario 2), which requires the development of 2,685 affordable housing units across the County of Simcoe, should be viewed as the minimum target for which to strive. Given the important role that social housing plays in ensuring that a full range of housing options is available in the County, protection of the stock will be a priority moving forward. Many planning and policy tools that enhance and promote affordable housing developments are available to the County and its partner organizations. Priority must be placed on supporting individuals and families with the greatest housing and support needs. Such a service delivery mandate and resource investment will ensure that homelessness becomes rare and infrequent in the County of Simcoe.

Some may wonder which of the Two Simcoes will move forward for the next generation. The research and community-based activities carried out to develop this Strategy indicate that the County, together with its municipal, community-based and private sector partners, can and will dedicate the leadership necessary to bring the Strategy to life. The 10-Year Strategy provides a road map of activities and investments required to ensure that the County of Simcoe remains an attractive, healthy, economically prosperous community to live, work and play.

**BACKGROUND INFORMATION – THE COUNTY OF SIMCOE**

Perhaps best known for its beautiful beaches, world-class trails, scenic drives and amazing adventure tourism opportunities, the County of Simcoe is “home” to 446,063 residents.<sup>1</sup> By 2031, the County of Simcoe is expected to host 667,000<sup>2</sup> residents, a 49.5% population increase from the 2011 data. Planning for and managing this population growth is one of the key objectives of the Simcoe County Official Plan, as well as the Official Plans of Barrie, Orillia and the local municipalities that fall under the jurisdiction of the County. Spanning close to 5000 squared kilometers of territory in Ontario’s Greater Golden Horseshoe, the County of Simcoe comprises both rural and urban areas.



<sup>1</sup> Stats Canada 2011 Community Census Profile  
<sup>2</sup> Ontario. Places to Grow, 2008

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The County of Simcoe consists of the following 16 towns and townships and, in terms of geography and economic issues, 2 separated cities:

- |                                      |                             |
|--------------------------------------|-----------------------------|
| 1. Town of Bradford West Gwillimbury | 10. Township of Essa        |
| 2. Town of Collingwood               | 11. Township of Oro-Medonte |
| 3. Town of Innisfil                  | 12. Township of Ramara      |
| 4. Town of Midland                   | 13. Township of Severn      |
| 5. Town of New Tecumseth             | 14. Township of Springwater |
| 6. Town of Penetanguishene           | 15. Township of Tay         |
| 7. Town of Wasaga Beach              | 16. Township of Tiny        |
| 8. Township of Adjala-Tosorontio     | 17. City of Barrie          |
| 9. Township of Clearview             | 18. City of Orillia         |

There are a number of unique populations with strong cultural importance in the County of Simcoe. Simcoe County is home to 1.9% of the province's Francophones and has three designated Francophone areas: the Town of Penetanguishene, and the Townships of Tiny and Essa. The County also has two First Nations reserves: Chippewas of Rama First Nation and Beausoleil. The 2006 census revealed that 3.1% of the total population in Simcoe County identified themselves as Aboriginal. Ensuring that the needs of these residents are considered in a focused and culturally relevant manner will continue to be important as the County of Simcoe leads the implementation of this Strategy.

There are budgetary, planning and system management considerations that make the County of Simcoe unique. As an "upper-tier" municipality, the County of Simcoe is responsible for a range of municipal services for the 16 towns and townships, which include social housing, homelessness prevention services, Ontario works, children's services, paramedic services, long-term care, environmental services, a County road system, a library co-operative, museum, archives, County forest management, economic development, tourism, a Geographic Information system and land use policy planning.

The "lower-tier" municipalities are responsible for local roads, water and sewer, public libraries, recreation services, fire and police services, land use development control, licensing and permitting services.

County Council is comprised of the mayors and deputy mayors of each of the sixteen towns and townships. Council has the authority to hold meetings and enact laws under the provisions of The Municipal Act.

The cities of Barrie and Orillia, although both separate politically and administratively, are geographically and economically part of the County. The County provides services such as social housing, Ontario works, children's services, community services, paramedic services and long term care to city residents, and the cities participate in funding for the archives and museum.

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Geographically, the population is concentrated in the southern municipalities, and this trend is expected to continue with both the Provincial Policy Statement and the Growth Plan for the Greater Golden Horseshoe aiming to direct the bulk of population growth into existing settlement areas. Population concentration varies widely. Together, the separate cities of Barrie and Orillia are home to 166,295 people. In contrast, the lower-tier towns and townships include population centers with approximately 20,000 residents as well as hamlets and small rural villages that may have only a few dozen resident.<sup>7</sup>

In 2011, the County of Simcoe released its Ten Year Strategic Plan, which envisioned “working together to build vibrant, healthy, sustainable communities”. The development of this 10-Year Affordable Housing and Homelessness Prevention Strategy is yet another example of this vision guiding direction and establishing priorities for the County in the future. Historically, the County of Simcoe has demonstrated leadership in meeting the needs of residents and the plan provided in this report demonstrates commitment to providing safe, affordable housing for all its residents.

*Within the County of Simcoe, seven Primary Settlement Areas have been designated in the amended Growth Plan for the Greater Golden Horseshoe Area, with downtown Barrie also being identified as an Urban Growth Centre.<sup>5</sup>*

- 1. The City of Barrie*
- 2. The City of Orillia*
- 3. Bradford*
- 4. Town of Collingwood*
- 5. Alliston*
- 6. Towns of Midland and Penetanguishene*
- 7. Alcona*

*Development is to be concentrated in Primary Settlement Areas with a mix of land uses to create complete communities. Designation as a Primary Settlement Area means that these communities will accommodate a significant share of population and economic growth in the future. Future investments into such areas as regional public services and transit infrastructure will be necessary. It will also be important for these communities to establish intensification and density targets in future planning.<sup>6</sup>*

The 10-Year Affordable Housing and Homelessness Prevention Strategy outlines the strategic opportunities and priority activities to be implemented by the County of Simcoe and its municipal partners between January 1, 2014 and January 1, 2024. The successful implementation of this Strategy will ensure that the housing and support needs of all residents are met and that the communities in the County are poised to socially and economically succeed in the future.

As required by the County, the Strategy includes the following elements:

- Demographic information including growth predictions and settlement trends;
- Identification of gaps in the provision of housing needs across the continuum, both local-municipal and county wide;
- Consideration of existing inventory of social housing stock and its condition as referenced in the 2011 Building Condition Assessment;
- Identification of barriers and opportunities related to development costs, neighbourhood opposition, regulatory issues, municipal approval processes and the state of the housing market;

<sup>5</sup> Province of Ontario. (2012). Growth Plan for the Greater Golden Horseshoe, s. 6.3.1

<sup>6</sup> County of Simcoe. (2012). Draft Official Plan Update, s. 3.5, s. 3.5.6

<sup>7</sup> Statistics Canada 2011 Community Census Profile

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- Research historical trends and current needs for emergency, transitional and affordable housing in the area and reflect the services in place in the County. Highlight their strengths, best practices and successes;
- Project future needs across the continuum related to emergency, transitional, social and affordable housing through to home ownership;
- Identify priority groups in most urgent need;
- Identify additional supports such as mental health or addiction services required for vulnerable residents, as well as current availability of these services;
- Explore effective options and/or solutions across the housing continuum and prioritize options by level of need and urgency in the community;
- Estimate costs of various options including, but not limited to capital and ongoing operational costs and investigate possible sources of funding;
- Identify implementation tools available in legislation;
- Review other jurisdictions for examples of integrated housing strategies that are effectively ending homelessness and building a strong continuum of affordable housing options and housing support services;
- Conduct a comprehensive community engagement process to engage diverse stakeholders.



## **UNDERSTANDING THE IMPORTANCE OF HOUSING**



### *Housing and Homelessness Plans are a Good Idea – And a Requirement*

The 2010 Ontario Long-Term Affordable Housing Strategy sets out a vision to guide housing legislation, policy, and investment across the province and identifies four broad goals for the transformation of the system of housing supports:

1. Put People First
2. Create Strong Partnerships
3. Support Affordable Options
4. Accountability

It envisions a people-centered housing system that draws on the resources and expertise of all levels of government, non-profit and cooperative housing providers, the private sector, and the people who need and use housing supports. Housing policy across Ontario must be supportive and inclusive, ensuring that all people have the right to equal treatment and protection from housing discrimination, as well as access to appropriate support services that will help them remain in housing and prevent homelessness. Finally, the housing and homelessness support system in Ontario must be fiscally responsible.

The implementation of the provincial Strategy will be driven at the local level. Municipal governments, local planning authorities, and Consolidated Municipal Service Managers (CMSMs) are essential partners in ensuring that affordable housing is oriented toward local needs and is embedded in a wider system of supports, including access to jobs and community resources and services.



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*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

Since the release of the Long Term Affordable Housing Strategy, the provincial government has passed the *Strong Communities Through Affordable Housing Act (2011)*, which repealed the *Social Housing Reform Act (2000)*, replaced it with the *Housing Services Act (2011)*, and made complementary amendments to the *Planning Act (2001)* and the *Residential Tenancies Act (2006)*. This legislation introduces a number of new requirements and strengthens the role of CMSMs and municipalities in the planning and delivery of affordable housing and homelessness services.

Local housing and homelessness plans are a key component of this set of interconnected municipal and provincial policies that aim to improve the provision of affordable housing and homelessness services throughout Ontario. Under the *Housing Services Act (2011)*, each of the forty-seven CMSMs in Ontario must create a local plan that is consistent with provincial affordable housing policies by January 1, 2014. This is part of an ongoing shift to local planning and delivery of services and will mean more opportunity to tailor programming and resource allocations for housing services to local needs.

In their local housing and homelessness plan, each CMSM must identify their unique needs and develop a clear vision for how housing services will be structured to meet them, identify actionable solutions, and set strategic priorities to guide their actions over the long term. Once their plans are in place, they will be required to report to the province annually on their progress<sup>8</sup> and to undertake a broader review of their needs and priorities at least once every five years.<sup>9</sup>

Similar to municipal and regional Official Plans that guide land use decisions, the 10-Year Affordable Housing and Homelessness Prevention Strategy will enable the County to direct and coordinate the local system of housing supports according to locally-defined priorities.

### **A Changing Role for CMSMs Provides Greater Flexibility and Public Accountability**

CMSMs are key partners in Ontario's new approach to the delivery and long-term planning of affordable housing and homelessness services. CMSMs are responsible to plan and manage their local housing support systems in order to meet community-specific needs and address the unique priorities. Although provincial rules will continue to shape local efforts, the new legislative framework grants the CMSMs much more authority and flexibility to set local priorities and target service delivery toward local needs. Greater local authority to plan, manage and deliver housing and homelessness services is an important opportunity for the County of Simcoe, given the diversity in economic conditions and demographic patterns in the 16 lower-tier municipalities and 2 separated cities within its service area.

CMSMs are now empowered to directly address homelessness and to create a more seamless system of housing supports that is tailored to local needs. CMSMs may:

<sup>8</sup> Housing Services Act (2011), s. 20

<sup>9</sup> Housing Services Act (2011), s. 10



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- Purchase or otherwise acquire housing projects and land within the service area
- Construct new housing
- Make alterations and repairs to existing housing
- Operate housing projects
- Establish, administer and fund programs to provide housing and homelessness programs within the service area, including the direct provision of housing
- Approve requests by Local Housing Corporations to mortgage, develop, or redevelop property that has been transferred to them
- Approve capital financing arrangements for non-profit housing projects
- Approve corporate changes to non-profit housing providers
- Monitor and enforce housing providers' compliance with provincial legislation<sup>10</sup>
- Intervene in the event that housing providers are unable to fulfill their obligations<sup>11</sup>
- Establish local eligibility rules for RGI housing that complement the provincial rules (e.g., identification of a maximum household income)<sup>12</sup>

These changes streamline the decision-making process for CMSMs and strengthen their ability to respond quickly to local concerns about housing services. In addition, CMSMs have a greater range of options to work with struggling non-profit and co-operative housing providers, which will help to protect the community-based approach to social housing, as called for in the provincial LTAHS.

The County of Simcoe is designated as the Consolidated Municipal Services Manager (CMSM) for this area by the Province of Ontario, and as such is mandated to deliver many of the services noted above for the cities of Barrie and Orillia as well as its member municipalities. These services include social housing, homelessness prevention services, Ontario Works, children's services and paramedic services. As the mandated provider of a range of human services, the County is able to take a holistic and integrated approach in delivery of these services to ensure the best outcomes possible for its residents. This is a complex and challenging role. However, the ability to establish, administer and fund housing and homelessness programs and services as well as the authority to provide housing directly where appropriate<sup>13</sup> empower the County to respond to the different needs and effectively target resources in the lower-tier municipalities and the separated cities of

<sup>10</sup> Housing Services Act (2011), s. 82

<sup>11</sup> Housing Services Act (2011), s. 83, s. 84, s. 85

<sup>12</sup> Housing Services Act (2011), s. 42

<sup>13</sup> Housing Services Act (2011), s. 13(1)

<sup>14</sup> Statistics Canada 2011 Census

<sup>15</sup> Statistics Canada 2006 Census

<sup>16</sup> Statistics Canada 2006 Census

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Barrie and Orillia. For example, the growing population of retirees in Wasaga Beach<sup>14</sup>, the higher incidence of low income in the northern municipalities and Barrie and Orillia<sup>15</sup>, and the concentration of social services and rental housing in Barrie and Orillia<sup>16</sup> highlight the range of issues that affect demand for housing and homelessness services that the County will be better able to take into account in its planning.

The County's powers as the CMSM and the obligations of all municipalities to conform to provincial legislation create incentives to collaborate. Individual municipalities share responsibility to help achieve the objectives of the provincial Long-Term Affordable Housing Strategy, and local policies, including land use plans, must conform to provincial policy. In addition, the lower-tier municipal governments and local service providers have an incentive to work with the County, as the CMSM, to ensure that appropriate housing supports that address their local needs are available in their communities.

CMSMs have reporting obligations both to the province and to the public, consistent with the accountability objectives of the provincial Strategy and the *Housing Services Act (2011)*. These requirements represent an important opportunity for the County of Simcoe to ensure that progress toward the goals of the 10-Year Affordable Housing and Homelessness Prevention Strategy is regularly assessed, and that work that the County and its partners are doing is understood by the community and elected officials. The ongoing requirement to collect and report on the state of housing and homelessness services in its service area means that Simcoe County will have a rich body of information to help it continuously develop local capacity to deliver effective services. It also represents a vital opportunity to ensure that residents and elected officials are aware of housing need in the County and that it continues to remain at the top of the political agenda.



See [Appendix 1](#) for additional details on Ontario's LTAHS and the implications of the Ontario Housing Policy Statement.

### *Housing is More Than Bricks and Mortar*

So often in Canadian society, housing is seen merely as the structure in which we live and raise our families. This simplistic view of housing, however, overlooks the positive impact that safe, affordable and appropriate housing can have on health, employment, civic engagement, educational success, and sense of personal and public safety.

### **Housing as a Vehicle for Health**

Although most believe that Canadians have personal control over their health and living conditions, it must be realized that many of these conditions are imposed on us by the quality of the communities, housing options, support agencies, educational opportunities and employment options that we interact with over our life time.<sup>17</sup> With this knowledge comes the opportunity to improve the lives of residents in the County of Simcoe with the development and implementation of responsible public policy and evidence-informed practices.

<sup>17</sup> Mikkonen, J. and Dennis Raphael. 2010. *Social Determinants of Health: The Canadian Facts*. Toronto: York University School of Health Policy and Management

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As one of the social determinants of health, housing is recognized as an essential component for health and wellness. Research continually demonstrates that people who experience stable, secure and affordable housing have better health outcomes. The reverse of this is also true. Housing instability has been strongly linked to poor health.

People who are homeless are subject to higher mortality rates and more chronic health ailments.<sup>18</sup> Although people who are homeless experience the same spectrum of illnesses as their housed neighbours, the frequency and severity of their illnesses is much higher.<sup>19</sup> These findings do not provide the entire picture, as research has also demonstrated the value of housing for people who were once homeless. An examination of self-reported health once a homeless person has achieved housing demonstrates improved health outcomes.<sup>20</sup> The understandable challenges for people experiencing homelessness related to managing medications, following a prescribed diet and attending follow-up medical appointments are of course much more manageable once housing is achieved.<sup>21</sup>

Affordable housing has also been proven to improve the management of such chronic diseases as hypertension, HIV/AIDS and diabetes, as residents in these households are better able to maintain their treatment

18 Hwang, Stephen W., 'Mortality Among Men Using Homeless Shelters in Toronto, Ontario'. Journal of the American Medical Association. 283.16 (2000); Khandor, Erika and Kate Mason, "Street Health Report 2007"; Street Health, Toronto.

19 Schanzer, B., Dominiques B., Shrout P., et al. Homelessness, Health Status and Health Care Use. Am J Public Health, 2007; 97:469-9.

20 Raine, Laurel and Tricia Marcellin. "What Housing First Means to People: Results of 2007 Post-Occupancy Research". City of Toronto, Shelter, Support and Housing Administration Division, 2007.

21 Edmonton Committee to End Homelessness A Place to Call Home, Edmonton, 2009; Brickner, Philip W., Brian C. Scanlan, Barbara Conanan, Alexander Elvy, John McAdam, Linda Keen Scharer, and William J. Vicic. 1986. Homeless Persons and Health Care. Annals of Internal Medicine 104: 405-409; Hwang, Stephen W. and Ann L. Bugeja. 2000. Barriers to Appropriate Diabetes Management Among Homeless People in Toronto. Canadian Medical Association Journal 163(2): 161-165

22 Aidala, Angela A., Peter Messeri, David Abramson, and Gunjeong Lee. 2001. Housing and Health Care Among Persons Living with HIV/AIDS. Update Report #37. New York, N.Y.: Columbia University; Kinchen, Kraig and James D. Wright. 1991. Hypertension Management in Health Care for the Homeless Clinics: Results from a Survey. American Journal of Public Health 81(9): 1163-1165

23 National AIDS Housing Coalition. 2005. Housing Is the Foundation of HIV Prevention and Treatment: Results of the National Housing and HIV/AIDS Research Summit. Washington, D.C.: Author, citing Riley, Elise D., David Guzman, Sharon Perry, David Bangsberg, and Andrew Moss. 2005. Antiretroviral Therapy, Hepatitis C, and AIDS Mortality Among San Francisco's Homeless and Marginally Housed. Journal of Acquired Immune Deficiency Syndromes 38(2): 191-195 and Ledergerber, Bruce, Matthias Egger, Milos Opravil, Amalio Telenti, Bernard Hirschel, Manuel Battegay, Pietro Vernazza, Philippe Sudre, Markus Flepp, Hansjakob Furrer, Patrick Francioli, and Rainer Weber. 1999. Clinical Progression and Virological Failure on Highly Active Antiretroviral Therapy in HIV-1 Patients: A Prospective Cohort Study. Lancet 353: 863-868.

24 Lipman, Barbara J. 2005. Something's Gotta Give: Working Families and the Cost of Housing. Washington, D.C.: Center for Housing Policy; Lee, Wang, Eric Beecroft, Jill Khadduri, and Rhiannon Patterson. 2003. Impacts of Welfare Reform on Recipients of Housing Assistance: Evidence from Indiana and Delaware. Prepared for the U.S. Department of Housing and Urban Development by ABT Associates, Inc.

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regimes.<sup>22</sup> The stability of housing has also proven to have positive affects in helping persons with chronic diseases improve their health outcomes, as well as maintain the level of care they need for their chronic illness.<sup>23</sup> Affordability of housing also ensures that residents have access to the necessary funds to purchase more nutritious food,<sup>23</sup> thereby further improving their health indicators and their quality of life.

Further evidence that affordable and safe housing is a vehicle for health are the research studies that validate the importance of providing a range of housing supports to meet the needs of residents. Other research has demonstrated that for low-income households with children, those in a household receiving subsidies fare better than children who do not. Iron deficiencies, malnutrition and underdevelopment are more common amongst children in low-income families that do not receive a housing subsidy.<sup>25</sup> Research has also suggested that positive health impacts of affordable housing on children increase over time,<sup>26</sup> In Simcoe County, 8.2% of the children aged 6 years or younger live in low income households. <sup>27</sup> The importance of providing stable, affordable housing options to ensure improved educational and health outcomes cannot be underestimated.

**Housing as a Vehicle for Future Success & Improved Community Engagement**

With safe, affordable housing options, residents may have the means to participate in the many aspects of community life that ensure a sense of ownership over their community and future. Having a home automatically increases a resident’s access to health and social services, opportunities to fully participate in the labour force, and even influence the decisions made by various levels of government and other institutions. Without a home, residents have limited power to reach their personal and economic potential and to participate fully in all aspects of community, including health care, educational opportunities, employment and training options.

*“It’s hard when you realize that the very people our program was designed to help do not participate for fear of being judged or reported to child protection services because they never know where they will live next. Some people are too afraid to seek help.”—Local Service Provider*

Throughout our community consultations and key informant interviews, we continually heard about low-income households that were not accessing the very programs designed to assist them due to their housing instability or their experience with homelessness. Residents in Wasaga Beach, for example, who find housing during off-season know that they will need to move again in May and therefore tend not to access programs for local residents knowing that they will only be there for the winter and early spring.

25 Meyers, Alan, Diana Cutts, Deborah A. Frank, Suzette Levenson, Anne Skalicky, Timothy Heeren, John Cook, Carol Berkowitz, Maureen Black, Patrick Casey, and Nieves Zaldivar. 2005. Subsidized Housing and Children’s Nutritional Status: Data from a Multisite Surveillance Study. Archives of Pediatrics and Adolescent Medicine 159: 551-556; Meyers, Alan, Dana Rubin, Maria Napoleone, and Kevin Nichols. 1993. Public Housing Subsidies May Improve Poor Children’s Nutrition. American Journal of Public Health 83(1): 115  
26 Currie, J. and M. Stabile (2003): “Socioeconomic Status and Health: Why is the Relationship Stronger for Older Children?” American Economic Review, 93, 1813-1823; Harkness, Joseph and Sandra J. Newman. 2005. Housing Affordability and Children’s Well-Being: Evidence from the National Survey of America’s Families. Housing Policy Debate 16(2): 223-255  
27 2006 Census Statistics Canada.  
28 Harker, Lisa. Chance of a Lifetime: The Impacts of Bad Housing on Children’s Lives, Shelter, September, 2006.  
29 Braconi, F. Housing and Schooling. The Urban Prospect 7: 1-4, 2001  
30 Buerkle, K. M. Report on kids and housing mobility. Minneapolis: Family Housing Foundation. 1998. [http://www.fhfund.org/\\_dnld/reports/kids.pdf](http://www.fhfund.org/_dnld/reports/kids.pdf)

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The disruptions to children’s schooling and the negative impact on their mental wellness caused by living in temporary and inappropriate accommodations<sup>28</sup> has been documented in the literature and these concerns were reiterated by local service providers working with families. Research has shown that poor quality housing negatively impacts a child’s ability to focus at school, increasing stress and causing poor academic performance<sup>29</sup> and that housing instability resulted in frequent absenteeism, further exacerbating poor school performance and behavior.<sup>30</sup>



The long-lasting impacts of stable housing on residents’ future success, participation and productivity cannot be ignored. The provision of improved housing options throughout the County to meet the needs of a broad range of groups, increased supports to people once they are housed, and a focus on ending homelessness in the County of Simcoe will promote better community integration and improved perceptions of safety.

*Future Economic Prosperity in the County Depends on Addressing a Range of Housing Needs*

Growth in a community’s housing stock is often linked to its economic health. In the most straightforward sense, growth contributes to growth. As new residents move into the area in pursuit of employment—or proximity to employment—developers either convert vacant land into housing or redevelop existing residential areas into more intensive housing forms. Population growth fuels growth in the housing stock, however the availability of affordable housing also serves to draw residents. The County of Simcoe and its member municipalities have witnessed tremendous growth over the last decade. The population has increased most acutely in the southern and western parts of the County, with the City of Barrie growing over 85% since 1996.<sup>31</sup> The Growth Plan for the Greater Golden Horseshoe projects that the County of Simcoe will increase its population to 667,000 residents by 2031.<sup>32</sup>

Employment has also increased as the population has grown, and prospects for continued growth over the coming decades appear strong. Although the economic indicators are generally positive, the County’s future is not without risk. Housing in particular provides a cause for concern, as the inability of residents to obtain and maintain stable, affordable housing has the potential to act as an economic drag that may curtail growth and burden public sector budgets.

Economically, the entire County will suffer if housing matters are not addressed. If current trends continue, there will be a gross deficiency in housing options for lower income County residents. Individuals and families relying on fixed incomes and various types of social assistance are already feeling the brunt of a housing market that has been transforming almost exclusively towards homeownership. And those currently on assistance may be at risk of homelessness. For example, a single person on Ontario Works would spend 108% of their monthly income on a Bachelor unit within the Barrie CMA. This individual would be left with no funds for spending in the local economy, even for such basic needs items as food. It also presents a risk of broader social issues such as public begging, petty theft, and/or involvement in sex work to make up for the shortfall between the cost of rent and the cost of living. The table below compares monthly income and average monthly rent for varying family configurations.

<sup>31</sup> Manifold Data Mining, 2010.

<sup>32</sup> Ontario, Growth Plan for the Greater Golden Horseshoe, 2012 Office Consolidation.

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Table 1: Completing the Monthly Math: Income Levels and Rental Costs

	<b>Scenario 1</b> Family of 4, Ontario Works	<b>Scenario 2</b> Family of 4, Minimum Wage Earner	<b>Scenario 3</b> Family of 4, Median Ontario Income (after tax)	<b>Scenario 4</b> Single Parent Households with 2 Children, Ontario Works	<b>Scenario 7</b> One Person Household, Ontario Works	<b>Scenario 6</b> One Person Household, Ontario Disability Support Program	<b>Scenario 7</b> One Person Household, Old Age Security/ Guaranteed Income Supplement
<b>INCOME</b>							
Employment		\$1,777.00	\$6,792.00				
Basic Allowance[1]	\$448.00			\$347.00	\$227.00	\$590.00	
Maximum Shelter Allowance	\$688.00			\$634.00	\$372.00	\$474.00	
OAS/GIS[2]							\$1,272.00
Child/Family Benefits[3]	\$744.00	\$743.00		\$744.00			
GST/HST Credits[4]	\$64.00	\$64.00		\$64.00	\$21.00	\$29.00	\$32.00
Ontario Sales Tax Credit	\$88.00	\$88.00		\$66.00	\$22.00	\$22.00	\$22.00
Employment Insurance Paid[5]		(\$33.00)	(\$120.00)				
Canada Pension Plan Paid[6]		(\$74.00)	(\$312.00)				
Working Income Tax Benefits[7]		\$74.00					
<b>TOTAL INCOME</b>	\$2,032.00	\$2,639.00	\$6,360.00	\$1,855.00	\$642.00	\$1,155.00	\$1,326.00
<b>RENTAL HOUSING EXPENSES</b>							
Average Monthly Rent (may or may not include heat and/or hydro)[8]	3 Bdrm \$1,233.00	3 Bdrm \$1,233.00	3 Bdrm \$1,233.00	2 Bdrm \$1,037.00	Bachelor \$692.00	1 Bdrm \$883.00	1 Bdrm \$883.00
<b>REMAINING FUNDS</b> for Other Basic Needs	\$799.00	\$1,406.00	\$5,127.00	\$818.00	(\$50.00)	\$272.00	\$443.00
<b>INCOME % REQUIRED FOR RENT</b>	61%	47%	19%	56%	108%	76%	67%

[1] Basic and maximum shelter allowance. OW and ODSP rates effective May 2012. Source: Social Assistance, Pension and Tax Credit Rates April to June 2012, Ministry of Community and Social Services.

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[2] Old Age Security and Guaranteed Income Supplement rates as of May 2012. Source: Social Assistance, Pension and Tax Credit Rates April to June 2012, Ministry of Community and Social Services.

[3] This includes the maximum Child Tax Benefit, National Child Benefit Supplement and Ontario Child Benefit, effective July 2011 through July 2012.

[4] This is based upon net annual income. The GST/HST and Ontario Tax Credit are issues on a quarterly basis, but calculated on a monthly basis. The figures are derived from GST/HST and related provincial program calculator, effective June 2011 through June 2012.

[5] Based upon the Employment Insurance Premium Rates as of July 2012.

[6] Based upon Canada Pension Plan Rates as of July 2012.

[7] As determined by the Working Income Tax Benefit Online Calculator, July 2012.

[8] Rental rates by unit type come from the Canada Mortgage and Housing Corporation Rental Market Report, Ontario Highlights, from Fall 2012.

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To highlight the importance of housing in economic health, consider the service and hospitality sector. Recent economic development strategies produced by the County and member municipalities indicate that the service and hospitality sector is an important source of future growth. This is understandable, given that the County has considerable natural beauty, with both winter and summer activities driving the attraction of visitors. It must be recognized, however, that minimum wage earners are more common in this sector than other areas of the economy. Consequently, housing that is affordable to this cohort of people is crucial to the future economic potential in the County. Table 1 on page 18 reveals that only with Child/Family Benefits can a minimum wage earner with children afford housing in the County, and even then, 47% of his/her monthly income is required to cover housing costs. It leaves just over \$1,400 in the month for childcare, transportation, clothing, food, medicine, potentially utilities and heating, and any other basic need expenses. These families are working, but remain on the precipice of housing instability and homelessness. One major expense can upset the balance and push a family into crisis. The table below demonstrates rates of affordability for persons of various wages.

*Table 2: Rates of Rental Affordability for Various Wages*

Hourly wage	\$10.25		\$12.00		\$13.50		\$15.00		\$17.25	
Hours per work week	40	35	40	35	40	35	40	35	40	35
Weekly wage before deductions	\$410.00	\$358.75	\$480.00	\$420.00	\$540.00	\$472.50	\$600.00	\$525.00	\$690.00	\$603.75
Gross monthly income	\$1,763.00	\$1,542.63	\$2,064.00	\$1,806.00	\$2,322.00	\$2,031.75	\$2,580.00	\$2,257.50	\$2,967.00	\$2,596.13
% of Income Required for Apartment at \$700/month	39.7%	45.4%	33.9%	38.8%	30.1%	34.5%	27.1%	31.0%	23.6%	27.0%
% of Income Required for Apartment at \$800/month	45.4%	51.9%	38.8%	44.3%	34.5%	39.4%	31.0%	35.4%	27.0%	30.8%
% of Income Required for Apartment at \$900 month	51.0%	58.3%	43.6%	49.8%	38.8%	44.3%	34.9%	39.9%	30.3%	34.7%



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From this information, consider the following:

- If an individual can find an apartment for \$700 – which is rare given the average rent of \$863 for a one bedroom in places such as the Barrie CMA – housing would be considered affordable (30% or less of gross monthly income) if he or she was making \$15 an hour and working 40 hours per week.
- An \$800 or \$900 apartment only becomes affordable when working a 40-hour week at \$17.25 an hour. If the person only gets 35 hours per week at his/her job, then housing only becomes affordable for a \$700 or \$800 apartment when working for \$17.25 – and remains unaffordable for a \$900 apartment.
- While not universal, there are more lower-income, part time and seasonal jobs that support the overall services and hospitality sector. Given the nature of these employment opportunities, job benefits such as medical coverage and job security are rare with many employees unable to work enough hours to qualify for Employment Insurance during the off-season. Such factors intensify the need for affordable housing options for local residents.

Recent local economic initiatives have aimed at diversifying the labour market by introducing more industry and economic opportunity within the County. For example, County Council approved the Regional Economic Development and Tourism Strategy in June 2011, with four broad goals to improve economic development across the County. While laudable and important, without housing to support business attraction, these attempts may also negatively impact business retention. Bearing in mind that the availability of labour is a key consideration in business location decisions, it is worthwhile to note that the County’s labour force increased by 26% from 2001 to 2010, compared to a population growth rate of 17.1% over the same period.<sup>33</sup> The increase in workers must be matched by available housing for the County to benefit economically.”

Initiatives such as the Regional Economic Development and Tourism Strategy increase the appeal of the County for investment, and subsequently expand the tax assessment base for local municipalities. However, these economic generation initiatives have not occurred concurrently with a structured and informed housing strategy. For example, the introduction of a Lakehead University campus in Orillia has an impact on the rental housing stock because attendees of academic institutions such as this are highly reliant upon rental accommodation. The table below indicates the growth in average rents in the five years following the campus opening in 2006.

*Table 3: Growth in Average Rents in Orillia, 2006-2011*

	Bachelor	1 bedroom	2 bedroom	3 bedroom
2011	610	769	873	951
2006	536	670	787	835
% change	14%	15%	11%	14%

The availability of employees is an important component of business investment in a local area, and most often the private housing market meets the housing needs of employees. But across Simcoe, as rents and ownership prices rise, the housing market has become unbalanced. Employees are pressured to find housing that he or she can afford, and the conditions of available stock are becoming more polarized.

<sup>33</sup> County of Simcoe 10 Year Economic Development Strategy Part II, 2011 page 20.

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*Understanding the Housing Continuum*

The link between economic prosperity and housing is sometimes construed as the private market taking care of those with decent incomes and government assistance being provided to those without a high enough income to help with housing needs, usually through social housing. This perception misses the wider range of support and affordability elements that must be considered and over-simplifies the complex system needed to ensure appropriate housing balance in a community.

The concept of a housing continuum can help us understand the range of needs and housing that is required for a diverse community and population. It is a concept to help organize and focus our strategic approach.

