



Simcoe County  
Housing Corporation

# AFFORDABLE HOUSING DEVELOPMENT

MASTER PLAN 2024 - 2034

**BUILDING**  **UP**

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*Affordable housing build, Bradford.*

# 1. Executive Summary

The purpose of the Master Plan is to systematically plan where and what type of Simcoe County Housing Corporation (SCHC) development projects are to be built based on demand, needs, financial implications, and risk management. The 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 includes background information about the diversification of community and affordable housing and the range of rental types. It identifies opportunities to increase affordable housing options, preserve the existing SCHC portfolio, and enhance community needs. Furthermore, the SCHC Affordable Housing Master Plan identifies a 10-year implementation and development framework to increase the SCHC housing portfolio and to guide SCHC development projects throughout the region.

All proposed development projects evaluated in the development framework identified in the Master Plan for implementation are on property currently owned by the SCHC, County of Simcoe, submitted through the municipal CFP process, leased or donated through a proposed development partnership. The Master Plan is intended to be flexible to respond to changes in priorities, opportunities and available funding. Flexibility in the proposed Priority Development projects (Tables 1 & 2) sequence allows for adaptability and the ability to respond to development opportunities/barriers and funding offers that require rapid implementation.

In addition, the Master Plan identifies a range of housing built forms and housing diversification, such as modular construction and bedroom types, as well as partnership opportunities with both private and not-for-profit developers.

Building on the work of the County's Ten-Year Affordable Housing and Homelessness Prevention Strategy (LTAHS) and in alignment with the County's Long-term Financial Plan, the SCHC Master Plan is proceeding to a more strategic and long-term approach to affordable housing development. Funding partnerships with the Federal and Provincial Governments is essential to support the Master Plan implementation. Progress will be reported to Council on an annual basis and any changes in the proposed Priority Project sequencing will be brought back to Council through the annual budget process or on an ad hoc basis as required.

## 2. Vision

To enhance the Simcoe County Housing Corporation housing portfolio and augment its sustainability to meet the increasing needs of current and future tenants, with a focus on strategic community partnerships and streamlined implementation.

## 3. Master Plan Purpose

The Simcoe County Housing Corporation (SCHC) Affordable Housing Master Plan is a long-term capital infrastructure plan to guide, expand and sustain the SCHC's affordable housing portfolio through repair, new construction, supports and partnership opportunities. The Master Plan will prioritize the use of donated, leased and SCHC property and assets to increase the supply of affordable housing, maximize repair and accessibility investments, and minimize operational costs.

Building on the work of the 10-year Affordable Housing and Homelessness Prevention Strategy, the focus of the Master Plan is on affordable housing, keeping in mind there is also the need for supportive housing in the SCHC's housing portfolio. The demand for affordable housing has been established in the County's 10-year Affordable Housing and Homelessness Prevention Strategy. Additional needs have been identified through the analysis of SCHC housing inventory, application and centralized waiting list data. The Master Plan includes background information about the diversification of community and affordable housing and the range of rental types. It identifies opportunities to increase affordable housing, preserve the existing SCHC portfolio and enhance community needs. Furthermore, the SCHC Affordable Housing Master Plan clearly identifies a 10-year implementation and development plan to increase the SCHC housing portfolio and to guide SCHC development projects throughout the region.

### 3.1 Objectives

Creating a long-term affordable housing infrastructure plan to guide, expand and sustain the SCHC affordable housing system has many benefits, including the following:

- Prioritizing development opportunities over the short, medium and long term to effectively achieve all our goals over time,
- Creating a pipeline of development projects, in various stages, that is aligned with the County's Long-term Financial Plan and the affordable housing needs of the community identified in the County's 10-year Affordable Housing and Homelessness Prevention Strategy,
- Enhancing the County's readiness to respond to funding announcements while also providing the information necessary to advocate for long-term funding commitments from the provincial and federal governments,
- Enabling better alignment between new development opportunities and state-of-good repair capital planning, optimizing value for tax dollars,
- Advancing development coordination and partnerships with non-profit housing providers, private developers, and local municipalities,
- Establishing SCHC as a community leader in high-performance purpose-built rental housing across the affordability spectrum.

## 3.2 Main Themes and Expected Outcomes

Main Themes	Expected Outcomes
<p><b>Plan</b> Generate an inventory of existing SCHC properties and housing portfolio.</p>	<ul style="list-style-type: none"> <li>• Update and analyze existing SCHC housing portfolio asset conditions and opportunities for expansion and redevelopment,</li> <li>• Partner with local municipalities and the cities of Barrie and Orillia to advance the development of affordable rental housing, and</li> <li>• Engage with non-profit and private partners to maximize resources and affordable housing development opportunities.</li> </ul>
<p><b>Prepare</b> Complete feasibility analysis of partnership and development opportunities.</p>	<ul style="list-style-type: none"> <li>• Establish a framework for development prioritization,</li> <li>• Identify development opportunities, incentives and partnerships to increase the supply of affordable, community, supportive and transitional housing across the region, and</li> <li>• Explore alternative housing types and tenures for consideration.</li> </ul>
<p><b>Implement</b> Create a development prioritization plan.</p>	<ul style="list-style-type: none"> <li>• Align with the County’s 10-year Affordable Housing and Homelessness Prevention Strategy and long-term financial plan,</li> <li>• Improve readiness for provincial and federal funding announcements and opportunities,</li> <li>• Re-develop existing scattered units and/or consolidate property holdings to create additional new affordable housing while reducing operating costs, and</li> <li>• Create approximately 1,000 affordable housing units over the next ten years.</li> </ul>
<p><b>Sustain</b> Plan system efficiencies in financial and energy sustainability and durability.</p>	<ul style="list-style-type: none"> <li>• Enable better alignment between new development opportunities and state-of-good repair capital planning, optimizing value for tax dollars,</li> <li>• Minimize the need for urgent repairs and undue maintenance, and</li> <li>• Improve accessibility and building energy efficiency.</li> </ul>

