



HOUSING OUR FUTURE

Our Community 10-Year Affordable Housing
and Homelessness Prevention Strategy



2024

ANNUAL REPORT

A Message from the Warden

As we look back on our previous ten-year plan, Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy (2014–2024), Council and our community have been proud to say that the County of Simcoe not only met—but exceeded—our original goal of creating 2,685 new affordable housing units.

In those ten years, we were able to deliver a total of 3,250 new homes for residents across our region by December 31, 2023. This remarkable achievement represents 121% of our original target and reflects the strength of our shared commitment to BuildingUp homes, housing, and hope.

But our work did not end when our ten-year strategy concluded. In 2024, we kept pushing for more affordable places to live in our communities, creating an additional 442 affordable housing spaces, bringing the total to 3,692 created since 2014, to meet the growing needs of our communities.

This progress is a direct result of the hard work, leadership, and collaboration of our local municipalities, non-profit and co-operative housing providers, private developers, community agencies, housing advocates, and County staff. On behalf of County Council, I extend sincere thanks to all our partners for their ongoing commitment to supporting Simcoe County residents, and to the Affordable Housing Advisory Committee for its continued leadership in guiding the strategy's implementation.

While we have accomplished a lot in our communities, we know there is still more to do to create strong, inclusive communities that residents can be proud to call home while maintaining affordability across our region.

That's why our team is working hard behind the scenes to finalize and launch our new 10-year housing and homelessness prevention strategy. This forward-looking plan will build on our past successes and set ambitious new targets to help more residents find safe, attainable, and affordable housing.

It has been shaped by community voices and incorporates key initiatives like our Homelessness Prevention 10-Point Plan, Attainable Supply Action Plan (Housing ASAP), and the Simcoe County Housing Corporation (SCHC) Affordable Housing Development Master Plan.

Working together, we will continue building up strong partnerships and take meaningful action to ensure that everyone in Simcoe County has a place to call home.



A handwritten signature in black ink, which appears to read "Basil Clarke".

Basil Clarke
Warden, County of Simcoe

Introduction: 2024 Annual Report

January 1, 2024– December 31, 2024

This annual report provides an update on recent activities, highlights total progress under the previous 10-Year Strategy, and outlines next steps. It includes information on available housing programs and supports to help residents find and maintain safe, stable housing.

Annual reporting is a requirement under Ontario's Housing Services Act, 2011. All Consolidated Municipal Service Managers (CMSMs)—including the County of Simcoe, must report on progress made under local housing and homelessness plans. This report fulfills that obligation by providing an update to the Ministry of Municipal Affairs and Housing (MMAH) and the public we serve.

What makes the 2024 annual report unique is its timing. It captures progress made outside the formal scope of Our Community 10-Year Strategy (2014–2024) and before the launch of the next strategy. While this report stands apart from the previous plan, it builds on that foundational work and highlights continued momentum through 2024.

Development of the new strategy has been shaped by extensive consultation with residents, housing partners, and community organizations.

The County remains committed to applying an equity lens—not only by recognizing that some populations face greater barriers to housing, but by continuing to engage the individuals, groups, and organizations most affected by our programs throughout the life of the new strategy.

Although publication of the new Strategy is temporarily on hold, the County continues to move forward with key priorities:

- **Developing new affordable rental housing for low- and moderate-income households**
- **Investing in housing programs that create affordable options in the existing rental market**
- **Helping residents remain housed by providing rental assistance and eviction prevention supports**
- **Continuing long-term planning through research, policy alignment, and community engagement**

The County of Simcoe intends to release a new modernized 10-year affordable housing and homelessness prevention strategy in 2025 when available.