*Table 4: Types of Housing*

Housing Types	Relevant Community Homelessness Prevention Initiatives (CHPI) Category	Commentary
Safe Beds/ Crash Beds	Emergency Shelter Solution	Emergency housing. Usually within an apartment or supportive living residence for a person with a mental illness to stay until stabilized.
“Out of the Cold” Programs	Emergency Shelter Solution	OOTC programs provide emergency shelter and food to homeless residents during the winter months of the year. These programs normally serve residents that are ineligible or unable to stay at local Emergency Hostels.
Emergency Hostels	Emergency Shelter Solution	Emergency housing. A hostel where board, lodging and money for personal needs are provided to homeless adults, families and youth, on a short-term and infrequent basis.
Domiciliary Hostels	Housing with Related Supports	Housing with limited supports for vulnerable adults who require some supervision and support with activities of daily living but who are not eligible for long-term care.
Transitional Housing	Housing with Related Supports	Housing with a fixed length of stay. There are usually some programmatic requirements as a condition of tenancy.
Interim Housing	Housing with Related Supports	Temporary housing where a household can stay while awaiting access to permanent housing.

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Housing Types	Relevant Community Homelessness Prevention Initiatives (CHPI) Category	Commentary
Group Homes	Housing with Related Supports	A structured residential setting where youth or adults with similar needs or life circumstances live together.
Boarding Homes	Housing which may or may not incorporate related supports	A residence where meals are provided as part of the tenancy.
Rooming Houses	Housing which may or may not incorporate related supports	A building that usually looks like a single-detached or semi-detached home on the exterior but that has been subdivided into multiple rooms. Residents typically rent a room and often share wash-room, shower, kitchen and common areas.
Supportive Housing	Housing with Related Supports	A residence with on-site dedicated professional supports for tenants for most or all of the day. Supports may include life skills, daily living, or psycho-social supports.
Social Housing	Housing which may or may not include related supports.	<ul style="list-style-type: none"> <li>– Social Housing, as the term is commonly used, is a category of housing that includes rent supplements, cooperatives, non-profit and public housing.</li> <li>– Rent supplements are provided by government to a private market landlord. A “full subsidy” supplement makes up the difference between 30% of the tenant’s income and the average market rent of the apartment unit. “Shallow subsidies” that assists the tenant with rent but do not bring it down to 30% of the tenant’s gross monthly income may also be provided.</li> <li>– Co-operative housing is a form of social housing in which the households that live in the housing are members of the cooperative corporation that own the building. They elect a board of directors who oversee the management of the building.</li> <li>– Non-profit housing is the dominant form of social housing in Ontario. Non-profit housing is affordable rental housing where most tenants pay rent that is geared to income (RGI) and most often does not exceed 30% of their monthly gross income. Other subsidies, usually from government sources, bridge the costs for the housing provider.</li> <li>– Public housing is 100% rent-geared-to-income housing, usually within larger projects. This housing was developed by the Ontario Housing Corporation through a federal public housing program, with a focus mainly on low- income families and seniors. After downloading to the CMSMs, public housing became the part of the social housing portfolio managed by the local housing corporation.</li> </ul>

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Housing Types	Relevant Community Homelessness Prevention Initiatives (CHPI) Category	Commentary
Affordable Rental Housing	Housing which may or may not include related supports.	An affordable rental residence can be either private or non-profit in nature. In Ontario, the Provincial Policy Statement defines affordable rental housing as the least expensive of: 1. a unit for which the rent does not exceed 30% of gross annual household income for low and moderate income households; or 2. a unit for which the rent is at or below the average market rent of a unit in the regional market area.
Market Rental	Housing which may or may not include related supports.	A market rental residence is most often in the private sector though some non-profits have a small number of market rental units. A market rental unit rent for a new tenant is determined by the property owner and can be set at any price they think that the market will support. Pricing is often influenced by local vacancy rates, location, age of building, characteristics of neighbourhood and amenities.
Secondary Suites	Housing which may or may not include related supports.	A secondary residence within a house, which is often rented out. Secondary suites are usually a basement or attic apartment.
Affordable Homeownership	Housing which may or may not include related supports.	Ownership housing where the resident—most often a low-income family—receives assistance toward a down- payment or part of the down payment. The amount is at the discretion of the Service Manager and is below the maximum house price limit as based on the average MLS Resale Price for the area. Consideration is given to how much of the resident’s gross monthly income is required to cover the housing costs.
Residential Hospice and Palliative Housing	Housing with Related Supports	Housing with supports for persons with life-threatening or terminal illness in a home-like setting.
Long-Term Care Housing	Housing with Related Supports	A residence for people who require the availability of 24- hour nursing care and supervision within a secure setting usually with higher levels of support than people would receive in supportive housing or a retirement home. Long- term care housing offers a variety of accommodations and services with co-payment required on the part of the tenant.

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**Applying Different ‘Lenses’ to the Housing Continuum**

A “housing continuum” is a concept that can be used to organize the system of housing and homelessness supports in Simcoe County. It is often understood as a continuum of different types of housing and accommodation, as shown above. However, other ‘lenses’ can also be applied to examine the continuum in order to provide a more complete understanding of housing-related needs.

*Figure 1 - A Healthy Housing Continuum*



It is important to note that the housing continuum does not represent a range of housing types through which individuals are expected to progress. Every person has different needs and capacities and will not navigate services as if climbing an imaginary ladder to prosperity and growth.

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Housing need can be understood in terms of life cycle stages. Individuals' and families' specific housing needs will change over time. A range of housing types and supports is necessary to meet people's changing needs throughout the life cycle and to accommodate the ways that households can be formed, re-constituted and permanently altered over time. At different times, people may need housing that can accommodate a family with children, or require a smaller unit for a single, aging adult. A newly formed household not yet established in the labour force, an older couple without children, or a divorced single parent may need rental housing. Children and youth may need foster care. Adults who are aging or who have other special needs that limit their independence may need supportive housing, group homes or long-term care.

The housing continuum can also be analyzed in terms of an individual or household's need for support, and the type(s) of support required. Variations in independence and need for support throughout the continuum must be taken into consideration when planning the provision of housing and human services. The range of supports that may be required is wide; it includes life skills training, psycho-social counselling, medical care, and supervision, among others.

Individuals may experience different levels of need for supports during their lifetimes, just as they will have different housing needs based on their life cycle stages. Individuals will not progress from one level of need to another in a linear fashion.

There must be balance in the approach to address housing needs comprehensively while also determining the specific needs that are present. Particular elements of the life cycle, such as the needs of seniors or newly formed households, should not trump other needs across the continuum. At every life cycle stage, some individuals and families may require access to a homeless shelter or to emergency housing.

There is diversity in the types of housing and shelter accommodation, not just across the categories, but within each category as well. For example, shelters have different designs and numbers of beds just like apartment buildings; ownership housing may have different square footage and land around the house; long-term care housing has a variety of services and payment structures.

The range of housing and shelter accommodation types necessary in the continuum is further influenced by where people are at in the life cycle and their needs and supports, if any. The continuum seeks to ensure there is an appropriate range and quantity of different types of housing and shelter accommodation within the community to meet the needs of its residents.

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*Understanding Homelessness as a Housing Issue*

As is the case in communities across the country, homelessness across Simcoe County is not an accident. Homelessness in Canada is the natural consequence of an active process of “de-housing” people. This “de-housing” process is directly associated with influences including income assistance rates that do not keep up with the costs of rental accommodation and basic needs; inadequate supports to prevent or assist during family break-down; health, mental health, addiction services that do not meet the needs of residents; and the lack of overall support services for individuals that have complex and co-occurring issues.

Homelessness is rarely the result of a single event. It is most often a series of events that compound into the experience of being dislodged from housing. For most people in Canada that are de-housed, the experience of homelessness is a once in a lifetime event lasting days instead of months or years. It is these individuals and families who benefit from a short-term emergency assistance system.

*“The public believes that if they don’t see people sleeping on the street then homelessness is not an issue. Yet, homelessness is a big issue - it just looks different in each community.”*

*~ Local Service Provider*

This emergency service system was never designed or intended to address the needs of people who have multiple episodes of homelessness, or who experience chronic homelessness. While these latter groups are a minority of the people and families that experience homelessness, it has been proven that they consume the majority of services. The costs of homelessness of a chronically homeless individual over a lifetime are staggering. From emergency shelter bed use to interactions with police and ambulance; from repeated emergency room and medical clinic interactions to hospitalizations and psychiatric care; from periods of involvement with detoxification services to repeated experiences of incarceration – each one of these chronically homeless individuals consumes hundreds of thousands into the millions of dollars of service per person!

The only known cure to homelessness is housing.

The shift from managing homelessness to ending it is still a relatively new process for many Canadian communities. Like many communities across the country, the response to homelessness in Simcoe is currently fragmented, but there is awareness and a longing for coordinated, systems-based thinking to service delivery and improved connections between housing and other service sectors such as health, income support, etc. The adoption of proven, successful and valid approaches to addressing homelessness, such as the introduction of common assessment tools and professional development opportunities for front line staff hold the key to making homelessness rare and infrequent in Simcoe County.

**WHAT DOES IT MEAN TO END HOMELESSNESS**

Ending homelessness requires a shift in homeless service delivery towards helping all people that experience homelessness access housing with the supports they need as quickly as possible. It shifts programs and funding more toward permanent responses than emergency responses. This doesn’t put an end to homeless shelters, but it returns them to their intended purpose – for short-term, infrequent stays. A shelter should never be anyone’s home.

For communities, ending homelessness means that services and programs are prepared to respond quickly to housing crises to ensure that residents receive the housing and supports they need to be successful.

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**By the Numbers**

Managing Homelessness with Emergency Responses:	
\$49.5 Billion	the amount of money that Canadian taxpayers spent between 1994 and 2004 to fund emergency services to manage homelessness. Homelessness continued to increase across the country. <sup>34</sup>
\$4.5 Billion - \$6 Billion	a conservative estimate of the annual cost of homelessness in 2007 for the provision of emergency service to manage homelessness in Canada. Homelessness continued to increase. <sup>35</sup>
\$66,000 - \$120,000	the annual cost of institutional responses (health and/or corrections) per homeless person that uses a lot of services. <sup>36</sup>
\$13,000 - \$18,000	the annual cost of emergency shelters per person. <sup>37</sup>
\$1,268,479	total cost of emergency and community based shelters in Simcoe County in 2012 <sup>38</sup>
Working to End Homelessness through Housing and Appropriate Supports:	
\$9,390	the average savings to government each year for housing and supporting a homeless person that uses a lot of services, compared to business as usual. <sup>39</sup>
\$13,000 - \$18,000	the annual cost of supportive and transitional housing per person. <sup>40</sup>
\$5,000 - \$8,000	the annual cost of affordable housing without supports per person. <sup>41</sup>
86%	the percentage of these individuals that will continue to dwell in their first or second apartment after moving out of homelessness; compared to less than 40% of those that are served through business as usual and return to homelessness repeatedly. <sup>42</sup>
17% & 32%	the percentage of people, respectively, that will quit drinking and reduce their drinking once housed. <sup>43</sup>
91%	the percentage that report an overall improvement in life once in housing. <sup>44</sup>

34 Laird, G. (2007a). Shelter: Homelessness in a Growth Economy: Canada's 21 Century Paradox. Calgary, Alberta: Sheldon Chumir Foundation for Ethics in Leadership

35 Gaetz, S. (2012). The Real Cost of Homelessness: Can We Save Money by Doing the Right Thing? Toronto: Canadian Homelessness Research Network Press

36 Pomeroy, S. (2005). The Cost of Homelessness: Analysis of Alternate Responses in Four Canadian Cities. Ottawa, Ontario: National Secretariat on Homelessness.

37 Pomeroy, S. (2005).

38 County of Simcoe, Social and Community Services. 2012 Emergency Shelter Statistics

39 Goering, P, Velhuizen, S., Watson, A., Adair, C., Kopp, B., Latimer, E. and Ly, A. (2012). At Home/Chez Soi Interim Report. Mental Health Commission of Canada.

40 Pomeroy, S. (2005)

41 Pomeroy, S. (2005)

42 City of Toronto, Shelter, Support and Housing Administration (2007). What Housing First Means for People: Results of Streets to Homes 2007 Post-Occupancy Research.

43 City of Toronto (2007).

44 City of Toronto (2007)



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**METHODS USED TO CREATE THE 10-YEAR AFFORDABLE HOUSING AND HOMELESSNESS PREVENTION STRATEGY FOR THE COUNTY OF SIMCOE**

*Community Engagement Process and Document Review*<sup>45</sup>

Given the diversity found throughout the County of Simcoe, its vast geographic span and the variety of needs and local nuances, multiple quantitative and qualitative methods were used to ensure that the 10-Year Affordable Housing and Homelessness Prevention Strategy was grounded in local realities and reflected current and future needs. This multi-pronged approach to community-based research relied on analysis of background documents and data as well as extensive community engagement work.

The following community engagement techniques were used:

- Community Survey for Service Providers
- Community Survey for Residents
- Key Informant Interviews, including interviews with People with Lived Experience
- Community Consultations
- Open Houses

Notification of project activities was provided in a variety of communication formats, including online and in-print notices in publications across the County advertising each consultation, and both open houses. Radio ads were played on stations across the County, media releases were sent out and coverage was received in several local newspapers. In addition, an advertorial was printed which highlighted the County's housing initiatives, including the development of the Ten Year Affordable Housing and Homelessness Prevention Strategy. The perspectives shared through the community engagement component of the research were considered in combination with data and evidence from the literature in creating the strategic opportunities and priority activities outlined in the Strategy. Not all suggestions or ideas shared during the consultations, interviews or surveys are supported by the data or evidence-based practices, but may be recorded in the report as a reflection of local input.

*Community Survey for Service Providers*

Using the Resource Guide of key stakeholders and important documents created by the County of Simcoe's Long Term Affordable Housing Strategy (LTAHS) Steering Committee, an online survey was distributed by email invitation to known entities involved in direct housing programs, funding and/or planning of housing service programs and groups involved in ancillary services. A link to the survey was also posted on the County of Simcoe website and respondents were invited to forward the invitation to other colleagues, promoting a snowball effect. This survey helped inform the Strategy in several ways: it defined the universe of people involved in the delivery of services and supports related to the issue, regardless of whether they received government funding to operate; provided a pulse on how people involved in direct service provision

<sup>45</sup> As with any study such as this, there are some limitations to the methodology including age of certain data (for example, limited availability of 2011 Statistics Canada Census Data at the time of report writing); accuracy of data from third parties that cannot be independently verified; accuracy of self-reporting by persons with lived experience; self-reported data in the community surveys; and, degree of representation of participants in all community discussions related to the Strategy.

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feel about the populations being served and their needs; maximized inclusion of voices into the planning process; helped to identify specific individuals to be invited to participate in a key informant interview; and shone a light on critical differentiators in communities in the County. See [Appendix 2](#) for the Community Survey for Service Providers.

The service provider survey received a total of 64 responses from 48 different service providers, including representatives from some of the municipal governments, the Simcoe County Alliance to End Homelessness (SCATEH) and local chapters of SCATEH, the Housing Resource Centres, organizations involved with the criminal justice system, organizations involved in the delivery of mental health services, social service agencies, and a range of housing providers who deliver social housing, seniors' housing, emergency shelter and transitional housing as well as several private property management companies. Over 90% of the survey participants (91%, N=51) reported that the populations that they serve have experienced some level of difficulty in accessing affordable housing; only 2 participants (3.6%) felt that affordable housing was somewhat easy to for their clients to access. Recurrent themes were long wait list, lack of housing stock and issues concerning affordability

### *Community Survey for Residents*

To ensure that all residents of Simcoe County received an opportunity to participate in the development of the Strategy, a community survey was developed to gather information on the current state of affordable housing and related services and to identify what residents felt was needed to ensure that everyone in Simcoe County had access to safe, permanent and affordable housing. The community survey was made available through Survey Monkey and advertised on the County website, in media releases, and through inserts in Ontario Works cheques; residents had the opportunity to respond by phone if they did not have access to a computer. 225 residents from Simcoe County, Barrie and Orillia participated in the community survey. Approximately half of the survey respondents reported a personal experience with housing affordability; 45.8% (N=93) reported that within the last four years, they had worried about having to leave their current housing because they could not afford the rent or mortgage, and 46.8% (N=96) had difficulty finding a place to live that they could afford. Just over 10% of the respondents had been evicted within the past four years (10.9%, N=20). See [Appendix 2](#) for a review of the Community Survey for Residents.

### *Key Informant Interviews*

Using both the Resource Guide and the Key Informant Contact List provided by the LTAHS Steering Committee, local stakeholders were invited to participate in a semi-structured interview designed to gather information about the array of housing and support services that are available and/or needed in the County, and to obtain feedback on the current state of affordable housing and homelessness services as well as opportunities for improvement in the future.

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Between October 2012 and January 2013, 82 people were interviewed in one-on-one or small group sessions, either in person or over the telephone. See Appendix 3 for the Key Informant Interview Guide. Interviews were conducted with a range of stakeholders with various expertise including, but not limited to:

- Non-profit and cooperative housing providers
- Emergency, transitional and supportive housing providers
- Members of the Aboriginal and Francophone communities involved in housing and support service delivery
- Community health and social service staff
- Local Health Integration Network leaders
- Youth and family violence shelter providers
- Various municipal, provincial and federal government departmental staff
- Mayors & Civic Leaders

In addition to these semi-structured interviews, OrgCode also actively engaged people with lived experience to ensure that their voices were included in the Affordable Housing and Homelessness Strategy. Two focus groups, one with youth and one with social housing tenants, were held. Both sessions provided an opportunity to discuss the development of a strategy and to share ideas about how to meet their needs. In addition to these focus groups, which were facilitated in local agency settings, street-level connections were also made with people with lived experience. In total, 87 people with lived experience were consulted over the course of this project. To view the demographical information on the street level interviews held with people with lived experience, see [Appendix 3](#).

### *Community Consultations*

Seven interactive community consultations were facilitated in the County during the month of November to ensure that local residents had an opportunity to participate and provide feedback on local needs and strategies for moving forward. In total, 57 residents of the County of Simcoe participated. Each consultation session began with a presentation from the consultants outlining the process for engagement and key metrics for consideration and deliberation by the participants. Participants in each session were asked to discuss and write down their opinions about affordable housing and supports. The participants then plotted their ideas on a Strategic Opportunity Grid according to 'Value' and 'Degree of Difficulty'. The next step of the workshop process was to establish priorities amongst the ideas that had been generated using a public voting process through a show of fingers (1 = low priority; 5 = high priority). At the conclusion of each session, there was a clear sense of the will of the group on the highest priorities for the Affordable Housing and Homelessness Strategy.

### *Open Houses*

Two Open Houses were facilitated in the County of Simcoe in December 2012. These Open Houses employed a "come and go" format and provided an opportunity for the consultants to present information on the synthesized data and themes for the strategy. Approximately 37 individuals attended to provide comments or to have detailed conversations with the consultants about their experiences and opinions.

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*Document and Data Review*

The consultants reviewed a range of documents and data pertaining to the County and its member municipalities, including: County reports, strategic and official plans, newsletters pertaining to housing and homelessness, Statistics Canada data, Canada Mortgage and Housing Corporation data, real estate information, building and planning reports and data, and other socio-demographic and service use data including housing waiting lists and Ontario Works data. In addition, the consultants collected and reviewed individual fact and information sheets provided by various organizations involved in consultations and key informant interviews. The consultants also reviewed local media articles pertaining to housing and homelessness.

The consultants also reviewed Provincial and Federal legislation and program documentation that impacts the County and the development of the Affordable Housing and Homelessness Strategy, including but not limited to: the Ontario Long-Term Affordable Housing Strategy; the Canada-Ontario Affordable Housing Program; the Provincial Policy Statement; the Ontario Housing Services Act; and Homelessness Partnership Strategy.

Academic and grey literature pertaining to advancements and best and promising practices in responses to affordable housing and homeless service provision was also reviewed, in order to provide the best evidence-based advice and guidance in the course of the consultations and completion of the 10-Year Affordable Housing and Homelessness Prevention Strategy.



**KEY ISSUES INDICATING THE NEED FOR AFFORDABLE HOUSING IN SIMCOE COUNTY**

*Population Pressures*

The population of Simcoe County is simultaneously increasing and aging. In the fifteen years between 1996 and 2011, the population of Simcoe County grew by 26%, compared to province-wide growth of 16% in the same period.<sup>46</sup> The population, including the separated cities of Barrie and Orillia, was 446,077 in 2011.

Population growth is unequally distributed across the County. West Simcoe grew 36.1% over between 1996 and 2006, compared to Northwest Simcoe's 19.0%. Northeast and South Simcoe were roughly equal over this period, at 27.9% and 29.3%, respectively.<sup>47</sup> Between 2006-2010, growth rates in all areas of the County were nearing parity, averaging a rate of just below 10%. However, the City of Barrie, which grew 85.1% from 1996 to 2006, expanded by another 14.2% from 2006 to 2010. In contrast, Orillia expanded comparatively slowly, growing by 16.4% from 1996 to 2006, and by 7.1% in the subsequent four years.<sup>48</sup> Looking ahead, the provincial Growth Plan for the Greater Golden Horseshoe expects Simcoe County to grow almost 40%

<sup>46</sup> County of Simcoe 10-Year Economic Development Strategic Plan Part II: Supporting Research & Appendices, p. 5

<sup>47</sup> County of Simcoe 10-Year Economic Development Strategic Plan Part II: Supporting Research & Appendices, p. 6

<sup>48</sup> County of Simcoe 10-Year Economic Development Strategic Plan Part II: Supporting Research & Appendices, p. 6

<sup>49</sup> Ontario, Growth Plan for the Greater Golden Horseshoe, 2012 Office Consolidation

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between 2011 and 2031. By the end of this period, the population of Simcoe County, including Barrie and Orillia, is projected to be 667,000 persons.<sup>49</sup> This is roughly equal to the population of a mid-sized Canadian city, albeit spread over a much larger area.

The population of Simcoe County is aging. The proportion of residents over 45 years old grew from 38.3% of the population in 2001 to 43.7% in 2006, a faster rate of aging than the provincial average.<sup>50</sup> The population aged 44 and under declined by 0.9% between 2001 and 2011, while the population that is over 45 increased by 32.9%. This change is even more pronounced in Orillia, where the under 44 population decreased by 10.6% while the over 45 population increased by 21.3%. Barrie experienced significant growth in both age categories: the population that is 44 and under grew by 6.9% from 2001 to 2011, while the population that is over 45 increased by 46.4% in the same period.<sup>51</sup>

Overall, the 65+ cohort is growing fastest in the western and southern portions of the County. The 2012 South Georgian Bay Area Housing Needs Assessment found that the proportion of Collingwood residents aged 60-79 is 21%, compared to a provincial average of 14%, while nearly 30% of the residents of Wasaga Beach now fall into this age range.

In contrast to the County as a whole, the population of Barrie is generally younger. In 2011, 40.2% of the population was under the age of 30.<sup>36</sup> However, it is clear that the fastest growing age cohorts are those over the age of 40.<sup>37</sup>

This aging trend is important in terms of its consequences for labour force renewal, but the demographic shift holds important implications for housing demand as well. Because many municipalities are seeing significant growth in the proportion of retirees, several are now promoting themselves as retirement destinations or are seeking to facilitate the construction of “Adult Lifestyle Communities”.

In addition to an aging population, the County is experiencing a change in family structures. Since the mid-1990s the number of common-law couples has grown faster than married couples, while the number of lone-parent families has grown by almost three-quarters. Moreover, families and private households are shrinking in size.

<sup>50</sup> County of Simcoe 10-Year Economic Development Strategic Plan Part II: Supporting Research & Appendices, p. 7

<sup>51</sup> County of Simcoe 10-Year Economic Development Strategic Plan Part II: Supporting Research & Appendices, p. 8

*Table 5: Family Structures in Simcoe County, 1996-2011*

1996-2011	
Total number of census families in private households	39.5%
Married couples	25.9%
Common-law couples	104.9%
Total lone-parent families by sex of parent and number of children	72.5%
Female parent	60.8%
Male parent	132.2%
1996-2011	
Average number of persons per census family	-3.3%
Average number of persons in private households	-3.7%

Source: Census 1996, Statistics Canada; Census 2011 Statistics Canada.



### *Economic Context*

In 2011, Simcoe adopted a 10-year economic strategy to clarify the County’s current economic context and identify opportunities for future growth. As of 2006, there were 140,735 resident workers in Simcoe, and 84,525 jobs.<sup>52</sup> As such, Simcoe residents heavily rely on employment opportunities in other communities. Similarly, Barrie and Orillia undertook their own economic development plans, highlighting the interconnected nature of the regional economy. In 2006, there were 67,685 workers in Barrie’s labour force and 55,035 jobs.<sup>53</sup> Orillia, on the other hand, was a net importer of jobs in 2006.<sup>54</sup> Although it is useful to review these economic development strategies and consider the unique attributes of each local economy in turn, it should be remembered that the Simcoe, Barrie and Orillia economies are tightly integrated.”

Within the County, manufacturing and retail sector opportunities dominate employment. Table 6 shows the largest industries by labour force in 2001 and their evolution to 2010. Unfortunately, although manufacturing is a major source of employment, it has also experienced a proportionate decline in labour force strength in the County, decreasing 2.3% since 2001.

<sup>52</sup> County of Simcoe 10-Year Economic Development Strategic Plan Part II: Supporting Research & Appendices, p. 28

<sup>53</sup> City of Barrie. Economic Development Strategy and Action Plan, 2009-2015, page 26.

<sup>54</sup> City of Orillia. Economic Development Strategy 2008, page ii.

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*Table 6: Labour Force by Industry Sector, 2001-2010*

Industry Sector	Percent of Labour Force		
	2001	2006	2010
Manufacturing	19.0	16.0	16.6
Retail	11.3	11.5	11.6
Health Care and Social Assistance	8.7	9.0	9.1
Construction	8.4	9.3	9.5
Accommodation and Food Services	6.3	6.8	6.6
Public Administration	5.8	6.0	6.0

Source: County of Simcoe 10-Year Economic Development Strategic Plan Part II: Supporting Research & Appendices, p. 21

The 2011 economic development strategy makes use of locational quotients to demonstrate which types of business and industries are most concentrated in Simcoe County as of 2006. Locational quotients measure labour force concentration, not size, and are compared against a provincial benchmark. Simcoe County displays high locational quotients in the industries of construction; agriculture, forestry, fishing, and hunting; and arts, entertainment and recreation. The industries with the lowest locational quotients were professional, scientific, and technical services; management of companies and enterprises; information and cultural industries; and finance and insurance.<sup>55</sup>

South and West Simcoe are home to most of the County's businesses, accounting for 41.9% and 30.7% of total enterprises, respectively.<sup>56</sup> Table 7 breaks out the largest business concentration by industry sector as of 2010.

*Table 7: Business by Industry Sector, June 2010*

Industry Sector	% of businesses
Construction	18.8
Professional, scientific and technical services	11.2
Retail trade	9.0
Real estate and rental and leasing	8.6
Other services (except public admin)	8.2
Agriculture, forestry, fishing, and hunting	6.2

Source: County of Simcoe 10-Year Economic Development Strategic Plan, p. 33

<sup>55</sup> County of Simcoe 10-Year Economic Development Strategic Plan, p. 29

<sup>56</sup> County of Simcoe 10-Year Economic Development Strategic Plan, p. 33



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Despite occupying a large proportion of the labour force, manufacturing accounted for just 4.0% of business in the County in 2010. This suggests that manufacturing jobs are concentrated within the hands of relatively few firms. Indeed, as of 2010 there were 47 firms in the Manufacturing sector that held 50 or more employees. Only the Retail sector included more large employers, at 49 businesses. Overall, the Simcoe economy is largely made up of small employers, as 79% of businesses in the County employed 1-9 people.<sup>57</sup> The 2011 economic development strategy identifies “creative industries” as a priority for the County’s future. To that end, four target industries are highlighted: cultural industries, focusing on creative and artistic activity; tourism industries, encompassing accommodation, recreation, food and drink, and some forms of retail; green industries, including but not limited to renewable energy, recycled materials, and green building; and health and wellness industries, which includes hospitals, clinics, personal support services, and social assistance, among other services. The strategy advances an eight-point framework:

1. Create a value proposition for regional economic development cooperation.
2. Provide compelling and coordinated marketing and promotion efforts for the County.
3. Advocate on behalf of regional priorities.
4. Capitalize on post-secondary institutions to support regional innovation, education, and workforce development.
5. Provide strategic support to small and medium enterprises.
6. Foster a health services and medical technologies cluster in the County.
7. Foster a green and environmental technologies cluster in the County.
8. Support growth in regional tourism, agri-tourism, and cultural development.

**Barrie**

Several salient points from Barrie’s economic development strategy deserve additional consideration. First, in Barrie, as in the County overall, the labour force is concentrated in the manufacturing sector, which comprised 14.5% of the workforce in 2006. Similar to Simcoe County, manufacturing employment is declining overall and is usually found in locations outside of the City of Barrie.<sup>58</sup> Along with manufacturing, major portions of the work force are found in the retail trade, health care and social assistance, construction, and accommodation and food services sectors.

Second, a locational quotient analysis reveals that Barrie has a higher than average concentration of labour in the construction, retail trade, public admin, transportation and warehousing, and accommodation and food services industries.<sup>59</sup>

Third, Barrie is a community of small businesses. Almost three quarters (72.8%) of businesses in Barrie employ fewer than 10 employees, and self-employment more than doubled from 1998-2008.<sup>60</sup> The Real Estate and Rental and Leasing sector drove much of the growth in self-employment, followed by professional, technical and service firms, and construction services.<sup>61</sup> Table 8 shows the industry sectors with the highest business concentrations in Barrie as of 2006.

<sup>57</sup> County of Simcoe 10-Year Economic Development Strategic Plan, p. 33

<sup>58</sup> City of Barrie, Economic Development Strategy and Action Plan, p. 23, 26.

<sup>59</sup> City of Barrie, Economic Development Strategy and Action Plan, p. 34

<sup>60</sup> City of Barrie, Economic Development Strategy and Action Plan, p. 38

<sup>61</sup> City of Barrie, Economic Development Strategy and Action Plan, p. 38



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*Table 8: Largest Industry Sectors by Percentage of Businesses, City of Barrie*

Industry sector	% of businesses
Retail trade	15.5
Health care and social assistance	12.2
Professional, scientific, and technical services	11.3
Construction	10.5
Other services, excluding public admin.	9.9

Source: City of Barrie, *Economic Development Strategy and Action Plan*, p. 38

Barrie’s economic development strategy targets transportation and warehousing; manufacturing; construction; professional, scientific, and business services; and health care and social assistance as industries primed for future growth. This portion of the strategy largely builds on the existing make-up of the City, but also includes a section dedicated to creative economic endeavors in Barrie.

**Orillia**

In Orillia, unlike Barrie and Simcoe County, only a small portion of its labour force is found in manufacturing. In 2006, the largest industries by labour force were retail (14.15%), health care and social assistance (11.77%), accommodation and food services (11.67%), and arts, entertainment, and recreation (10.56%).<sup>62</sup> As such, the Orillia labour force is largely service based. Changing the analysis slightly from industry to occupation produces very similar results: More than one third of Orillia residents (37.2%) hold sales and services occupations, followed by business, finance, and administration (16.0%), and trades, transport, and equipment operators (12.8%).<sup>63</sup> Similarly, locational quotient analysis indicates the industries with the highest degree of concentration in Orillia are arts, entertainment, and recreation, accommodation and food services, and health care and social assistance.<sup>64</sup> The size of the arts, entertainment, and recreation sector in Orillia can be attributed to Casino Rama.

A review of businesses by sector also reveals the dominance of the service industry in Orillia. The largest proportion of businesses are involved in the retail sector, followed by health care and social assistance, and construction.<sup>65</sup> Interestingly, the fastest growing business operations are slightly larger than those found Simcoe County or Barrie; the number of companies with 10-19 employees increased 81.9% from 2001 to 2007, followed by companies 5-9 employees at 76.9%.<sup>66</sup> Based on the current economic conditions in Orillia, the economic development strategy identifies manufacturing, professional, scientific, and technical services, construction, health care and social services, and arts, entertainment, and recreation as target industries with potential for future growth.<sup>67</sup>

<sup>62</sup> City of Orillia, *Economic Development Strategy*, p. 10

<sup>63</sup> City of Orillia, *Economic Development Strategy*, p. 12

<sup>64</sup> City of Orillia, *Economic Development Strategy*, p. 12

<sup>65</sup> City of Orillia, *Economic Development Strategy*, p. 23

<sup>66</sup> City of Orillia, *Economic Development Strategy*, p. 23

<sup>67</sup> City of Orillia, *Economic Development Strategy*, p. 26

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### *Income Distribution*

As of 2006, median household income in Simcoe County was \$62,328, which was higher than the provincial median of \$60,455. The northern municipalities had lower median incomes compared to the southern communities within the county; median incomes in Midland, Penetanguishene, Tay, Wasaga Beach and Orillia were all under \$59,000, well below the County average. Several of the more southern municipalities, including Bradford West Gwillimbury, Adjala-Tosorontio, New Tecumseth and Springwater all had average incomes above both the County and Ontario averages. Midland had the lowest Median income (\$45,256) while Adjala-Tosorontio had the highest (\$81,725).<sup>68</sup>

As the economy grows in the County, the changing labour force is characterized by emerging opportunities in such sectors as retail, accommodation and food services. There is no doubt that some of the jobs within the County are low-paying, seasonal, and/or temporary in nature. Consequently, many households are struggling to make ends meet as incomes fail to keep pace with the cost of living. As the County continues to foster growth in such sectors as health care, manufacturing and professional, scientific and technical services, for example, as part of its approach to economic development, keeping an eye on emerging jobs and wages in things like retail, hospitality, and tourism are important. In later sections of this report, we will investigate wealth distribution across the County as it highlights differences between South Simcoe and North Simcoe and the resulting stressors on housing stock and the need for affordable housing.