## 3.3 Background

Between the 1940s and 1995, the construction of community housing units was generally funded by the federal and provincial governments. In 2001, the province transferred responsibility for the oversight and funding of social housing to the municipal level, setting up municipal “service manager” organizations. The County of Simcoe is designated as the Consolidated Municipal Services Manager (CMSM), also referenced as ‘Service Manager,’ for this region. It is responsible for the planning and delivery of community housing for low-to-moderate-income households. In addition, the County oversees the administration of numerous affordable housing programs and initiatives that provide housing assistance for seniors, families and individuals.

The County of Simcoe is the direct owner and manager of the Simcoe County Housing Corporation (SCHC), a local housing corporation regulated by the *Housing Services Act*, 2011. As of April 2024, the SCHC owns 1,249 rent-geared-to-income units, as well as 565 affordable housing units. In addition, the Urban Native Housing Program, which was part of a federal housing program specifically for Indigenous households and transferred to the SCHC, is comprised of 66 units. The SCHC housing portfolio totals 1,840 housing units, including 181 units currently under construction. (The inventory of SCHC housing units does not include the additional 2,294 social housing units or 544 affordable housing units owned and operated by community and private housing providers throughout the region created with federal-provincial funding.)

The SCHC operates and manages its housing portfolio and oversees tenant management and relations, as well as the overall maintenance of SCHC 33 apartment buildings, 43 town/row houses and approximately 260 scattered housing units throughout the County of Simcoe and in the cities of Barrie and Orillia. Community housing providers, such as the SCHC, are responsible for maintaining their housing assets and ensuring that their tenants live in affordable, adequate, and suitable housing.

### ***3.3.1 Community Housing***

The term ‘Community Housing’ is often used interchangeably to refer to all subsidized housing forms that provide low-cost rental units to low-to-moderate income households, including low-income, subsidized, RGI, social, and/or public housing. For this Master Plan, however, Community housing refers to housing units that were generally developed under federal and provincial programs during the 1950s – 1990s and are currently legislated under the *Housing Services Act*, 2011, and where ongoing subsidies enable rents to be paid by residents on a ‘rent-geared-to-income’ (RGI) basis. The *Housing Services Act*, 2011 stipulates that a Service Manager shall establish and administer a centralized waiting list for RGI units in the service area. New ‘community housing’ RGI units are no longer being created due to changes in funding programs.

### ***3.3.2 Non-Profit and Cooperative Community Housing***

Non-profit and cooperative community Housing is housing owned and operated by non-profit housing corporations, housing cooperatives and/or administration boards. The County, as the Consolidated Municipal Services Manager, is required to administer funding in accordance with the *Housing Services Act*, 2011. As such, housing providers work closely with the County of Simcoe, in establishing long-term strategic asset management that considers financial viability, capital and operating costs, tenant management, and other opportunities or constraints. The viability of community housing providers is paramount to the County as the units operated by non-profit and co-operative housing providers are critical for the provision of rent-geared-to-income (RGI) housing to low- and moderate-income households and for maintaining the County’s mandated service level standards.

### ***3.3.3 Service Level Standards***

The *Housing Services Act*, 2011 regulates community housing roles and responsibilities for housing for service managers and housing providers. As such, the Simcoe County Housing Corporation (SCHC) is required by the HSA to meet legislative requirements for RGI subsidized units in the County to maintain its “service level.”

Service level standards are a key accountability measure the province utilizes to maintain its oversight of RGI housing, and the County is required to report on its progress toward maintaining service levels annually. The County’s mandated service levels have remained unchanged since 2011. However, with recent changes to the *Housing Services Act*, of 2011, when community housing projects reach the end of their original housing agreement or mortgage, they may continue to offer social and/or affordable housing under a new agreement within a new community housing framework or meet the prescribed requirements under the HSA and exit the County’s community housing portfolio. Should community housing providers choose to exit their community housing funding arrangement, this would result in fewer available RGI units and would compromise the County’s ability to meet its mandated service levels.

Any loss of RGI units must be provided elsewhere within the Service Manager area. The creation of affordable housing will help to alleviate the potential loss of RGI units, especially if combined with an alternate form of funding and recognizing that the units created by the SCHC will remain affordable in perpetuity. It is unlikely that the County, as Service Manager, will be able to maintain service level standards into the future without partnerships with non-profit and cooperative housing providers to ensure the provision of suitable community housing units is made available throughout the region.



