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To: **Committee of the Whole**

Agenda Section: Corporate Services  
Division: Engineering, Planning and Environment  
Department: Planning

Item Number: **CCW - 2025-052**

Meeting Date: February 25, 2025

Subject: **Housing Attainable Supply Action Plan (Housing ASAP)  
Implementation Plan**

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## Recommendation

That Item CCW 2025-052, dated February 25, 2025, regarding the Implementation Plan for the Housing Attainable Supply Action Plan (Housing ASAP), be received; and

That the implementation plan for the Housing ASAP, as identified on Schedule 1 to Item CCW 2025-052, be endorsed.

## Executive Summary

The Housing Attainable Supply Action Plan, [CCW 2024-192 Housing ASAP Final Report.pdf](#), endorsed by County Council on June 25, 2024, includes twenty-one (21) recommended actions that the County of Simcoe, City of Orillia and/or local municipalities can advance across five (5) categories of implementation over the next five (5) years. The full list of Housing ASAP Recommendations are identified in Schedule 2 to Item CCW 2025-052.

The categories of recommendations include:

1. Development Navigator Program;
2. Coordination Initiatives;
3. Innovation Initiatives;
4. Financial Initiatives;
5. Advocacy Initiatives.

The recommended actions focus on impacting the supply and affordability of housing options in the middle to right end of the housing continuum, often referred to as the missing middle (attainable). This includes below-market rental/ownership housing, market rental housing and market home ownership, as illustrated in the housing continuum image below.



The Housing ASAP includes tools that can be used to assist in the delivery of market-provided housing that is affordable for households with incomes between 80%-120% of the County's median household income. For Simcoe County as a whole, this means home purchases in the range of \$330,000 to \$450,000 or rents between \$1,350 and \$1,950 per month. Please refer to Schedule 3 for the Affordability Threshold statistics identified in the Housing Needs Assessment.

Based on the categories of implementation outlined in the Housing ASAP, the County's Planning Department has prepared an implementation plan that would pursue the following five (5) priority actions. These priority actions include:

- 1. Explore a Development Navigator Program to facilitate priority housing;**
- 2. Create a Candidate Sites Catalogue;**
- 3. Prepare a Model Community Planning Permit System (CPPS);**
- 4. Draft a Standard Rental Replacement By-law;**
- 5. Set foundation for potential future Financial Incentive Programs.**

The priority actions will be led by County Planning staff within the approved 2025 budget. Based on the work that is achieved during 2025, any additional resources that may arise would be considered by Council as part of the future budget processes.

## **Background**

At the direction of Council, the County of Simcoe initiated the hiring of a consultant to assist with developing a Simcoe County specific housing strategy with a focus on attainable market-supplied housing. The City of Orillia was a formal funding partner in the project and local municipal staff were engaged through various collaboration efforts.

The Housing ASAP project involved four (4) components, with a report prepared to address each of the components as follows:

**Component 1: Housing Needs Assessment**

The Housing Needs Assessment Report was finalized in September 2023 and provides detailed information regarding the foundational assessment of housing needs and affordability challenges, housing gaps, income and trends in housing supply.

**Component 2: Public and Stakeholder Engagement**

A Summary of Consultation 'What We Heard' Report, was issued in January 2024 after several virtual stakeholder engagement sessions and a public engagement session occurring in October/November 2023.

**Component 3: Best Practices & Potential Solutions Review**

The engagement sessions led to the development of the Potential Solutions Review and Case Studies Report which was finalized March 2024. This report explored potential solutions to the housing crisis from the perspective of attainable (market) housing.

**Component 4: Recommended Action Plan**

The Housing - Attainable Supply Action Plan was endorsed by County Council in June 2024 and consists of recommended tools and approaches that are most useful and relevant to Simcoe County, the City of Orillia, and our municipal partners, to increase the supply, diversity and attainability of housing options to meet the market demand for Simcoe County residents. It offers a range of strategies that prioritize the following housing types:

- Attainable rental housing for moderate-income households;
- Market-rate rental housing;
- Attainable ownership housing; and
- Workforce Housing.

County and municipal collaboration is a very important aspect of the housing issue. Partnerships can facilitate the alignment of local municipal and community development efforts toward attainable/affordable housing innovation. Regional vision and resource planning can create the economies of scale we need, while supporting local municipalities to accelerate progress on more attainable/affordable housing development.