ON PAUSE FOR POLICY ALIGNMENT

In May 2024, Ontario's Ministry of Municipal Affairs and Housing (MMAH) requested that all Consolidated Municipal Service Managers (CMSMs), including the County of Simcoe, pause the release of their updated 10-year affordable housing and homelessness prevention plans. This direction followed a new joint agreement between the federal and provincial governments, which unlocked \$357 million in federal funding under the National Housing Strategy (NHS). As part of Ontario's revised NHS Action Plan, MMAH will now require CMSMs to establish new local housing supply targets, set annual goals, track direct funding toward new projects, and implement enhanced data collection and reporting processes — all of which will need to be reflected in local strategies moving forward. The County is working diligently to ensure its modernized strategy reflects all new directives.



At a Glance:

2024 HOUSING ACHIEVEMENTS

\$1.4M distributed in rent supplements and housing allowances

\$1.5M invested in COHB rent supports

\$3.3M invested in urgent repairs for non-profit housing providers

\$2.6M invested in capital repairs for SCHC

\$1.6M issued in eviction prevention and housing retention supports

\$701,000 invested in downpayment assistance for homeownership



50 NEW affordable housing units completed in Bradford West Gwillimbury

Approval of **220** NEW mixed-income units in Barrie

Proposed redevelopment of **30** NEW modular units in Collingwood



Approval of Simcoe County Housing Corporation's Affordable Housing Development Master Plan (targeting **1,000** new units over 10 years)

Launch of Rapid Rehousing programs in Collingwood (seniors) and Orillia (youth)

\$526,000 invested in secondary suite creation

Units to Date

2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
32	207	544	1,017	1,288	1,873	2,364	2,531	2,775	3,250	3,692

Units created by program

Unit Type	New Units Created in 2024	Total Units Created (2014-2024)
Rent Supplement and Housing Allowance - Government Funded	322	1,800
Affordable Homeownership Assistance Program* This includes units created by Habitat for Humanity, and OAHS*	14	155
Secondary Suites – Government-Funded	23	266
Secondary Suites – Unfunded	N/A*	804*
New Affordable Rental Development	50	535
New Supportive Housing Development	33	132
Total Units	442	3,692

*unfunded second suites not deemed affordable as of 2022 based on market survey. Previously, a discount rate was applied to reflect affordability levels, e.g. 25% of units created deemed affordable based on data at the time.

2024 INVESTMENTS IN AFFORDABLE HOUSING PROGRAMS

The County of Simcoe’s housing strategy extends beyond constructing new homes — it also focuses on ensuring residents can afford to access existing market housing or stay housed in their current housing. The County offers various forms of assistance, including bridging the gap between tenants’ incomes and their rental costs, supporting homeowners in adding secondary suites to their properties to create additional housing units and generate revenue, and providing financial support for missed rent or utility payments to prevent housing loss. Throughout 2024, the County supported residents through the following housing programs:

Rent Supplements and Housing Allowances

In Ontario, rent supplements and housing allowances are forms of financial assistance to help low- to moderate-income individuals and families afford rental housing, but they function differently.

Rent Supplements are paid directly to the property owner on behalf of a tenant and reduces the tenant’s portion of the rent, based on a percentage of their income. Typically, this supplement is tied to a specific unit or building.

A **Housing Allowance** is a direct payment made to the tenant, not to the property owner. The tenant can use this money to help pay rent in any private rental market unit of their choice. The amount is typically a fixed monthly payment based on income.



WHO CAN APPLY?

- Low-income families and individuals.
- Seniors on fixed incomes.
- Persons living with a disability.