*Affordable housing build, Orillia.*

### **3.3.4 Affordable Housing**

Affordable housing is a broad term used to describe housing costs that are deemed to be affordable for households. The standard definition of rental affordable housing according to Canada Mortgage and Housing Corporation (CMHC), is when rent costs are less than 30% of a household's before-tax income. But because rent amounts vary, it can be challenging to determine what is an "affordable rent," independent of household income. Therefore, the application of average market rents (AMR), as determined by the CMHC Rental Market Survey, is accepted as an industry standard and a consistent method of applying affordable rent, and an average of 80% AMR is currently applied to Provincial funding eligibility criteria. Affordable housing applicants are not selected from the centralized waiting list. Generally, a separate waitlist is compiled for affordable housing units.

CMHC's methodology to determine AMR rates includes survey data of both old and new apartments. Therefore, the average rent in an older long-term rental unit can be lower than what a newly built, well-constructed, current ongoing rental unit could command in the market. It is estimated that a 120% average market rent is more in line with the mixed-income model, which targets the lower end of true market rental rates. For these reasons, the affordability range in the County's Municipal Housing Project Facilities by-law that defines affordable rent in the County of Simcoe was recently increased from 100% to 120% of AMR or, where applicable, 30% of gross annual household income.

### **3.3.5 Supportive Resident Program**

Supportive housing refers to a combination of housing assistance and other supports that help people at risk of homelessness to live as independently as possible. This includes several forms of rent subsidies (e.g. rent-gear-to-income housing, rent supplements) and housing types (e.g. dedicated buildings, individual units). Supports also take a variety of forms and vary in intensity based on an individual's specific needs.

Given the ongoing need to support those who are at risk of homelessness, Simcoe County Housing Corporation (SCHC) expanded its housing options in 2019 to bring Housing First, a supportive housing program, clients into existing and new building locations. The goal of the Housing First program was to assist residents in transitioning from short-term housing to longer-term rental accommodation within a supportive process for the highest probability of tenancy success.

- ▶ *In 2021, County Council increased the SRP (Housing First) allocation from five percent (5%) to approximately 10 percent (10%) of units in new SCHC buildings.*



Within the SCHC portfolio, the Housing First supportive housing model will transition to the Supportive Resident Program (SRP), sharing the Housing First principles by supporting those who are at risk of homelessness into more stable long-term housing with supports that vary according to needs.

The SRP combines the experience gained working with SCHC Tenant Navigators with best practices from partner agencies that provide supportive housing to the County. Participants of the Supportive Resident Program (SRP) are obligated to engage regularly with a SCHC Tenant Navigator and any other external support agencies, as agreed. Together, the participant and Tenant Navigator set goals for development within their personalized care management plan.

Following the successful completion of the SRP, participants will receive a housing option with continued support in the SCHC housing portfolio, as required and appropriate.

### *3.3.6 Indigenous Housing*

The existing housing created under the Urban Native program in the 1970s and 80s are single and semi-detached dwellings suitable for intensification. Due to low turnover and aging regional demographics, many indigenous households are currently over-housed. There are no 1-bedroom units and few 2-bedroom units allocated specifically for Indigenous households within the Simcoe County Housing Corporation (SCHC) portfolio. The availability of smaller units would benefit many tenants, depending on their housing needs. Creating accessory dwelling units and, therefore, doubling the unit count on these properties will significantly reduce the cost per unit investment.

- ▶ *The creation of approximately two duplex units a year over the next ten years is a cost-effective solution that offers the opportunity to provide culturally appropriate housing for smaller households, as well as increase the affordable rental supply to address the needs within indigenous-specific community housing.*

### *3.3.7 Temporary Accommodation*

Several SCHC larger buildings and recently constructed buildings have guest suites intended for short-term visits by residents' guests.

In unforeseen situations, including during or following an event that causes sudden homelessness due to significant risk to people's lives, health, general safety, property, or the environment - guest suites located in the SCHC building may be made available for temporary accommodation to those in need of immediate housing.



### **3.3.8 Rents**

The rental market is comprised of a variety of factors that influence how rental rates are administered. Rent is the amount of any consideration provided for the right to occupy a rental unit. It can include consideration for any services and facilities that the property owner provides for the tenant in respect of the occupancy of the rental unit, as agreed. Depending on the lease agreement and applicability of the Housing Services Act, 2011, rents can be referred to as RGI, affordable, or market.

#### **3.3.8.1 Rent-Geared-to-Income**

Rent-geared-to-income (RGI) units were created through previous social housing programs and are regulated by the Housing Services Act, 2011. No new RGI units have been created in Ontario since the 1990s. RGI units are also referred to as subsidized rentals or deeply affordable, and the County is required to fund and maintain these legacy units to maintain its mandated service level standards. RGI rent is calculated at 30 percent of a household's gross income. If income is received from a social assistance program, the rent is based on the rent benefit set by the Ontario government. RGI housing providers must select applicants from the centralized waiting list.

#### **3.3.8.2 Rent Supplement**

A rent supplement program provides low to moderate-income households with a housing benefit to help with rental costs. Rent supplements in the County bridge the difference between market rent and the households' Ontario Works or Ontario Disability Support Program shelter maximum, or they are a fixed amount to defray the rental charge. Rent supplements are advantageous in that they provide affordable housing within the community rental market, therefore negating the need for private or non-profit property owners to operate at lower-end rental rates.