The following is a list of prioritized recommended actions the County would like to implement over the next several years to increase the supply of attainable housing:

**Recommended Actions:**

- 1. Explore a Development Navigator Program to facilitate priority housing;**
- 2. Create a Candidate Sites Catalogue;**
- 3. Prepare a Model Community Planning Permit System (CPPS);**
- 4. Prepare a Standard Rental Replacement By-law;**
- 5. Set foundation for potential future Financial Incentive Programs.**

The following section provides details on the Recommended Actions that are proposed to be initiated as part of the 2025 Housing ASAP workplan.

**1. CATEGORY: DEVELOPMENT NAVIGATOR PROGRAM - COORINDATION**  
**Explore a Development Navigator Program to facilitate priority housing**

The Development Navigator Program is envisioned to be a County staff level service to simplify, streamline and/or facilitate priority attainable housing projects. The program will assist and connect local municipal staff and non-profit and private-sector developers of attainably priced rental and ownership housing to navigate through site selection, funding, incentives, partnership, effective proformas and the approvals processes.

Based on internal assessment, the Development Navigator Program recommended by the Housing ASAP could be achieved in any one or combination of the following three (3) streams:

- A) The Accelerator – “Moving Things Faster”:** The Housing Accelerator would be a County resource assisting with project management for eligible priority housing projects, as a single point of contact. The role would provide assistance to local municipalities to navigate through the application and approval process for strategic projects. At initial launch, this would be a pilot project with a select municipality or small group of municipalities to ensure the focused effort required can be dedicated to key projects. The Accelerator would work alongside a dedicated local municipal staff to jointly create efficiencies where possible to streamline the application process. There may also be a role to play in assisting non-profit organizations with strategic projects.
- B) The Innovator – “Equipping for Excellence”:** The Housing Innovator would be a County resource tasked with project managing innovative policy and value-added projects that could increase the supply of housing and speed up approval processes. One examples of an innovative project is the development of a model Community - Planning Permit System (CPPS) that may be used by interested local municipalities to streamline the development process for attainable housing. The Innovator would also lead advocacy to have the County approved as an upper-tier that can prepare/implement a Community Improvement Plan (CIP).
- C) The Connector – “Bringing Opportunities Together”:** The Housing Connector would be a County resource specializing in understanding housing grant and innovation opportunities and sharing their knowledge with prospective builders and community stakeholders interested in moving forward with development projects that will be attainably-priced. The Connector would establish and maintain partnerships through a Community of Practice or Housing Solutions Round Table to encourage the construction of more attainable housing. Focus will be given to educate the public on affordable housing issues, support efficiencies for municipal staff, and

guide landowners, developers and non-profit groups in navigating pre-development and planning process approvals.

Through the Development Navigator Program, County resource(s) staff are envisioned to be a dedicated concierge, acting as a key contact and guide to navigate the process of priority housing applications through the various components of the program. The Program will utilize specific criteria to be eligible and benefit from navigator assistance including priority housing types, project criteria, and ownership criteria. The Program will connect market and non-market developers to achieve common attainable housing objectives. It is also meant to build knowledge and capacity among the development community, staff and councils to reduce silos, risks, and build trust.

The 2025 budget proactively allocated funds for implementation of the Housing ASAP project. Specifically, the funding will allow the County to prepare a model (i.e. template) Community Planning Permit System focused on housing for those local municipalities that wish to use it (see Item 3 below for more details). Utilizing existing staff to manage this project and consulting expertise, the County Planning Department will embark on managing this innovative project that is anticipated to benefit local municipal partners in streamlining development processes and approvals. Therefore, the County is well positioned to embrace the Innovator role immediately.

Concurrently, staff will be engaging with municipal planning directors to better understand their needs and resources related to the other Development Navigator Program streams outlined above (i.e. Accelerator and/or Connector). This feedback will assist the County in identifying any additional resources and initiatives that may be most useful to local municipal partners. The input received will allow County staff to design any additional program streams. County Planning staff will bring the results of the feedback and associated recommendations later in 2025, including any project resource or staff needs that would be required to implement additional programs in 2026.