### *Prevalence of Low Income in Simcoe County*

The Statistics Canada Low Income Cut Off (LICO) represents the level of income at which households spend 70% or more of their household income on basic necessities, including food, shelter and clothing. Between 2001 and 2006, there were changes in the incidence and distribution of households in low income in Simcoe County. Housing and homelessness services in Simcoe County will need to reflect these changing patterns of need.

The incidence of low income among persons in private households in Simcoe County was 6.6% in 2006, compared to the Ontario rate of 11.1%; amongst economic families, the incidence of low income was 5.2%.

Between 2001 and 2006, the incidence of low income decreased in nearly every community in Simcoe County, with the exception of Clearview<sup>69</sup> (See Figures 1 and 2). It is unclear how much of the decrease in the incidence of low income can be attributed to different factors, such as improvement in economic circumstances, out-migration of lower-income households or in-migration of higher income households.

The incidence of low income among persons in private households is highest in Collingwood (7.2%), Barrie (8.4%), Penetanguishene (8.7%), Orillia (10.0%) and Midland (11.1%). Midland also has the highest incidence of low income in households with children under 6 years old (18.5%).

<sup>68</sup> Census 2006, Statistics Canada

<sup>69</sup> 2001 Census, Statistics Canada; 2006 Census, Statistics Canada.

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Figure 2: Incidence of Low Income in Private Households, 2001 & 2006

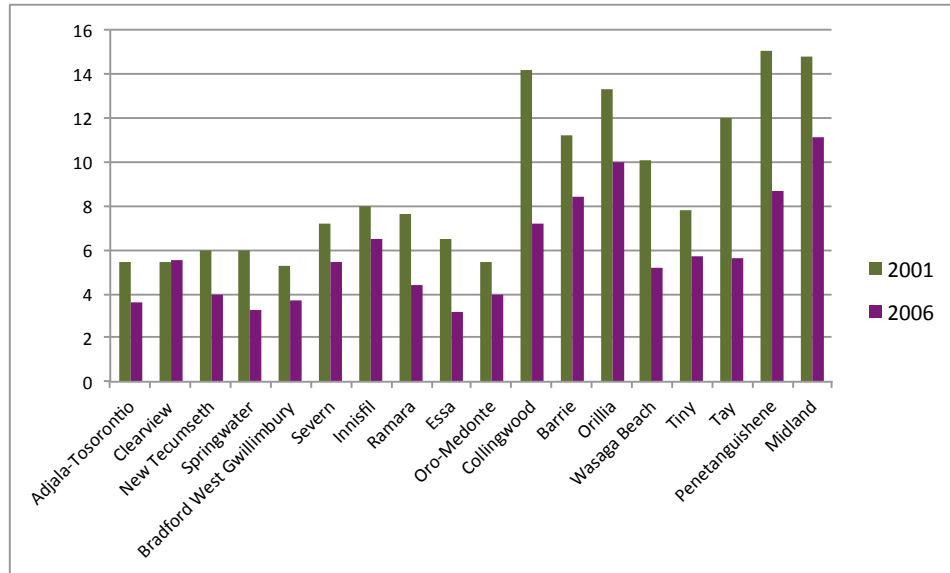
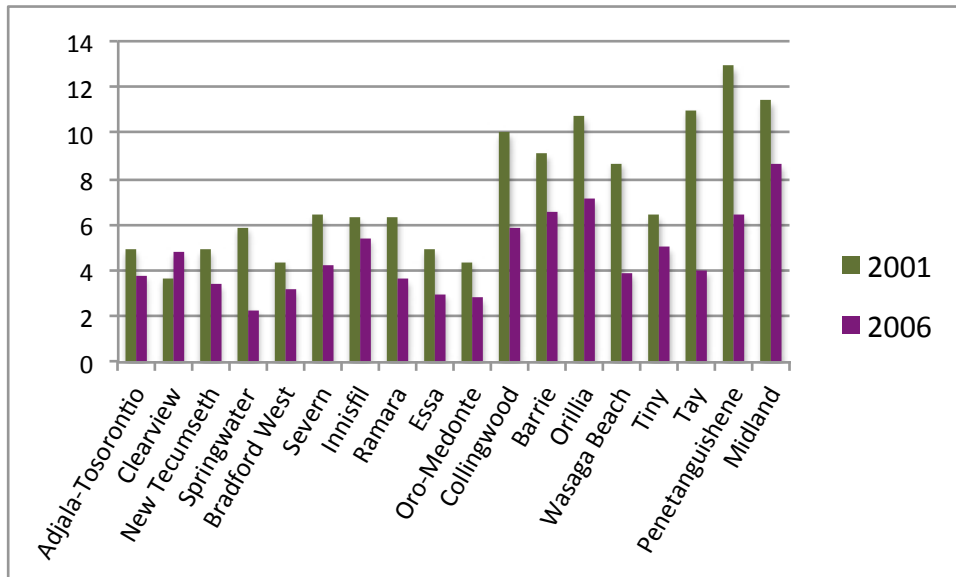


Figure 3: Incidence of Low Income in Economic Families, 2001 & 2006



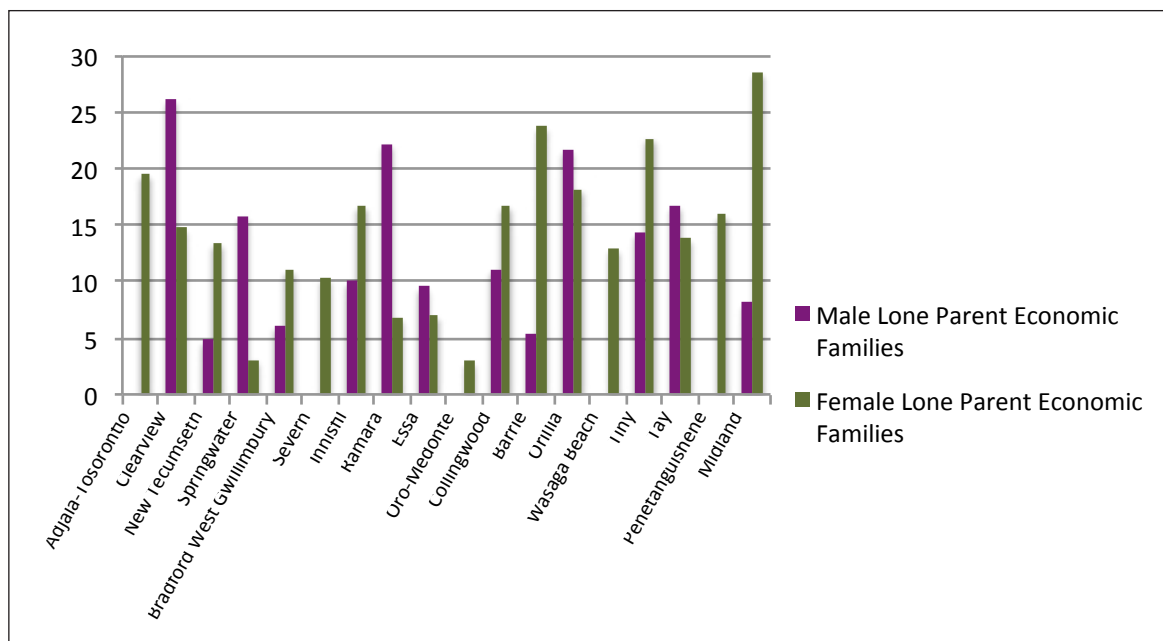
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Approximately 8,650 economic families were in low income in Simcoe County in 2006, representing 7.2% of all economic families in the County. The prevalence of low income was highest among lone-parent families with children under 18 (31.4%), and lowest among couple families without children (4.0%). At 5.8%, couples with children under 18 also had a lower incidence of low income when compared to the County as a whole.<sup>70</sup> There is considerable regional variation in the incidence of low income among different economic family types. More than 35% of lone-parent families in Clearview, Orillia, Tiny and Midland are in low income; in contrast, fewer than 5% are in low income in Oro-Medonte.<sup>71</sup> Barrie, Orillia and Midland again displayed some of the highest incidence of low income in the County.

*Using data from the Nutritious Food Basket Survey it was found that a family of four receiving Ontario Works would have to spend 91% of their income for food and rent alone.*  
- Source: Simcoe Muskoka District Health Unit, 2012

In Tiny and Tay, the incidence of low income among persons in private households is lower than average for the County at 5.7% and 5.6% respectively, but these two communities show a very high incidence of low income for households with children under 6 years old at 17.4% and 15.7%.<sup>72</sup>

*Figure 4: Incidence of Low Income in Lone-Parent Economic Families*



The number of couple families that are in low income shows a smaller degree of variation across the County when compared to other economic family types; these economic families are also much less likely to be in low income than economic families headed by a lone parent.

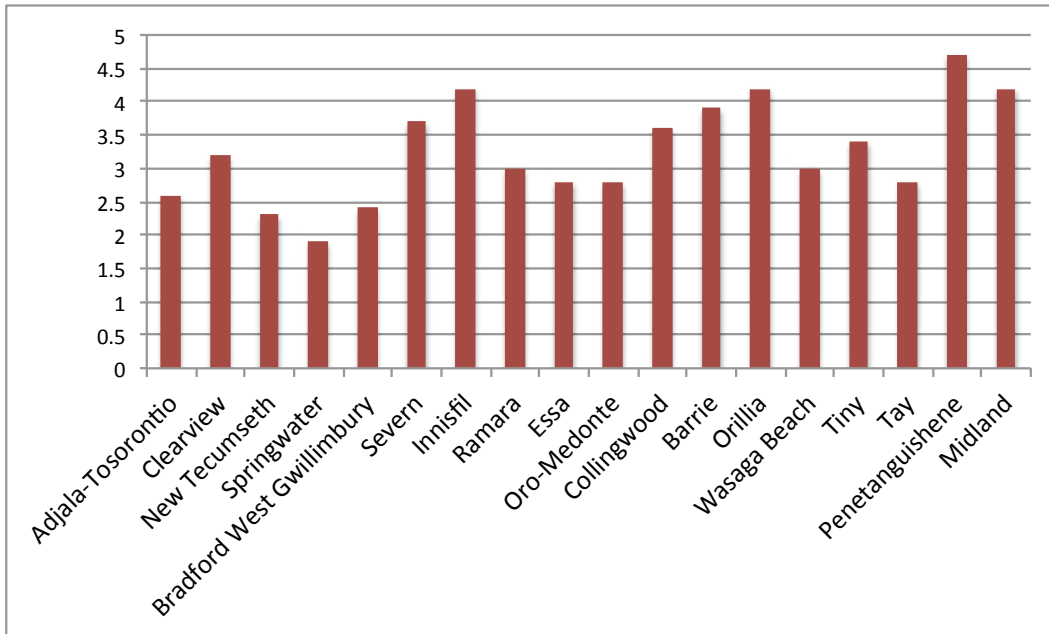
<sup>70</sup> Pozgaj, I.& Zwiens, A. (2011). *When Working Better Together Still Isn't Enough: Service Delivery Pressures in the System of Children's Services in Simcoe County*, p. 37

<sup>71</sup> Although the incidence of low income is higher in lone-parent economic families headed by a male parent, the absolute number of economic families headed by a female parent that are in low income is greater, this can be attributed to the much smaller number of male-headed lone parent families.

<sup>72</sup> 2006 Census. Statistics Canada.

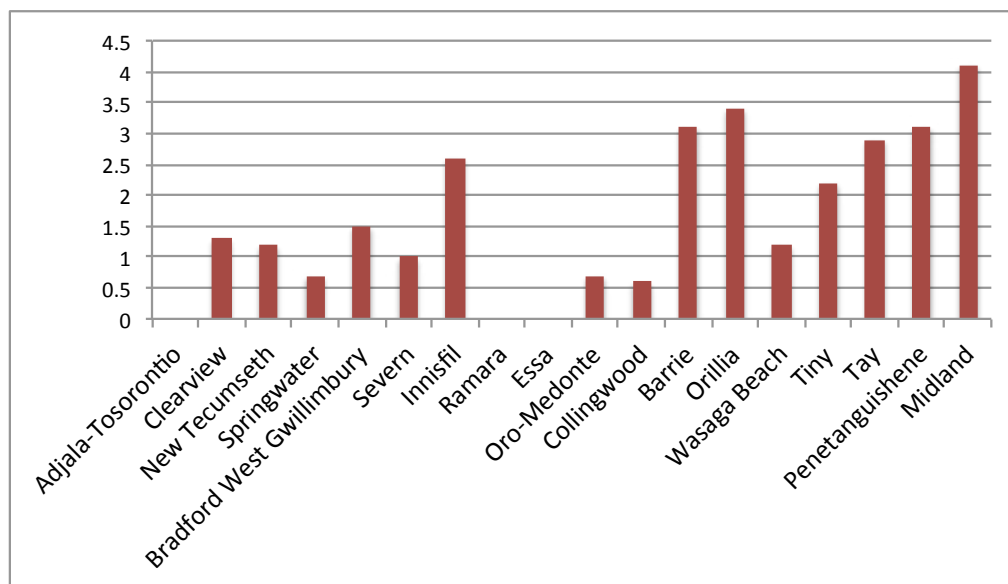
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*Figure 5: Incidence of Low Income in Couple Economic Families<sup>73</sup>*



The prevalence of low income among seniors appears to be quite low in Simcoe County at 2.2%; in the communities of Adjala-Tosorontio, Ramara and Essa the incidence of low income among people over 65 was 0% in 2006.<sup>74</sup> However, Innisfil, Barrie, Orillia, Tay, Penetanguishene and Midland all have a higher percentage of seniors in low income compared to Simcoe County as a whole.

*Figure 6: Incidence of Low Income Among Persons Over 65*



<sup>73</sup> 2006 Census, Statistics Canada  
<sup>74</sup> 2006 Census, Statistics Canada

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Within a growth environment, the likelihood of an increase in low-income is a risk. Increased pressures on available housing stock and local resources will result in more households experiencing hardship. Lower-income earners will bear the brunt of this first. Child poverty, already an issue in several communities in the County, will increase further and lone-parent families – especially female led lone-parent families – will experience additional hardship with affordability.



### *Ontario Works Caseload*

In 2005, there were 3749 Ontario Works cases within Simcoe County; 39% of the OW caseload was located in Barrie, and 15% in Orillia. Overall, the number of OW cases in the County decreased between 2000 and 2005, although the number of cases in Barrie has increased<sup>75</sup>. This declining trend did not continue, however and since 2009, the County of Simcoe has seen increases in Ontario Works caseloads. In September 2010, there were 7,079 Ontario Works recipients (which amounts to an average of 11,867 recipients per month).

According to the 2010 Ontario Works Caseload and Economics Indicator Report, it is important to note that of the 7,079 OW files in Simcoe County, 4,359—61.5% of the total files—were single individuals who were in receipt of social assistance, compared to singles with children and couples with and without children. In recent years, OW staff have noted that a significant number of individuals, primarily single recipients, are experiencing huge challenges in finding and keeping employment due to such issues as compromised mental wellness, substance use issues, limited education, transportation and affordable housing<sup>76</sup>.

In Ontario, the amount of money received each month through Ontario Works and the Ontario Disability Support Program is not sufficient to afford rent and meet basic needs. Table 9 illustrates the shelter allowances provided through Ontario Works and Ontario Disability Support Program. When compared to the average rents that are illustrated in [Tables 13 and 14](#), it is clear that the shelter allowances are well below market rent, and market rents are increasing while income supports are not. In addition, the lower vacancy rates in some parts of Simcoe County suggest a shortage of available rental housing in general. Consequently, social assistance recipients who are not already living in rent-geared-to-income accommodation will continue to face particular challenges in accessing affordable housing.

<sup>75</sup> County of Simcoe, Housing Needs Assessment, 2007

<sup>76</sup> County of Simcoe, Ontario Works Department. Ontario Works Caseload and Economic Indicators Report, 2010.

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*Table 9: 2012 Ontario Works & Ontario Disability Support Program Shelter Rates*

# of Beneficiaries	OW Shelter Rates	ODSP Shelter Rates
1	\$376	\$479
2	\$590	\$753
3	\$641	\$816
4	\$695	\$886
5	\$750	\$956
6 or more	\$777	\$990

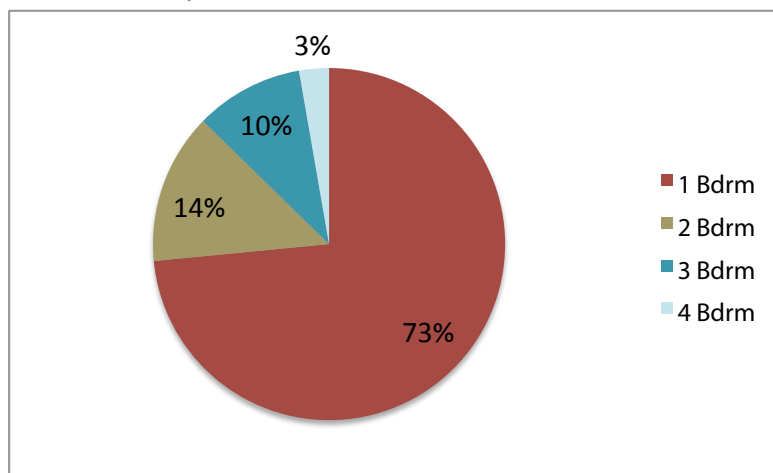
Source: County of Simcoe Social Services. Information Bulletin, 2012 OW & ODSP Rates. December 1, 2012.



*Demand for Rent-Geared-to-Income Assistance*

Across the County, there are 4,113 social housing units, including 3035 rent-geared-to-income (RGI) units. The majority are 1 or 2 bedroom units<sup>77</sup>; 1-bedroom units account for 37% of the available social housing units. The Centralized Waitlist Report from the County of Simcoe provides annual details on the current applications for RGI assistance. As of December 31, 2011, there were 2,482 households on the waitlist, including 679 families with dependents (27%), 1,096 adults with no dependents (44%) and 707 seniors (28%). In 2011, the County of Simcoe processed 1,317 new applications and cancelled 1,153 (45.6%) applications. Waitlist statistics reveal that 73% of all applicants are waiting for a one-bedroom unit. Simcoe County has a significant need for more one-bedroom units in all municipalities.<sup>78</sup>

*Figure 7: Total Waitlist by Bedroom Size, 2011*



<sup>77</sup> County of Simcoe, Housing Needs Assessment, 2007

<sup>78</sup> County of Simcoe, Social and Community Services. Centralized Waitlist Report, Social Housing Department, 2011.

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In 2011, of the 347 who were housed in RGI units, 184 were from the chronological waitlist and 163 were special priority applicants<sup>77</sup>. The County of Simcoe has experienced a steady increase in the number of Special Priority applicants processed each year and an increasing number who are housed, on average in 4.8 months. As a result, chronological applicants will wait much longer to be housed. In 2011, the Social Housing Department of the County of Simcoe was able to provide 13% of their units to people on the waitlist. If this trend continues, only a small portion of the households waiting will ever be accommodated with RGI assistance. In general, the wait lists are increasing and wait times range from 2-16 years, depending on the type of unit and the community. The longest waits are for one-bedroom units and range from 3 years in Collingwood to 16 years in Barrie.

One barometer of the reach and inclusivity of the social housing waiting list is the interaction between the list and people who are experiencing homelessness. Our community-based research with people with lived experience suggests that the current centralized wait list underestimates the housing needs of those residents with the deepest housing insecurity- those without housing. Only 13% of the people with lived experience that researchers connected with during 'street level' contacts were on the wait list.



### *The State of the Social Housing Stock in the County*

Economic prosperity is linked to the availability of housing options that meet the range of income levels found throughout the workforce. Social housing is a critical component of the range of housing options, and can support a diversity of needs. Very low-income earners in the labour force rely on the affordability of social housing to remain housed and keep working. Lower-income pensioners who are no longer in the labour force may rely on social housing to meet their housing needs. Finally, persons and families currently out of work may rely on social housing to avoid homelessness while they work on re-engaging with employment. The volume of units in the social housing portfolio, as well as the condition of those units, is very important in maintaining the vitality of the County's labour force.

The state of the County's social housing stock can be determined through building condition assessments, which were performed in 2002 and 2010. A number of findings from these assessments provide important considerations for this 10-Year Affordable Housing and Homelessness Prevention Strategy.

Capital costs for Non-Profit housing are predicted to be substantially higher than County-owned stock. Non-Profit buildings are more complex, consisting of high-rise buildings with elevators, parking garages, longer piping systems and larger electrical systems. The 2010 building condition assessment predicted a total possible expenditure of \$321,624,970 over a thirty-year period to maintain this stock. When funding through the Social Housing Renovation and Retrofit Program is taken into account, the total drops to \$296,752,455. Annual unfunded capital expenditures are therefore \$10.2M.<sup>80</sup> Currently, \$2.1M is provided to Non-Profit providers for capital costs, resulting in a capital shortfall of \$8.1M per year. Most Non-Profit providers do not have the technical expertise necessary to plan and oversee the required repairs, and most do not have reserves capable of meeting their needs. Moreover, many Non-Profit providers will be in a negative capital reserve situation by 2020.

<sup>79</sup> Chronological applicants refer to all applicants that are not eligible for Special Priority applicants. Special Priority is a status given to a member of a household who has been subject to abuse from

<sup>80</sup> Annual capital expenditures are calculated from 2011 onwards.



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County-owned buildings are predicted to have a total capital expenditure need of \$147,654,162 through 2040, or \$5.1M per year. The Simcoe County Housing Corporation currently allocates \$3.46M for capital expenditures, resulting in a shortfall of \$1.64M annually.

Units in a serious state of disrepair are not available for tenancy. If the capital shortfall for Non-Profit and County-owned buildings of \$9.74M annually is not addressed, the number of social housing units that are removed from stock due to state of repair will rise.

Furthermore, the social housing stock faces an uncertain future given the looming end of provincial operating agreements over the next ten years. Operating agreements guarantee that units remain as social housing, but this requirement is removed once the agreement terminates. The consequences are potentially crippling for older adults, single persons and families in need of rent-geared-to-income housing options. Fortunately, the County still has an opportunity to proactively review the impact of the end of operating agreements with its Non-Profit Housing Providers. Failure to do so will have egregious consequences on the economic potential of social housing tenants, and the local community.

Table 1 in [Appendix 4](#) reveals some of the local programs affected by operating agreement. In total, operating agreements will expire for 39% of these social housing projects within the next 10 years. In addition, there are also a number of Ontario Housing Corporation (OHC) and Canadian Mortgage and Housing Corporation (CMHC) social housing projects that are nearing the maturation of their mortgages. The end of these operating agreements will also have to be reviewed. In total 71% of these properties will reach a maturity date in the next 10 years. More detail can be found in [Table 2 in Appendix 4](#).

The rate of social housing loss at the end of operating agreements cannot be absolutely predicted at this point. Some housing providers have already indicated their intention to cease providing social housing as soon as the agreement is done. Others are steadfastly committed to continuing their operations. Changes in leadership in any of the Boards of Directors will likely influence continuation beyond the operating agreement.

A silver lining to the end of the operating agreements is that it provides for greater flexibility with the asset. Borrowing against the value of the asset, an option currently not available to operators, becomes a possibility. This will allow some housing providers to make upgrades and/or significant changes to their building. Some of the current developments are situated on very valuable property. Selling off the asset, in a competitive market, will allow some housing providers to actually build more units elsewhere, if there is the interest and support to do so.

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### *The Housing Market and Housing Stock Changes*

According to the 2011 Census Profile for the Simcoe County Census Division, there are 195,388 private dwellings in Simcoe County; usual residents occupy 169,463 dwellings. Several communities also have a large contingent of seasonal residents. There is an ongoing trend toward smaller households in Simcoe County, in keeping with the aging population and smaller families. Between 1991 and 2011, the average household size decreased from 2.8 persons per household in 1991 to 2.6 persons per household in 2011.

Single-detached homes are the predominant housing form in Simcoe County, but other dwelling types, particularly row houses and apartments (including duplexes, apartment buildings of less than 5 storeys, and apartment buildings of more than 5 storeys), are now increasing at a higher rate. Between 2001 and 2006, the number of single-detached homes grew by 11.7%, while row houses increased by 23.3% and apartments by 15%. Although overall new construction appears to have slowed between 2006 and 2011, the number of single-detached homes grew by 7.3%, compared to 18.7% for row houses and 7.8% for apartments. Growth in the number of semi-detached homes appears to have been slowest over the past decade, with an increase of 8.6% from 2001-2006 and only 2.7% from 2006-2011.<sup>81</sup>

As the population grows throughout the County, it is reasonable to expect that social housing demands will also increase and this should be reflected in more balanced housing types throughout the continuum. Our research indicates that some people are migrating within the County in search of housing that is more affordable. This movement will increase even more as population demands become greater if there isn't the housing stock to support the growth and employment projections.

The market will not respond to these housing needs on its own. Vacancy rates suggest that there should be a "renters market" in many communities in Simcoe County, yet average market rents exceed what people can afford at minimum wage. People on income assistance, including seniors with fixed incomes, will find it next to impossible to have their housing needs met in the future without direct intervention by government.

Viable growth requires consideration of social sustainability. Growth brings with it difficult choices for leaders related to such issues as the provision of social services to ensure an inclusive community. Without dedicated resources from within the County it will be impossible to meet the housing needs of the current and future residents of the County. Other levels of government have reduced, or are in the process of eliminating, their financial contributions to ongoing capital and operating investments in housing. Private market development will take care of homeowners and luxury rentals, as well as condominiums, but without incentives it is unlikely that the private market will be interested in the scale of development required to address affordable housing needs.

<sup>81</sup> Statistics Canada Census Data 2001, 2006, 2011

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Looking at the big picture trends, since the mid-1990s, ownership dwellings have been on the rise across the County and rental dwellings have been on the decline.

*Table 10: Comparison of Ownership and Rental Dwellings, 1996-2006*

1996-2006	
Number of owned dwellings	44.1%
Number of rented dwellings	-3.1%

Source: 1996 Census, Statistics Canada; 2006 Census, Statistics Canada.

The types of dwellings have also changed over the same period of time, reflecting the considerable growth.

*Table 11: Types of Dwellings, 1996-2006*

1996-2006	
Growth in number of occupied private dwellings by structural type of dwelling	42.7%
Single-detached house	41.9%
Apartment; building that has five or more storeys	16.8%
Movable dwelling	139.0%
Other dwellings	
Semi-detached house	132.5%
Row house	119.1%
Apartment; duplex	68.3%
Apartment; building that has fewer than five storeys	23.5%
Other single-attached house	-34.3%

Source: 1996 Census, Statistics Canada; 2006 Census, Statistics Canada.

The increase in ownership dwellings over time has not meant that prices for ownership dwellings have decreased or remained constant. It is, in fact, more difficult for a household to enter the ownership market. Consider the following data for the County as a whole as it pertains to the average market price and the median price of purchased homes since 2006:

*Table 12: Comparison of Housing Prices, 2006 & 2012*

2006		2012	
Average	Median	Average	Median
\$295,791	\$273,356	\$347,281	\$319,900

Source: Toronto Real Estate Board, Market Watch 2006, 2012.

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As not all households in the County can enter the ownership market, there is a need for a healthy rental market. The number of apartment dwellings has increased, but the number of rental dwellings overall (including rented houses) has been decreasing. Even with the increase in the number of apartment dwelling units, rents are out of reach for many.

*Table 13: Comparison of Rental Rates by Community, 2006 & 2012*

	Year	Average	Bachelor	One Bedroom	Two Bedrooms	Three+ Bedrooms
Barrie CMA <sup>82</sup>	2012	\$928	\$709	\$865	\$991	\$1148
	2006	\$848	\$618	\$804	\$906	\$1064
Bradford West Gwillimbury & New Tecumseth	2012	\$1001	\$673	\$966	\$1108	\$1258
	2006	\$819	\$663	\$787	\$929	\$895
Collingwood CA <sup>83</sup>	2012	\$765	\$534	\$752	\$895	\$880
	2006	\$662	\$505	\$631	\$743	\$767
Midland CA	2012	\$732	\$534	\$692	\$789	\$914
	2006	\$657	\$509	\$629	\$732	\$758
Orillia CA	2012	\$800	\$611	\$746	\$862	\$980
	2006	\$707	\$536	\$670	\$787	\$835

Source: CMHC, Rental Market Report, 2006, 2012

The table above demonstrates that rental increases have outpaced inflation over the same period of time. Furthermore, even with the 2008 downturn in the economy, rents have increased. Based upon the 2012 average rent levels, the following table describes the gross annual income required in order to afford housing in different communities (housing is generally considered affordable when it does not exceed 30% of gross monthly income), with comparisons to minimum wage rates and the actual hourly rate required in order to afford the unit and not exceed 30% of gross annual income. [Appendix 5](#) illustrates these income requirements by apartment type.

82 CMA is Census Metropolitan Area (CMA), CMHC rental market data

83 CA is Census Area, CMHC rental market data

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*Table 14: Comparison of Rental Rates and Required Gross Annual Incomes by Community*

2012 Average Rent		Annual Rental Cost	Gross Annual Income Required @ 30%	Annual Income on Minimum Wage @ \$10.25 (40 hour work week)	Hourly Wage Required (40 hour work week) to Afford Housing
Barrie CMA	\$928	\$11,136	\$37,120	\$21,320	\$17.85
Bradford West Gwillimbury & New Tecumseth CA	\$1001	\$12,012	\$40,040	\$21,320	\$19.25
Collingwood CA	\$765	\$9,180	\$30,600	\$21,320	\$14.71
Midland CA	\$732	\$8,784	\$29,280	\$21,320	\$14.08
Orillia CA	\$800	\$9,600	\$32,000	\$21,320	\$15.38

A balanced rental market is considered to be in the 2.5-3.0% vacancy rate range. A vacancy rate that is lower than 2.5% is considered to be a “landlord’s market”, such that the lack of available units drives up rent for available units. Above 3.0% is considered to be a “renter’s market” where the abundance of units drives rents down so that landlords do not experience vacancy loss. Vacancy rates throughout the County reveal an interesting picture:

*Table 15: Vacancy Rates by Apartment Type and Community*

	Year	Overall	Bachelor	One Bedroom	Two Bedrooms	Three+ Bedrooms
Barrie CMA	2012	2.7%	7.3%	1.6%	2.0%	0%
	2006	5.9%	17.3% <sup>84</sup>	1.6%	3.6%	1.1%
Bradford West Gwillimbury & New Tecumseth CA	2012	0.4%	0%	0.8%	0.6%	0%
	2006	2.0%	0%	4.6%	3.4%	0%
Collingwood CA	2012	4.0%*	**	4.7%	3.2%	**
	2006	5.3%*	9.2%	4.1%	2.6%	**
Midland CA	2012	3.9%*	**	4.2%	3.6%	0%
	2006	4.0%	5.9%	3.4%	2.0%	4.8%
Orillia CA	2012	5.0%*	5.2%	6.2%	3.6%	**
	2006	3.6%*	4.5%	4.0%	2.4%	**

Source: CMHC, Rental Report data, 2006, 2012

\* Average is based on available data.

<sup>84</sup> Data from October 2007. Data from 2006 not available.

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Regardless of the vacancy rates listed in Table 15, the rental market is not responding as one would expect. According to these vacancy rates, rents should be decreasing to the point that renters can afford. This is not the case. Rents remain high and generally continue to increase year after year, even while the vacancy rates remain high. For example, the vacancy rate is 7.3% for bachelor units in Barrie,<sup>85</sup> yet rents are \$709 on average. A person would have to work 40 hours per week at \$13.64 an hour to afford it. In Orillia,<sup>86</sup> Bachelor units rent for \$611 on average, and a person would need to make \$11.25 per hour and put in a 40-hour work week to afford the rent, yet the vacancy rate is 5.2%.

Vacancy rates will shift from year to year. For this reason, more affordable housing stock through acquisition or new construction must be considered to weather the fluctuations. However, when the vacancy rates remain consistently higher than the “healthy” vacancy rate of 2.5%-3.0%, additional rental supplements will allow for better access of the existing rental stock without the capital investment required at the same scale.

Despite the significant growth experienced over the last decade, the rental housing stock in particular is aging. Over one third of the rental housing stock in Simcoe County was built prior to 1961, and 20% was built before 1945.<sup>87</sup> In some communities (Clearview, Adjala-Tosorontio, Springwater), more than half the rental housing stock was built before 1961. Across the County, less than 4% of the rental housing stock was built between 1991 and 2001; in contrast, more than 15% of ownership housing stock was built in this period.<sup>88</sup>

Of the 18 communities in Simcoe – including Barrie and Orillia – all but four (Wasaga Beach, Severn, Tiny and Barrie) have experienced a reduction of rental housing stock from 1996-2006.<sup>89</sup> In addition to the low vacancy rates across the County, much of the available rental housing stock is concentrated in Barrie and Orillia; 35.1% of all rental housing in Simcoe County is located in Barrie, and an additional 14.5% is in Orillia.<sup>90</sup> The increased rate of development in South Simcoe, along with in-migration pressures, is increasing rents and placing additional pressure on existing affordable housing stock. The loss of well-paying jobs with benefits and the addition/recruitment of lower paying, part time and seasonal employment opportunities reduces income and housing security.

As an example, rents for the least expensive type of housing (bachelor) increased at widely varying rates from 2006-2011, based on CMHC data analysis.

<sup>85</sup> Includes the Barrie Census Metropolitan Area (CMA).

<sup>86</sup> Includes the Orillia Census Area (CA).

<sup>87</sup> County of Simcoe, Housing Needs Assessment, 2007.

<sup>88</sup> County of Simcoe, Housing Needs Assessment, 2007.