As mentioned above, no new RGI units have been created since the 1990s. In lieu of additional RGI units, the rent supplement program is an effective tool to increase the affordability level, resulting in an equivalent "RGI-like" subsidy.

### *3.3.8.3 Average Market Rent (AMR)*

The application of average market rents (AMR), as determined by the CMHC Rental Market Survey, is accepted as an industry-standard, consistent method of determining affordable rent. The AMRs published by Canada Mortgage and Housing Corporation (CMHC) are a collection of data based on ongoing tenancies and do not solely reflect information about current rental amounts in the region for new units, which are generally higher.

### *3.3.8.4 Market Rental*

Market rent is residential rent that is not classified as subsidized rent or affordable rent under any affordable housing program. These units are not typically filled from the social housing centralized waiting list. The tenant pays the full rent for the unit, and rent typically increases each year (similar to what you would pay a landlord in the private sector).

### *3.3.8.5 Mixed-Income Development*

Mixed-income developments (or mixed housing) comprised of varying levels of affordability generally refer to residential settings in which housing is affordable to individuals and families with different income levels. The term is often applied to development projects that include a diversification of market-rate and dedicated affordable units (made available to low-income households) in the same building or development. These units may be mixed in the same hallway, separated into different buildings or on different floors or wings of the same building. The success of this approach will depend in part on the ability to attract market-rate residents to the units that are not income-restricted or, if subsidized, are intended for a relatively higher income group.

The range in operating revenues (rents) decreases the gap between income and expenses for the portion of units that are made available at below-average market rents (AMR). This operating model is also commonly practiced by non-profit housing providers.

Socially, a diversification of affordability in larger developments has the potential to increase the continuum of income levels, socioeconomic growth and inclusion. This includes housing that may be considered affordable for the general labour force. The appropriate affordability diversification varies in terms of a building's operating costs, amenities, location and capital structure at the time the development is built. This means each development and affordability scenario has a unique pro forma, which requires diversification to meet the operating costs net of any subsidies. The format of mixed-income housing is a balance between the development and operating financial sustainability of the proposed development and the residents it is intended to house.

An appropriate mixed-income rental development balances a range of incomes and housing needs to create a secure, high-quality, well-maintained living environment while increasing affordable housing options for lower-and moderate-income households. There is no standard affordability diversification. For instance, in the new Orillia and Bradford SCHC properties, 80% of new units will rent at 80% AMR (including units participating in the Supportive Resident Program), and 20% of units between 100-120% AMR. However, all rental units offered up to 120% AMR continue to meet the County's definition of affordable housing.

Provided service level standards are maintained, the SCHC will explore opportunities to introduce additional mixed-income rent in existing SCHC buildings, where appropriate.

# 4. Plan

Simcoe County Housing Corporation housing development projects require County Council approvals and, often, local municipal land use approvals. Approval times vary depending on the complexity of the proposed development, such as the scale of development, property constraints, study and reporting requirements, staffing resources, community engagement, and funding availability.

Lengthy timelines can pose a significant threat to the viability of a project if development approval procedures are extended and/or implementation obstacles have not been anticipated. A good understanding of pre-construction planning, approval requirements and local municipal partnerships helps the entire process stay on track in a practical timeline and on budget. A long-term development plan allows SCHC to align the development factors noted above to reduce project approval times and enhance the County’s readiness to prepare for and respond to funding opportunities. Based on recent SCHC affordable housing developments over the past five years, the project timeline, from conceptual design proposal to building occupancy, takes an average of 4.3 years (Figure 1).