## **2. CATEGORY: COORDINATION INITIATIVE**

### **Create a Candidate Sites Catalogue**

The high cost and scarcity of land are key barriers that prevent homes from being built. These barriers also increase land costs and make homes less affordable. Governments may have underused and vacant lands that could be unlocked for housing to increase housing supply.

Planning staff, in collaboration with the County IT Department, have begun creating a Candidate Sites Catalogue (map). This catalogue is for internal use only and includes land holdings of various public bodies, including municipalities, the County, Cities of Barrie and Orillia, the Province and the Federal Government. Although, some municipalities are creating and/or have created similar public lands catalogues, the County believes a regional perspective on this action is most impactful and efficient.

The intention of the catalogue is to understand, classify, prioritize and estimate the potential for housing development on government-owned lands in the County of

Simcoe. These public lands will be assessed for housing potential using criteria associated with key factors such as proximity to existing infrastructure, current utilization, and site size.

County Planning staff will further refine the mapping through consultation with various local staff and various levels of government will have the opportunity to assess and determine if any of the lands identified in the catalogue as having housing potential could be declared as surplus to the needs of the government body to which it is owned. The intention is to equip local staff for making future recommendations regarding their respective municipality's lands.

Based on consultation with local municipal staff, if the Candidate Sites Catalogue is successful, this could lead into a program where the County supports partners in making certain lands available for housing.

The focus of County Planning staff in 2025 will be to determine if there are any County owned properties with housing potential that could be used as part of a Public Lands Program. The catalogue mapping will be refined to include these proposed County sites.

### **3. CATEGORY: INNOVATION INITIATIVE** **Prepare a Model Community Planning Permit System (CPPS)**

Section 70.2 of the *Planning Act* and Ontario Regulation 173/16 provide direction for implementation of a Community Planning Permit System (CPPS). A CPPS is a land use planning tool that municipalities can use when planning for the future of a particular geographical area. This planning tool replaces the traditional *Planning Act* application process and combines zoning by-law amendments, minor variances and site plan control into one-approval planning process. The advantage of this combined process includes more streamlined and efficient process with reduced processing time, provides for delegated approvals (if desired), reduced appeals, and allows for developments to have tailored approvals. This tool therefore, has the ability to get housing to market quicker, support local priorities, and create certainty and transparency for the community, landowners and developers. The system can provide flexibility by identifying how land in a certain area can be used if certain conditions are met.

With the assistance of a consultant, County Planning staff would like to prepare a model CPPS to set the stage for municipalities to replace traditional zoning for specific forms of attainable housing on public lands identified in the Candidate Sites Catalogue. The CPPS could be applied to surplus or underutilized public lands identified in the Candidate Sites Catalogue across the County or to residentially designated lands in general. Funding for this work has been allocated in the 2025 budget.

County Planning staff would create a model CPPS to 80% completion. At that stage, local municipalities could continue finalizing the process by customizing the tool to meet their local needs through the establishment of an official plan amendment, following

legislative and regulatory requirements. Upon approval of the CPPS official plan amendment, the local municipality must pass a CPPS by-law that would include the permitted land uses, development standards and any land exemptions. County planning staff will consider providing local municipalities with a standardized CPPS by-law template for this purpose. Once a CPPS by-law is in effect, municipalities can issue permits to allow development to occur if an application meets the standards set out in the CPPS by-law.

As part of the initial stages of this workplan, staff will prepare a Request for Proposal (RFP) to hire a consultant to process the model CPPS and CPPS by-law template. County planning staff will manage this project with the consultants and seek out local municipal partners as a pilot project to implement this model CPPS and subsequent CPPS by-law. The overall goal of the project is to provide guidance for local municipalities to enact their own CPPS by-law to create more efficiencies in the planning process and increase the supply of housing opportunities.

#### **4. CATEGORY: INNOVATION INITIATIVE**

##### **Prepare a Standard Rental Replacement By-law**

There are limited older rental buildings in the County of Simcoe which provide relatively affordable monthly rents. New buildings are generally less affordable. Through the Housing ASAP, Planning staff wish to encourage and support local municipalities and the Cities of Orillia and Barrie in efforts to maintain these older buildings and avoid conversion to a condominium style of ownership. A solution can be found in the form of a rental replacement by-law, articulated in Section 99.1 of the *Municipal Act*. This regulation grants municipalities the authority to regulate or prohibit the demolition or conversion of residential rental properties with six (6) units or more. The County, with assistance from a local municipality could research and prepare a standard Rental Replacement By-law that could then be enacted by the local municipalities/cities, if they choose to do so.