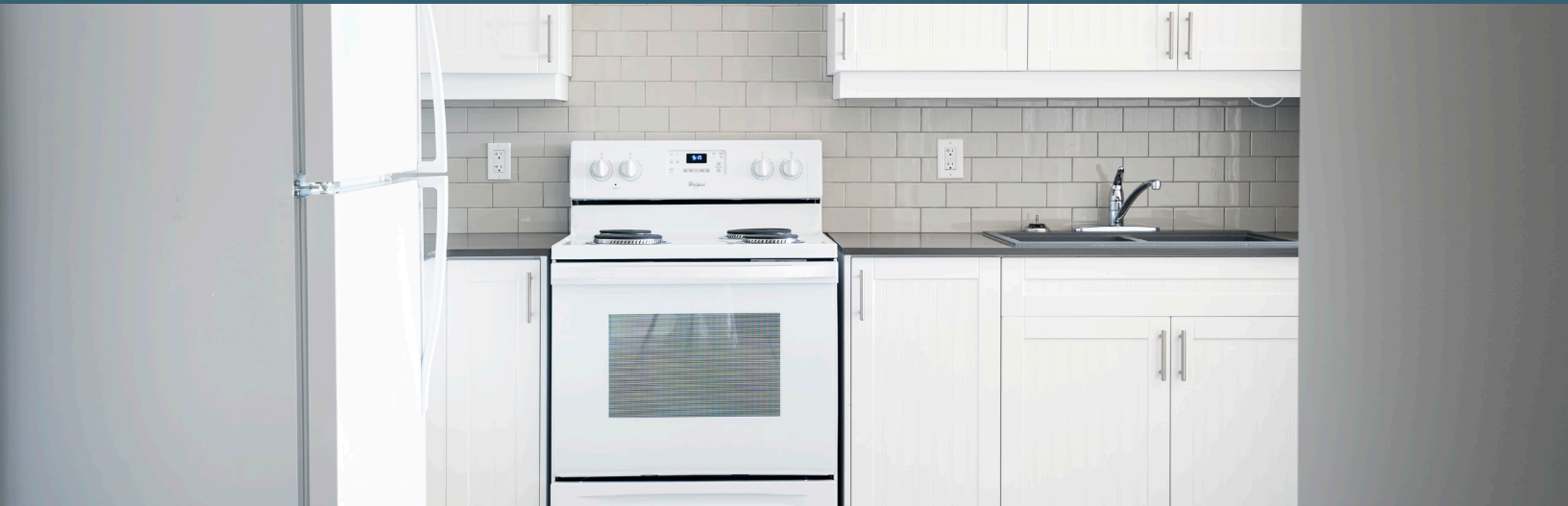


2024 INVESTMENTS

- **\$1.4M** distributed for rent supplement/housing allowance in 2024
- **\$1.5M** allocated towards Canada-Ontario Housing Benefit (COHB) rent supplements in 2024.
- **322** new rent supplements/housing allowances issued in 2024.
- **1,800** total supplements/housing allowances issued since onset of the Strategy in 2014.

If you or someone you know may be eligible for these programs, please contact 211 to locate your nearest Housing Resource Centre. As some prepaid phones or VoIP phone services cannot dial the three-digit phone number, the alternate phone number is **1-877-330-3213**





Secondary Suites

A secondary suite is a rental unit located within a home or on the same property, such as a basement apartment or a garden suite. These suites enhance the housing system by offering more affordable rental options while also giving homeowners the opportunity to earn additional income. The County offers funding to help homeowners legally convert part of their home into a rental unit.

2024 INVESTMENTS

- **\$526,339.40** distributed towards Municipal Secondary Suites funding program in 2024
- **23** new funded secondary suites created in 2024
- **266** total funded secondary suites created since onset of the Strategy in 2014

Homeownership Down Payment Assistance

The County of Simcoe's Homeownership Down Payment Assistance Program helps eligible individuals and families buy their first home. This program offers a forgivable loan to support the down payment, making homeownership more affordable and freeing up rental units for others in need.

2024 INVESTMENTS

- **\$701,730** distributed for Affordable Home Ownership Down Payment supports.
- **14** households served in 2024.
- **155** total households served since onset of the Strategy in 2014.
- In 2024, a total of **\$341,832** was returned to the County of Simcoe's Revolving Fund.
This sustainability fund holds any down payment assistance repaid by purchasers for redistribution to future program participants.