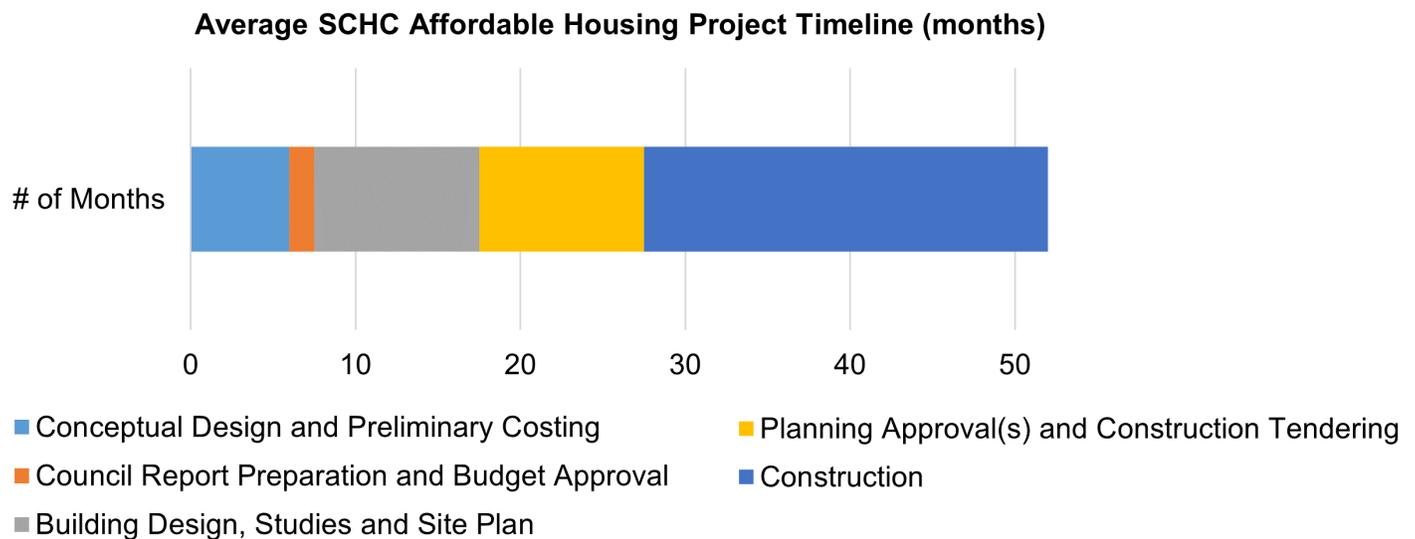


Figure 1: Average SCHC Affordable Housing Project development timeline

Access to appropriate and development-ready property to create affordable housing is an ongoing challenge throughout the region. A consistent and predictable pipeline of development projects in various states of readiness, as generally prioritized in this Plan, will allow the SCHC to continue to contribute quality housing, enhance the county’s eligibility for potential provincial and federal funding and requirements, and provide an opportunity to advance planned projects to a state of readiness to respond quickly to programs.

## 4.1 Simcoe County Housing Corporation Portfolio

An understanding of the current SCHC housing portfolio such as age and type of the building and unit diversification, enables gaps and solutions to be identified that ensure existing inventory is preserved while also supporting the development goals and objectives of this Plan. A map of the SCHC housing portfolio illustrates the building type and geographic distribution (Figure 7). The numbers labelled on the map depict the number of buildings for each dwelling type.

### 4.1.1 Community Housing

The majority of the SCHC housing portfolio was constructed during the 1960s and 1970s, with tapering growth through the 1980s and little to no growth during the 1990s and early 2000s. The median age of the SCHC housing portfolio is approximately 52 years old (Figure 2).

The age of the community housing stock in Ontario is an emerging issue in terms of physical condition, particularly in

older projects. While the primary intent of this Master Plan is to plan and prepare for new development and intensification opportunities, it also recognizes the magnitude of protecting and persevering the existing community housing portfolio to ensure the SCHC assets remain in a state of good repair and the residents have a safe and healthy home.

### Age of SCHC Housing Portfolio

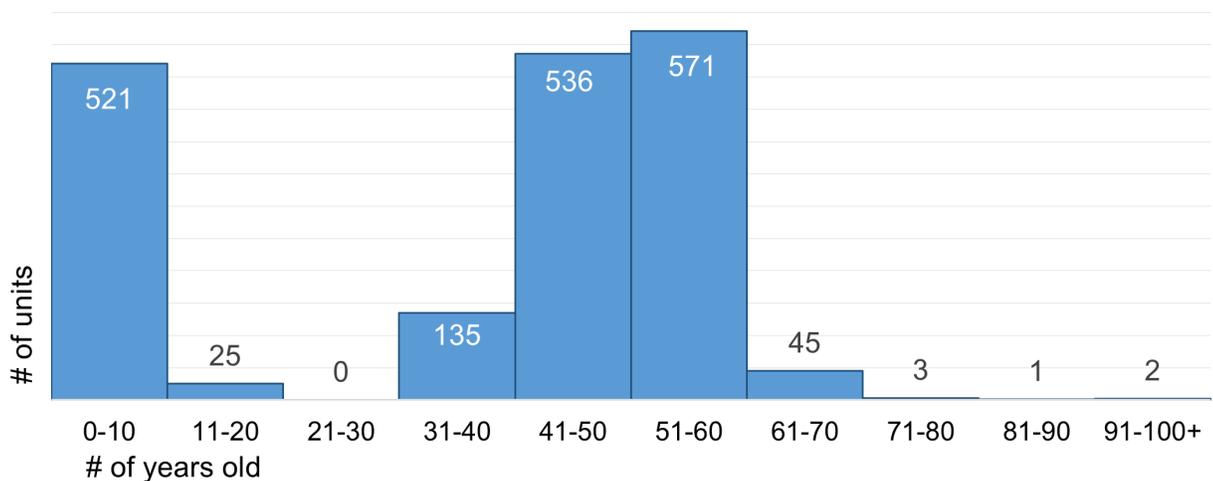
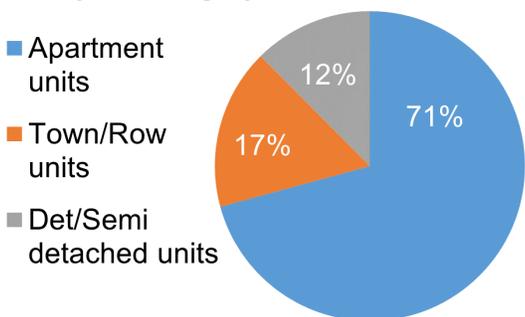


Figure 2: Age (in years) of existing SCHC Housing Portfolio

Apartment units make up 71% of the SCHC housing units, townhouse and rowhouse units 17%, and semi-detached and detached (scattered) units encompass 12% of the housing type. The major portion of unit types in the SCHC housing portfolio is 1-bedroom units (65%), followed by 3-bedroom units (18%) (Figure 3). Larger 4 and 5-bedroom units encompass a fraction of the housing diversification (5%). There is also a small portion of 2-bedroom units (9%) and studio units (4%) (Figure 4).