#### **5. CATEGORY: FINANCIAL INITIATIVE**

##### **Set the Foundation for Potential Future Financial Incentive Programs**

There are various financial initiatives that can be used to incentivize the creation of new housing that the market will otherwise not deliver on its own by reducing the cost of development. In fact, it is understood that stacking of incentives is a much better framework for creating an affordable housing market. County Planning staff will focus on being prepared to utilize two (2) specific financial incentives in the future as part of the Housing ASAP, so that when Council is prepared to focus on offering financial incentives, the County will be in a position to do so.

Under Section 28 of the *Planning Act*, a Community Improvement Plan (CIP) refers to a plan for community improvement in each project area and includes the provision of affordable housing. Municipalities may pass a CIP by-law to offer grants or loans in exchange for specific housing forms and increase funding opportunities for the

development community. However, only specific upper-tier municipalities are permitted by the Province to prepare CIPs. As such, staff will move forward with the steps required to pursue Provincial permission that the County become a prescribed upper-tier to create an Upper-tier CIP that could offer financial incentives in the future. Other regional levels of government are following suite and are requesting these permissions from the province.

In the meantime, a Municipal Capital Facilities By-law (MCFB) is another mechanism whereby municipalities may enter into agreements for the provision of municipal capital facilities. This mechanism is stipulated in subsection 110 (1) of the *Municipal Act* and is a desirable means of increasing the supply of affordable housing by providing financial or other assistance to a broad range of housing providers based on criteria set out in the associated MCFB By-Law.

Working alongside Social & Community Services Division staff, County Planning staff will explore the value of utilizing our existing MCFB by-law to create financial incentives for attainable housing in the future, if the County is unable to advance a CIP. The County Social Housing Department has recently updated the MCFB by-law to include the definition of affordable housing as 80%-120% of median income and is utilizing this form of by-law for incentive purposes already. It should also be noted that agreements entered into as a result of CIP-based funding or under MCFB could be used to ensure affordability is maintained in a development.

## **Next Steps**

This report is being presented to County Council upon request for a more detailed framework for managing and implementing the recommendations of the Housing ASAP over the next couple of years. County planning staff are advancing the five (5) initiatives mentioned in this report and are seeking support from County Council. 2025 budget is approved to initiate the model Community Planning Permit System. All other initiatives will be managed using existing planning staff resources. Any future financial considerations will be brought forward to Council as part of the annual budget process.

An annual Implementation Plan will be brought to County Council, which will monitor, report and summarize on the progress of the previous year's projects while advancing more strategic actions and goals.

## **Financial and Resource Implications**

There are no financial implications currently. Any required financial resources have been approved in the 2025 budget.

## **Relationship to Corporate Strategic Plan**

### **A. Growth Related Service Delivery:**

This report impacts growth in the County by encouraging an increase in the supply of housing through use of tools to streamline the development process.

**Reference Documents**

- [CCW-2022-097 \(April 12, 2022\)](#) Tools to Increase the Supply of Housing
- [CCW-2023-179 \(June 27, 2023\)](#) Housing ASAP Project Update
- [AHA-2023-276 \(October 3, 2023\)](#) Housing ASAP Project Update
- [AHA Presentation \(November 21, 2023\)](#) Housing ASAP Housing Needs Assessment
- [AHA-2024-171 \(June 4, 2024\)](#) Housing ASAP Recommendation Report
- [CCW 2024-192 Housing ASAP Final Report.pdf](#), Housing ASAP Recommendation Report, June 25, 2024

**Attachments**











- Schedule 1 - Housing ASAP – Opportunities Chart, 2025-2026
- Schedule 2 - Housing ASAP – Full List of Housing ASAP Recommendations, 2024
- Schedule 3 - Housing ASAP - Affordability Threshold by Sub-Region, 2024

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 Planning Program Supervisor, Innovation & Acceleration