<sup>89</sup> 1996 Census, Statistics Canada; 2001 Census, Statistics Canada.

<sup>90</sup> County of Simcoe, Housing Needs Assessment, 2007.

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*Table 16: Rental Rate Increases for Bachelor Apartments, 2006-2011, by Community*

Community	% Increase in Rental Rates
Barrie	10%
Orillia	13%
Midland	4%
Collingwood	33%
Bradford West Gwillimbury + New Tecumseth	1.5%

Source: CMHC Rental Information for Simcoe County, 2006-11

The range of housing choices is limited. Although secondary suites will assist in expanding rental stock, the affordability of available units in the rental and ownership markets is decreasing. Our research suggests that this situation is not sorting itself out based solely on consumer demands and highlights the need for direct government intervention in policy and funding.



*The Current Context for Housing & Community Supports*

The qualitative data produced through key informant interviews and community consultations highlight the importance of the perspectives of professionals and individuals directly involved in housing and homelessness services in the County. This information ensures that the interpretation of quantitative research and recommended solutions remains grounded in the current context of the County. For a detailed review of dominant themes arising from the process, see [Appendix 6](#).

**Local Responses to Increased Poverty and Homelessness**

This Plan recognizes and builds on the work that has been undertaken in recent years throughout the County of Simcoe. Momentum has been building to respond to the increasing and changing local needs highlighted in the previous sections. Although much has been accomplished to date, much work remains to be done.

In recent decades, the number and variety of charitable and institutional responses to poverty and homelessness intensified. The County of Simcoe also experienced this growth in housing and community supports. Service providers indicate that demand continues to escalate and outpace available resources, including:

- All five Housing Resource Centres in Simcoe County are experiencing increased demands for services.<sup>91</sup>
  - Individuals and families are experiencing more severe crisis situations and require much more time to work through complex issues.
  - The number of persons struggling to find suitable housing is increasing. This is impacting on seniors, single parent families, persons with disabilities and an increasing number of lower income working families.
  - The majority of those accessing housing supports services are paying in excess of 50% of income toward rent & utilities.<sup>92</sup> Many clients of housing support services are paying higher utility costs because of the conditions of the rental units (i.e. poor insulation, electrically heated, old inefficient appliances & furnaces).

<sup>91</sup> "Not Everyone is Living the Good Life Here in Paradise," Housing Resource Centre PowerPoint Presentation made during CMHC Conference, 2011.

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- As [Table 1](#) of this document demonstrates, a single person on Ontario Works would spend 108% of their monthly income on a Bachelor unit within the Barrie Census Metropolitan Area. This individual would be left with no funds to spend in the local economy, even for such basic needs items as food.
- All 25 food banks listed for Simcoe County report significant increases in the number of people needing to use their services. For example, the Grocery Assistance Program (GAP) run by the Elizabeth Fry Society of Simcoe County has seen numbers increase from 1,497 in its first year of operation about 7 years ago to over 15,000 in 2010.<sup>93</sup> Food banks were initially established as an emergency response, but over time have become institutionalized and a normalized part of addressing food insecurity for lower-income households.
- In 2011, 9.7% (3150) of all calls answered by 211 Simcoe County were requests for assistance regarding housing and related support services. Of these 1,154 were related to utility arrears assistance.<sup>94</sup> The chart below demonstrates that only 2009 was a busier year for housing related questions.
- Between January and September 2012, 293 local residents called 211 regarding emergency shelter/housing. Of these calls, 83% were from adults, 8% were from seniors and 7% were from youth. When examining their income sources, 32% were receiving Ontario Works, 32% had no income, 5% were in receipt of OAS/CPP and 14% were ODSP recipients.<sup>95</sup>
- In 2011-12, the Midland Out of the Cold Program averaged between 8 and 10 guests per night, served 3,900 suppers and 1,750 breakfasts. Similar to other services, ‘vulnerably housed’ people who need additional support also access their services.<sup>96</sup> In 2011-12, the Barrie Out of the Cold (BOOTC) Program served 3,108 meals and 3,108 overnight guests. BOOTC, which operates between November and April, is hosted by 6 different churches and relies on over 1,000 volunteers in order to meet local needs.
- All local emergency shelters have reported an increase in the number of beds used and/or in the length of stay required by guests.

*A single person on Ontario Works would spend 108% of their income on a bachelors unit within the Barrie CMA.*

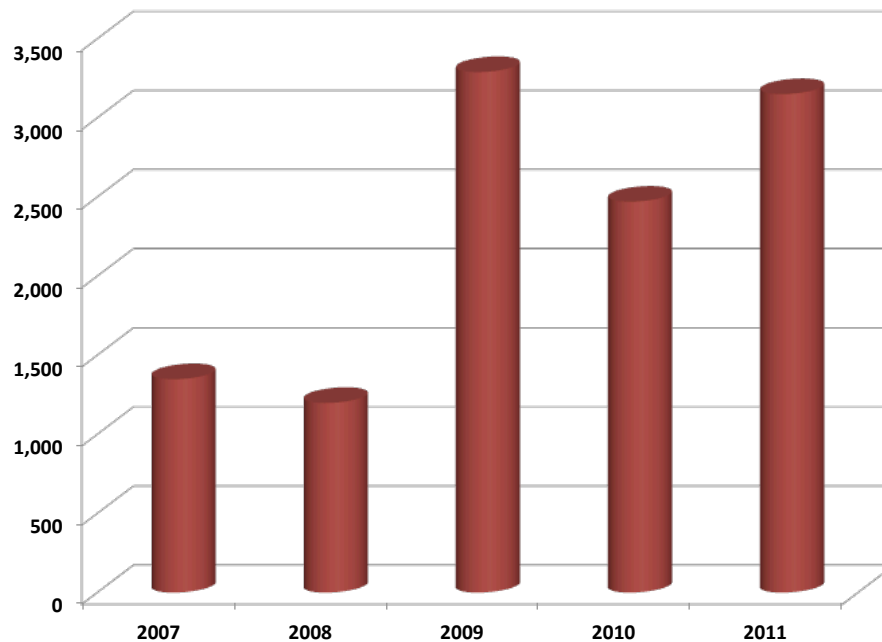
**At-Risk of Homelessness -Definition**  
Canadian households spending 50% or more of their gross monthly income on rent are at increased risk of homelessness.

92 Rogers Cable 10 Report, “In Focus: Seeking Shelter” video, 2010.  
 93 Child, Youth and Family Services Coalition. Broadsheet 1: Access to Nutrition, Food and Safe Drinking Water. Fall 2010  
 94 Community Connections. 211 Simcoe County, Calls for Housing and Related Support Services PPT, 2012  
 95 Community Connections. 211 Simcoe County, Calls for Housing and Related Support Services PPT, 2012  
 96 Key Informant Interview, Midland OOTC, November 5th, 2012.



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*Figure 8: Total Housing Calls to 211, 2007-2011*



Source: 211 Simcoe County, 2012

As needs have increased, the County has worked with a range of community partners and other levels of government to create and fund appropriate responses. The County has been investing in and/or supporting the development of a broad range of supports, community resources and types of housing to best meet the needs of those impacted by poverty and/or homelessness. Responses include homeless prevention on one end of the spectrum, including eviction prevention supports and financial assistance with utilities, to helping individuals and families find permanent housing through the 5 Housing Resource Centres, rent supplements and the “Access to Housing” database on the other end of the spectrum. Between these poles, there are a range of community-based programs that address specific issues and populations.

Concurrently with these efforts, the County and its community partners have worked together to advocate for changes and new programs from other levels of government to address the housing, homeless and poverty issues within the County. One project that reflects the local resolve to focus on helping people escape the cycle of poverty is the collaborative innovation of the Bridges Out Of Poverty initiative. Orientation and train-the-trainer sessions held in 2011 and 2012 contributed to an increased awareness of the issues associated with poverty and have engendered a growing momentum across the County for the development of a comprehensive poverty reduction strategy. This initiative is also supported in the County of Simcoe Ten Year Strategic Plan, and promises to assist the County in collaborating with other systems and partners on a common goal of building healthy and sustainable communities.

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*Emergency Shelter System*

Historically, emergency shelter statistics have provided the primary indicator for the number of homeless residents or the extent of homelessness in a region. In 2012, the County of Simcoe continued to demonstrate its commitment to ensuring that families in housing crises have shelter options available to them by investing \$1,268,488 in the Emergency and Community-Based Shelter Budget.<sup>97</sup>

An examination of 5 dedicated emergency shelters and 6 motel voucher services serving the residents of Simcoe County provides a deeper understanding of the vulnerable populations being served and identifies current trends in usage. In response to increased awareness of the need for accurate data reporting on this service, the County of Simcoe developed a Shelter Management System in 2011 and began collecting demographic information on applicants and their “dependents”, as well as shelter usage information. As with the other emergency services available in Simcoe County, the County-funded Emergency Shelter System has also experienced an increase in the overall number of people accessing services. In 2011, 1,286 primary applicants entered the shelter system, and total of 2,243 individuals utilized shelters or a motel voucher service. Shelter statistics for 2012 reveal that while the total number of applicants decreased to 1,239, the total number of individuals that accessed shelter services increased to 2,274. Statistics for 2012 also revealed an increase in the average number of days stayed in emergency and community based shelters.

*Table 17: Shelter Usage Comparison, 2011 & 2012*

Year	Total # of Primary Applicants	Total # of Individuals	Average # of Days Stayed
2011	1286	2243	11
2012	1239 (-3.7%)	2274(+1.4%)	12.35 (+12%)

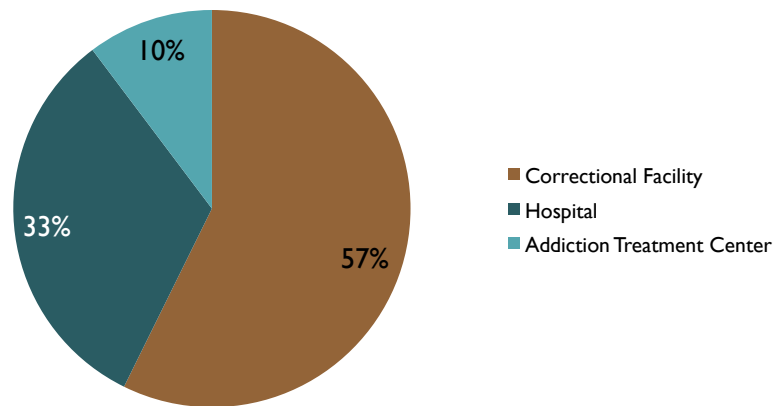
*Source: County of Simcoe, Social and Community Services, 2012 Emergency Shelter Statistics*

Of the 1,239 applicants, 185 (14.9%) indicated that they had recently been released from a facility with 57% (106) coming from a correctional facility, 33% (60) from a hospital and 10% (19) coming from an addiction treatment centre. This is reflected in the key informant interviews that described the challenge of meeting the needs of residents who are released without community based supports or plans for housing after discharge. This finding also illustrates the importance of improving collaboration among different service sectors. System wide protocols can improve discharge planning from facilities to ensure that the community can be proactive in meeting the housing and support needs of local residents. Such collaborative solutions will be further discussed later in this report.

<sup>97</sup> County of Simcoe, Social and Community Services, 2012 Emergency Shelter Statistics

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*Figure 9: Interaction of Emergency Shelter Applicants with other Institutions, by Type*



Source: County of Simcoe, Social and Community Services, 2012 Emergency Shelter Statistics, n=1239

**Homelessness Definition**

There are many faces to homelessness across Canada including the County of Simcoe. For some, it is a single, brief episode at a certain point in time. For others, it is a more chronic state of living that is often complicated by co-occurring life issues such as chronic health issues, addictions, mental illness, trauma and poverty.

An examination of shelter stay data provides some interesting results. As is the case for the majority of Canadian who experience homelessness, 81% of the applicants in 2012 stayed a maximum of 1 to 5 days at a local shelter. Twelve percent (144 applicants) stayed between 21 and 30 days but 15% (180 applicants) stayed more than 31 days, with some staying as many as 144 days in 2012. When establishing priorities for homeless service provision in the future, these shelter stay patterns will provide important information to ensure that those residents with the greatest needs and the longest shelter stays are housed and supported first.

**For the County of Simcoe, any definition of homelessness must include:**

- Persons living outdoors or in vehicles
- Persons living in buildings not designed or fit for human habitation (squatting)
- Persons residing in shelters or accessing motel voucher system
- “Unseen Homeless” persons including those that are couch-surfing as a result of “No Fixed Address” or those that are doubled or tripled up with friends and family because they cannot afford a place of their own
- Persons staying at local hospitals or other institutions with No Fixed Address

While more acute and visible in some areas of the County, variations of homelessness as described above exist throughout Simcoe County.

Figure 10: Shelter Stays over 30 Days, 2012

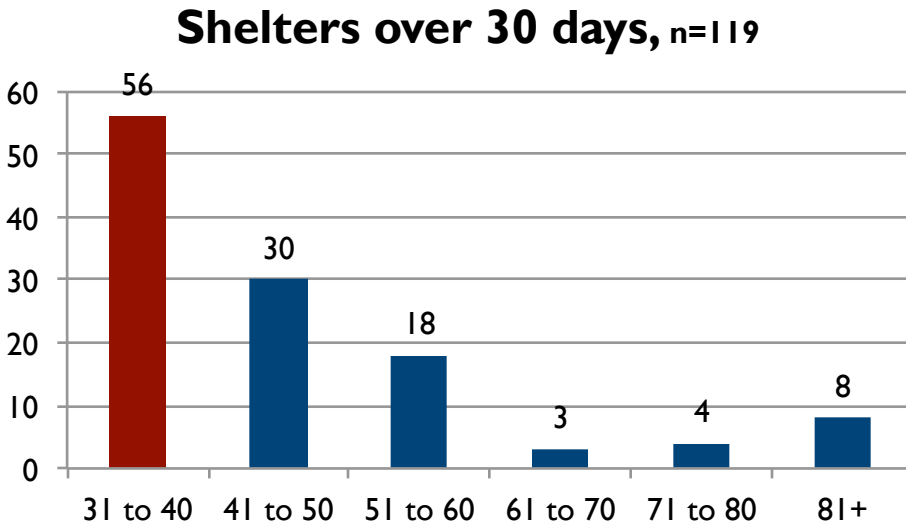
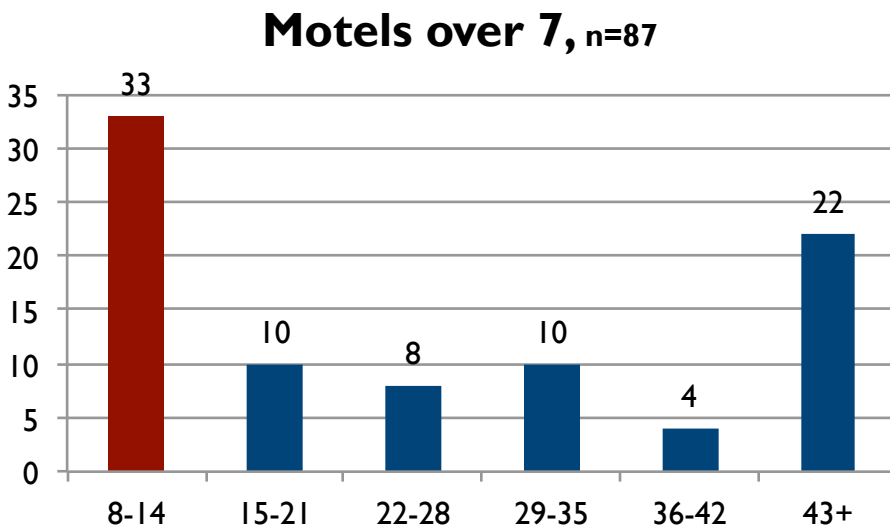


Figure 11: Motel Stays over 7 Days, 2012



Source: County of Simcoe, Social and Community Services, 2012 Emergency Shelter Statistics.

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*Street Level Interviews – People with Lived Experience*

As part of this study, research was conducted with people currently experiencing homelessness as well as persons that have recently experienced homelessness and are now precariously housed, but still street involved (e.g., still “dumpster diving” for food and valuables; still involved in socializing with others still living on the streets). The interviewers found people to participate in the discussions through shelters and day centres, as well as back-alleys and in public spaces. Homeless individuals were not interviewed within the premises of homeless service providers, so as to avoid the bias of feeling compelled to say positive things about the service provider out of fear of reprisal.

Key findings include:

- 4 out of every 5 people interviewed were male (generally consistent with the homeless population breakdown from other jurisdictions);
- The average age was 40, which is generally lower than the average age of homeless persons in other jurisdictions;
- 33% of those interviewed self-identified as Aboriginal;
- 0% of those interviewed self-identified as Francophone;
- 4% of those interviewed self-identified as a newcomer, refugee or recent immigrant to Canada;
- More of the homeless people interviewed indicated they were staying in a place other than shelter;
- 43% of those interviewed had been homeless two or more years in her/his lifetime;
- 79% of those interviewed had stable housing at one time in the County prior to becoming homeless;
- Generally speaking, the homeless population interviewed in Simcoe County is not well. 63% of respondents self-reported compromised mental wellness, 36% self-reported having compromised physical health, and 57% self-reported problematic substance use;
- Of those not housed at the time of the interview, 44% of respondents cited affordability as the top reason why they are not currently housed;
- Only 13% of respondents indicated they were on the waiting list for social housing;
- Of those not housed at the time of the interview, only 1 in 5 indicated an organization is currently helping them find housing; and,
- Those interviewed are generally voracious consumers of services, racking up considerable costs: 46% of respondents had 4 or more visits to an emergency room in the last 12 months; 34% had 4 or more interactions with police in the last 12 months; 46% had 4 or more ambulance rides in the last 12 months; 40% had been incarcerated for 7 or more days in the last five years; 39% had been hospitalized three or more days in the last five years.

*79% of those interviewed had stable housing at one time in the County prior to becoming homeless*

Of the 67 people interviewed, 14 (21%) self-reported having compromised mental wellness, compromised physical wellness AND problematic substance use. Findings related to the sub-population with co-occurring issues included:

- 100% of this group is male.
- The average age of this group is 55, which is older than the average age of the entire group of people interviewed by a large margin.

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- Only 1 is currently housed (precariously).
- For those that could remember how long they've been homeless in their life, the average is 15.6 years and the average length of the most recent episode of homelessness is 4.9 years.
- 79% of this group had experienced stable housing in the County at some point in his life. One may or may not have, but could not remember. Time homeless in the County represented 54% of the total period of time the men had experienced in a state of homelessness in his lifetime.
- 86% of this group reported that they were not on the waiting list for social housing.
- Only 1 man reported that an organization was helping him access housing.
- 64% of this group self-identified as Aboriginal.
- 100% of this group had 4 or more emergency rooms visits in the last year; 64% had taken 4 or more ambulance trips to the hospital in the last year; and, 57% reported being hospitalized for three or more days in the last five years. This is a group that must already be known to the health care community.
- 64% of this group reports being incarcerated for 7 or more days at some point in the last five years. This is a group where many are known to the justice system.

Additional findings from these interviews, including demographics and findings related to health and interactions with the broader system are provided in [Appendix 7](#).

These street level interviews added much value to the community-based research performed for this project. The experiences of these residents highlight the need for improved data on the incidence, scope and depth of homelessness and housing instability, and illuminate the opportunities that exist for improved service delivery in the County of Simcoe, including the benefit of partnerships with other broader systems such as health and corrections. [These opportunities will be further discussed in this report.](#)

### *Other Available Specialized Housing Initiatives*

Transitional housing programs are available throughout the County. These programs are time limited housing options where supports and life skills training are provided to residents to prepare them for independent living. Shelter Now, La Maison Rosewood, Home Horizon Transitional Housing Services, Couchiching Jubilee House and the Salvation Army in Barrie are just some examples of available transitional housing initiatives in the County.

A desire to have more transitional housing projects was expressed frequently in the course of our community consultations and key informant interviews. Such initiatives, however, are not supported by empirical evidence and in fact have proven to be 10 times more costly and not as effective as permanent housing with supports. When questioned about the benefits of transitional housing programming, all community partners identified supports and rental assistance as the most important components for increased resident stability.<sup>98</sup>

Opportunities have been seized in the delivery of homeless services to help residents access shelter and other basic needs. Finding affordable housing remains a huge challenge for residents; another huge challenge is helping clients remain housed. Programming that matches housing with supports to increase

<sup>98</sup> National Alliance to End Homelessness, Washington, DC, 2012.

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stability is addressing this issue in the County of Simcoe. However, the availability of this type of programming is less prevalent than emergency supports and short-term housing options. For example, the Key Program operated by the Community Mental Health Services with the Soldier's Memorial Hospital in the city of Orillia provides an important service to local residents who are homeless or at risk of becoming homeless

*Systemic collaboration within community based networks and partnerships will be required to increase supports dedicated to maintaining housing, especially for residents with complex needs (i.e. seniors, special needs, formerly homeless persons, etc.)*

as a result of their mental health illness. This program is a specialized case management and community support service that provides long term safe housing and supports to eligible clients and is dedicated to improving stability and health. Through the Phase II Mental Health and Homelessness Initiative, case management supports and rental assistance are provided to 178 residents throughout the County. These programs operate via agency collaboration, with Canadian Mental Health Association (CMHA) providing the administration for the program, including rental assistance and utility payments, and case management provided by each of their partner agencies in the communities. According to interviews with CMHA staff, these housing income support programs are proving to be extremely successful, with the majority of clients remaining housed.<sup>99</sup>

Other specialized supportive housing initiatives are also available for such populations as seniors and those experiencing severe compromised mental wellness though such agencies as Wendat and Waypoint, respectively. Domiciliary care homes are available in the County of Simcoe. Through the provision of permanent housing and support services, residents who are homeless or at a high risk of becoming homeless who require assistance with activities of daily living are assisted in 10 locations throughout the County. The objectives of the initiative include providing choices, independence, respecting diversity and ensuring public value for public funding.<sup>100</sup>

*Work with other levels of government to build momentum on existing programs that have proven successful in Simcoe County.*

***Dominant Themes from Informant Interviews and Community Consultations***

- *Safe, affordable housing options are extremely limited in Simcoe County.*
- *Homelessness is not just an urban issue*
- *The continuum of care can be improved in the county*
- *The County must provide leadership in the development of affordable housing, housing supports and homelessness initiatives for local residents.*
- *All partners including local municipalities, other levels of government, community based non-profit and the private sector have important roles to play in ensuring the development of affordable housing for all residents.*

<sup>99</sup> Key Informant Interview with CMHA Manager, January 14, 2013.

<sup>100</sup> County of Simcoe, Social and Community Services. Domiciliary Care Standards and Operational Procedures. December 2012

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*Identified Sub-Populations Requiring Additional Supports*

As already identified, key populations who face barriers in accessing affordable housing in Simcoe County include residents experiencing longer-term homelessness who have complex needs and residents with compromised mental wellness who may need additional supports for daily living. During our research, single mothers, social assistance recipients and seniors were also recognized as people who face additional challenges in obtaining housing and appropriate supports in the

*As is the situation in many Canadian communities, Aboriginal persons are over-represented in Simcoe County's homeless population.*

County of Simcoe. The need for culturally appropriate service provision was also identified by agencies serving new immigrants, low-income Francophone

*"In the Francophone community, poverty due to low wages, part time work and no benefits ensure that people have a difficult time making ends meet. Families do their best to help each other but affordable housing options are greatly needed."~Local Service Provider*

residents and Aboriginals living in urban areas. As is the situation in many Canadian communities, our engagement of people with lived experience identified that Aboriginal persons are over-represented in Simcoe County's homeless population. This highlights the importance of ensuring that future affordable housing initiatives are developed in partnership with the Aboriginal community to ensure the integration of culturally appropriate approaches.

Youth, in particular, emerged as a group with particular vulnerabilities. An environmental scan performed by the Child, Youth, and Family Coalition of Simcoe County in 2006 revealed a limited array of services directed at youth. The report emphasized services for youth at risk of homelessness as a critical gap in the County's service portfolio. Only 12 percent of respondents indicated that they had initiatives targeted at this particular population and issue.<sup>101</sup> Although this environmental scan was completed over 6 years ago, similar

*Housing with supports has proven to be an effective strategy for ending youth homelessness.*

concerns were also voiced by youth-serving agencies in 2012. The fact that there is only one dedicated youth homelessness initiative in the County of Simcoe, a youth emergency shelter located in Barrie, means that youth experiencing homelessness, especially young males, often have to leave their hometown, their support networks and their schooling in order to find a safe place to stay. Youth, in particular, face discrimination when searching for appropriate rental accommodations and often have

to take whatever accommodation they can afford, regardless of safety or health concerns. The focus group discussion with youth with lived experience amplified the challenges of navigating health, income supports, justice, housing and shelter systems, especially for young people who are "aging out" of the foster care system. The increased challenges in finding safe, affordable housing by youth who are homeless has resulted in increased length of stays in Youth Haven, especially for those residents with complex needs.

<sup>101</sup> Barwick, M. (2006). *At-risk youth in Simcoe County: Needs, gaps, and practitioner attitudes toward evidence-based practices.* Toronto, ON



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**THE ROAD AHEAD**

**– STRATEGIC OPPORTUNITIES & PRIORITY ACTIVITIES TO ENSURE AFFORDABLE HOUSING FOR ALL SIMCOE COUNTY RESIDENTS**



**STRATEGIC OPPORTUNITY 1**

**ESTABLISH STRONG LEADERSHIP AND GOVERNANCE**

*Housing is a County Issue*

Housing in Simcoe County is an issue that transcends municipal borders, and the County is best positioned to take actions that will lead to change throughout its territory. While many of the lower-tier municipalities and Barrie and Orillia are also working on municipal housing strategies, housing need across the County is best addressed in a coordinated fashion because people’s needs may not be met in their local communities. Services across the County can be fragmented. Individuals are often unable to access housing that is safe, affordable and appropriate or necessary services that help them to stay housed in their own communities; these individuals are forced to seek services in other places. Where an individual works or shops does not determine their ability to access the services and supports that they need, or to connect with their communities, in the way that the location of their housing does, although they may be affected by it.

As the CMSM, the County is well-positioned to understand how demand is distributed across the lower-tier municipalities within its boundaries and to coordinate the range of necessary services.

The municipalities should be encouraged to collaborate with the County in the development of local housing strategies in order to coordinate their goals and objectives.

*Governance Structure to Oversee Implementation*

Successful achievement of the goals set out in the Simcoe County Affordable Housing and Homelessness Prevention Strategy depends on establishing a governance structure that can oversee the implementation process. Designated funding from the County may be necessary to provide a stable base for the governance of the Strategy. This system of governance may also require dedicated staff persons across various departments to provide the necessary leadership and attention to implementation, rather than being an initiative that is only one small part of a person’s duties.

In addition, the implementation of the Strategy will require consideration of how elected representatives at the County level will translate the recommendations into actions, and how councillors from the lower-tier municipalities and Barrie and Orillia will be involved in this process. There must also be understanding that housing is a County-wide issue, rather than a local issue that can best be addressed by the lower-tier municipalities.

Finally, there is a need to understand the current state of political will to take action and to ensure that housing is a political priority for the County and municipal governments.

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*Establish a Working Group to Oversee Implementation*

A Working Group should be established to be responsible for the implementation of the Housing and Homelessness Strategy. Each lower-tier municipality and Barrie and Orillia should appoint a local council member to be responsible for liaising with the Working Group; ideally, this designated individual should be a member of their local council’s Housing Committee.

It is essential for elected officials from the lower-tier municipalities and Barrie and Orillia to be actively involved in the implementation process both as a way to provide accountability, to ensure that action across the County is coordinated, and to link the work of the County to different needs in different communities.

The Working Group will take the leading role in turning the objectives of this Strategy into recommendations for specific actions to be taken by County Council, and bringing these recommendations forward for the Council to vote on. Their role will also include setting out a detailed timetable for when their recommendations will be brought forward and discussed by Council.

*Strengthening Policital Capacity*

To achieve the objectives and targets of the Affordable Housing and Homelessness Prevention Strategy, it will be necessary to strengthen the commitment of elected officials of the County and the lower-tier municipalities to take action, and to work to ensure that community members are aware of the work that is already underway.

*All partners including local municipalities, other levels of government, community based non-profit and private sectors have important roles to play to ensuring the development of affordable housing for all residents.*

Strengthening political capacity involves:

- Raising awareness that there are people experiencing homelessness and in core housing need in every community in Simcoe County.
- Prioritization of the development of affordable housing and homelessness prevention initiatives by all partners
- Taking appropriate actions that reflect the housing needs of communities and ensure that those residents with the deepest needs are given priority.

The proposed Working Group on affordable housing will play an important role in explaining the Strategy in the communities of Simcoe County and working to increase awareness of housing affordability issues.

*Designated Revenue for Affordable Housing Ensures Greater Flexibility and Capacity*

The County and local municipalities cannot independently fund a complete housing spectrum and a comprehensive system of supports. However, the County and other municipal governments already allocate development charges and tax revenue to affordable housing. Additional financial tools that could be considered in Simcoe County are discussed in the section on planning and policy instruments that facilitate the development of affordable housing.

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London, Ontario	<p>Affordable Housing Capital Reserve Fund (AHCRF)</p> <p>The City of London invests approximately \$2 million annually into its Affordable Housing Capital Reserve Fund, which provides financing in the form of forgivable loans for new affordable units.</p>
Municipality of North Grenville (United Counties of Leeds, Ontario)	<p>Allocation of municipal lands to affordable housing.</p>
City of Toronto	<p>Capital Revolving Reserve Fund</p> <p>This fund was initially set up with dedicated funding from the province and was used in the past to provide low interest loans and grants to support the creation of Council-approved affordable non-profit housing developments. It is similar to London’s AHCRF, but Toronto has not consistently invested in it.</p>
City of Kingston	<p>The Kingston Model for Affordable Housing Development recommended that a portion of revenues collected through development charges should be allocated to an Affordable Housing Revolving Fund, with an annual contribution of \$100,000.</p> <p>The City of Kingston also budgeted a \$1M contribution to an Affordable Housing Land Acquisition and Disposition Program, with the investment expected to continue for 5 years. This fund will be used to acquire land or dispose of municipally owned land in order to facilitate the development of new affordable housing units.</p>
County of Simcoe	<p>The County of Simcoe allocates a portion of the revenue collected through development charges to affordable housing.</p>

Growth is occurring in Simcoe County, which presents an opportunity for additional revenue that can be dedicated to the creation and operation of more affordable housing. Although it might be suggested that any additional costs put on development only drive the price of their product upwards, with devastating impact on the market. The truth is that the costs will be borne, ultimately, by consumers instead of the developers, but the impact will not be devastating.

The County of Simcoe already allocates a portion of its development charge revenues to affordable housing. The County’s social housing capital program provides for the construction of new affordable housing units using Development Charge Revenue. Approximately, \$5.6 million is expected to be paid through the development charges collected between 2011 and 2020.

Using 2011 building start data, the following table indicates the actual revenue that could have been generated, assigning a different rate based upon the type of unit being developed so as to also promote prudent development:

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*Table 18: Potential Development Charge Revenue for Affordable Housing*

	Single	Rate of \$1,200	Semi	Rate of \$900	Row	Rate of \$700	Apt & Other	Rate of \$500	TOTAL REVENUE
Barrie	354	\$424,800	1	\$900	78	\$54,600	267	\$133,500	\$613,800
Collingwood	167	\$200,400	2	\$1,800	23	\$16,100	171	\$85,500	\$303,800
Midland	75	\$90,000	12	\$10,800	0	\$0	0	\$0	\$100,800
Orillia	75	\$90,000	4	\$3,600	27	\$18,900	2	\$1,000	\$113,500
Innisfil	84	\$100,800	0	\$0	22	\$15,400	0	\$0	\$116,200
Springwater	50	\$60,000	1	\$900	0	\$0	0	\$0	\$60,900
Bradford West Gwillimbury	529	\$634,800	38	\$34,200	0	\$0	0	\$0	\$669,000
New Tecumseth	253	\$303,600	20	\$18,000	6	\$4,200	0	\$0	\$325,800
		\$1,904,400		\$70,200		\$109,200		\$220,000	\$2,303,800

**Priority Activities**

- 1.1 The County will work in partnership with local municipalities, community agencies, the private sector and other levels of government to implement this Strategy and build upon initiatives already proven to work in Simcoe.
- 1.2 Establish a Working Group comprised of elected officials, municipal senior staff, and representatives from the public, private, and non-profit sectors to be responsible for leading the implementation.
- 1.3 Actively engage the private sector, to understand the barriers and advocate for changes in regulations and legislation to support the creation of affordable housing.
- 1.4 Advocate with other levels of government for changes in legislation and regulations that support initiatives and directions of the Strategy; increases in Ontario Works and Ontario Disability Support Program rates and other poverty reduction initiatives.
- 1.5 Consider establishing an Affordable Housing Reserve Fund to increase investment in housing spectrum and comprehensive supports for residents.
- 1.6 Monitor the implementation of the Strategy. The Working Group and County staff will update targets and recommendations within 5 years of the launch of the Strategy and/or in response to significant policy, program or funding shifts with the potential to impact the implementation of the Strategy..
- 1.7 Publish annual report cards on the implementation of the Strategy.

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*Monitoring for Success*

For the Strategy to become reality, it will be necessary to monitor the recommendations, targets and solutions regularly.

This monitoring can be undertaken as part of the internal performance and resource management process of the Working Group of the Council. According to the provincial Long-Term Affordable Housing Strategy, all Plans will need to be formally reviewed within 5 years of it being approved by the County Council. It is the purview of the CMSM to report this information to County Council as appropriate, and to report out to the broader community as appropriate.