For eligibility criteria, program funding amounts, and application details, visit simcoe.ca/AffordableHousing



Urgent Home Repairs and Accessibility Modifications

Some homeowners can't afford necessary repairs or accessibility modifications, putting them at risk of unsafe living conditions. The County offers funding for urgent repairs (roof leaks, unsafe electrical, heating repair, or plumbing issues) and accessibility modifications (installation of ramps, grab bars, or widened doorways) to support homeowners in maintaining safety or aging in place.

2024 INVESTMENTS

- **\$250,000** allocated towards Urgent Home Repairs or Accessibility Modifications through the Ontario Renovates Program
- **19** homeowners received urgent home repair funding
 - **273** total homeowners received urgent home repair funding since onset of the Strategy in 2014
- **4** homeowners received accessibility modifications.
 - **50** total homeowners received accessibility modifications since onset of the Strategy in 2014.
- **8** homeowners received funding for projects that included a combination of repairs and accessibility improvements.
 - **56** total homeowners received funding for combination projects in 2014.

For eligibility criteria and application details, visit simcoe.ca/AffordableHousing

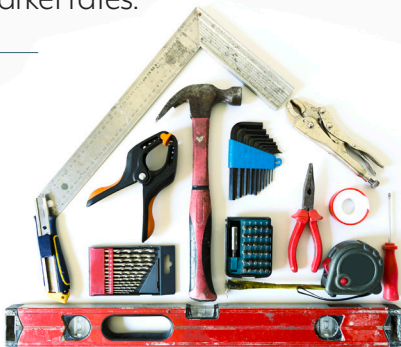
Protecting Existing Community Housing Stock

Affordable housing is not just about building new units — it’s also about preserving the housing we already have. Much of Simcoe County’s community housing was built decades ago through significant federal and provincial investments and continues to be delivered by local non-profit and co-operative housing providers. Alongside the Simcoe County Housing Corporation (SCHC), these organizations provide deeply affordable Rent-Geared-to-Income (RGI) housing, where rent is based on household income, not market rates.

2024 CAPITAL REPAIRS INVESTMENTS

In 2024, the County made the following investments to protect and maintain critical community housing stock:

- **\$2.6 million** for capital repairs to SCHC-owned housing units
- **\$3.3 million** in capital repair loans to assist non-profit providers with urgent repairs



Sustaining Affordability After Mortgages End

Many community housing units were built under agreements tied to government-funded mortgages. As these mortgages reach the end of their terms, providers may choose to exit the community housing system, potentially jeopardizing affordability. To prevent this loss, the County works with providers to establish post- End of Operating Agreements (EOAs) or End-of-Mortgage (EOM) agreements — including Service Agreements, Exit Agreements, or other incentives that extend affordability. This work is supported by provincial programs such as the Canada-Ontario Community Housing Initiative (COCHI) and Ontario Priorities Housing Initiative (OPHI). The County remains committed to preserving community housing and ensuring it remains responsive to local needs.

At a Glance:

SIMCOE COUNTY’S COMMUNITY HOUSING PORTFOLIO

**87% OF ORIGINAL
SOCIAL HOUSING MAINTAINED**

Of the 4,113 units in place in 2014, 3,611 remain — exceeding the County’s 85% preservation target.



502 former social housing units have exited the system, but remain as affordable housing inventory

522 units of affordable/ market rentals have been created by SCHC.

WHAT’S THE DIFFERENCE? RENT-GEARED-TO-INCOME AND AFFORDABLE/MARKET HOUSING

Rent-Geared-to-Income (RGI) Housing
Rent is based on 30% of a household’s reported tax income. Intended for low-income individuals and families.

Affordable Rental Housing
Rent is set at 70–80% of the local average market rent. Rent is a fixed rate, not tied to income.

Market Rental Housing
Charged at full market rent levels, however, in community housing market rents are often lower than private market rental prices due to non-profit operations, public investments, and rent controls.