### SCHC Housing Portfolio by Building Type



### SCHC Housing Portfolio by Unit Type

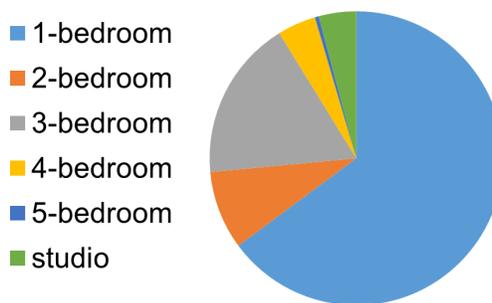


Figure 3: SCHC housing portfolio by building type. Figure 4: SCHC housing portfolio by unit type

In addition, SCHC affordable housing application data identifies the demand for 1-bedroom units is the highest (64%), followed by 2-bedroom (15%) and studio units (11%). The demand for family 3 and 4-bedroom units is 10% combined (Figure 5).

### SCHC Affordable Housing Application by Unit Type

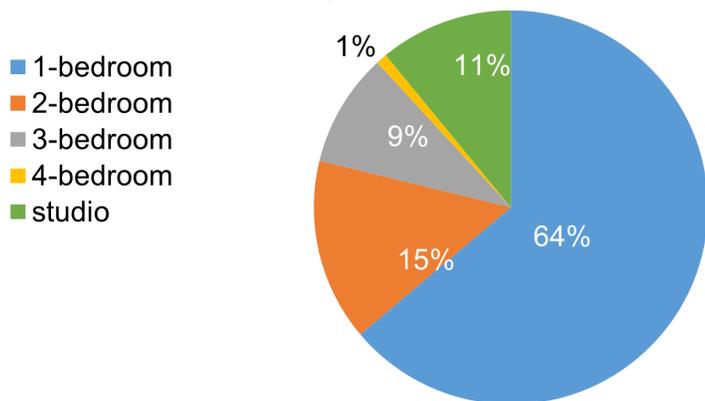


Figure 5: SCHC affordable housing application by unit type

The number of total households on the centralized waiting list for community housing in the Service Manager area steadily increased between 2018 and 2022. As of December 31, 2022, 4,696 households applied to be housed in a Rent-Geared-to-Income unit. The largest proportion of households on the waiting list are seniors (60+) and individuals (applicants with no dependents). Through its Business Intelligence team, the County of Simcoe will begin to analyze the centralized waiting list data in a way that enhances and demonstrates the type and need of affordable housing (Figure 6).