The following are some examples of indicators of homelessness and housing need that should be monitored annually. Such indicators allow for a monitoring of progress in the implementation of the Affordable Housing and Homelessness Prevention Strategy:

- Amount of dedicated revenue for affordable housing, both in maintaining existing assets and creating additional units, by type of revenue;
- Number of units created as per the targets;
- Number of units within the social housing portfolio, any loss of units, and investments in maintaining the asset;
- Number of secondary units created;
- Impacts of Section 37 agreements related to planning policies and tools implemented to foster affordable housing developments;
- Vacancy rates and average market rents by community;
- Social housing waiting list figures;
- Point in Time Homeless Count (every two years that employs a comprehensive and evidence-informed methodology);
- Number of people housed through homeless programs and the percentage that maintain housing, by characteristics of the population (acuity level);
- Reduction in number of shelter beds required to meet local emergency shelter needs;
- Reduction in the number of residents discharged to homelessness from other systems such as health and corrections; and,
- Reduction in the number of formerly homeless residents returning to homelessness.

As the CMSM, the County will already have access to many of these indicators. However, it will be necessary to partner with other agencies and service providers in Simcoe County in order to collect uniform data about the number of people who are assisted to end their homelessness and the number of homeless individuals in the County.

An annual report on progress toward the goals of the Affordable Housing and Homelessness Prevention Strategy should be released to build public awareness. This annual report will help to maintain momentum and build political will by demonstrating what has been achieved and showing what remains to be done.

The annual report should also incorporate a narrative describing the steps taken to date toward achieving the goals of the Affordable Housing and Homelessness Prevention Strategy and the results of advocacy efforts.



## **STRATEGIC OPPORTUNITY 2**

### **ACHIEVE AFFORDABLE HOUSING TARGET**

OrgCode Consulting, Inc. has developed a proprietary housing forecast model that takes into consideration more than 24 variables that incorporate such data points as current population demographic, population projections and housing tenure information to create potential housing scenarios. The model is not a “crystal ball”. It uses the best available current and historic data—for example, median income, number of persons on Ontario Works, population trends, vacancy rates, average market rents by bedroom type, etc.—as well as influencing factors such as economic forecasts, programs and policies from other levels of government, available local trades and construction expertise and availability and population projections to examine likely scenarios.

For this project, three different housing projection scenarios were developed for review. It must be recognized that these projections are:

- In addition to any private market development charging market rate for units;
- Focus squarely within the realm of affordability for residents with the deepest housing needs, with different affordability realities outlined in each scenario;
- Reflective of different levels of support need and different thresholds of affordability; and,
- Identify the number of units required for each community in the County.

Given the projected rate of growth identified for Simcoe County, Scenario 1 (the Catch Up Model) provides affordable housing targets required in the future in order to maintain the status quo as it relates to the affordable housing in the County, with its continuing challenges related to service pressures and deep affordability issues. The catch up scenario still requires a considerable investment. Altogether, 2,223 units of affordable rental housing, permanent supportive housing and affordable homeownership dwellings are required over the next 10 years just to catch up with the expected growth. Scenario 2 (the Moving Forward Model) outlines the affordable housing targets required to make improvements to address affordable housing needs before 2024. Scenario 3 (the Ideal Model) outlines the most ambitious projections that would be required to fully address affordable housing needs in the County. This scenario calls for 4,576 units over the next 10 years.

The Moving Forward Model (Scenario 2) is the affordable housing target that is considered a minimum target for the County and its municipal partners and is described in full below. See [Appendix 8](#) for the full details of Scenario 1 and Scenario 3.

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*Scenario 2 – The Moving Forward Model*

The Moving Forward Model, although quite ambitious given the competing demands for limited resources, is considered the minimum target for affordable housing developments before 2024.

***Achieving the Target***

*Achieving 2,685 units of affordable housing over the next 10 years will require:*

- Use of rent supplements to maximize use of available rental units in communities where they are available;*
- Acquisition of buildings for the purpose of functioning as affordable housing; and,*
- New construction.*

In the Moving Forward Model...

- Homelessness will remain, though it will decrease slightly (approximately 15%) across the County.
- Economic poverty will be felt at about 65% of the current levels. Child poverty is not addressed in whole and food insecurity will remain for many households.
- Employers in some parts of the County will still find it difficult to hire employees for lower-paying and seasonal jobs.
- While not as acute as the status quo, economic growth remains at risk as a whole, and achieving County Council’s approved Economic Development Plan would be difficult.
- There will be slightly more balance in the rental market with the Moving Forward Model on the assumption that no more than 10% of the existing private rental market stock is lost over the same period, especially the pre-1940 stock.
- At least 85% of the existing social housing units in the County will remain part of the portfolio and in a state of good repair. The Moving Forward Model still requires a considerable investment. Altogether, 2,685 units of affordable rental housing, permanent supportive housing and affordable homeownership dwellings are required over the next 10 years just to make improvements.

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Overall, the Moving Forward Model is broken down as follows:

*Table 19: Affordable Housing Targets by Community*

Municipality	Total Number of Affordable Dwellings Required
Barrie	840
Orillia	164
Adjala-Tosorontio	52
Bradford West Gwillimbury	202
Clearview	79
Collingwood	134
Essa	86
Innisfil	224
Midland	90
New Tecumseth	241
Oro-Medonte	108
Penetanguishene	44
Ramara	52
Severn	68
Springwater	96
Tay	46
Tiny	50
Wasaga Beach	110
<b>SIMCOE COUNTY</b>	<b>2,685</b>

The projections for the Moving Forward Model also do not assume a homogeneous population. It takes into account different levels of support need and different thresholds of affordability. To that end, each of the overall projections above is further broken down to make improvements in each of the communities.



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**Table 20: Detailed Affordable Housing Targets by Level of Affordability**

**Note:** Numbers have been rounded to the nearest whole number. Totals across columns may not add up to municipality total or Simcoe County total precisely as a result of rounding.

Municipality	Units affordable to persons making...				Rent Geared to Income Permanent Supportive Housing	Affordable Homeownership Dwellings <\$30,000 per annum	Total Number Affordable Dwellings Required
	≤\$642 per month	\$643-\$1,149	\$1,150-\$1,541 per month	\$1,542-\$2,596 per month			
Barrie	200	123	171	47	252	47	840
Orillia	39	24	33	9	49	9	164
Adjala-Tosorontio	6	5	16	4	16	5	52
Bradford West Gwillimbury	48	30	41	11	61	11	202
Clearview	9	8	24	6	24	8	79
Collingwood	15	13	41	10	40	14	134
Essa	10	8	26	7	26	9	86
Innisfil	53	33	45	13	67	13	224
Midland	10	9	28	7	27	9	90
New Tecumseth	63	31	47	16	71	13	241
Oro-Medonte	12	11	33	8	32	11	108
Penetanguishene	5	4	14	3	13	5	44
Ramara	6	5	16	4	16	5	52
Severn	8	7	21	5	20	7	68
Springwater	11	9	30	7	29	10	96
Tay	5	4	14	4	14	5	46
Tiny	6	5	15	4	15	5	50
Wasaga Beach	12	11	34	8	33	12	110
<b>SIMCOE COUNTY<sup>102</sup></b>	<b>518</b>	<b>340</b>	<b>649</b>	<b>173</b>	<b>805</b>	<b>198</b>	<b>2,685</b>
Explanation of Groupings of Affordability Target	OW Rate	Between OW and ODSP Rate	Between ODSP Rate and Minimum Wage 35 hr. Week	Between Minimum Wage 35 hr. Week and \$17.25 35 hr. Week	30% of Gross Monthly Income with Onsite Supports	Household income does not exceed gross of \$30,000 per annum	

<sup>102</sup> Numbers have been rounded to the nearest whole number. Totals across columns may not add up to municipality total or Simcoe County total precisely because of rounding.

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*Addressing the Needs of Sub-Populations in the Targets*

Across the County, the available data and information gleaned from the community survey, key informant interviews, and community consultations to prioritize needs, have shed light on particular populations with the deepest housing affordability needs. The following sub-targets have been identified and are outlined in the table below. These targets represent the first priority in implementation. In the event that these targets can not be met, the County should expand its focus to other population groups.:

*Table 21: Identified Sub-Populations in Targets*

TARGET GROUP	BRIEF EXPLANATION/RATIONALE
<p>At least one-third of all affordable homeownership dwellings should be filled by existing tenants within Social Housing units in the County.</p>	<p>Targeting this sub-population would create “flow through” within Social Housing stock, freeing up space for other tenants, while also providing incentives for residents successful tenancy within social housing.</p>
<p>Permanent Supportive Housing should be prioritized in the following manner:</p> <ul style="list-style-type: none"> <li>• Individuals/families experiencing homelessness for two or more years with a mental health, physical health and/or substance use issue;</li> <li>• Older adults, 55 years or older, with fixed income and diminished mental or physical health capacity; Persons with cognitive functioning issues that are of low-income and have experienced homelessness or been at risk of homelessness in the past;</li> <li>• All other groups.</li> </ul>	<p>In identifying the Permanent Supportive Housing needs, the first priority is to address the support needs of individuals and families that have experienced chronic homelessness and have serious health issues. These individuals and families tend to consume considerable emergency and homeless services within the community. Given the length of time they have experienced homelessness, they are likely to be unable to locate and/or sustain housing without the intensive on-site supports available in Permanent Supportive Housing.</p> <p>The second priority in increasing Permanent Supportive Housing options should target persons 55+ with fixed income and diminished mental or physical health capacity. In years to come, this will likely be an increasing cohort of people across the County. Unlike in longer-term care or nursing home facilities, this environment provides tolerance to behaviors that may be unacceptable in other environments (e.g., alcohol consumption).</p> <p>The third priority are those with cognitive functioning issues and low-income, especially those that have experienced homelessness in the past and/or are currently at risk of homelessness. For this target group, Permanent Supportive Housing options would be limited to those people that require intensive supports for daily functioning or would otherwise be in housing peril. Many of these individuals will have families/friends incapable of supporting their needs in community.</p>
<p>One-third of all affordable homeownership dwellings should be for persons that identify as Aboriginal and are living off-reserve.</p>	<p>The County has a strong connection to the Aboriginal community given the proximity to First Nations Reserves and the number of Aboriginal people living off-reserve within local communities. As is the case in many communities, Aboriginal people are over-represented within the homeless population in Simcoe County. Housing challenges are linked to economic poverty and difficulties accessing the limited affordable housing stock available in the County. In addition to addressing presenting issues in the community, this approach to home ownership allocation also demonstrates the County’s desire to work in partnership to address the housing needs of Aboriginal people in a focused and culturally relevant manner.</p>

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TARGET GROUP	BRIEF EXPLANATION/RATIONALE
20% of all units created for single persons on Ontario Works should be geared towards persons under the age of 30.	Targeting younger persons on Ontario Works as a priority sub-population creates a number of positive impacts for the County. Securing affordable housing at an earlier age can provide an escape route out of poverty and assist in improved engagement with education and training options. Recognizing that many of the people in this age demographic will have children, achieving this target creates an opportunity to provide better housing security to younger families and improve the health and well-being of future generations.
At least 40% of all units created for those with an income of \$643 to \$2,596 per month should be for lone-parent families.	Lone-parent families are particularly disadvantaged within the rental market. Having to pay rent for larger rental units on a single income increases the likelihood of poverty for these families. A lack of affordable housing options increases the risk of beginning or reinforcing a cycle of inter-generational poverty.

*Rationale for the Thresholds of Affordability used in the Model*

**Ontario Works Rate** – the County has no control over the rate of Ontario Works benefits. People within the County, over the next 10 years unless there is a complete upheaval of the social welfare system, will continue to need Ontario Works for periods of time. It is impossible for any person or family on Ontario Works to have housing needs met in the private market in the County for any period of time without additional intervention to assist with housing needs.

**Between Ontario Works and Ontario Disability Support Program Rates** – this cohort of people captures any person or family that has discretionary benefits or additional income sources beyond the basic rates of Ontario Works. It also captures some of those individuals and households across the County that have part-time employment where his/her monthly income is between \$643 and \$1,149.

**Between Ontario Disability Support Program and Minimum Wage Employment of 35 Hours Per Week** – the County has no control over the rate of the Ontario Disability Support Program, nor does the County control minimum wage thresholds. However, within the County, over the next 10 years, some people will continue to rely on ODSP, and some people will be part of the labour force and never progress beyond minimum wage. Having housing that is affordable for those that are in the labour force and earning minimum wage is an added incentive to keep on working.

**Between Minimum Wage and \$17.25/Hour in a 35 Hour Work Week** – as demonstrated elsewhere in the report, the \$17.25/Hour threshold is required to afford most rental accommodation in the community and not need to surpass 30% of gross monthly income on rent. This is a balanced expenditure, less likely to put housing stability at risk. It must be recognized that most people in this cohort are already housed and only a smaller sub-population within the group will require any assistance with his/her housing. This does not mean they do not have affordability issues, just not as severe as people that likely have other expenditures in their life above and beyond the typical household that puts more pressure on housing stability.

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**Permanent Supportive Housing with Rent Geared to Income of 30%** – there is a broad range of housing models with supports that fit under this umbrella. There is an acute need to provide better housing and support options to people that have experienced homelessness and/or long periods of housing instability because of compromised mental wellness, the disease of addiction, and/or brain injuries. There are also older adults who require a higher level of supports because of more acute physical health issues, while they concurrently have low income.

**Affordable Homeownership for Those with a Household Income <\$30,000** – affordable homeownership allows for the protection of existing housing stock in established neighbourhoods that removes families from requiring other types of assistance. These are stably employed households that have a strong track record of maintaining rental accommodation but their lower income is a barrier to having the down payment to enter homeownership. With assistance on the down payment, which can be protected against re-sale, the household is in a position to cover the monthly carrying costs.

**Priority Activities**

- 2.1 Between January 1 2014 and January 1 2024, facilitate the creation of a minimum of 2,685 units of affordable housing through new development, acquisition, renovation and/or rent supplements, with a minimum of 198 of the units being affordable owned dwellings.
- 2.2 Optimize access to, and use of, rent supplements and/or other housing allowance assistance options as an efficient way to increase affordability.
- 2.3 Focus on supporting individuals and families in greatest housing need. Initiatives that increase affordable rental housing or help households access existing rental housing should focus first on renter households at the 40<sup>th</sup> income percentile or less.
- 2.4 Initiate a Sub-Committee to explore the creation of culturally appropriate off-reserve Aboriginal housing, with a goal of creating a minimum of 66 units of affordable home ownership dwellings specifically for off-reserve persons – included in minimum target of 2,685 units.
- 2.5 The County, with its community partners, should ensure that the housing and support needs of youth are incorporated into future investments and initiatives. Housing with supports has proven to be an effective strategy for ending youth homelessness.
- 2.6 Emphasize access to, and development of, primarily one and two bedroom units to address affordable housing pressure points and to improve the range of options available to single individuals and single-parent families who are homeless.

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*Implications and Opportunities to Meet the Affordable Housing Targets*

The implication of building or acquiring units that would be affordable to those on OW or ODSP is that it requires much deeper capital subsidy in order to reduce the monthly operating costs. There are smaller revenues from the rent payments of this cohort. The deeper capital investment frequently means a smaller number of units in each of these developments or acquisitions.

Mixing the tenants within buildings – market rate renters, lower-income workers and people on any form of social assistance – usually provides a more normalized revenue stream and decreases stigma as the buildings have a more heterogeneous character.

Permanent Supportive Housing is often thought of in a congregate living environment, but it can occur in a scattered site model as well. This is sometimes achieved through master-leasing. Onsite supports are then delivered through home visits. The value of this route is that it is a “normal” tenancy, and all zoning and/or neighbourhood issues associated with the types of tenants or services provided are not a concern.

In those communities where a vacancy rate has surpassed 3% for more than three years in a row, an introduction of rent supplements may allow for better access to available units without any potential NIMBYism encountered.

These scenarios do not preclude the potential of the secondary market to assist in addressing affordable housing needs. Efforts to promote secondary suites and renovations to existing buildings throughout the County may help to expand access to affordable housing.



**STRATEGIC OPPORTUNITY 3**  
**PROTECT EXISTING PUBLIC ASSETS**

Since the late 1970s, millions of dollars have been invested across Simcoe County to build and operate rent-geared-to-income housing (social housing), to ensure that the most economically vulnerable in our community – from single parents to seniors living on fixed incomes – have a secure, sustainable place to live.

Across the County, there are 4,113 social housing units, including 3,035 rent-geared-to-income units. The Centralized Waitlist Report from the County of Simcoe provides annual details on the current applications for rent-geared-to-income assistance. Since 2005, the waitlist has been at or above 2,400 households. Protecting existing public housing assets is important because demand for social housing greatly exceeds supply.

Aging subsidized housing stock creates ongoing challenges to ensure that the units are properly maintained, safe and healthy for tenants. The current estimated price tag to keep up with repairs for both County-owned and non-profit housing is approximately \$15 million annually. In a few instances, the value of the public asset requires

Social Housing
<p><b>Social housing</b> is often used interchangeably with <b>affordable housing</b> but they are two different things. All social housing is affordable, but not all affordable housing is social housing. Social housing rents are geared to income and ensure that no more than 30% of your income is dedicated to rent.</p>

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taking into consideration how times have changed since the building was first constructed. Some social housing may be located on real estate that presents opportunities for mixed income redevelopment or the sale of the property could create an opportunity for rebuilding elsewhere in the community. According to legislation, the number of rent-geared-to-income units cannot decrease when this occurs. Recognizing the important role of rent-geared-to-income units in ensuring a full range of housing options in communities and ensuring that individuals and families experiencing the greatest housing affordability needs, the protection of these assets will remain a priority throughout the implementation of the 10-Year Affordable Housing and Homelessness Prevention Strategy.

There is another risk to the existing subsidized housing stock. The Social Housing portfolio exists because of the hard work of the County and individual non-profit housing providers within the County. Those individual non-profits have mortgage agreements for their buildings. So long as the mortgage is in place, the building has to operate as social housing. When the mortgage comes to an end, it will not be mandatory for those units to remain as designated rent-geared-to-income units. Mortgage maturation dates on 39% of the buildings within the Social Housing portfolio will be realized in the next decade. It is entirely possible that the buildings will continue to operate as rent-geared-to-income housing, and even have access to leveraging the asset to make considerable improvements that cannot be done currently, but it is likely that some non-profit housing providers will decide they no longer wish to be a housing operator. The County is reviewing the impact of mortgage maturations on the social housing stock. Understanding the intent of those non-profit organizations that own the asset once the mortgage matures will be critically important.

Moving forward, the value of rent-geared-to-income assistance must be recognized as an opportunity to develop new approaches to provide the housing affordability assistance to residents of Simcoe County by optimizing access to, and use of, rent supplements and/or other housing assistance options as an efficient way to increase housing stability.

**Priority Activities**

- 3.1 Adaptively re-use under-used housing resources, including a review of over-housing situations in current Rent-Geared-to-Income units in County-owned and Non-Profit Housing.
- 3.2 Maintain and preserve existing housing assets and seize opportunities to renovate and improve other housing stock for the purpose of affordable housing.
- 3.3 Create a Sub-Committee to review the impact of the end of operating agreements on social housing stock and make recommendations to the County Council on managing this transition.
- 3.4 Where prudent to do so, maximize profit of existing housing stock as leverage for building more, newer housing stock elsewhere in the County.

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**STRATEGIC OPPORTUNITY 4**

**PLAN FOR THE PUBLIC GOOD— PLANNING & POLICY INSTRUMENTS  
TO SUPPORT AFFORDABLE HOUSING**

Planning, whether for land use or service delivery, must serve the public good. The Ontario Planning Act (2001) and the Provincial Policy Statement (2005) support affordable housing as an essential component of planning for the public good and building strong communities. Local municipalities have a provincial directive to use their planning authority to strengthen the supply of affordable housing, and a range of policy and planning instruments are available to them to fulfill this objective.

Housing is deemed to be affordable when a household at or below the median income of its local community can consistently meet all of its basic needs (food, utilities, clothing, transportation, telephone, school supplies) and also cover the cost of accommodation. In most instances, households at or below the median income should not be spending more than one-third of its gross (before tax) monthly income on housing costs - if both housing and basic needs are to be sustainable.

In order to adequately address affordable housing needs, municipalities must be open to further exploration of innovative housing styles, models, and funding options to reset the cost/lifestyle balance. Additionally, municipalities must advocate for provincial and federal legislative changes, where needed, to allow for more creative and innovative housing types and styles. These creative housing styles must be properly integrated into balanced communities.

Many of the larger lower-tier municipalities in Simcoe County and the separated cities of Barrie and Orillia have adopted some or all of the tools that are available to them. However, the tools that are in use vary across the County, and those that have been adopted are not always being used. The residents and service providers in Simcoe County who participated in the public engagement component of this research shared a perception that more can and should be done to improve the provision of affordable housing through better use of land use planning and other policy tools that enable them to facilitate desired forms of development.

It is understood that many of the lower-tier municipalities have not yet updated their Official Plans to bring them into conformity with the Simcoe County Official Plan, as that document has yet to receive approval from the Ministry of Municipal Affairs and Housing. The purpose of this review is to identify the tools that are available to these municipalities, but that are not yet in use or that could be more widely adopted, in order to support the goals of the 10-Year Affordable Housing and Homelessness Prevention Strategy.

*Promoting a Range of Housing Types, including Special Needs Housing*

Planning for a “full range” of housing types includes “market housing”, consisting of home ownership and the private rental market, and the majority of households in the province as a whole and in Simcoe County are able to meet their housing needs in this way. However, other housing options are needed by people whose incomes are too low to access market housing and by people with special needs who require supports to remain housed.

Housing can be classified in terms of its built form and the number of private households that may be accommodated within a single building or parcel of land.



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*Table 22: Housing Types*

Single detached dwelling	A single, completely self-contained dwelling unit, typically occupied by a single household.
Semi-detached dwelling	Two dwelling units with a shared wall, each occupied by one private household.
Row-house	Three or more private homes with shared walls.
Multi-unit residential	Apartment buildings. Typically defined as having six or more dwelling units, to distinguish them from other housing forms that have been divided into one or more units, such as a single-detached home with a basement apartment.  Multi-unit residential buildings include rental apartments, rental condominiums, and ownership condominiums.
Duplexes and triplexes	Vertical semi-detached buildings, with two or more separate units stacked atop one another. As with apartment buildings, different ownership arrangements are possible.
Quadriplex	Two side-by-side duplexes that are connected to each other.

Varied built forms in turn support the provision of housing options for people at every stage of life and with a range of special needs, as described in the Housing Continuum.

**Priority Activities**

- 4.1 Amend local Official Plans to include the provision of a full range of housing types, in order to meet diverse needs of residents.
- 4.1 Create a private developer and homebuilder roundtable to increase private involvement in affordable housing development across the County.

In much of Simcoe County, single-detached houses are the dominant dwelling type, ranging from 57.2% of the housing supply in Orillia to 98.7% in Adjala-Tosorontio<sup>103</sup>. The majority of the lower-tier municipalities expect that new housing development will continue to be primarily low-density, consisting of single-detached and semi-detached dwellings, except in designated urban settlement areas. To ensure that appropriate and affordable housing is available to current and future residents of Simcoe County, greater diversity in the housing stock will be required. The aging population on one hand, and expected growth in the number of students as a result of increased investment in the County’s post-secondary institutions on the other, illustrate the range of needs residents are likely to experience and which will lead to increased demand for dwelling types that are appropriate to those needs.



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*Promote Secondary Suites and Garden Suites*

Recent changes to the provincial Planning Act require municipalities to permit secondary suites in new and existing residential developments, although they are empowered to identify areas where such units are appropriate and to set appropriate building standards. This requirement represents an important opportunity to increase the availability of rental units in Simcoe County, particularly in the absence of the construction of new rental housing on a larger scale. The province has identified secondary units as “one of the most inexpensive ways to increase the stock of affordable rental housing and integrate affordable housing throughout the community, while maintaining neighbourhood character.”<sup>104</sup>

*The province has identified secondary units as “one of the most inexpensive ways to increase the stock of affordable rental housing and integrate affordable housing throughout the community, while maintaining neighbourhood character.”*

Secondary units (also known as accessory units) are self-contained residential units located in dwellings or accessory structures such as laneway garages, with their own kitchen and bathroom facilities. Basement apartments are a typical example.

“Garden suites” are detached units that may be portable or constructed from pre-fabricated materials on-site, and can be removed when they are no longer required. Garden suites are inexpensive because the purchase of land is not required, and they also are a suitable type of housing for individuals, such as seniors, who are able to live independently but may still benefit from informal supports; alternatively, they can serve as independent housing for a caregiver.<sup>105</sup> The local municipalities in Simcoe County have already incorporated policies for this type of unit into their Official Plans and secondary suites and/or garden suites are permitted in their zoning by-laws, as required by the Planning Act.

*Height & Density Bonuses*

Section 37 of Ontario’s Planning Act permits “height and density bonusing” to allow municipalities to authorize increases in the height and/or density of development that would otherwise not be permitted in exchange for the provision of facilities, services, or other matters that are specified by by-law. The inclusion or designation of funding for new affordable housing units is one possible benefit.

The more urban areas of Simcoe County, including the separated cities of Barrie and Orillia, as well as Collingwood, Innisfil, New Tecumseth, and Wasaga Beach permit Section 37 agreements. Most currently do not identify “affordable housing” as a specific community benefit. In order to fully utilize this planning tool to achieve affordable housing goals, the policies that guide municipalities as they negotiate Section 37 agreements should clearly articulate the importance of affordable housing.

The predominantly rural municipalities are unlikely to experience significant demand for buildings with greater height or density in the near future. However, these municipalities should be encouraged to explore the possibility of adopting policies to allow additional height and density in designated settlement areas where a higher volume of development is expected in exchange for community benefits, including affordable housing.

**Priority Activity**

4.3 All municipalities will be encouraged to adopt planning, financial and policy tools highlighted in the Strategy to facilitate and promote affordable housing development across the county.

<sup>104</sup> Municipal Tools for Affordable Housing, Ministry of Municipal Affairs and Housing (2011), p. 14  
<sup>105</sup> Municipal Tools for Affordable Housing, Ministry of Municipal Affairs and Housing, p. 15

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*Protect the Existing Rental Stock*

In order to ensure that the full range of housing options is maintained, municipal authorities must protect existing rental housing within their communities. Demolition, conversion to ownership or condominium dwellings, and property renovations can all reduce the supply of rental housing, resulting in lowered vacancy rates and increased rental costs. Given the age of much of the rental housing in Simcoe County, with approximately one third built before 1991<sup>106</sup>, demolition in particular may be a significant concern.

Section 33 of the Planning Act permits municipalities to establish demolition control areas by by-law and to require that property owners seeking to demolish a building obtain a permit. Section 99.1 of the Municipal Act (2001) also grants the specific powers to prohibit and regulate the demolition of residential rental properties that contain more than six dwelling units, and to prohibit and regulate the conversion of such residential rental properties to another use.

For example, the City of Toronto prohibits the conversion of a residential rental property to another use unless a permit is obtained under section 111 of the City of Toronto Act (equivalent to section 99.1 of the Municipal Act). Where a proposed demolition or conversion will affect six or more rental dwelling units, Council may impose conditions, including a requirement to relocate existing tenants.<sup>107</sup> The City's Official Plan policies on housing also require that when planning approvals are sought that would result in the loss of six or more rental housing units through redevelopment or conversion, at least the same number, size and type of rental housing units must be replaced and maintained with similar rents.<sup>108</sup>

The majority of the lower-tier municipalities in Simcoe County or the separated cities of Barrie and Orillia have not enacted by-laws and policies to protect rental housing. Where such policies are in place, they may lack sufficient detail. The Town of Collingwood, for example, has identified the limitation of the conversion of rental units to condominium units unless there is a sufficient supply of rental housing within the municipality as one of the objectives of its Residential policies in its Official Plan,<sup>109</sup> but has not described how it will achieve this objective in detail. Such by-laws represent an important opportunity for these communities to help ensure that private market rental housing units remain available; in addition, ensuring the continued supply of rental housing may also help to prevent significant increases in the average cost of rent in the area.

*The local municipalities should be encouraged to regulate the demolition and conversion of residential rental stock through appropriate by-laws and regulations.*

*Financial Tools to Facilitate Affordable Housing*

Funding affordable housing development and operation is a challenge. However, municipalities have been provided with several tools that enable them to reduce the cost of such development for housing providers. Several such tools are already in use in Simcoe County, but there may be opportunities to facilitate their use and/or adopt additional funding tools.

Throughout the consultation process, financial barriers were identified as one of the most significant challenges in the work to improve the provision of affordable housing in Simcoe County. One concern that emerged was that the local municipalities are reluctant to offer financial incentives unless the County does so as well.

106 County of Simcoe Housing Needs Assessment (2007), p. 56, based on a custom tabulation of 2001 Census data from Statistics Canada

107 City of Toronto By-law No. 885-2007

108 City of Toronto Official Plan, section 3.2.1, p. 3-14 – 3-15

109 Collingwood Official Plan, Section 4.3.3.12

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*Table 23: Examples of Financial Tools to Promote or Facilitate Affordable Housing*

Grants	<p>The Ontario Municipal Act empowers municipalities to provide grants when Council considers it to be in the interests of the municipality.</p> <p>Grants may take several forms, including the provision of loan guarantees, selling or leasing land for a nominal cost, and donating land, food or merchandise.</p>
Municipal Capital Facilities Agreements	<p>“Municipal Capital Facilities Agreements” allow municipalities to enter into agreements with other parties, including private sector and not-for-profit organizations, to deliver affordable housing.<sup>110</sup> Municipalities must pass municipal housing facilities by-law, which must include a definition of affordable housing and establish policies regarding eligibility for the housing.<sup>111</sup></p> <p>Municipalities may agree to provide financing assistance such as directly giving or lending money or property, guaranteeing borrowing by the other party, and providing property tax exemptions or reductions and development charge exemptions.</p> <p>To enter into a Municipal Capital Facilities Agreement to provide housing, Simcoe County as the CMSM and the lower-tier municipality both must be party to the agreement.</p>
Development Charges -Exemptions & Dedicated Revenue	<p>Municipalities may exempt or reduce development charges for specified types of development, such as affordable housing, or in areas where development is to be encouraged.</p> <p>Discounting the development charges for housing providers to construct new affordable units is a direct form of financial support; discounting development charges in a specified area, such as an area designated for intensification, can indirectly result in more affordable housing by encouraging more compact and dense residential construction.<sup>112</sup></p> <p>Revenue for affordable housing may also be raised through a dedicated portion of development charges.</p>

In addition, municipalities may reduce property taxes for affordable housing in a number of ways. This includes taxing multi-residential properties and/or reducing the property tax ratio on existing multi-residential properties, so that the tax rate is at or near the residential rate, rather than the commercial rate.<sup>113</sup>

**Priority Activity**

4.4 The County should make a clear commitment to the municipalities as to the financial tools it will support and the circumstances under which it will also waive and/or defer fees or taxes to facilitate the development of affordable housing.

<sup>110</sup> Municipal Act (2001), s. 110

<sup>111</sup> Municipal Tools for Affordable Housing, Ministry of Municipal Affairs and Housing (2011)

<sup>112</sup> Municipal Tools for Affordable Housing, Ministry of Municipal Affairs and Housing, (2011), p. 22

<sup>113</sup> Municipal Tools for Affordable Housing, Ministry of Municipal Affairs and Housing, (2011) p. 23

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*Modification of Development Standards*

Municipalities can facilitate affordable housing construction by adopting alternate or flexible development standards, provided safety and building quality are not compromised. For example, they may permit dwelling units that are smaller or constructed on smaller lots, or reduce standards such as parking requirements; all of these modifications serve to reduce the cost of development. From a public health perspective, the provision of green space, public space, proper lighting and other safety features, will assist in improving the health and wellness of residents in new housing construction.

- *The local municipalities in Simcoe County should be encouraged to amend their Official Plans to permit more compact dwellings in designated settlement areas.*
- *Local municipalities that have existing public transit infrastructure should be encouraged to reduce parking requirements in the surrounding area.*

*The Importance of Transportation*

Throughout our research, transportation was often cited as a barrier to accessing affordable housing. Ideally, affordable housing developments would ensure that amenities such as commercial and employment areas, recreation centres, schools, natural areas, parks and playgrounds are within reasonable walking and cycling distances and/or accessible by public transportation. Recognizing the important role of transportation in the health and wellness of residents, the County of Simcoe, together with its partners, will continue to work on improving transportation modes, especially in neighbourhoods experiencing economic poverty and/or a current lack of affordable housing options. It will be important to ensure that this Strategy complements local transit and transportation plans.

**Priority Activity**

4.5 The County should make a clear commitment to the municipalities as to the financial tools it will support and the circumstances under which it will also waive and/or defer fees or taxes to facilitate the development of affordable housing.

*Including Affordable Housing in Larger Subdivision Plans*

Municipalities can use their authority to review and approve plans of subdivision to encourage the provision of housing types that are more affordable. In addition to permitting more compact and dense development, municipalities can facilitate the provision of affordable housing by requiring that it be incorporated into new plans of subdivision. For example, in new plans of subdivision of a given size, 20% of the units could be required to consist of less-expensive row-houses.

The comments made during the public consultations reflect the importance of working with private developers to increase the supply of affordable housing. While some of the local municipalities, including Barrie and Orillia, have set such targets, many have not. Moving forward, all municipalities will be encouraged to do so.

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*Intensification Targets*

Currently, the majority of the municipalities in Simcoe County have not incorporated affordable housing targets, based on the definition of “affordable housing” found in the PPS, for affordable housing into their Official Plans. However, several have adopted intensification targets, such as 20% of new development to occur through intensification. As with targets for greater density in new plans of subdivision, setting targets that require that a given amount of new development take place in built-up areas encourages greater density and makes better use of existing infrastructure, which in turn reduces the cost of housing.