New Affordable Rental Development

Simcoe County Housing Corporation Affordable Housing Development Master Plan 2024-2034

The Simcoe County Housing Corporation Affordable Housing Development Master Plan (Master Plan) is a long-term capital infrastructure plan to guide, sustain, and expand the County's affordable housing system, leveraging existing assets and new partnership opportunities to allow the SCHC to continue to contribute quality housing and enhance the County's eligibility for potential provincial and federal funding and requirements.

The Master Plan identifies a short, medium and long-term implementation plan to create 1,000 affordable housing units of County-owned housing throughout the region over the next ten years.

It is important to note, these units will comprise part of the new housing targets under a modernized 10-year affordable housing and homelessness prevention strategy, along with additional units to be created through new construction, subsidization, renovation and revitalization projects, eviction prevention strategies, and housing supports.

Bradford West Gwillimbury

The 50-unit building is completed on property donated by the Town of Bradford West Gwillimbury as part of larger municipal development and began welcoming residents in December 2024. The building is fully occupied and operational, including ground level institutional and administration space for the Simcoe County District School Board and the County of Simcoe's Community Support and Wellbeing services. The building also includes a community room and kitchen for community and agency programming and events.



Barrie - Rose Street Development

The new affordable housing rental development at 20 Rose Street will include a mixed-use building, outdoor amenity area, parking structure, and green space. The development will include approximately 220 mixed-income residential units designed for seniors, families, and individuals.

This residential building is designed to include a licensed childcare centre, partner agency space potentially for early learning and/or health services, as well as partner agency space for education and skills training services.



Phase 1 of the development is scheduled to begin in 2025 and will include initial site servicing and construction of the parking structure, which will incorporate Social and Community Services administration space on the upper levels.

Phase 2 of the development will involve construction of the residential building and is expected to begin after the parking structure is completed. Construction of the residential building is anticipated to take approximately two years



Collingwood - Birch Street Redevelopment

Located on land donated by the Town of Collingwood, this project provides an opportunity to expand on an existing affordable housing complex. This project is an example of an excellent municipal partnership opportunity for the creation of additional affordable housing through intensity and improving current housing sites through redevelopment.

The proposed design includes a 30-unit purpose-built rental apartment building using modular construction methods. Modular construction allows building components to be assembled off-site while site preparation occurs at the same time. This approach shortens the overall project timeline, limits disruption for existing tenants, and reduces the duration of on-site construction.

Site preparation is expected to begin in 2025, with completion and occupancy anticipated in 2026.

Midland – Secondary Suites Intensification Project

Beginning in summer 2025, SCHC will launch a Secondary Suites Intensification Project aimed at renewing aging units while adding much-needed new rental housing.

This project will focus on three existing SCHC-owned single detached homes. Each home will undergo extensive rehabilitation to improve energy efficiency, extend the life of the unit, and modernize the space. At the same time, a new secondary suite will be constructed within each dwelling — effectively doubling the number of available units without requiring new land development.

This approach offers a cost-effective solution that both preserves existing housing and creates new rental stock. Construction is expected to begin in 2025, with all work completed and new tenants moving in several months later.



Homelessness Prevention and Supports

HOUSING RETENTION AND EVICTION PREVENTION

For many, an unexpected injury or loss of a job can trigger a chain of events that could ultimately lead to eviction or homelessness;

In 2024, the County made the following investments to protect and maintain this critical stock:

- **Emergency rental assistance** for overdue rent.
- **Emergency utilities assistance** for overdue utility bills
- **Moving/storage help** for those forced to relocate.
- **First and last months' rental support** for those forced to relocate.

A combined maximum of **\$1500** for singles/couples and **\$3500** for families in a 24-month period may be available for one or more of the above interventions.