### Centralized Waiting List by # of Households

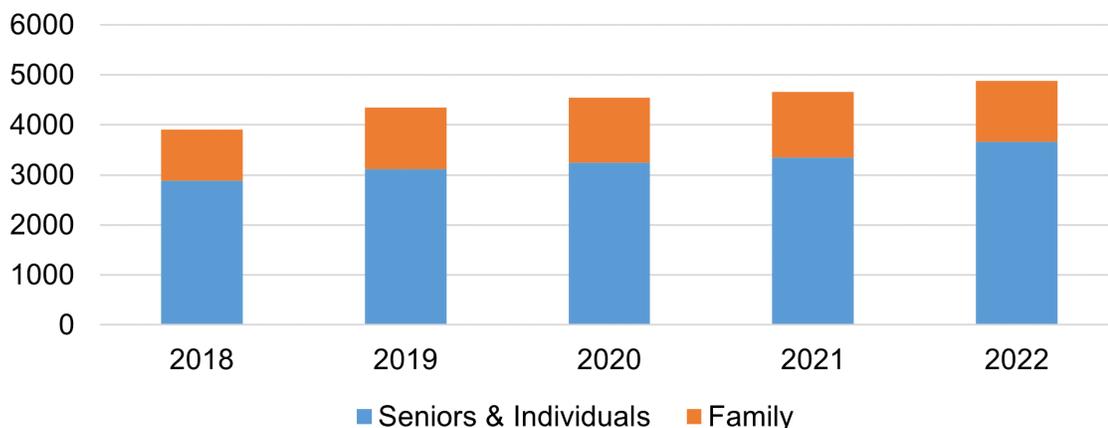


Figure 6: centralized waiting list by household type

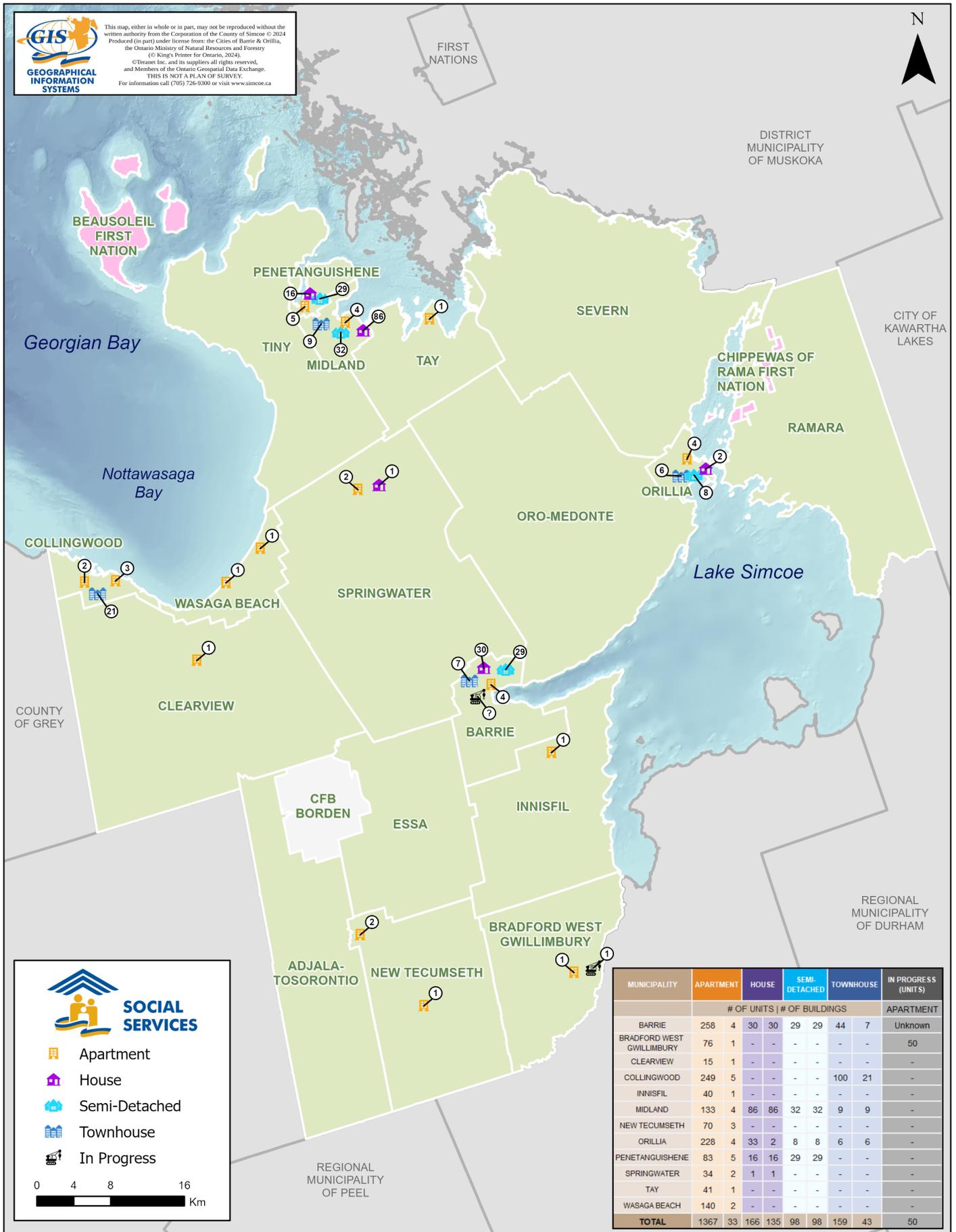


Figure 7: SCHC housing portfolio by type and location



## 4.2 Housing Diversification

Maintaining and building an adequate supply of purpose-built rental housing is critical to providing residents with a range of housing choices to meet the demand and household needs of the community. Included in the SCHC housing portfolio is a diversification of housing types - ranging from studio units designed for individuals to 5-bedroom family units.

The demand for affordable housing has increased significantly in recent years. A goal of approximately 100 new units per year has been identified and approved by the Simcoe County Housing Corporation Board for implementation over the next 10 years.

The *Housing Services Act*, 2011 stipulates that the County of Simcoe, as Service Manager, shall establish and administer a centralized waiting list (CWL) for RGI units in the service area. The SCHC centralized waiting list data is an indicator that the total number of households waiting for community housing far exceeds the existing supply of SCHC and community housing provider units combined. It should be noted that the CWL data includes households that may have found housing or left the area and not removed their name from the CWL. Also, RGI unit applicants may request housing in multiple buildings, and each request is counted in the CWL data. Social Housing staff review the CWL regularly and attempt to keep it up to date and filter as appropriate. The CWL data is not an exclusive indicator of demand but is applied in combination with other demand indicators.

While the overall demand is evident, the housing needs of community residents are a bit more distinct. Tenant households range from multi-member family compositions to single occupants, and over time, the needs of each household evolve. There is a demand to increase the number of smaller units, particularly one and two-bedroom units and accessible units, to meet the needs of a range of households. The demand for smaller units far exceeds the other unit types in the SCHC housing portfolio.

- *Based on the need and demand for smaller units, a target of approximately 70% of new developments will be designed as studio and 1-bedroom units for seniors and adults, where appropriate.*

# 5. Prepare

All buildings in the SCHC housing portfolio require ongoing investment. Building age is an important measurement when reviewing housing needs in a community because the older the building, the greater the likelihood of increasing capital needs. Also, increased inflation over the last several years has increased capital repair cost pressures. Although there has been some inflation rate reduction, the current and future projected rates remain higher than historical averages. Maximizing future capital investments includes exploring various partnership opportunities and continually increasing environmental and operational sustainability.