*Addressing NIMBY Attitudes*

For Simcoe County to facilitate the provision of an adequate supply affordable housing and a full range of housing types, it will be necessary to engage with community members and local politicians and address “Not In My Back Yard” sentiments. In many communities, residents and local decision-makers may have concerns about what it will mean to increase ‘affordable housing’ in Simcoe County. Not all proposed housing development will lead to community opposition, but there have been recent examples in the County, such as a decision to build a park rather than seniors’ housing in Orillia<sup>115</sup>. It should be noted that this decision was later reversed.

*All partners including local municipalities, other levels of government, community based non-profit and private sectors have important roles to play to ensure the development of affordable housing for all residents.*

The results of the community survey and the survey of service providers indicate that community opposition to affordable housing is a challenge in Simcoe County. More than half of the service providers (58.6%, N=34) reported that local attitudes toward affordable housing were either somewhat or very negative in their communities, while just under one quarter described them as somewhat or very positive (N=14, 24.2%). Among the members of the public, fewer than 20% reported that attitudes toward affordable housing were somewhat or very positive, while nearly two thirds (N=124, 64.1%) felt that they were either somewhat or very negative. During the public consultations, we also heard that “NIMBY” attitudes need to be addressed because this kind of opposition can make it difficult to locate services where they are needed. Suggestions included education around homelessness and who “the homeless” really are to lessen community concerns.

Opposition to affordable housing in one’s neighbourhood is based on real concerns about either the potential impact of the housing itself or the people who will live in it, but those fears are often not based in facts.

There are thus opportunities for the County to work collaboratively with local non-profit organizations to engage residents, share knowledge, and raise awareness of how affordable housing for individuals and families with low incomes and supportive housing for individuals with special needs, really affects communities.

The “Yes in My Back Yard” toolkit created by the HomeComing Community Choice Coalition suggests that

<sup>114</sup> Matys, Frank. 2012a “Park wins out over housing at Hillcrest site” <http://www.simcoe.com/news/news/article/1402338>

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although residents will typically focus on either the design of the proposed new housing or the process of consulting the community, residents' actual opposition is often based on beliefs that they are not comfortable articulating publicly, including:

- The context and history of the community, including past experiences with development
- Prejudices about social housing, such as the belief that it will lower property values, increase noise and traffic, and that property management will be poor
- Prejudice and fears about people with mental illness and other service consumers; this includes fear that this population will negatively impact safety
- Concern about how "different" people will affect the existing neighbourhood

These stereotypes and beliefs are not supported by evidence. For example, there is little data to support the belief that affordable or social housing leads to decreased property values for the surrounding neighbourhood; it is possible, but it often does not work that way.

**There is a Right Time for Education and Advocacy**

Supportive housing providers can work to address the negative beliefs and stereotypes that underlie "NIMBY" opposition to social housing by educating community members about issues such as mental illness and substance use.

However, the middle of a protracted battle over a new housing project is the wrong time to do so; when emotions are running high, it is less likely that individuals who are concerned about the housing or the people who will live in it will be as receptive to that information as they would be at other times. Instead, this type of educational work should be a part of ongoing, proactive advocacy that occurs outside of the planning approval process. Instead, housing providers can work to avoid conflict and manage it.

**Conflict Avoidance**

The simplest way for social housing providers to deal with community opposition is to avoid it all together.

- Do not give notice of a proposed housing project if it is not required.
- Where possible, locate housing on sites where planning approval is not required.

However, in Ontario, this is only possible for new housing projects if rezoning or an Official Plan Amendment is not required, which represents a significant limitation; while it may sometimes be possible to find an appropriate site that does not require a planning approval, this will not occur in all cases.

In addition, there is evidence that a strategy of avoiding conflict can produce opposition at a later date. This opposition may have no effect on existing housing providers but it can lead to difficulty for the next proposal for additional social housing, as residents may interpret the lack of consultation as a form of deceit and consequently will have lower trust in organizations that provide social housing.

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**“Managing” local opposition**

Affordable and social housing providers can work collaboratively with residents without necessarily having to overcome all opposition. The focus should be on identifying and persuading the key audiences whose support for the project is required. This entails:

- A clear communication strategy that identifies key messages and audiences
- Consultation formats designed to prevent direct confrontation between housing provider and opponents
- Concentrate advocacy on key decision-makers and trusted local figures who can help persuade the community
- Frame housing projects using human rights terms and emphasize that housing discrimination is not permitted<sup>113</sup>

**Priority Activity**

4.6 Increase education for, and about, affordable housing. Be proactive in addressing Not In My Back Yard (NIMBY) attitudes, with developers, landlords, and the general public.



**STRATEGIC OPPORTUNITY 5**

**CREATE AN INTEGRATED SERVICE MODEL FOR HOUSING AND SUPPORTS**

As has been outlined throughout this report, the 10-Year Affordable Housing and Homelessness Prevention Strategy recognizes that key variables must be considered when mapping the access and service pathways for local residents who are experiencing homelessness or who are at-risk of becoming homeless. The charity-based and non-profit sectors in the County of Simcoe have diligently supported local residents in ensuring that their basic needs are met. Regardless of their best efforts, the struggle for safe, affordable and healthy housing for local residents has increased. It must also be recognized that this Strategy exists within a context of considerable systemic barriers; poverty, deep housing affordability concerns, aging rental housing stock, insufficient incomes and discrimination that impact local residents. When combined with complex health, mental health and justice systems that are difficult to navigate, all of these realities form the backdrop for future work on increasing access to housing and ending homelessness.

*Opportunities to Improve Service Delivery*

Almost all homeless services and assistance to precariously housed persons in the County – and certainly the most intensive investments in these services – are found in Barrie and Orillia. An individual or family seeking assistance with homelessness in the County is almost certainly drawn to one of these two cities. If designed in a system within a regional context, there can be value to this approach to service delivery because of the efficiencies in service delivery. Such a system approach provides an important opportunity for improved service delivery. In aligning local service delivery with the provincial focus on housing as the

<sup>113</sup> HomeComing Community Choice Coalition, *Yes in My Back Yard: A Guide for Ontario's Supportive Housing Providers*, (2005), p. 24



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most important goal in addressing homelessness, homeless residents will be better served and program outcomes will be improved.

From the review of available materials, survey results, key informant interviews, community roundtables, and open houses completed for this project, eleven conclusions can be drawn that point to opportunities to improve service delivery to homeless and precariously housed persons in the County:

**i. Improved data is required for policy decisions and program improvements**

Shelter data and calls for assistance with housing provide an indicator, but not the whole picture, which can result in a misunderstanding about the incidence of homelessness and the needs of homeless individuals and families. Continued commitment on the part of the County to improve data collection methods for all homeless programs and services, thereby building on the current Shelter Management System, would benefit. Such an investment in a comprehensive Homeless Management Information System (HMIS) that provides information on unique individuals and outcome results from all relevant services (including outreach, meal programs, shelters, housing resource centres, etc.) would be essential for future strategic planning, policy making and program improvements. A Point in Time Homeless Count, aligned with a statistically proven methodology and housing needs survey, will also benefit the County greatly in understanding the extent and issues within the homeless population and adjusting program responses accordingly.

**ii. Housing with supports will prove to be essential for future programming.**

Transitional housing has been previously mentioned in this report. It must be acknowledged that the growth of transitional housing across Canada started with the Supporting Communities' Partnership Initiative, as it was the only type of housing that was allowed in the Federal Program investing in homelessness. After several years of no new housing developments in the country, correctional and addictions sectors serving the homeless developed initiatives to address this issue.

However, in-depth evaluation of transitional housing over the past few years in the United States through the Performance Improvement Clinics of the National Alliance to End Homelessness generally show that transitional housing costs upwards of ten times as much as permanent housing with supports with no discernible improved outcomes. In communities that have robust Homeless Management Information Systems, it is clear that many individuals and families that stay in transitional housing end up transitioning back into homelessness.

As such, many communities have started to re-think their transitional housing assets. There is a push to change the time-limited transitional housing over to permanent supportive housing. During interviews with local service providers, it became clear that what was wanted was more housing that had supports to help people be successful in housing for the long-term. They wanted people not to achieve "housing only"; but rather, housing with supports. The adoption of a common evidence-based assessment tool could assist in prioritizing those residents that would require housing with supports in order to remain successfully housed.



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**iii. An opportunity to improve prevention strategies.**

It is recognized that the most cost effective way to end homelessness for people is to ensure effective prevention in communities. Efforts to “close the front door” on homelessness has always been challenged, however, in proving cause and effect. For example, was homelessness really prevented because of a short-term intervention?

Research into rent banks as a prevention strategies, for example, reveal that there are often very restrictive eligibility criteria and default rates are high in most communities. Where it has been able to track the household, it is also clear that the short-term assistance does not generally prevent the housing instability long-term. The household finds themselves seeking assistance again in the future.<sup>116</sup> Research from Alameda County and New York City have both reached similar conclusions on prevention activities in recent years.<sup>117</sup> First of all, the research has demonstrated that historically much of the prevention investment has been going to the wrong households. Most people seeking prevention resources never become homeless even if they do not get the prevention resource. Secondly, the best investment of prevention resources has turned out to be for those households that most clearly resemble the existing chronically homeless population. Without improved data and an effective assessment and prioritization tool, targeted prevention activities are unlikely to have the benefits that the community may think that they have.

**iv. Make housing the primary focus in all activities to improve outcomes.**

No matter what the homeless service activity in the County – drop-in/day centre, meal program, shelter, housing resource centre, outreach, Out of the Cold – housing must be the primary focus of all activities. Ontario’s Long Term Affordable Housing Strategy points to the need for a housing mandate and so too does research into effective approaches in ending homelessness.

Homeless services cannot exist simply to feed or shelter people or provide a socio-recreational outlet. Each must support the same objective, which is to end each person’s homelessness. In an era of limited resources, it is impossible to think that anything other than directly and intentionally working to end a person’s homelessness is a prudent use of funds. In fact, there is ample evidence from across Canada that demonstrates that keeping people homeless in emergency services not only has a negative impact on their health and well being, but it is also very expensive.

Focusing on housing solutions tends to galvanize communities. Staffing resources are realigned, triage, assessment and prioritization are standardized, and organizations find that they need to work more intensely with a smaller group of clients in order to achieve the desired outcome of stabilizing individuals in housing over the long term.

<sup>116</sup> City of New York & ABT Associates (2011). Results of the HomeBase Research. National Alliance to End Homelessness Conference, Washington, DC. and Gale, K. & Raucher, D. (2008). Homeless Prevention in Alameda County: Phase One Report. Hayward, CA. EveryOne Home

<sup>117</sup> Ibid

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Aligning all government funded and community based services and programs with the common mandate of connecting homeless and precariously housed residents with housing and supports will improve outcomes for residents and ensure a return on investment with improved health, participation and self reliance.

**v. Increased “in vivo” service delivery is needed.**

Currently there is a strong reliance on persons in need going to an organization to access services that will assist them with housing.

Increasingly it is understood that successful housing support programs and social service delivery occurs when frontline staff from the organizations are in the community working with service participants rather than expecting those in need to come to their services.

Given the geographic size of the County and the current configuration of services, the delivery of services in community, as well as through a hub approach to service delivery away from the central office, will better serve people experiencing homelessness across the County.

**vi. Funded programs have clearly defined target populations, service delivery models and intended outcomes.**

The implementation of the 10-Year Affordable Housing and Homelessness Prevention Strategy ensures a focus on housing for all relevant programs and services and a commitment to evidence informed practice and outcome based measurements of performance. In this climate, agencies have an opportunity to clearly define their goals and purpose and receive the development opportunities to improve their service delivery.

High performing organizations do not aim to be all things to all people. They can clearly define the population they intend to serve, the interventions they intend to use in that service, the targets for service in any funding cycle, and the longer-term outcomes that result from the service. The 10-Year Affordable Housing and Homelessness Prevention Strategy will provide the environment for this transformation in service provision in Simcoe County.

**vii. Coordinated access and common assessment across service providers.**

To be truly effective in meeting the housing needs of residents, it is essential that homeless and precariously housed individuals and families have a clear idea of how to quickly access services to meet their immediate needs.

The introduction of a common assessment tool utilized by a variety of service providers offers a standardized way to assist an individual or family get to the right intervention at the right time to best address their homelessness. Such a tool does not only ensure that residents receive the right level of intervention but also assists programs in identifying the residents that should be given priority for service provision.

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**viii. Homelessness must be recognized as a housing issue affecting the entire County**

This Strategy marks the first time that the housing needs of homeless people and those that have experienced homelessness have been considered as part of an integrated housing strategy. The entire continuum of needs within the homeless population needs to be considered in the housing strategy, from those that are newly homeless and likely to solve his/her own homelessness without extensive supports to those that are experiencing chronic homelessness and have complex, co-occurring issues.

In Simcoe County, homelessness is often characterized as only an issue for the city of Barrie. The reason is likely a result of the concentration of services for homeless and marginally housed people in Barrie compared to other parts of the County. This does not mean that services do not exist in other parts of the County. Clearly, they do. However, the existence of those services may not be known, or, the individual or family experiencing housing instability elsewhere in the County feels stigma and therefore seeks greater anonymity in service delivery by going to a larger community. All municipalities have to play a role in identifying homelessness as a housing and support issue affecting the entire County.

**ix. Professional development opportunities for service providers will be essential in the future**

Information gathered through interviews with key stakeholders throughout the County, revealed that there are a number of homeless and precariously housed persons with very complex and co-occurring issues, and long periods of housing instability within the County. An appropriate response to these needs requires knowledgeable, evidence-informed service interventions supported by documentation and person-centered case planning as well as substantial experience in navigating other service delivery systems such as income supports and health care.

As the County implements this Strategy, it must consider investing in the professional development of the front-line staff working in this sector. This training would promote increased awareness of current evidence-based, best practices utilized in other jurisdictions. Furthermore, the County may want to consider implementing standards for service delivery (e.g. data collection, outcome evaluation, case documentation) across the system, which would serve to increase the level of accountability, efficacy and consistency among providers across the County.

In addition to paid front line staff, community based volunteers would also benefit from professional development opportunities. The charitable spirit and dedication to assist neighbours across the County must be commended. For decades, charitable and faith based agencies and volunteers have responded to the needs of residents struggling to have their basic needs of shelter, food and safety met. In the future, training opportunities should be extended to volunteers to ensure that all partners have the knowledge and skills to help end homelessness and improve housing stability.

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**x. Outcome focused service delivery will be important**

Historically, funded programs have been asked to report on outputs such as the number of beds filled in a shelter, the number of meals served, the number of applications completed, etc. A reliance on quantity output metrics rather than quality of service outcomes, results in misinterpretation of performance. For example – consider a program that reports having achieved 36 housing placements in the year. Currently there is no way of understanding if this was 36 different people, the level of need of these individuals, how many of them came back to the program or how many remained housed after a period of time. Without outcome measures, it is impossible to assess the quality of the service provided and the value received for the investment.

In implementing the 10-Year Affordable Housing and Homelessness Prevention Strategy, quality outcome metrics will be required as the County and its partners strive to understand the impact of programming on ending homelessness and improving long term housing stability. Such an outcome-focused approach ensures that investments are made into housing programs and services that are performing well and achieving the desired housing and life stability outcomes.

**xi. Meaningful connections and partnerships with other service sectors will improve outcomes**

Housing is good medicine. Across the County the intersection between homeless services, housing support services, and health care provides a strategic opportunity for collaboration and improved service delivery. During consultations, it was evident that good collaborative work has happened and that some individual service providers have developed solid, mutually beneficial, relationships. The implementation of this Strategy now creates the opportunity to partner these two systems together at a policy and service level.

Similarly, housing security is good crime prevention. Across the County, the intersection between homeless services, housing support services and the justice system provides ample opportunity for stronger connections throughout the service delivery milieu. It must be recognized that currently there are stand-alone organizations that effectively work with ex-offenders. While this specialization can be important and helpful, the truth is that there is considerable overlap between the population that has experienced conflict with the law and persons experiencing homelessness and housing instability. More coherent diversion and prevention approaches connecting these systems together at a policy and service level would be helpful.

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**Priority Activities**

- 5.1 Shift from emergency and shorter-term solutions, to housing with supports by professionalized staff, which is the only way to end homelessness.
- 5.2 Improve data on the incidence, scope and depth of homelessness and housing instability. Accurate data is required for policy decisions and program enhancements.
- 5.3 Explore opportunities for integrated technologies like the Homelessness Management Information System (HMIS) which will provide monitoring tools for accountability for an integrated housing and homelessness service model.
- 5.4 Focus investment on those residents with longer homelessness and more complex issues.
- 5.5 Make necessary changes in the existing services, re-profiling funding as necessary, to focus on additional supports to people once housed to prevent future homelessness, including improving awareness of supports available for landlords and tenants.
- 5.6 Improve the organization of services in community, including through hubs and| satellites, to expand services County-wide rather than expecting people to find their way to services.
- 5.7 Remove unnecessary barriers by supporting harm reduction approaches and strategies to funded homeless services.
- 5.8 Facilitate strategic, integrated partnerships and service delivery between the homeless, health and corrections sectors.

*Understanding An Integrated Service Model*

The 10-Year Affordable Housing and Homelessness Prevention Strategy is based on shared ownership and shared responsibility in the community between levels of government, service providers, funders and residents. In the leadership role, the County will provide guidance on the necessary changes in the service delivery systems, engage in meaningful dialogues and inter-agency/sectoral partnerships, and ensure that the steps necessary to achieve the results envisioned in the Strategy are specific, measurable and attainable.

To be truly effective in ensuring safe, affordable and healthy housing for all residents of Simcoe County, it will be essential to move the focus of housing and homelessness services from independent programs that are driven by funding to an integrated service model that is outcome based and solution focused. Such a model ensures the alignment of services and interventions to focus on housing and solutions to homelessness. Alignment and collaboration will improve the 4 A's of evidence informed housing and homelessness service provision:

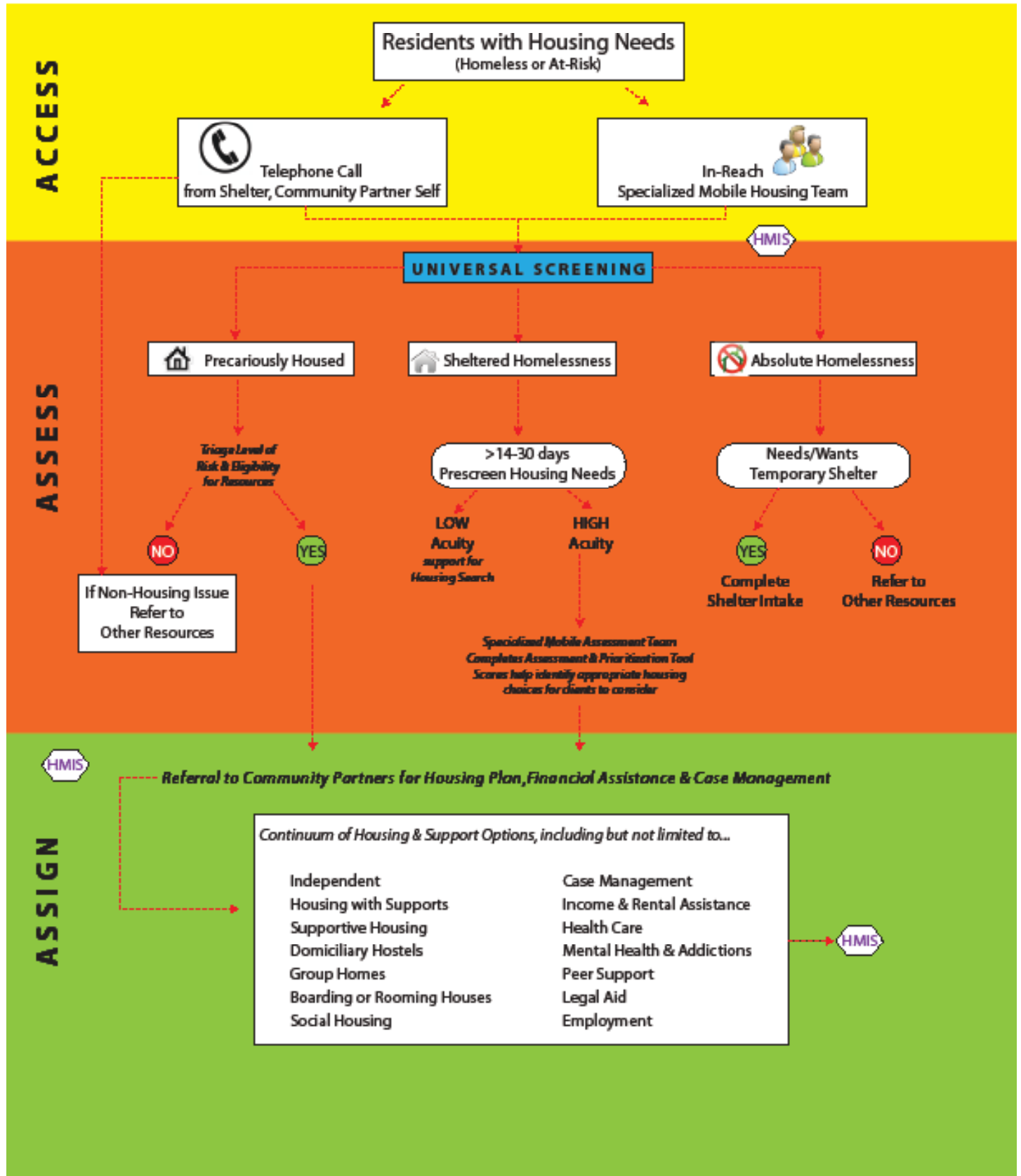
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- **Access** – there has to be clearly defined, advertised places where individuals and families call and/or physically go to get help.
- **Assess** – using a valid assessment tool, the needs of the household are understood – both the presence of an issue and the severity (acuity) of the issue
- **Assign** – based upon the information gathered in the assessment, the household is connected to the program best equipped to end their homelessness as quickly as possible
- **Accountability** – service providers must perform the functions that they advertise that they do. Data is used to track the outputs and outcomes of the process in order to make refinements as necessary.

In an effective community housing model, households or individuals who are homeless or at-risk of homelessness have access to the supports and services that will assist them in attaining housing stability (with or without ongoing supports). In order to determine the most appropriate intervention for a resident or household, assessment of their needs begins with a universal screening to determine housing status (precariously housed, sheltered homeless or absolute homelessness) and eligibility for homeless resources, either prevention/diversion or re-housing interventions. Based on a common assessment process of a resident's needs, a coordinated referral can be assigned to a partner agency for the completion of a housing plan, provision of financial assistance and/or case management. A highly effective integrated service model that operates on a performance measurement framework and outcome-based funding ensures increased accountability for the outcomes achieved, the approaches developed and the solutions created to overcome barriers for residents' stability. Investments towards integrated technologies like the Homelessness Management Information System (HMIS) will provide monitoring tools for accountability for an integrated housing

### Example of An Integrated Service Model for Housing and Supports



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and homelessness service model. The figure on page 92 provides an example of an appropriate integrated service model for housing and supports.

## **OUR COMMUNITY 10-YEAR AFFORDABLE HOUSING AND HOMELESSNESS PREVENTION STRATEGY**

### *SUMMARY OF STRATEGIC OPPORTUNITIES AND PRIORITY ACTIVITIES*

This 10-Year Affordable Housing and Homelessness Prevention Strategy is based on the best available evidence on the housing and support needs for local residents including those that are currently experiencing a state of homelessness in the County of Simcoe. The information was collected through multiple methods. It reflects the most recently available data, opinion of local experts and information gleaned through consultations, survey and key informant interviews. The Strategy for the next 10 years has also been developed to reflect evidence informed practices and approaches that have proven to be successful in other jurisdictions and would be applicable in the County of Simcoe.

Undoubtedly, the County can achieve the recommendations laid out within this Strategy given the right conditions. Some of those conditions are within the County’s control, while other conditions may require advocacy by County staff and political leadership in order to influence for success. This 10-Year Strategy establishes the pathway and the motivation to ensure that all activities are focused on “working together to build vibrant, healthy, sustainable communities.”<sup>102</sup>

Strong leadership, together with systemic collaboration and strategic investment will ensure that all communities in the County will be poised for improved health and social sustainability. Implementation of this 10-Year Affordable Housing and Homelessness Prevention Strategy will ensure growth and development will occur in a climate dedicated to meeting the housing and support needs of residents. Supporting the County’s vision, this document outlines the strategic opportunities and priority activities. The following table summarizes the work to be completed during the implementation of the 10-Year Affordable Housing and Homelessness Prevention Strategy.

Anticipated timelines have been identified for each priority activity:

- Ongoing refers to activities that start at the beginning of the Strategy and continue throughout the life of the Strategy
- Short refers to the first 3 years
- Medium refers to years 4 to 7
- Long refers to years 8 through 10



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The table that follows provides the strategic opportunities and priority activities required to meet the vision of achieving adequate, appropriate, and affordable housing for all Simcoe County residents. Anticipated timelines have been identified for each priority activity:

- Ongoing refers to activities that start at the beginning of the Strategy and continue throughout the life of the Strategy
- Short refers to the first 3 years
- Medium refers to years 4 to 7
- Long refers to years 8 through 10

<b>Strategic Opportunities &amp; Priority Activities</b>	<b>Anticipated Timeline</b>
<b>1. Establish strong leadership and governance.</b>	
1.1 The County will work in partnership with local municipalities, community agencies, the private sector and other levels of government to implement this Strategy and build upon initiatives already proven to work in Simcoe.	Ongoing
1.2 Establish a Working Group comprised of elected officials, municipal senior staff, and representatives from the public, private, and non-profit sectors to be responsible for leading the implementation.	Short
1.3 Actively engage the private sector, to understand the barriers and advocate for changes in regulations and legislation to support the creation of affordable housing.	Ongoing
1.4 Advocate with other levels of government for changes in legislation and regulations that support initiatives and directions of the Strategy; increases in Ontario Works and Ontario Disability Support Program rates and other poverty reduction initiatives.	Short
1.5 Consider establishing an Affordable Housing Reserve Fund to increase investment in housing spectrum and comprehensive supports for residents.	Ongoing
1.6 Monitor the implementation of the Strategy. The Working Group and County staff will update targets and recommendations within 5 years of the launch of the Strategy and/or in response to significant policy, program or funding shifts with the potential to impact the implementation of the Strategy.	Ongoing
1.7 Publish annual report cards on the implementation of the Strategy	Ongoing

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<b>Strategic Opportunities &amp; Priority Activities</b>	<b>Anticipated Timeline</b>
<b>2. Achieve affordable housing target.</b>	
2.1 Between January 1 2014 and January 1 2024, facilitate the creation of a minimum of 2,685 units of affordable housing through new development, acquisition, renovation and/or rent supplements, with a minimum of 198 of the units being affordable owned dwellings.	Long
2.2 Optimize access to, and use of, rent supplements and/or other housing allowance assistance options as an efficient way to increase affordability.	Ongoing
2.3 Focus on supporting individuals and families in greatest housing need. Initiatives that increase affordable rental housing or help households access existing rental housing should focus first on renter households at the 40 <sup>th</sup> income percentile or less.	Ongoing
2.4 Initiate a Sub-Committee to explore the creation of culturally appropriate off-reserve Aboriginal housing, with a goal of creating a minimum of 66 units of affordable home ownership dwellings specifically for off-reserve persons – included in minimum target of 2,685 units.	Short
2.5 The County, with its community partners, should ensure that the housing and support needs of youth are incorporated into future investments and initiatives. Housing with supports has proven to be an effective strategy for ending youth homelessness.	Short
2.6 Emphasize access to, and development of, primarily one and two bedroom units to address affordable housing pressure points and to improve the range of options available to single individuals and single-parent families who are homeless.	Ongoing
<b>3. Protect existing public assets.</b>	
3.1 Adaptively reuse under-used housing resources, including a review of over-housing situations in current Rent-Geared-to-Income units in County-owned and Non-Profit Housing.	Medium
3.2 Maintain and preserve existing housing assets and seize opportunities to renovate and improve other housing stock for the purpose of affordable housing.	Long
3.3 Create a Sub-Committee to review the impact of the end of operating agreements on social housing stock and make recommendations to the County Council on managing this transition.	Short
3.4 Where prudent to do so, maximize profit of existing housing stock as leverage for building more, newer housing stock elsewhere in the County.	Long

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<b>4. Plan for the public good.</b>	
4.1 Amend local Official Plans to include the provision of a full range of housing types, in order to meet diverse needs of residents.	Short
4.2 Create a private developer and homebuilder roundtable to increase private involvement in affordable housing development across the County.	Short
4.3 All municipalities will be encouraged to adopt planning, financial and policy tools highlighted in the Strategy to facilitate and promote affordable housing development across the county.	Medium
4.4 The County should make a clear commitment to the municipalities as to the financial tools it will support and the circumstances under which it will also waive and/or defer fees or taxes to facilitate the development of affordable housing.	Short
4.5 The County will continue to work with local municipalities to support policies and infrastructures for transportation modes that support access to services, amenities and employment opportunities for those living in precarious, rental, subsidized and/or low income neighbourhoods where substandard housing may exist.	Ongoing
4.6 Increase education for, and about, affordable housing. Be proactive in addressing Not In My Back Yard (NIMBY) attitudes, with developers, landlords, and the general public.	Ongoing
<b>5. Create an integrated service model for housing and supports.</b>	
5.1 Shift from emergency and shorter-term solutions, to housing with supports by professionalized staff, which is the only way to end homelessness.	Ongoing
5.2 Improve data on the incidence, scope and depth of homelessness and housing instability. Accurate data is required for policy decisions and program enhancements.	Medium
5.3 Explore opportunities for integrated technologies like the Homelessness Management Information System (HMIS) which will provide monitoring tools for accountability for an integrated housing and homelessness service model.	Medium
5.4 Focus investment on those residents with longer homelessness and more complex issues.	Short
5.5 Make necessary changes in the existing services, re-profiling funding as necessary, to focus on additional supports to people once housed to prevent future homelessness, including improving awareness of supports available for landlords and tenants.	Short
5.6 Improve the organization of services in community, including through hubs and satellites, to expand services County-wide rather than expecting people to find their way to services.	Medium
5.7 Remove unnecessary barriers by supporting harm reduction approaches and strategies to funded homeless services	Short
5.8 Facilitate strategic, integrated partnerships and service delivery between the homeless, health and corrections sectors.	Medium

## **APPENDIX 1**

### **Information Related to Ontario's Long Term Affordable Housing Strategy (LTAHS)**



## **THE KEY COMPONENTS OF THE PROVINCIAL LTAHS**

The provincial Long-Term Affordable Housing Strategy (LTAHS) outlines the goals and strategic priorities that are intended to guide changes to the way that housing and homelessness programs are funded and delivered. The Housing Services Act (2011) provides the legislative basis for the implementation of the goals of the LTAHS, while the Ontario Housing Policy Statement provides guidance on the matters of provincial interest that municipalities and Service Managers must address in their local plans. In the following section, the goals and objectives of the LTAHS will be summarized and linked to specific legislative changes made under the Housing Services Act, particularly the delegation of planning authority for housing services from the province to the Consolidated Municipal Service Managers (CMSM).

### *1. Put People First*

The province is moving away from a housing and homelessness service system model in which the available funding was governed by rules set at the provincial level and local communities had limited ability to choose the most appropriate ways to use that funding locally. “Putting people first” speaks to the need to ensure that housing supports and homelessness services are structured to respond to the needs of their users, rather than what is convenient for providers or what programs a central funding agency deems eligible. The simplification of how Rent-Geared-to-Income (RGI) assistance is calculated is a key example of how the provincial strategy aims to ensure that housing services are focused on the people who need them. Under previous rules, tenants in RGI housing had to declare every change in their income, which could trigger immediate rent increases and created a disincentive to work. In accord with the LTAHS, the [Housing Services Act \(2011\)](#) changed the way rents are calculated for RGI units, enabling tenants to update their income once a year.<sup>1</sup> The goal is to reduce the burden on families and ensure that gains in income are not immediately reduced by rent increases. The LTAHS also laid the groundwork for changes to the way wait lists for social housing are handled in local communities and the establishment of a local review process to ensure that decisions made by the CMSM are transparent and fair to tenants and housing providers.

### *2. Create Strong Partnerships*

The key objective of this goal is to develop a system of housing supports that is managed locally in order to provide seamless, coordinated services to consumers. In keeping with the first principle, the focus will be on client needs rather than programs. The Consolidated Municipal Service Managers are thus empowered to make local decisions about the services that local residents require, instead of structuring services around programs that receive provincial funding, working in partnership with both the province and with the local non-profit and private housing sectors. The need for strong partnerships is also reflected in the objective of putting in place a system of wrap-around supports for individuals and families that connects housing with other needs.

Through partnerships with municipalities, the provincial LTAHS calls for the consolidation of a wide array of programs that were in operation across the province, in order to ensure that residents who seek assistance are able to navigate a seamless system. To simplify service planning and delivery, the province is in the process of consolidating existing funding streams, with the intention to provide CMSMs with the flexibility to target funding for their communities toward local needs, guided by the goals and priorities identified in

<sup>1</sup> [Housing Services Act \(2011\), s. 52\(1\)](#)

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their local Housing and Homelessness Plans. Funding decisions under the new model must be consistent with several priorities set out in the provincial LTAHS, which include:

1. The integration of housing services and human services to ensure that people have the supports they need to remain housed
2. Prevention of homelessness
3. Providing emergency shelter when needed, while also
4. Supporting rapid re-housing for individuals and families who experience homelessness
5. Maintaining accessible housing options

As a result of these efforts, the province is combining funding from the Consolidated Homelessness Prevention Program, the Emergency Energy Fund, Emergency Hostel Services, the Domiciliary Hostel Program, and the Provincial Rent Bank into the Community Homelessness Prevention Initiative (CHPI), which will be administered by the Ministry of Municipal Affairs and Housing. The single funding envelope will enable the Service Managers to use their provincial investment to deliver locally appropriate services. Municipalities will have greater flexibility to use the available funding to address specific needs within their communities, but local funding allocations must be in accord with the priorities listed above.