2024 INVESTMENTS

- A total of **\$1.6M** was issued through the Housing Retention Program in 2024.
- **1,478 households** qualified for supports, and were assisted with funding for housing retention to aid in paying rent and utility arrears, preventing eviction, and supporting moves to alternate housing in 2024:
 - **606** Last Month's Rent Requests
 - **106** First Month's Rent Requests
 - **315** Rental Arrears
 - **3** Mortgage Arrears
 - **118** Utilities Arrears
 - **461** Moving Requests
 - **64** Storage Requests

Requests for housing retention supports come through three main channels: Ontario Works, Ontario Disability Support Program, and low-income residents not receiving social assistance

38.8% of requests were from Community Support & Wellbeing recipients.	44% were requests from Ontario Disability Support Program recipients.	17.2% were requests received from Non-Social Assistance applicants.
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Eviction prevention and housing retention programs play a critical role in reducing the risk of homelessness. Every situation is different, and support is tailored case by case to ensure the right mix of interventions and assistance is in place for long-term stability.



Rapid Rehousing Program

Rapid Rehousing programs are an essential part of the County's efforts to prevent and reduce homelessness. These programs provide temporary housing combined with individualized supports to help people experiencing homelessness stabilize their situation and transition into permanent housing as quickly as possible.

Unlike emergency shelters or transitional housing, Rapid Rehousing focuses on short-term stays paired with targeted case management, helping participants address barriers to housing, build stability, and secure long-term rental accommodations in the community.

In 2024, the County of Simcoe supported two Rapid Rehousing programs, designed to meet the unique needs of seniors and youth.

Collingwood Rapid Rehousing Program (RRP)

The Collingwood Rapid Rehousing Program provides temporary housing and support for seniors aged 55 and older who are experiencing homelessness. The program has capacity for up to 13 individuals, including one accessible unit, and welcomed its first resident in November 2024.

Participants are referred through the **By-Name List**—a real-time list of individuals experiencing homelessness—and are prioritized based on their level of need. As of March 2025, four residents have successfully moved into permanent housing, with additional move-outs expected in the coming weeks.

This program is operated by CONTACT Community Services and is part of a broader strategy to reduce homelessness and improve housing stability for older adults in our community.





Orillia Rapid Rehousing Program (RRP)

The Orillia Rapid Rehousing Program is designed for youth aged 16 to 24 who are experiencing episodic homelessness. The program offers temporary housing, typically for 6 to 9 months, with supports focused on helping youth transition into long-term stable housing.

Initially set up to serve 14 youth, the program was temporarily expanded to accommodate up to 22 participants at a time. This expansion is in place until September 30, 2025.

The program opened in May 2024 and selects participants through the By-Name List—a real-time list of individuals experiencing homelessness—and are prioritized based on their level of need.

As of March 2025, 12 youth have moved into permanent housing, demonstrating the effectiveness of this program in helping young people achieve housing stability and independence. The program is operated by Elizabeth Fry Society Simcoe Muskoka.

ACCESSING PROGRAMS OR REFERRALS

If you or someone you know may be eligible for these programs, **please contact 211** for more information on the By-Name List for Coordinated Access referrals. As some prepaid phones or VoIP phone services cannot dial the three-digit phone number, the alternate phone number is **1-877-330-3213**.

At a Glance:

Homelessness Prevention Programs and Initiatives

86,702 nights spent in emergency shelters by combined households	152 households assisted with transitional housing	27* individuals supported by the Seniors at Home Program
120 households assisted with Housing First	34 individuals supported by the County of Simcoe’s Domiciliary Care Program	5 Supportive Resident Program Beds funded within SCHC

*Total number of participants supported within the calendar year, includes both new and existing participants.



HOMELESSNESS AND ADDICTION RECOVERY

In August 2024, the Ministry of Health (MOH), Ministry of Municipal Affairs and Housing (MMAH), Ministry of Children, Community and Social Services (MCCSS), and Ministry of Labour, Immigration, Training and Skills Development (MLITSD) launched a Call for Proposals (CFP) to create up to 10 new HART Hubs in Ontario.

The budget for each hub will be **\$6.31 million** per year, with **\$1.3 million** of this per year earmarked specifically for supportive housing. Through a collaborative process, key partners successfully submitted a proposal to bring the HART Hub model to Simcoe County called the HART of Simcoe County.