**Approvals**

|   | <b>Date</b>       |
|---|-------------------|
| Nathan Westendorp, Director of Planning/Chief Planner               | February 10, 2025 |
| Rob Elliott, General Manager, Engineering, Planning and Environment | February 13, 2025 |
| Trevor Wilcox, General Manager, Corporate Performance               | February 16, 2025 |
| Mark Aitken, Chief Administrative Officer                           | February 18, 2025 |

**County of Simcoe - HOUSING ASAP OPPORTUNITIES CHART, 2025-2026**

| IMPLEMENTATION INITIATIVES |   | ACTION  | STARTING   |         |
|----------------------------|---|---|--|---------|
| COORDINATION INITIATIVES   |    | Development Navigator Program (DNP)                                     | Stage 1: Consult with Municipalities   | Q2-2025 |
|                            |   |   | Stage 2: Establish Framework   | Q3-2025 |
|                            |   |   | Stage 3: Housing Accelerator   | TBD     |
|                            |   |   | Stage 4: Housing Policy Innovator (Model CPPS)   | Q1-2025 |
|                            |   |   | Stage 5: Housing Connector   | TBD     |
|                            |    | Public Lands Program with Housing Potential                             | Candidate Sites Catalogue  | Q2-2025 |
|                            |   | Public Lands Program  | TBD  |         |
| INNOVATION INITIATIVES     |  | Community Planning Permit System (CPPS) for Priority Public Lands Sites | Stage 1: Model CPPS Preparation  | Q1-2025 |
|                            |   |   | Stage 2: Lessons Learned, County OP Updates and Partnerships   | TBD     |
|                            |   |   | Stage 3: Sample Local CPPS By-law  | TBD     |
|                            |  | Housing Innovation  | Pre-approved Housing Designs   |         |
|                            |   |   | Pocket Community Policy Review   |         |
|                            |   |   | Partnering with Post-Secondary and Local Industry  |         |
|                            |  | Policy & Regulations  | Housing Policy Updates - Rental Replacement By-law   | Q2-2025 |
|                            |  | Robust Data Collection  | Housing Data Collection  |         |
| County Funded System       |   |   |  |         |
| FINANCIAL INITIATIVES      |  | Planning Incentive Programs   | Community Improvement Plan (CIP) (Request the Province prescribe the County with the ability to utilize) | Q1-2025 |
|                            |   |   | Municipal Capital Facilities By-law (MCFB) (Consider the utilization of this tool)                       | Q2-2025 |
|                            |   |   | Social Financing Tools and Options   |         |
|                            |  | Secondary Suites Program  | Enhanced program to include attainable housing prices  |         |
|                            |  | Property Tax Rate Reductions  | Reduced property tax rates for purpose-built rental  |         |
| ADVOCACY INITIATIVES       |  | Attainable Housing Funding Stream                                       | Funding  |         |
|                            |   | Housing Solutions Round Table   | Peer Reviews   |         |