### *3. Support Affordable Options*

The LTAHS directs the province, and by extension local Service Managers and municipalities, to support affordable housing options. For example, the LTAHS calls for new legislation that will require municipalities to establish local policies that permit the creation of accessory units in both new and existing developments. In addition, the LTAHS calls upon municipalities to work with non-profit and co-operative housing providers to support their efforts to maintain a community-based system of housing support. This relationship is intended to be a partnership, and housing providers are also expected to develop renewal plans to prevent the loss of affordable units when existing social housing mortgages mature.

The LTAHS also calls for changes to the provincial Planning Act to require municipalities to establish policies that allow second units in new and existing developments, as a way to increase the availability of housing that is affordable, provide support for homebuyers who could put the extra income toward mortgage payments, and provide housing that is close to family members for aging residents/people with physical/developmental disabilities who need some supports. The matters of provincial interest as defined in the Planning Act have also been amended to include “the adequate provision of a full range of housing, including affordable housing”<sup>2</sup>.

### *4. Accountability*

The LTAHS lays out a division of responsibilities between the province and municipalities, which will help to guide future action and partnerships between the two levels of government as well as non-profit housing providers. The province’s responsibilities include the definition of an overall vision and housing objectives for Ontario, the creation of a legislative and policy framework to implement those objectives, the identification of provincial interests that will guide the creation of local housing and homelessness plans, funding, overseeing financial agreements, accountability through annual reporting on progress across the province, and engage-

<sup>2</sup> Planning Act (2001), s. 2(j)

<sup>3</sup> Housing Services Act (2011), s. 6

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ment with the federal government. Meanwhile, CMSMs must establish a local vision and engage with community members in their service areas to identify their local housing needs and priorities, develop and implement local housing and homelessness plans within the framework set out by the provincial government, coordinate funding for housing and homelessness programs, and monitor and report on progress locally.<sup>3</sup> These plans will ensure that the CMSM is accountable to both the community it serves and the province, and must be able to demonstrate that the system of housing supports reflects and responds to local priorities and makes effective use of provincial funds. CMSMs are also required to establish a local review process which will provide stakeholders in the social housing continuum with opportunities to examine such decisions as subsidy suspensions, eligibility, rent determination and type of accommodation, as well as changes to subsidies for housing providers. The LTAHS also represents a strong commitment to measuring results and demonstrating the effectiveness of the various local housing programs, which will help CMSMs as they work to improve services. While data collection is expected to begin in 2012, reporting is to begin in 2013.

## **REQUIREMENTS OF LOCAL HOUSING & HOMELESSNESS PLANS:**

Local Housing and Homelessness Plans are required to look ten years into the future, with a review to be conducted at least every five years. These plans must include:

- An assessment of current and future housing needs within the service manager’s service area;
- Objectives and targets relating to housing needs;
- A description of the measures proposed to meet the objectives and targets.
- A description of how progress towards meeting the objectives and targets will be measured; and
- Such other matters as may be prescribed.”

CMSMs must ensure that their local Housing and Homelessness Plans include:

- A coordinated system of housing and homelessness services that will support individuals and families as they move toward a level of self-sufficiency.<sup>4</sup> There is no expectation that all individuals and families will move toward full self-sufficiency, but the system should support the greatest level of self-sufficiency possible for each client.
- Coordination with all municipalities within the service area.
- Strategies to identify and reduce gaps in programs, services and supports in order to achieve positive outcomes.
- Public consultation, progress measurement, and reports.

## **IMPLICATIONS OF THE ONTARIO HOUSING POLICY STATEMENT**

A local Housing and Homelessness Plan must also address certain matters of provincial interest, which are expressed in the Housing Services Act (2011) and are also clarified in the Ontario Housing Policy Statement:

- a) A focus on the achievement of positive outcomes for individuals and families. Local Housing and Homelessness plans must “put people first”.
- b) Housing needs of individuals and families must be addressed in order to help them address other

<sup>4</sup> Ontario Housing Policy Statement, p. 3



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- challenges. This is one of the foundational ideas of the Housing First approach; people who are homeless or without stable housing face much more difficulty in accessing supports and services to help them deal with other issues that they may be facing.
- c) There is a role for non-profit corporations, non-profit housing cooperatives, and the private market in meeting housing needs within the community. Local Housing and Homelessness Plans should reflect the input of non-profit providers in planning for current and future needs, and should also include strategies that will support these organizations in their work to deliver affordable housing, including the preservation of existing social housing capacity. The private market has a role to play in both preventing homelessness and ending homelessness, and municipalities can support an active private rental market through such policies as permitting second units and garden suites.
  - d) There is provision for partnerships between governments and others in the communities. This requirement, with the previous one, reflects the emphasis in the provincial LTAHS on creating strong partnerships and fostering collaboration to provide affordable housing.
  - e) Individuals and families are treated with respect and dignity.
  - f) Housing services are coordinated with other community services. This requirement speaks to the objective in the provincial LTAHS to provide housing services as part of a broader array of supports that will help people to remain housed and to reach the greatest level of independence that they can.
  - g) The plan is relevant to the local circumstances. CMSMs now have more flexibility to tailor the services they offer to local needs, and they must take them into account, consistent with their responsibility to assess need as part of the creation of the Housing and Homelessness Plan.
  - h) The Plan allows for a range of housing options to meet a variety of needs. The Ontario Housing Policy Statement calls for local plans to contain an assessment of local requirements for accessible housing and homelessness services for people with disabilities, including mental health needs and/or substance use issues. There must also be strategies to address the housing needs of people who have been victimized by domestic violence, and the needs of Aboriginal Peoples who are living off-reserve must be considered. Other groups may also have distinct needs, and local Housing and Homelessness Plans should reflect the demographics of the community and address specific issues that arise, such as housing for seniors, youth, women, immigrants, persons who have been released from custody, Crown Wards, and Francophones, as determined by the assessment of local needs.
  - i) It ensures that there is accountability for public funding.
  - j) It supports economic prosperity.
  - k) And promotes environmental sustainability and energy conservation.

## **APPENDIX 2**

### **Community Surveys**



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## COMMUNITY SURVEY FOR RESIDENTS

In August 2012, the County of Simcoe retained OrgCode Consulting Inc. to develop a long-term strategy to address affordable housing and homelessness in the County. In order to develop that strategy, it's essential that we learn from the people who know the most about Simcoe County – the people who live there.

This 10-15 minute survey is your opportunity to tell us what you think about affordable housing and related services in your community, and what you think is needed to ensure that everyone in Simcoe County has access to affordable housing.

Are you an individual involved with an organization that provides affordable housing or related services in your community? If so, we also encourage you to complete the Simcoe County Service Provider Survey [[link](#)] to tell us more about your organization's work.

### *Part 1: Demographic information*

This survey is completely anonymous and your answers will not be tied to you in any way. However, some basic information about you, including your current housing situation, will help in the analysis of the findings from this survey.

1. Which community do you live in? [to include a dropdown list of the towns and townships within Simcoe County]
2. What is your age range?
  - a) 18-24
  - b) 25-35
  - c) 36-45
  - d) 46-55
  - e) 56-65
  - f) 65+
3. What is your total annual household income range?
  - a) Less than \$20,000.00 per year
  - b) \$20,000.00 to \$30,000.00 per year
  - c) \$30,000.00 to \$50,000.00 per year
  - d) \$50,000.00 to \$70,000.00 per year
  - e) \$70,000.00 to \$90,000.00 per year
  - f) More than \$90,000.00 per year
4. What is your gender?
  - a) Male
  - b) Female
5. How would you describe your household?
  - a) Single adult
  - b) Single adult with children
  - c) Two unrelated adults (not married to each other or common-law)
  - d) Two related adults (married to each other or common-law) without children
  - e) Two related adults (married to each other or common-law) with children

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- f) More than two adults
- 6. **If you have children living with you, how many?**
  - a) 1
  - b) 2
  - c) 3
  - d) 4
  - e) 5
  - f) More than 5
- 7. **What best describes your current housing?**
  - a) Own a detached or semi-detached house or townhouse
  - b) Own a condominium unit
  - c) Own a mobile home
  - d) Rent a detached or semi-detached house or townhouse
  - e) Rent a condominium unit
  - f) Rent an apartment in a rental building
  - g) Rent a secondary unit in a house, such as a basement apartment
  - h) Rent a mobile home
  - i) Transitional or second-stage housing
  - j) Subsidized housing
  - k) Rooming house or boarding house with shared kitchen/bath facilities
  - l) Retirement home
  - m) Group home
  - n) Long-term care facility
  - o) Homeless (e.g., living in a shelter, living on the streets, 'couch-surfing')
  - p) Other
- 8. **Your current housing is a ...**
  - a) Studio or bachelor unit
  - b) One bedroom unit
  - c) Two bedroom unit
  - d) Three bedroom unit
  - e) Four bedroom unit
  - f) Five or more bedroom unit
  - g) Other
- 9. **In the past four years, have you ...**
  - a) Worried about having to leave your current housing because you could not afford your rent or mortgage? [yes/no]
  - b) Been evicted from your housing because you could not afford your rent or mortgage? [yes/no]
  - c) Experienced difficulty in finding a place to live in Simcoe County where you could afford the rent or mortgage? [yes/no]
  - d) Comments?

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*Part 2: Affordable Housing in the County of Simcoe*

This section is your opportunity to tell us about how affordable housing is viewed in your community, as well as the kinds of housing that are needed most.

10. In your opinion, affordable housing in Simcoe County is ...
  - a) Not an issue in Simcoe County today
  - b) A small issue in Simcoe County today
  - c) A moderate issue in Simcoe County today
  - d) A major issue in Simcoe County today
  - e) The biggest issue in Simcoe County today
11. In your opinion, homelessness in Simcoe County is ...
  - a) Not an issue in Simcoe County today
  - b) A small issue in Simcoe County today
  - c) A moderate issue in Simcoe County today
  - d) A major issue in Simcoe County today
  - e) The biggest issue in Simcoe County today
12. In your opinion, affordable housing in your community is ...
  - a) Not an issue in my community today
  - b) A small issue in my community today
  - c) A moderate issue in my community today
  - d) A major issue in my community today
  - e) The biggest issue in my community today
13. In your opinion, homelessness in your community is ...
  - a) Not an issue in my community today
  - b) A small issue in my community today
  - c) A moderate issue in my community today
  - d) A major issue in my community today
  - e) The biggest issue in my community today
14. How would you rate the need for affordable housing in your community for ...
  - a) Youth (Very high / Somewhat high / Moderate / Somewhat low / Very low)
  - b) LGBTQ youth
  - c) Youth in conflict with the law or at-risk of conflict with the law
  - d) Adult ex-offenders
  - e) Single adults
  - f) Single parents with dependent children
  - g) Families with dependent children
  - h) Individuals/individuals with children fleeing domestic violence
  - i) Seniors (65+)
  - j) People with developmental disabilities
  - k) People with physical disabilities or illnesses
  - l) People with compromised mental wellness or addiction issues
  - m) Members of specific cultural or linguistic groups (e.g., Aboriginals, Francophones, new Canadians, etc.)
  - n) Other
15. How would you describe community attitudes toward affordable housing and homelessness services in

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**your community?**

- a) Very negative
- b) Somewhat negative
- c) Neither negative nor positive
- d) Somewhat positive
- e) Very positive
- f) Comments:

**16. How would you describe the attitudes of elected officials in your community toward affordable housing and homelessness services?**

- a) Very negative
- b) Somewhat negative
- c) Neither negative nor positive
- d) Somewhat positive
- e) Very positive
- f) Comments:

**17. What would you say is the biggest challenge in providing affordable housing in your community?**

- a) Lack of awareness that affordable housing is needed
- b) Local opposition to some housing types (e.g., group homes, multi-unit dwellings)
- c) Regulatory barriers that restrict where affordable housing can be located or the types of housing that can be built
- d) Financial barriers that prevent the development of affordable housing by non-profit organizations or private developers
- e) Lack of services that help people stay housed
- f) Other

*Part 3: Moving Forward*

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What do you think is needed to ensure that every resident of Simcoe County can access safe and affordable housing?

18. What do you see as the top priority to improve the provision of affordable housing or homeless services in your community?

- a) Emergency shelters
- b) Transitional housing
- c) Permanent supportive housing
- d) More affordable rental housing
- e) More affordable ownership housing
- f) Rent supplements to help people access housing
- g) Housing for people who have been victimized by domestic violence
- h) Accessible housing for people with disabilities
- i) Housing for seniors
- j) Addiction services that will help people remain in their housing
- k) Mental health services that will help people remain in their housing
- l) Other

19. The second most important priority? (repeating the above list)

20. The third most important priority? (repeating the above list)

21. What tools do you think are most important for the County of Simcoe to use to promote the development of affordable housing?

- a) Education and awareness efforts to increase support for affordable housing
- b) Financial incentives to develop affordable ownership or rental housing (e.g., waiving municipal fees or development charges)
- c) Streamline the development approval process to reduce the initial cost of affordable housing development.
- d) Amend Official Plans and Zoning Bylaws to permit a wide range of housing types, tenures and locations
- e) Support housing providers in applying for funding to develop affordable housing from provincial or federal government sources
- f) Other:

22. Is there anything else that you think we should know about affordable housing provision or homeless services in your community?

Thank you so much for taking the time to provide us with your feedback and knowledge concerning affordable housing and homelessness services in Simcoe!



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## COMMUNITY SURVEY FOR SERVICE PROVIDERS

In August 2012, the County of Simcoe retained OrgCode Consulting Inc. to develop a long-term strategy to address affordable housing and homelessness in the County. This survey is designed to gather information about the array of housing and ancillary services that are available in the local municipalities in the County, and to obtain your feedback around current needs and attitudes toward affordable housing in your communities. As individuals and organizations involved in the planning and delivery of affordable housing and homelessness services, you possess in-depth understanding of your communities, and your participation in this 10 to 15 minute survey will enable us to develop a strategy that is grounded in local realities and addresses local needs.

### *Part 1: Housing & Support Services in the County of Simcoe*

Your answers in this section will help us to map out the existing affordable housing options, community resources and services that are available in Simcoe County.

1. **Please provide the following basic information about your organization:**
  - a) The name of your organization:
  - b) Website URL:
  - c) Email address (of the organization):
  - d) Phone number (of the organization):
  - e) City/Town:
  - f) Please briefly describe your organization and its role in your community:
  - g) Approximate annual budget for housing and related services (if known):
  - h) Significant sources of funding (e.g., United Way grants; funding from the County of Simcoe, your municipality, or the provincial or federal governments; fundraising)
2. **Please indicate the types of services provided by your organization:**
  - a) Street outreach
  - b) Drop-in centre
  - c) Meal program
  - d) Emergency shelter
  - e) Assistance finding housing
  - f) Assistance accessing income supports
  - g) Housing provision/management
  - h) Transitional housing
  - i) Supportive housing
  - j) Food bank
  - k) Basic needs – furniture
  - l) Basic needs – clothing
  - m) Case management
  - n) Life skills training
  - o) Meaningful daily activities (e.g., recreation programming, social events)
  - p) Counselling
  - q) Mental health-related services
  - r) Physical health-related services
  - c) Sexual health-related services
  - a) Substance use related services

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- b) Harm reduction
  - c) Education upgrading/completion
  - d) Employment preparation
  - e) Other
  - f) Not applicable (our organization is not a direct service provider)
3. Please indicate the population(s) that you serve:
- a) Males
  - b) Females
  - c) Transgendered or Transsexual persons
  - d) Children (under age 12)
  - e) Youth
  - f) Adults
  - g) Seniors (over age 65)
  - h) Other
  - i) Not applicable (our organization is not a direct service provider)
4. Please indicate whether your services are targeted for a specific group or groups:
- a) LGBTQ youth
  - b) Youth in conflict with the law or at-risk of conflict with the law
  - c) Adult ex-offenders
  - d) Single adults
  - e) Single parents with dependent children
  - f) Families with dependent children/Individuals with developmental disabilities
  - g) Individuals with physical disabilities or illnesses
  - h) Individuals with addictions or who are at risk for addictions
  - i) Individuals who have compromised mental wellness
  - j) Individuals who have been victimized by domestic violence
  - k) Members of a specific cultural or linguistic group (Aboriginals, Francophones, new Canadians, etc.)
  - l) Other
  - m) Not applicable (our organization is not a direct service provider)
5. Please indicate your organization's capacity (e.g., "emergency shelter with 10 beds", "caseload of 25 clients", "15 studio apartments and 35 one-bedroom apartments"):
6. Please indicate the average wait time for your organization's services:
7. When is your organization open to see clients (hours of operation)?

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*Part 2: Affordable Housing in the County of Simcoe*

As an individual or organization involved in housing and homelessness services, you are in a position to comment on the overall situation for affordable housing in Simcoe County. This section of the survey is a chance for you to give your feedback on that situation.

8. **How would you rate the current degree of difficulty in accessing affordable housing in your community for the population(s) that you serve?**
  - a) Very difficult
  - b) Somewhat difficult
  - c) Neither difficult nor easy
  - d) Somewhat easy
  - e) Very easy
  - f) Comments:
9. **How would you describe community attitudes toward affordable housing and homelessness services in your community?**
  - a) Very negative
  - b) Somewhat negative
  - c) Neutral
  - d) Somewhat positive
  - e) Very positive
  - f) Comments:
10. **How would you describe the attitudes of elected officials in your community toward affordable housing and homelessness services?**
  - a) Very negative
  - b) Somewhat negative
  - c) Neutral
  - d) Somewhat positive
  - e) Very positive
  - f) Comments:
11. **What would you say is the biggest challenge in providing affordable housing in your community?**
  - a) Lack of awareness that affordable housing is needed
  - b) Local opposition to the development of affordable housing units/projects (NIMBY: Not In My Back Yard)
  - c) Local opposition to multi-unit dwellings or group homes
  - d) Regulatory barriers that restrict where affordable housing can be located
  - e) Financial barriers that prevent the development of affordable housing by non-profit organizations or private developers
  - f) Insufficient services to help people stay housed
  - g) Other

*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

*Part 3: Moving Forward*

What do you think is needed to ensure that every resident of Simcoe County can access safe and affordable housing?

**12. What do you see as the top priority to improve the provision of affordable housing or homeless services in your community?**

- a) Emergency shelters
- b) Transitional housing
- c) Permanent supportive housing
- d) More affordable rental housing
- e) More affordable ownership housing
- f) Rent supplements to help people access housing
- g) Housing for people who have been victimized by domestic violence
- h) Accessible housing for people with disabilities
- i) Housing for seniors
- j) Addiction services that will help people remain in their housing
- k) Mental health services that will help people remain in their housing
- l) Other

**13. The second most important priority? (repeating the above list)**

**14. The third most important priority? (repeating the above list)**

**15. What tools do you think are most important for the County of Simcoe to use to promote the development of affordable housing?**

- a) Education and awareness efforts to decrease NIMBY (Not In My Back Yard) attitudes.
- b) Financial incentives to develop affordable ownership or rental housing that waive costs for a set period of time (e.g., property tax holidays or development charge deferrals)
- c) Financial incentives to develop affordable ownership or rental housing that reduce the initial cost of development (e.g., planning or development fee waivers)
- d) Streamline the development approval process to reduce the initial cost of affordable housing development.
- e) Amend Official Plans and Zoning Bylaws to facilitate the construction of new affordable housing or conversion of existing dwellings (e.g., use Section 37 of the Ontario Planning Act to negotiate increases in building height/density with developers in exchange for benefits like affordable housing; permit the construction of secondary suites)
- f) Support housing providers in applying for funding to develop affordable housing from provincial or federal government sources
- g) Other:

**16. Is your organization currently planning/developing a new affordable housing project/proposal?**

- a) Yes      If yes, feel free to provide details...
- b) No

**17. Is there anything else that you think we should know about affordable housing provision or homeless services in your community?**

Thank you so much for taking the time to provide us with your feedback and knowledge concerning affordable housing and homelessness services in Simcoe!

There is one more thing that you can do to help us develop a long-term affordable housing strategy for Simcoe County: please forward the link to this survey to your colleagues at other organizations who are involved in affordable housing and homelessness services. This 'snowball' technique for data collection will ensure that we hear from as many local service providers and organizations as possible.



## **APPENDIX 3**

### **Key Informant Interview Guide**

*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

## KEY INFORMANT INTERVIEW GUIDE

### INTRODUCTION

In August 2012, the County of Simcoe retained OrgCode Consulting Inc. to develop a long-term strategy to address affordable housing and homelessness in the County. As part of that process, you are invited to participate in a Key Informant interview designed to gather information about the array of housing and support services that are available and/or needed in the local municipalities in the County, and to obtain your feedback on the state of affordable housing and homelessness services in your communities.

As individuals and organizations involved in the planning and delivery of affordable housing and homelessness services, you possess in-depth understanding of your communities, and your participation in this 45 minute interview will enable us to develop a strategy that is grounded in local realities and addresses local needs.

Throughout the interview, if you can suggest local studies or data that clarify issues on affordable housing and homelessness in the County, that information would also be appreciated.

### Interview Guide

1. What services are provided by your organization and to whom?
2. Are there key partners that assist you in meeting your objectives, related to housing and support?
3. What impact does municipal and County policies/protocols have on your work?
4. In the community, what services and supports are currently available to assist low-income residents and those currently experiencing homelessness to...
  - a) Find and secure affordable housing?
  - b) Maintain housing stability?
  - c) Prevent homelessness for those that are at-risk?
  - d) Access supports for basic needs (food, shelter, etc.)?
5. In your opinion, what is the current state of affordable housing in the County of Simcoe/Orillia/Barrie?
  - a) Is there enough affordable housing, in terms of both the amount and the range of housing options available, to meet the demand?
  - b) Would you consider the available rental housing options safe and affordable for your clients?
6. In the last decade, has the demand for affordable housing increased or decreased? If it has increased, why?
7. Is homelessness an issue in your community? Has it increased or decreased in the last decade? Why?
8. Moving forward, do you think the County should focus on planning to end homelessness or to manage homelessness?
9. Is there a particular group of residents/demographic that are in serious need of supports and affordable housing options?
10. Name the most common barriers your organization faces when trying to help clients access affordable housing options?

Is there anything that could be done right now that would improve the housing continuum in the County of Simcoe/Orillia/Barrie?

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*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

*Moving Forward...*

11. What role should the County of Simcoe play in ensuring all residents have access to affordable housing?  
Are there particular tools or actions that would increase the development of affordable housing options?
12. What role should the local municipalities play in ensuring that all residents have access to affordable housing?
13. What role should the Province of Ontario play in ensuring affordable housing for all residents?
14. What role should the Government of Canada play in ensuring all residents have access to affordable housing options? Are there particular tools or actions that would increase the development of affordable housing options?





## **APPENDIX 4**

### **The State of Social Housing**

#### **Operating Agreements and Mortgage Maturation in Simcoe County**

*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

*Table 1: Social Housing Projects in Simcoe County, including Mortgage Maturation Dates*

Project Municipality	Program Type	Client Type	Building Type	Year of 1st Occupancy	Total Units	RGI Units	Market Units	Debt Retire Date (EOA)
Barrie	Urban Native	Family	Single/ semi	1979	9	9	0	2014
Barrie	Private NP (s.95)	Family	Town/ row house	1980	46	suppress	suppress	2015
Barrie	Private NP (s.95)	Family	Town/ row house	1980	49	suppress	suppress	2015
Barrie	Urban Native	Family	Single/ semi	1980	27	27	0	2015
Midland	Provincial Reform	Senior	Apt. (walkup)	1981	20	12	8	2016
Barrie	Private NP (s.95)	Family	Town/ row house	1982	47	suppress	suppress	2017
Orillia	Private NP (s.95)	Senior	Single/ semi	1982	53	26	27	2017
Coldwater	Provincial Reform	Senior	Apt. (low rise)	1983	30	24	6	2018
Barrie	Urban Native	Family	Single/ semi	1985	7	7	0	2020
Barrie	Urban Native	Family	Single/ semi	1985	9	9	0	2020
Barrie	Municipal NP (s.95)	Mixed client	Apt. (low rise)	1986	67	10	57	2021
Barrie	Private NP (s.95)	Senior	Apt. (high rise)	1986	156	87	69	2021
Barrie	Urban Native	Family	Single/ semi	1986	1	1	0	2021
Barrie	Provincial Reform	Family	Apt. (low rise)	1988	50	31	19	2023
Barrie	Provincial Reform	Family	Apt. (low rise)	1989	27	17	10	2024
Barrie	Provincial Reform	Family	Apt. (low rise)	1989	50	31	19	2024
Barrie	Provincial Reform	Family	Apt. (low rise)	1989	70	43	27	2024
Barrie	Provincial Reform	Family	Apt. (walkup)	1989	24	15	9	2024
Barrie	Provincial Reform	Mixed client	Apt. (low rise)	1989	50	35	15	2024
Orillia	Provincial Reform	Mixed client	Apt. (low rise)	1989	37	27	10	2024
Angus	Provincial Reform	Senior	Apt. (low rise)	1990	45	30	15	2025
Barrie	Provincial Reform	Family	Apt. (walkup)	1990	56	35	21	2025
Barrie	Provincial Reform	Family	Apt. (high rise)	1990	99	61	38	2025
Barrie	Provincial Reform	Family	Apt. (walkup)	1991	100	61	39	2026
Barrie	Provincial Reform	Family	Apt. (high rise)	1991	125	76	49	2026

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Project Municipality	Program Type	Client Type	Building Type	Year of 1st Occupancy	Total Units	RGI Units	Market Units	Debt Retire Date (EOA)
Barrie	Provincial Reform	Family	Apt. (low rise)	1991	50	31	19	2026
Barrie	Provincial Reform	Family	Apt. (high rise)	1991	53	33	20	2026
Barrie	Provincial Reform	Family	Town/ row house	1991	59	36	23	2026
Barrie	Provincial Reform	Mixed client	Apt. (high rise)	1991	115	80	35	2026
Orillia	Provincial Reform	Mixed client	Apt. (walkup)	1991	24	15	9	2026
Orillia	Provincial Reform	Family	Town/ row house	1991	76	68	8	2026
Barrie	Provincial Reform	Mixed client	Apt. (high rise)	1991	217	131	86	2026
Orillia	Urban Native	Family	Single/ semi	1991	20	20	0	2026
Collingwood	Provincial Reform	Mixed client	Apt. (low rise)	1991	45	27	18	2026
Barrie	Provincial Reform	Family	Town/ row house	1992	59	36	23	2027
Barrie	Provincial Reform	Family	Apt. (high rise)	1992	64	39	25	2027
Midland	Provincial Reform	Mixed client	Apt. (high rise)	1992	66	46	20	2027
Midland	Provincial Reform	Mixed client	Apt. (high rise)	1992	40	28	12	2027
Orillia	Provincial Reform	Mixed client	Apt. (high rise)	1992	106	64	42	2027
Orillia	Provincial Reform	Mixed client	Apt. (low rise)	1992	52	32	20	2027
Collingwood	Provincial Reform	Mixed client	Mixed type	1992	80	56	24	2027
Alliston	Provincial Reform	Mixed client	Apt. (low rise)	1992	53	40	13	2027
Orillia	Suppress	Senior	Apt. (low rise)	1982	61	30	31	2027
Orillia	Provincial Reform	Mixed client	Apt. (high rise)	1983	55	41	14	2028
Orillia	Provincial Reform	Mixed client	Apt. (high rise)	1993	88	63	25	2028
Barrie	Provincial Reform	Senior	Apt. (low rise)	1993	60	48	12	2028
Barrie	Provincial Reform	Mixed client	Mixed type	1993	30	22	8	2028
Coldwater	Private NP (s.95)	Senior	Apt. (low rise)	1994	32	15	17	2029
Bradford	Provincial Reform	Mixed client	Apt. (low rise)	1994	46	37	9	2029
Midland	Provincial Reform	Mixed client	Apt. (high rise)	1996	72	45	27	2031

*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

*Table 2: Ontario Housing Corporation & Canadian Mortgage and Housing Corporation Social Housing Projects in Simcoe County*

Orillia	01/01/04	Barrie	01/01/20
Midland	01/01/06	New Tecumseth	01/01/20
Midland	01/01/07	Collingwood	01/01/21
Orillia	01/01/10	Stayner	01/01/21
Penetanguishene	01/01/14	Barrie	01/01/21
Midland	01/01/14	Penetanguishene	01/01/22
Barrie	01/01/15	Elmvale	01/01/22
Barrie	01/01/15	Orillia	01/01/23
Orillia	01/01/16	New Tecumseth	01/01/23
Penetanguishene	01/01/16	Bradford West Gwil	01/01/23
Midland	01/01/16	Penetanguishene	01/01/24
Collingwood	01/01/16	Collingwood	01/01/24
Collingwood	01/01/17	Midland	01/01/24
Midland	01/01/17	Midland	01/01/25
Orillia	01/01/17	Wasaga Beach	01/01/25
Orillia	01/01/17	Penetanguishene	01/01/25
Barrie	01/01/17	Barrie	01/01/25
Barrie	01/01/17	Barrie	01/01/25
Penetanguishene	01/01/18	New Tecumseth	01/01/25
Midland	01/01/18	Elmvale	01/01/27
Collingwood	01/01/18	Barrie	01/01/27
Midland	01/01/20	Innisfil	01/01/27

## **APPENDIX 5**

### **The Housing Market and Housing Stock Changes in Simcoe County**

*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

*Table 3: Income Requirements by Apartment Type and Area*

<b>Bachelor</b>		Annual Rental Cost	Gross Annual Income Required @ 30%	Annual Income on Minimum Wage @ \$10.25 (40 hour work week)	Hourly Wage Required (40 hour work week) to Afford Housing
Barrie CMA	\$709	\$8,508	\$28,360	\$21,320	\$13.64
Bradford West Gwillimbury and New Tecumseth CA	\$673	\$8,076	\$26,920	\$21,320	\$12.95
Collingwood CA	\$534	\$6,408	\$21,360	\$21,320	\$10.27
Midland CA	\$534	\$6,408	\$21,360	\$21,320	\$10.27
Orillia CA	\$611	\$7,332	\$24,440	\$21,320	\$11.75

<b>One Bedroom</b>		Annual Rental Cost	Gross Annual Income Required @ 30%	Annual Income on Minimum Wage @ \$10.25 (40 hour work week)	Hourly Wage Required (40 hour work week) to Afford Housing
Barrie CMA	\$865	\$10,380	\$34,600	\$21,320	\$16.65
Bradford West Gwillimbury and New Tecumseth CA	\$966	\$11,592	\$38,640	\$21,320	\$18.58
Collingwood CA	\$752	\$9,024	\$30,080	\$21,320	\$14.46
Midland CA	\$692	\$8,304	\$27,680	\$21,320	\$13.31
Orillia CA	\$746	\$8,952	\$29,840	\$21,320	\$14.35

*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

<b>Two Bedrooms</b>		Annual Rental Cost	Gross Annual Income Required @ 30%	Annual Income on Minimum Wage @ \$10.25 (40 hour work week)	Hourly Wage Required (40 hour work week) to Afford Housing
Barrie CMA	\$991	\$11,892	\$39,640	\$21,320	\$19.06
Bradford West Gwillimbury and New Tecumseth CA	\$1,108	\$13,296	\$44,320	\$21,320	\$21.31
Collingwood CA	\$895	\$10,740	\$35,800	\$21,320	\$17.20
Midland CA	\$789	\$9,468	\$31,560	\$21,320	\$15.18
Orillia CA	\$862	\$10,344	\$34,480	\$21,320	\$16.58

<b>Three+ Bedrooms</b>		Annual Rental Cost	Gross Annual Income Required @ 30%	Annual Income on Minimum Wage @ \$10.25 (40 hour work week)	Hourly Wage Required (40 hour work week) to Afford Housing
Barrie CMA	\$1,148	\$13,776	\$45,920	\$21,320	\$22.08
Bradford West Gwillimbury and New Tecumseth CA	\$1,258	\$15,096	\$50,319	\$21,320	\$24.20
Collingwood CA	\$880	\$10,560	\$35,200	\$21,320	\$16.93
Midland CA	\$914	\$10,968	\$36,560	\$21,320	\$17.58
Orillia CA	\$980	\$11,760	\$39,200	\$21,320	\$18.85

Source: CMHC, Rental Report data, 2006, 2012

\* Average is based on available data.