The HART of Simcoe County is designed to support highly marginalized populations, including those at risk of, or who are experiencing homelessness, through access to a suite of integrated and locally-tailored health and human services.

The service delivery design was achieved through considerable consultation and a collective approach with primary partners and is focused on an evidence-based and person-centred framework. Rather than centralizing all services in one physical location, the integrated service model focuses on creating access points, pathways, and connections to support a person-centered, accessible, and low-barrier approach.

Services will include:

- Culturally safe practices
- Clinically based addiction and mental health services
- Crisis management and support
- Primary healthcare and wellness support
- Supportive housing and housing access
- Support in accessing social assistance programs and services
- Employment-related services
- Case management and system navigation

The HART of Simcoe County’s primary partners include government, Indigenous and community service providers, and leaders in healthcare and mental health. Primary partners include:



Barrie and Area
Ontario Health Team



Canadian Mental
Health Association
Simcoe County
Mental health for all



Waypoint
CENTRE for MENTAL HEALTH CARE
CENTRE de SOINS de SANTÉ MENTALE

Royal Victoria
Regional Health Centre



COUNTY OF
SIMCOE



Increasing Quality Data Collection

Online data portals are digital libraries where elected officials, service providers, partners, researchers, and residents can freely access, share, and use data. When used effectively, this data supports better decisions and leads to stronger outcomes for communities.

In 2024, the County of Simcoe expanded its open data portal at open.simcoe.ca, adding several new dashboards to provide deeper insight into housing trends, affordability challenges, and the experience of homelessness across the region.

KEY DASHBOARDS ADDED IN 2024

Rental Data Aggregator

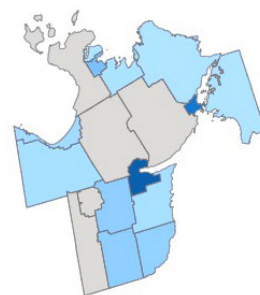
Provides current rental prices, vacancy rates, and market comparisons to help identify areas with the greatest affordability challenges.

Affordable Housing Indicators

Tracks housing affordability by income level, household type, and local municipality—used to support local planning and target funding where it's needed most.

Homeless Individuals in Simcoe County

Shows real-time data on individuals experiencing homelessness, broken down by age, location, and priority population, supporting more responsive programming and better alignment of resources.



NEXT STEPS: MOVING FORWARD WITH A STRONGER HOUSING STRATEGY

The County is preparing to release its new 10-Year Housing Strategy, shaped by extensive community engagement and key initiatives, including:

- **10-Point Homelessness Prevention Strategy**
- **Housing ASAP**
- **Simcoe County Housing Corporation Master Plan**
- **10-Year local affordable housing and homelessness prevention plans**

Through public consultations, surveys, and stakeholder discussions, we gathered valuable input that shaped the priorities of this strategy. Residents and partners highlighted key needs, including setting ambitious targets, increasing housing diversity (especially smaller, more affordable

rental and ownership options), expanding rental opportunities for first-time renters, singles, and downsizers, and expanding and strengthening support services for individuals experiencing or at risk of homelessness. These priorities have directly informed the County's approach, ensuring a strategy that is both responsive and actionable.

A strong housing system requires collaboration, and partnerships between public, private, and non-profit sectors are critical in driving meaningful progress. Community support is also essential to ensuring that affordable and attainable housing developments are welcomed as part of the broader effort to build inclusive, thriving neighbourhoods.

As we move forward, the County remains committed to working alongside residents, partners, and stakeholders to build a diverse, accessible, and sustainable housing system. We encourage residents to stay informed, support housing initiatives, and be part of the solution in creating strong, inclusive communities. Through continued collaboration, we can ensure that housing is available for all who call Simcoe County home—now and in the future.

Visit www.simcoe.ca/housing for updates.





simcoe.ca