| <b>Recommended Action Items</b>  |                          |                            |
|--|--------------------------|----------------------------|
| <b>Housing Attainable Supply Action Plan</b>   |                          |                            |
|  | <b>Lead Role</b>         | <b>Implementation Role</b> |
| <b>Development Navigator Program</b>   |                          |                            |
| Create a Development Navigator Program to Facilitate Priority Housing  | County / Orillia         | County / Orillia           |
| <b>Coordination Initiatives</b>  |                          |                            |
| Create a Public Land Program and Candidate Sites Catalogue   | County                   | County / Orillia / Local   |
| Encourage Local Municipalities to Update Planning Framework to Support New Housing Development                               | County                   | Orillia / Local            |
| Coordinate with Local Municipalities to Simplify the Development Process and Fast-Track Priority Projects                    | County                   | Orillia / Local            |
| Create a Standard Rental Replacement By-law That Can Be Easily Implemented by All Local Municipalities                       | County                   | Orillia / Local            |
| <b>Innovation Initiatives</b>  |                          |                            |
| Create Simple Pre-Approved 'Off-the-Shelf' Building Designs for Missing Middle Housing                                       | County                   | County                     |
| Partner with Post-Secondary Institutions and Local Industry to Drive Innovative Ways to Build More Housing Faster            | County                   | County                     |
| Explore Official Plan Policies and/or Zoning Changes that Would Require that New Homes be ADU-Ready                          | County                   | Orillia / Local            |
| Ensure the County Has Robust Data Collection to Support Good-Decision Making   | County                   | County                     |
| Investigate the Potential for a Community Planning Permit System for Attainable / Priority Housing Types                     | County                   | Local                      |
| <b>Financial Initiatives</b>   |                          |                            |
| Enhance the Existing Secondary Suite Program to Include Funding for Units that Have Attainable Prices                        | County                   | County                     |
| Reduce Property Tax Rates for Purpose-Built Rental Housing   | County / Orillia / Local | County / Orillia / Local   |
| Request Province to Prescribe Simcoe County to Increase Future Flexibility for CIP / Incentive Programs                      | County                   | County                     |
| <b>Advocacy Initiatives</b>  |                          |                            |
| Advocate for More Direct Funding for Attainable Housing from Upper Levels of Government                                      | County / Orillia / Local | Federal / Provincial       |
| Advocate to CMHC for More Streamlined Access to Funding and Financing Programs and Less Restrictive Qualification Parameters | County / Orillia / Local | Federal                    |
| Advocate to CMHC to Offer Lower Cost Financing for All New Rental Development  | County / Orillia / Local | Federal                    |
| Advocate for More Revenue Tools to Reduce the Burden on the Tax Base   | County / Orillia / Local | Provincial                 |
| Advocate for Housing Funding/Investments to Align with Population (Including Student) Growth Targets                         | County / Orillia / Local | Federal / Provincial       |
| Advocate for Streamlined and Predictable Approvals Processes from Other Levels of Government / Governmental Agencies         | County / Orillia / Local | Federal / Provincial       |
| Request Targeted Funding Where it is Not Currently Available   | County / Orillia / Local | Federal / Provincial       |
| Leverage the Collective Power of Municipalities in Advocacy  | County / Orillia / Local | Municipal                  |

# Affordability Thresholds by Subregion



Table 18

| Ownership Affordability Thresholds, County Subregions |        |                     |                        |                    |                       |                     |                        |                    |                       |                       |                          |                       |                          |
|---|--------|---------------------|------------------------|--------------------|-----------------------|---------------------|------------------------|--------------------|-----------------------|-----------------------|--------------------------|-----------------------|--------------------------|
| Income Group  | Decile | NORTH All HH Income | NORTH Affordable Price | EAST All HH Income | EAST Affordable Price | SOUTH All HH Income | SOUTH Affordable Price | WEST All HH Income | WEST Affordable Price | CENTRAL All HH Income | CENTRAL Affordable Price | ORILLIA All HH Income | ORILLIA Affordable Price |
| Low Income  | 1st    | \$28,716            | \$95,252               | \$39,319           | \$134,682             | \$44,620            | \$154,911              | \$31,808           | \$106,595             | \$41,528              | \$144,161                | \$27,611              | \$91,370                 |
|   | 2nd    | \$43,295            | \$143,610              | \$57,432           | \$196,727             | \$66,709            | \$231,600              | \$47,712           | \$159,893             | \$62,733              | \$217,775                | \$39,760              | \$131,572                |
|   | 3rd    | \$56,990            | \$189,038              | \$74,551           | \$255,367             | \$84,491            | \$293,334              | \$60,524           | \$202,827             | \$81,730              | \$283,721                | \$52,572              | \$173,968                |
| Moderate Income                                       | 4th    | \$71,237            | \$236,297              | \$92,774           | \$317,790             | \$102,714           | \$356,602              | \$75,103           | \$251,683             | \$100,505             | \$348,900                | \$64,942              | \$214,902                |
|   | 5th    | \$84,491            | \$280,259              | \$111,550          | \$382,104             | \$121,490           | \$421,787              | \$90,565           | \$303,500             | \$118,177             | \$410,246                | \$77,312              | \$255,835                |
|   | 6th    | \$100,505           | \$333,380              | \$131,430          | \$450,202             | \$140,266           | \$486,337              | \$107,132          | \$359,018             | \$139,161             | \$483,093                | \$93,879              | \$310,657                |
| High Income   | 7th    | \$120,386           | \$399,324              | \$157,937          | \$542,971             | \$162,355           | \$566,766              | \$129,221          | \$433,043             | \$161,251             | \$562,690                | \$112,654             | \$372,789                |
|   | 8th    | \$147,997           | \$490,489              | \$189,966          | \$657,961             | \$189,966           | \$667,303              | \$157,937          | \$530,650             | \$192,175             | \$675,280                | \$133,639             | \$439,590                |
|   | 9th    | \$187,757           | \$628,509              | \$247,398          | \$864,149             | \$234,145           | \$828,162              | \$205,429          | \$697,283             | \$245,189             | \$868,291                | \$176,713             | \$588,698                |