## **APPENDIX 6**

### **Community Engagement Process - Key Informant Interviews**

*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

**DOMINANT THEMES FROM COMMUNITY ENGAGEMENT PROCESS**

*Affordable Housing – Access Barriers & Opportunities for Improvements*

- The greatest barriers to affordable housing include lack of availability and lack of affordability, due to low income.
- The Civic Leaders feel that it is important to define the terms ‘affordable’ and ‘affordable housing’ and its specific meaning in relation to the entire County. Furthermore through educational initiatives develop a common language that all participants will understand and use when delivering affordable housing programs and social services.
- Although the County of Simcoe has varying needs and challenges throughout its 16 municipalities and 2 separated cities, there is consensus that the loss of industrial-based jobs and the recruitment of primarily lower paying tourism jobs has created a huge affordability issue for local residents. Housing costs continue to rise however, primarily complicated by the strong development in the South due to its proximity to the Greater Toronto area and the draw of wealthier retirees and seasonal residents to the North.
- Recognizing the financial and construction time challenges involved in creating additional affordable housing units, the introduction of additional rent supplements/housing allowances is an efficient and effective way to increase housing stability.
- Given the housing demands (especially demonstrated by the Centralized Waitlist numbers), focus primarily on increasing the availability of one-bedroom RGI units.
- Improving efforts to reduce over-housing in existing RGI units would be one effective approach to use to ensure that available housing stock is maximized. This initiative should be County-led, not left to non-profit or cooperative housing providers to complete independently.
- Utilize existing surplus buildings and properties that are owned by municipal, provincial and federal governments for dedicated affordable housing developments.
- New developments should incorporate universal design to increase accessibility for tenants and visitors.
- Recognize the regional variances impacting residents’ access to affordable housing, including the impact of seasonal residences being used during the off-season.
- Recognize that the creation of affordable housing is not enough. All housing must be healthy housing.
- Not In My Back Yard (NIMBY) is indeed alive and well in Simcoe County and creates a huge barrier to the creation of new units and the housing of residents who may be seen as “vulnerable” or “different”.
- Transportation was constantly cited as a primary barrier to accessing affordable housing and employment options, as well as to ensure access to appropriate supports.
- It was acknowledged that there are currently no incentives to build affordable housing or to maintain existing rental housing stock. No political will to increase efforts on affordable housing developments.
- Innovative public-private partnerships should be strongly encouraged in developing emergency and affordable housing initiatives.
- Numerous leaders have recognized the need for zoning provisions in Official Plans that would require affordable housing in new developments, relax planning regulations in order to encourage different housing forms accommodating affordable housing options and stream line the development process for affordable housing programs.

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*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

*Continuum of Care Issues in the County*

- The systemic silos created over decades are not serving residents well. Supports need to be people-centered, not mandate centered. Services should be able to flex to meet the needs of residents and although inter-agency collaboration happens at times, it is certainly not the norm.
- Rural areas reported being about to create more ongoing collaborations to ensure that local needs are met but this is often based on personal relationships amongst service providers, not formalized practices.
- The majority of agencies discussed concerns regarding program/initiative sustainability. Being under-resourced with precarious annual, project-based, activity-based funding allocations sabotage local efforts to be strategic in planning and responding (instead of reacting) to local needs. Many agencies attempt to maintain support for residents once housed, for example, but funding usually does not permit much investment for such activities.
- Many agencies are not funded to provide follow-up supports to clients on an ongoing basis and so staff attempt to provide this support in addition to other duties.
- Throughout the County of Simcoe, dedicated workers strive to meet the needs of local residents and are committed to being innovative in the delivery of comprehensive supports. Most service delivery, however, still focuses on outputs in the programming and have limited exposure to outcome based programming.
- Lack of comprehensive discharge planning by corrections, hospitals, addictions and mental health treatment centres creates major challenges for local service providers. People arriving at shelters, bus depots, etc. with only a prescription and no connection for support in the community is not appropriate people-centered care.
- Improved Case Management is increasing in its perceived importance amongst service providers. The desire to improve “No Wrong Door” policies and to increase information sharing and resources is a welcomed change.
- The centralized assessment and triage initiative provided by the David Busby Street Centre during the winter months was identified as an innovative and effective approach to ensuring residents shelter and housing needs were being met.
- Simcoe County Alliance to End Homelessness (SCATEH) is recognized as an important vehicle for change and improved service delivery in the County of Simcoe.
- Concerns were raised about the lack of referrals by agencies/programs, especially those that receive funding based on the number of residents they help or who have inconsistent or volunteer staff. Not knowing about the range of services available to assist residents creates a barrier to improved opportunities for housing and supports.
- Lack of access to local addictions and mental health supports was raised many times. Lack of services in some communities and long waiting lists for supports were identified as huge barriers to increased stability and wellness.
- The success of such Care Connections implementation of its Strategic Plan provides hope momentum is gathering for increased collaboration amongst systems. The Local Health Integration Network (LHIN) as an important partner in the LTAHS implementation in the future.

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*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

*Homelessness is Not Just an Urban Issue*

- Homelessness definitely exists throughout the County but how it manifests itself is different depending on the community.
- Local service providers do not have a clear picture of the number of residents experiencing homelessness
- The public believes that if they don't see people sleeping on the street then homelessness is not an issue. Throughout many communities in the County homelessness is thriving but it remains invisible to the majority of local residents.
- The motel voucher system, although essential for communities that do not have shelter services to meet local needs, also perpetuates this ignorance. The impact of "out of sight, out of mind" has an impact on the public's and the civic leaderships understanding of local needs and struggles. This results in a lack of commitment and investment to make changes in housing options and supports.
- Local leaders recognize the persistent problem regarding hidden homelessness; the problem is exacerbated by the lack of accurate data that would demonstrate measurable needs.
- Holistic solutions, recognizing sustainable preventative measures in order to solve homelessness were identified as important; however management will also be necessary for those who experience short-term homelessness and relapses.
- Meeting basic needs is something that communities felt they did well but the lack of housing options and the inability to support residents longer term results in short-term interventions in reaction to a crisis situation.
- "Ban Policies" and compliance based programming also create huge barriers to people experiencing homelessness or housing instability in the County. Seeing housing as a reward or incentive for sobriety, good behavior, or compliance with treatment plans is not appropriate.
- Outreach services are not consistently available throughout the County and much of the activities ensured that basic needs of "vulnerable" residents were being met.
- The lack of youth shelter options were seen as placing youth, especially young males in a particularly precarious situation since young females may perhaps qualify for assistance from shelters dedicated to assisting women and children fleeing domestic violence.
- Lack of a family emergency shelter was also raised as a gap in service for local residents.
- The eviction prevention activities are extremely necessary but when you see the same people return time and again, you know that the efforts are not dealing with the real issues.
- A focus on ending homelessness was seen as an amazing goal by service providers but many felt that if homelessness could be effectively managed in the County that life would improve for many residents. Most were unfamiliar with "ending homelessness" approaches and felt that they were not realistic in the current conditions.

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*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

*The Role of the County, the Municipalities and Other Levels of Government*

- The County must provide leadership in the development of affordable housing, housing supports and homelessness initiatives.
- Education of the issues and the importance of affordable housing must begin with the County and impacts how municipalities and local residents view it.
- Building local, community-based expertise on affordable housing and homeless serving plans is essential for local residents, municipalities and across systems.
- The County can gather the many different systems that impact the lives and health of residents together to increase education and collaboration. All sectors impacting the local area and its service provision, including the LHIN, corrections and mental health and addiction service providers.
- All County based initiatives and investments should be viewed through an affordable housing lens.
- The County must be financially accountable and prudent with respect to the resources it manages. The county should implement transparent financial evaluating strategies in order to encourage cost-effective project management.
- The County and Province should offer fair value for the services offered to municipalities.
- The County should recognize and support local champions of affordable housing and service providers, encouraging leadership, good practices, innovation and ensuring long-term continuum and implementation of the Strategy.
- Improving transportation options throughout the entire County must be viewed as a primary goal to enhance housing, employment and access opportunities for local residents.
- Municipalities must recognize the importance of affordable and healthy housing as essential to the future of their communities and should therefore be included in all official plans.
- Municipalities and the County need to develop a clear and consistent approach regarding development costs and incentives to encourage affordable housing developments and to maintain existing rental housing stock.
- The County and the Municipalities must advocate, on behalf of their residents, for improvements to income assistance rates and benefits and for increased investment in affordable housing and homeless supports from provincial and federal governments.
- Local and County-wide economic development efforts must focus on the recruitment of well-paying, full-time employment opportunities that allow residents to live, work and play in their own communities.
- The County will need to continue to work closely with the Local Health Integration Network to ensure that these important housing needs are appropriately addressed and reflect the strategic directions of this Strategy. Care Connections and its implementation of its 10 Year Plan has certainly set the stage for successful implementation of other such strategic plans that focus on improving all aspects of the social determinants of health and thereby improving the futures of local residents and communities.
- The Canada-Ontario Affordable Housing Program is a good example of partnership between the Government of Canada, Province of Ontario and County of Simcoe. Initiatives such as this should be further explored in the future.

*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

- Improved governance structure and multi-departmental collaboration on all levels would benefit service delivery. Municipal leaders identified that inter-ministerial collaboration on the provincial level would improve access to funding sources.
- Cohesiveness, integration and partnerships should be encouraged among all municipalities within the County.
- Recognize growing diversity needs and adopt civic engagement strategies that encourage participation of different demographics.
- Invest in local infrastructure in order to support business environment and create employment opportunities.

## **APPENDIX 7**

### **Community Engagement Process - People with Lived Experience**



*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

**INTERVIEWS WITH PEOPLE WITH LIVED EXPERIENCE IN SIMCOE COUNTY**

In total, 67 persons participated in the interviews.

*Gender*

The vast majority of the respondents (81.8%) were male. Generally speaking, this is slightly higher than the 75% or so threshold found in most analysis of gender within a homeless population. The sole Transgendered individual encountered was Male to Female, on hormone therapy and actively working towards complete sex reassignment.

Male	54
Female	12
Trans	1

*Age Distribution*

No children were found during the interviews. This does not mean that there are no homeless children in the County. It simply means that at the times the interviews were conducted only adults were encountered.

Across age groups, the cohorts are rather even – with the exception of those 18-24 which were slightly more represented than other age groups. The respondent population as a whole was almost evenly split between those under and over the age of 45. The average age of all respondents was 40. The youngest persons interviewed were 18 (three respondents in total) and the oldest person interviewed was 76.

17 and Under	0
18-24	13
25-29	7
30-34	9
35-39	3
40-44	6
45-49	8
50-54	7
55-59	7
60-64	5
65+	2

Females were, on average, younger than the males interviewed – by a wide margin.

*Average Age by Gender*

Male	44
Female	27
Trans	22

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*Aboriginal Identity*

Every person interviewed was asked if they identified as being Aboriginal – First Nations, Metis, or Inuit. Through the self-report, 33% of respondents indicated that they were Aboriginal.

Yes	22
No	45

To help put this in context, 3.1% of people in the Simcoe County Census data identified as being Aboriginal. While it has been suggested by some that Census data under-represents Aboriginal identity, there is undoubtedly a gross over-representation of people that identify as Aboriginal within the homeless population. Unfortunately, this is a situation not unique to the County of Simcoe. Across the nation communities that examine Aboriginal identity within its homeless population find comparable disproportions.

*Newcomers, Immigrants and Refugees*

Those interviewed were asked if they identified as a newcomer, recent immigrant or refugee to Canada. Only 3 of the 67 identified as such.

Yes	3
No	64

*Housing Status*

Almost all of respondents were homeless at the time of the interview, with most spending their previous night in either a shelter or outdoors. Staying with friends, or in a car, were also frequently mentioned. The 10% of respondents that were not homeless at the time of the interview had recently been previously homeless and all of them remained street involved.

Homeless	61
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Housed	6
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*Where did you spend last night?*

Outdoors	13
Own Apartment	6
Friend	7
Clients (sex worker)	2
Car	5
Dumpster	1
Friend's shed	1
Shelter	18
Alley	4
Friend's RV	1
Won't say	2
Coffee Shop	1

*Length of Time Without Housing*

An almost equal number of respondents have been homeless for 1-3 months and 5-10 years in their lifetime. Similarly, a roughly equal number of respondents had been homeless for 1-3 months and 1-2 years in their most recent episode of homelessness. Overall, slightly over half of respondents had their most recent experience with homelessness resolved within one year.

*Time homeless in lifetime*

Under 1 week	3
Week to 1 month	5
1-3 months	11
3-6 months	2
6-12 months	6
12 months-2 years	7
2-5 years	6
5-10 years	10
10-15 years	4
15-20 years	4
20-25 years	2
25+	3
Can't remember	3
Won't say	1

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*Time homeless in most recent episode of homelessness*

Under 1 week	3
Week to 1 month	8
1-3 months	11
3-6 months	4
6-12 months	9
12 months-2 years	12
2-5 years	9
5-10 years	6
10-15 years	0
15-20 years	0
20-25 years	0
25+	1
Can't remember	2
Won't say	1

While the tables above demonstrate some individuals having had a long cumulative amount of homelessness in his/her lifetime, consecutive periods of homelessness as it relates to the most recent period of homelessness, show it isn't usually that long...that a period of being housed has been part of her/his lifetime experience.

Length of time homeless also reveals some interesting patterns when compared to the age of the individual. Of the 21 persons 30 years of age and younger surveyed, six had experienced homelessness for a year or more. The majority had not yet reached the threshold of chronic homelessness. In almost all instances, the length of time they had experienced homelessness across his/her entire lifetime was the same as the amount of time homeless in his/her most recent episode of homelessness. Furthermore, in all but five instances, the individual had experienced stable housing in the County.

*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

Gender	Age	Time Homeless in Lifetime	Time Homeless in Most Recent Episode of Homelessness	Total Time Homeless in County Over Lifetime	Ever Experienced Stable Housing in County	If Experienced Stable Housing in County, Where (last location)?	If NEVER Experienced Stable Housing in County, City of Last Stable Housing
Female	18	2 months	2 months	1 week	No		Newmarket
Female	18	2 months	2 months	1 week	No		Newmarket
Female	18	2 weeks	2 weeks	2 weeks	Yes	Barrie	
Male	18	6 weeks	6 weeks	6 weeks	Yes	Collingwood	
Male	19	1 month	1 month	1 month	Yes	Barrie	
Female	19	1 year	1 year	1 year	Yes	Oro-Medonte	
Male	19	2 months	2 months	2 weeks	No		Kapuskasing
Male	21	4 months	4 months	4 months	Yes	Midhurst	
Male	22	2 months	2 months	2 months	Yes	Barrie	
Trans	22	6 years	2 years	6 years	Yes	Barrie	
Male	23	5 years	6 months	5 years	Yes	Barrie	
Female	24	2 years	2 years	2 years	Yes	Barrie	
Female	24	6 years	3 years	3 years	Yes	Barrie	
Male	26	3 days	3 days	1 day	No		Noble
Male	26	3.5 years	1 year	1 year	Yes	Barrie	
Male	27	9 months	9 months	9 months	Yes	Barrie	
Female	27	9 months	9 months	9 months	Yes	Barrie	
Male	28	1 week	1 week	1 week	Yes	Orillia	
Female	28	2 weeks	2 weeks	2 weeks	Yes	Inisfil	
Male	29	won't say	won't say	won't say	Yes	Orillia	
Male	30	6 weeks	6 weeks	1 week	No		Orangeville

*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

*Periods of Homelessness Within the County*

Periods of homelessness within the County boundary is important for several reasons. For one, it provides a glimpse of a time if/when the individual experienced stable housing within the County. For another, it is possible to look at where within the County those that have had housing experienced housing. Finally, it helps to determine if those experiencing homelessness within the County were homeless somewhere else and came into the County, or whether their homelessness – at least their most recent experience of homelessness – occurred within the County.

In regards to periods of homelessness in the County, most had spent under two years homeless. However, it is important to note that 40% of those individuals encountered would meet the definition of chronically homeless by the amount of time they have spent homeless in the County in her/her lifetime. Two years or more of homelessness increases costs associated with one’s homelessness, is often accompanied with complex and co-occurring life issues, and is usually indicative of profound social decompensation such that the experience of homelessness becomes “normalized” in one’s life.

*Total Time Homeless in County over Lifetime*

Under 1 week	6
Week to 1 month	7
1-3 months	5
3-6 months	2
6-12 months	10
12 months-2 years	7
2-5 years	9
5-10 years	8
10-15 years	4
15-20 years	3
20-25 years	1
25+	0
Can’t remember	1
Won’t say	1
Whole time	2

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A large majority of respondents had experienced stable housing in the County, and most of these had lived in Barrie at the time. For those who last experienced stable housing outside the County, close to half reported having such housing in the GTA (Newmarket, Toronto, or Vaughan).

*Ever Experienced Stable Housing in County*

Yes	52
No	14
Can't remember	1

*If Experienced Stable Housing in County, Where (last location)?*

Orillia	7
Barrie	25
Collingwood	4
Wasaga	2
Innisfil	1
Penetanguishene	4
Oro-Medonte	1
Tay	1
Tecumseh	1

*If NEVER Experienced Stable Housing in County, City of Last Stable Housing*

Sudbury	1
Newmarket	2
Orangeville	1
Toronto	2
King City	1
Ottawa	1
Vaughan	2
Stony Point	1
Kitchener	1
Kapuskasing	1
Noble	1

The location data is important from a policy perspective and from an investment perspective. Homelessness, in Simcoe County, is predominately a “home grown” issue. There do not appear to be flocks of people coming from other jurisdictions in a homeless state trying to access homeless services within the County. These are people that became homeless, for the most part, while in the County.

*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

*Health and Wellness*

The experience of being homeless for a longer period of time greatly impacts a person’s health and wellness. Advanced aging amongst the homeless population has been well documented in the medical literature, and health surveys of homeless populations reveals the greater likelihood of a number of serious and often chronic ailments.

The links between mental wellness and homelessness, physical wellness and homelessness, and addictions – especially to substances such as alcohol and other drugs – are not as conclusive as people often infer that they are. There is some evidence to suggest that the experience of homelessness profoundly makes existing mental health, physical health, and/or substance use issues worse, though may not always be the cause of the experience of homelessness in the first place. This debate is not the focus of this report. It is merely stated for the benefit of those who may seek simplistic reasons for the current state of health affairs of the homeless population in Simcoe.

Generally speaking, the homeless population interviewed in Simcoe County is not well.

By a large margin, most respondents indicated that they had compromised mental wellness. Similarly, most respondents indicated problematic substance use. Slightly over a third indicated some kind of physical ailment.

*Compromised Mental Wellness*

Yes	42
No	24
Won't say	1

*Compromised Physical Wellness*

Yes	24
No	43
Won't say	0

*Problematic Substance Use*

Yes	38
No	28
Won't say	1



*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

Gender	Age	Current Housing Status	Where Did You Spend Last Night?	Time Homeless in Lifetime	Time Homeless in Most Recent Episode of Homelessness	Total Time Homeless in County Over Lifetime	Ever Experience Stable Housing in County	If Experience Stable Housing in County, Where (last location)?	If NEVER Experienced Stable Housing in County, City of Last Stable Housing	On Social Housing Waiting List	4 or more emergency room visits in last year	4 or more interactions with police in last year	4 or more ambulance rides in last year	Identify as Aboriginal?	Identify as Newcomer/ Refugee/ Recent Immigrant?	Any organization currently helping them access housing?	Incarcerated for 7+ days at Any Point in Last 5 Years	Hospitalized for 3 or more days at any point in Last 5 Years
M	56	homeless	Outdoors	40 years	6 years	4 years	No		Sudbury	no	yes	yes	no	yes	no	no	yes	yes
M	63	homeless	Squat	can't remember	1 year	can't remember	Yes	Orillia		no	yes	no	yes	no	no	no	no	no
M	55	housed	Apartment	15 years	9 years	12 years	Yes	Clearview		no	yes	no	yes	yes	no	n/a	yes	yes
M	61	homeless	Shelter	3 years	6 months	3 years	Yes	Orillia		no	yes	no	yes	yes	no	no	no	no
M	52	homeless	Shelter	25 years	10 years	5 years	No		Toronto	no	yes	no	yes	yes	no	no	yes	no
M	47	homeless	Squat	20 years	3 years	8 years	Yes	Barrie		yes	yes	yes	no	yes	no	no	yes	yes
M	36	homeless	Shelter	6 years	3 weeks	6 years	Yes	Barrie		no	yes	no	yes	no	yes	no	yes	yes
M	49	homeless	Shelter	2 years	2 years	2 years	Yes	Tecumseth		no	yes	no	yes	yes	no	yes	no	no
M	58	homeless	Outdoors	13 years	3 years	5 years	No		Ottawa	no	yes	yes	yes	no	no	no	no	no
M	57	homeless	Shelter	10 years	10 years	10 years	Yes	Collingwood		no	yes	yes	yes	no	no	no	yes	yes
M	69	homeless	storage locker	20 years	4 years	20 years	Yes	Penetanguishene		no	yes	no	yes	yes	no	no	yes	yes
M	59	homeless	Alley	can't remember	can't remember	the whole time	Yes	Barrie		no	yes	yes	no	yes	no	no	yes	yes
M	51	homeless	Shelter	18 years	5 years	18 years	Yes	Barrie		no	yes	no	no	yes	no	no	yes	yes
M	63	homeless	Shelter	can't remember	can't remember	the whole time		can't remember		doesn't Know	yes	no	no	no	no	no	no	no

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*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

Of the 67 people interviewed, 14 (21%) self-reported having compromised mental wellness, compromised physical wellness, AND, problematic substance use. This group of individuals, outlined in the table below, is quite illuminating when it comes to the sub-population that has the most co-occurring issues in life.

Of particular interest:

- 100% of this group is male
- The average age of this group is 55, which is older than the average age of the entire group of people interviewed by a large margin
- Only 1 is currently housed (precariously)
- Half of the group reports shelter as the place they stayed last night, suggesting an ongoing opportunity to connect with the individuals
- 21% cannot remember how long they have been homeless in their lifetime
- For those that could remember how long they've been homeless in their life, the average is 15.6 years and the average length of the most recent episode of homelessness is 4.9 years
- 79% of this group had experienced stable housing in the County at some point in his life. One may or may not have, but could not remember. Time homeless in the County represented 54% of the total period of time the men had experienced in a state of homelessness in his lifetime.
- 86% of this group reported that they were not on the waiting list for social housing.
- Only 1 man reported that an organization was helping him access housing.
- 64% of this group self-identified as Aboriginal.
- 100% of this group had 4 or more emergency rooms visits in the last year; 64% had taken 4 or more ambulance trips to the hospital in the last year; and, 57% reported being hospitalized for three or more days in the last five years. This is a group that must already be known to the health care community.
- 64% of this group reports being incarcerated for 7 or more days at some point in the last five years. This is a group where many are known to the justice system.

*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

*Barriers to Housing*

Even with the health issues noted above, it was not the Top Reason provided by respondents as to the reason they were not housed. That reason: Affordability. Addictions and mental health issues were distant runners-up.

Affordability	27
Addiction	9
Parents	4
Health	3
Break-up	2
Mental health	5
Feeling violence	3
Job loss	1
Government	1
Choice	1
Racism	1
Supporting friend	1
n/a	6
Won't say	1
Waiting on divorce settlement	1

*Social Housing Waiting List*

As has been noted elsewhere in the Strategy, the waiting list for social housing in the County has grown and there are demands, for certain, on one-bedroom units.

One barometer of the reach and inclusivity of the social housing waiting list is the inter-action between the list and people experiencing homelessness. It can be argued that an individual without housing is experiencing the most acute housing crisis of any person in a region.

Overwhelmingly, the homeless individuals interviewed in the County are not on the social housing waiting list, as noted in the table below. This may lead one to believe that the current social housing waiting list is grossly under-estimating the housing needs of those with the deepest housing insecurity.

*On Social Housing Waiting List*

Yes	9
No	57
Doesn't know	1

*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

In reviewing some of the characteristics of the respondents, a few characteristics of the group that are on the waiting list for social housing are of interest:

- The average age of 38 is younger than the average age of all people interviewed.
- 100% of them have experienced stable housing in the County at some point.
- Everyone has at least one of the following: compromised mental wellness; compromised physical wellness; problematic substance use. However, none of them report having all three concurrently.
- Only 1 of the 9 reported that an organization was helping them access housing.

*Assistance in Helping Achieve Housing*

Most of the people interviewed had positive things to say about one or more homeless serving organization, charitable group, faith-based group, and/or a frontline worker or volunteer with an organization. It would seem as though the community has been well-served in accessing the likes of food and clothing, at least in Barrie and Orillia. But, very few of those interviewed were receiving assistance from an organization in helping them access housing. This included assistance with the likes of providing listings of available units, assistance completing rental applications, accompaniment to viewings, liaising with landlords, assisting with social housing applications – or any other activity that may be considered directly associated with helping them achieve housing.

*Any organization currently helping them access housing?*

Yes	12
No	49

There are some characteristics of the group regarding getting assistance from an organization that are of interest:

- With an average age of 37, they are younger on average than the group of interview participants as a whole.
- The most recent episode of homelessness for this group is just shy of 7 weeks. Only four in this group had reached two or more years of homelessness in their lifetime.
- Only one is on the social housing waiting list, as per their self-report.
- This group has minimal interaction with the justice or health systems. For example, only one of this sub-group reported incarceration of 7 or more days in the last 5 years, and only two reported four or more interactions with police in the last year; only four reported four or more visits to the emergency room and only four reported hospitalizations of three or more days in the last five years.

*Interaction with the Broader System*

As has been noted in other parts of the narrative describing the homeless and formerly homeless population interviewed, there has been considerable interaction between the population and other systems – especially health services and justice systems.

*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

*4 or more emergency room visits in last year*

Yes	31
No	36

*4 or more interactions with police in last year*

Yes	23
No	44

*4 or more ambulance rides in last year*

Yes	23
No	44

*Incarcerated for 7+ days at Any Point in Last 5 Years*

Yes	27
No	40

*Hospitalized for 3 or more days at any point in Last 5 Years*

Yes	26
No	41

*Profile of System Users*

Those who answered “yes” to any of the above questions are likely to have compromised mental wellness. Of those clients who had four or more visits to the emergency room in the past year, 77.4% identified as having compromised mental wellness. Similarly, 69.5% of those who had four or more interactions with the police, 73.9% of those who had four or more ambulance rides, 81.5% of those incarcerated for longer than a week, and 65.4% of those hospitalized for at least three days all indicated that they had compromised mental wellness.

Likewise, respondents who identified as having problematic substance use were also over-represented amongst those who heavily interacted with emergency or health services. In total, 74.2% of intensive emergency room users, 60.9% of respondents who had frequent contact with the police, 69.6% of chronic ambulance users, 77.8 percent of those had experienced incarceration of longer than a week, and 69.2% of those who have been hospitalized for more than three days all indicated that they had problematic substance use.

## **APPENDIX 8**

### **Achieving Affordable Housing Targets**

#### **Scenario 1: The Catch Up Model**

#### **Scenario 3: The Ideal Model**

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*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

*Scenario 1: The Catch Up Model*

Trying to catch up on the number of available affordable housing options within Simcoe County given its projected rate of growth requires contributions of new or acquired rental stock in each of the member municipalities. As the housing stock within the County is seen as the sum of its parts, each member municipality has its share to contribute or else the demands elsewhere within the County will increase.

In the Catch Up scenario...

- homelessness will remain.
- economic poverty will still leave many in precarious housing situations and this will include an increased number of seniors that leave the labour force and rely on fixed income.
- children of single parents on assistance will still struggle month to month with heavy reliance on food banks and charity to get through the month.
- some employers of lower-income jobs will struggle to have a suitable workforce because their potential employees will not be able to find affordable accommodation at the scale required.
- landlords will continue to charge rents that outpace inflation over the 10-year period.
- at least 90% of the existing social housing units in the County will remain part of the portfolio and in a state of good repair.

And the Catch Up Model still requires a considerable investment. Altogether, 2,223 units of affordable rental housing, permanent supportive housing and affordable homeownership dwellings are required over the next 10 years just to begin catching up on the affordable housing needs in the County.

*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

Overall, this is broken down as follows:

Municipality	Total Number of Affordable Dwellings Required
Barrie	700
Orillia	137
Adjala-Tosorontio	43
Bradford West Gwillimbury	168
Clearview	66
Collingwood	111
Essa	72
Innisfil	187
Midland	75
New Tecumseth	191
Oro-Medonte	90
Penetanguishene	37
Ramara	43
Severn	57
Springwater	80
Tay	38
Tiny	42
Wasaga Beach	92
<b>SIMCOE COUNTY</b>	<b>2,223</b>

The projections do not assume a homogeneous population. It takes into account different levels of support need and different thresholds of affordability. To that end, each of the overall projections above are further broken down for each of the communities.



*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

Municipality	Units affordable to persons making...				Rent Geared to Income Permanent Supportive Housing	Affordable Homeownership Dwellings <\$30,000 per annum	Total Number Affordable Dwellings Required
	≤\$642 per month	\$643-\$1,149	\$1,150 -\$1,541 per month	\$1,542-\$2,596 per month			
Barrie	167	103	142	39	210	39	700
Orillia	33	20	28	9	41	7	137
Adjala-Tosorontio	5	4	13	3	13	5	43
Bradford West Gwillimbury	40	25	34	9	51	9	168
Clearview	7	6	20	5	20	7	66
Collingwood	12	11	34	9	33	12	111
Essa	4	11	22	6	18	12	72
Innisfil	44	27	38	10	56	10	187
Midland	8	7	23	6	27	4	75
New Tecumseth	46	29	38	10	56	10	191
Oro-Medonte	12	9	26	13	21	9	90
Penetanguishene	6	6	7	3	13	2	37
Ramara	8	1	13	3	15	3	43
Severn	6	6	17	4	17	6	57
Springwater	9	8	25	6	24	8	80
Tay	4	4	12	3	11	4	38
Tiny	5	4	16	1	12	5	42
Wasaga Beach	10	9	28	7	21	17	92
SIMCOE COUNTY <sup>5</sup>	422	288	538	140	665	169	2,227

<sup>5</sup> Numbers have been rounded to the nearest whole number. Totals across columns may not add up to municipality total or Simcoe County total precisely because of rounding.

*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

*Scenario 3 – The Ideal Model*

In this scenario, while homelessness will remain, it will be a brief occurrence. People will be able to reconnect to housing and appropriate supports quicker. Affordability will not be a primary reason for a person’s homelessness nor the primary barrier to reconnecting to housing.

Families and singles that currently experience greater likelihood of housing instability because of economic poverty will be less affected by an uncertain or unaffordable housing environment. While this scenario does not eradicate poverty, it decreases the difficult choice some families have to make between paying the rent or feeding their children.

This Ideal Model is quite balanced throughout the County, eliminating stressors that employees in lower-paying jobs may have in finding suitable accommodation within proximity of where she/he is employed.

In this scenario there is greater protection against fluctuations in the existing rental stock over the next 10 years. Whether it is modest (15% or less) demolition or conversion to condominium of existing private rental stock or up to 25% decrease in available social housing through loss of units or lack of good repair, the overall universe of affordable housing remains and social improvements are still possible.

The balance between the municipalities in this scenario is more precarious than others in order to make social improvements to address housing needs throughout the County. Without each municipality doing its share, the burden on the primary urban centres within the County and the City of Barrie in particular would be overwhelming and impossible to fulfill within these targets.

This Ideal Model calls for 4,576 units over the next 10 year. Overall, this is broken down as follows:

Municipality	Total Number of Affordable Dwellings Required
Barrie	1386
Orillia	345
Adjala-Tosorontio	79
Bradford West Gwillimbury	346
Clearview	120
Collingwood	264
Essa	130
Innisfil	387
Midland	141
New Tecumseth	412
Oro-Medonte	169
Penetanguishene	106
Ramara	79
Severn	103
Springwater	146
Tay	75
Tiny	79
Wasaga Beach	210
<b>SIMCOE COUNTY</b>	<b>4576</b>

*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

Municipality	Units affordable to persons making...				Rent Geared to Income Permanent Supportive Housing	Affordable Homeownership Dwellings <\$30,000 per annum	Total Number Affordable Dwellings Required
	≤\$642 per month	\$643-\$1,149	\$1,150-\$1,541 per month	\$1,542-\$2,596 per month			
Barrie	248	258	109	303	382	86	1386
Orillia	63	50	41	59	110	21	345
Adjala-Tosorontio	8	24	6	9	24	8	79
Bradford West Gwillimbury	51	75	26	73	92	29	346
Clearview	12	37	9	13	36	13	120
Collingwood	64	62	33	23	61	21	264
Essa	13	40	10	15	39	14	130
Innisfil	81	69	32	81	102	22	387
Midland	18	42	11	15	41	14	141
New Tecumseth	72	69	36	81	110	44	412
Oro-Medonte	16	50	18	18	49	17	169
Penetanguishene	20	21	16	17	20	12	106
Ramara	8	24	6	9	24	8	79
Severn	10	32	8	12	31	11	103
Springwater	14	45	11	16	44	15	146
Tay	10	21	8	8	21	7	75
Tiny	8	25	6	8	23	9	79
Wasaga Beach	37	51	32	22	50	18	210
SIMCOE COUNTY	752	996	418	781	1259	369	4576
Explanation of Groupings of Affordability Target	OW Rate	Between OW and ODSP Rate	Between ODSP Rate and Minimum Wage 35 hr. Week	Between Minimum Wage 35 hr. Week and \$17.25 35 hr. Week	30% of Gross Monthly Income with Onsite Supports	Household income does not exceed gross of \$30,000 per annum	

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*Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy*

*Addressing the Needs of Sub-Populations in the Targets*

Across the County, the available data and information gleaned from the community survey, key informant interviews, and community consultations to prioritize needs, have shed light on particular populations with the deepest housing affordability needs. The following sub-targets have been identified:

- One-third of all affordable homeownership dwellings should be for persons that identify as Aboriginal and are living off-reserve;
- At least one-third of all affordable homeownership dwellings should be filled by existing tenants within Social Housing units in the County;
- Permanent Supportive Housing should be prioritized in the following manner:
  - Individuals/families experiencing homelessness for two or more years with a mental health, physical health and/or substance use issue;
  - Older adults, 55 years or older, with fixed income and diminished mental or physical health capacity;
  - Persons with cognitive functioning issues that are of low-income and have experienced homelessness or been at risk of homelessness in the past;
  - All other groups.
- 20% of all units created for single persons on Ontario Works should be geared towards persons under the age of 30;
- At least 40% of all units created for those with an income of \$643 to \$2,596 per month should be for lone-parent families.