Notes: Affordable purchase price assumes housing costs do not exceed 30% of gross household income. Housing costs include mortgage (25 years, minimum 5% downpayment, property tax payment based on blended average of municipalities within subregion, 4% of loan amount for CMHC mortgage insurance, five-year fixed mortgage rate of 6.7%. Mortgage rate is based on BoC posted rate as of June 2023). Incomes based on 2021 Census from Statistics Canada Custom Tabulation, inflated by CPI (Canada).

Table 19

| Renter Affordability Thresholds, County Subregions |        |                        |                       |                       |                      |                        |                       |                       |                      |                          |                         |                          |                         |
|--|--------|------------------------|-----------------------|-----------------------|----------------------|------------------------|-----------------------|-----------------------|----------------------|--------------------------|-------------------------|--------------------------|-------------------------|
| Income Group                                       | Decile | NORTH Renter HH Income | NORTH Affordable Rent | EAST Renter HH Income | EAST Affordable Rent | SOUTH Renter HH Income | SOUTH Affordable Rent | WEST Renter HH Income | WEST Affordable Rent | CENTRAL Renter HH Income | CENTRAL Affordable Rent | ORILLIA Renter HH Income | ORILLIA Affordable Rent |
| Low Income   | 1st    | \$20,322               | \$508                 | \$25,182              | \$630                | \$27,391               | \$685                 | \$23,414              | \$585                | \$28,053                 | \$701                   | \$24,077                 | \$602                   |
|  | 2nd    | \$26,065               | \$652                 | \$35,784              | \$895                | \$38,435               | \$961                 | \$30,041              | \$751                | \$43,736                 | \$1,093                 | \$28,274                 | \$707                   |
|  | 3rd    | \$32,250               | \$806                 | \$45,062              | \$1,127              | \$50,805               | \$1,270               | \$40,202              | \$1,005              | \$57,873                 | \$1,447                 | \$35,784                 | \$895                   |
| Moderate Income                                    | 4th    | \$41,086               | \$1,027               | \$56,106              | \$1,403              | \$63,617               | \$1,590               | \$49,480              | \$1,237              | \$72,894                 | \$1,822                 | \$44,620                 | \$1,116                 |
|  | 5th    | \$49,038               | \$1,226               | \$65,826              | \$1,646              | \$75,103               | \$1,878               | \$60,082              | \$1,502              | \$86,148                 | \$2,154                 | \$53,456                 | \$1,336                 |
|  | 6th    | \$60,082               | \$1,502               | \$79,521              | \$1,988              | \$89,461               | \$2,237               | \$72,342              | \$1,809              | \$101,610                | \$2,540                 | \$63,175                 | \$1,579                 |
| High Income  | 7th    | \$73,999               | \$1,850               | \$94,983              | \$2,375              | \$108,237              | \$2,706               | \$85,043              | \$2,126              | \$118,177                | \$2,954                 | \$75,655                 | \$1,891                 |
|  | 8th    | \$90,565               | \$2,264               | \$112,654             | \$2,816              | \$131,430              | \$3,286               | \$102,714             | \$2,568              | \$139,161                | \$3,479                 | \$93,879                 | \$2,347                 |
|  | 9th    | \$111,550              | \$2,789               | \$157,937             | \$3,948              | \$166,773              | \$4,169               | \$135,848             | \$3,396              | \$171,191                | \$4,280                 | \$118,177                | \$2,954                 |

Notes: Affordable rent thresholds assume housing costs do not exceed 30% of gross household income. Incomes based on 2021 Census from Statistics Canada Custom Tabulation, inflated by CPI (Canada).

Red box identifies the households who make approximately 80-120% of the County's Median Income and the pricing that is considered attainable to these groups based on the County's definition of attainable housing.