## 5.1 Asset Management

Capital planning and asset management are essential to ensuring the efficient and sustainable delivery of housing services and to planning for essential capital repairs over the lifespan of the building and associated components. The planning provides data-driven guidance and sets the strategic framework that will guide future developments and redevelopments, supporting growth and the changing needs of the SCHC housing portfolio and residents.

The County's asset management plan (AMP) assists in the preservation of the existing SCHC's rental portfolio. The AMP forms the capital repair budget over the next 10-year duration in which the assets are reviewed site to site, assessing priorities based on conditions of components and, typically, expected lifespans of materials and assemblies over various eras.

### 5.1.1 Co-location

The co-location of affordable housing and social and community services provides an opportunity to integrate service delivery to both residents and individuals and families with needs in the community. Since 2017, the co-location integrated service delivery model has demonstrated success at the Simcoe County Housing Corporation (SCHC) developments. The ability to integrate services under a common roof is reflective of a modern and holistic approach to cross-sectoral efforts, which truly are reflective of advancing human services integration within the County of Simcoe and promoting operational efficiencies. As such, affordable housing and social and community services' co-location are planned as part of larger-scale developments, where appropriate. Co-locating commercial space within affordable housing buildings, where feasible, improves access to relevant community services for tenants and residents and can offset SCHC operating and capital costs.

- ▶ *The SCHC will continue to explore opportunities to own and/or integrate supportive housing services and improve tenant well-being services in partnership with the County's Social and Community Services division.*

Recent builds have developed more user-friendly and multi-purpose rooms, which are used frequently. The SCHC Tenant Satisfaction Survey conducted in 2023 identified residents who used the common room use it for social gatherings. In addition, community and social service agencies utilize common rooms or program rooms to deliver health, fitness, life skills, and well-being programs.

- ▶ *Where feasible, new development projects should incorporate community rooms and/or community kitchens as accessible amenity areas.*

### 5.1.2 Quality Builds and Revitalization Standards

Taking advantage of new building envelope technologies and green building technologies can lower operating costs, help with ongoing financial sustainability, and keep rents affordable. Where feasible, intentional efforts will be made to incorporate durable, high-performance building design to achieve optimum building performance.

Benefits of high-performing affordable housing include increasing economic sustainability by lowering replacement, maintenance, and repair costs and reducing greenhouse gas emissions. Additionally, for residents, it will result in lowered utility bills with more money available for families' necessities.



SCHC development projects are designed and built to exceed the Ontario Building Code energy efficiency requirements, including high-quality residential materials, and to complement the general neighbourhood character. Furthermore, recent SCHC developments incorporate universal mobility and design criteria for the entire building, barrier-free programs, and community rooms.

- ▶ *The SCHC will strive to achieve high-performance design and construction and to comply with Federal funding energy and greenhouse gas emission reduction requirements and accessibility requirements in new construction and revitalization development projects in order to offset the higher costs of high-quality developments.*

Opportunities for continuous improvement in building design and practices through collaboration with partners and incorporation of 'lessons learned' into each project ensure that each development undergoes quality control.

- ▶ *The SCHC will continue to explore opportunities to increase accessibility and building function and to reduce the energy consumption of new and existing buildings in a financially and environmentally sustainable manner.*

A minimum of 50 units is generally required to benefit from the economies of scale and create more financially sustainable buildings. Because development project costs are spread out over a larger number of units, this provides both capital and operational efficiencies. Additional cost analysis will be conducted for each proposed development to determine the long-term feasibility and sustainability of a housing project.

- ▶ *To ensure more financially sustainable developments, the general baseline for new affordable housing construction projects will be a minimum of 50 units.*

## 5.2 Parking

Standard parking requirements are a significant barrier to the development of affordable rental housing. All recent SCHC affordable housing developments have required a parking standard reduction. High off-street parking ratios have the effect of increasing the cost of dwelling units. Surface parking reduces the area available for constructing housing units and outdoor amenity areas. Furthermore, parking structures such as underground or above-ground parking are very expensive and significantly increase the per-unit construction cost along with the capital repair costs throughout its lifespan.

Prospective and planned affordable housing developments are anticipated to be in proximity to existing transit route(s) and within walking distance to commercial and recreational amenities, therefore reducing reliance on single automobile trips to the extent possible.

Parking surveys of other SCHC affordable housing facilities demonstrate an average parking per-unit ratio of approximately 0.5 spaces per unit. It is acknowledged that many affordable housing tenants rely on public transit and/or mobility aids for many of their transportation needs. Recent SCHC development projects include both indoor and outdoor bicycle storage and rooms dedicated to motorized mobility aids.

- ▶ *The SCHC will continue to plan and design for minimum parking standards and affordable housing buildings to generously accommodate motorized mobility aids and bicycles.*

## 5.3 Revitalization and Redevelopment

The majority of community housing units in the County of Simcoe service area were built between the 1960s and 1990s. Preserving SCHC's existing rental portfolio is necessary to ensure it remains an essential part of the community's affordable housing supply.

For buildings that require revitalization, opportunities for intensification on SCHC properties have been identified and included in this Plan for prioritization. Intensification and/or the redevelopment of existing SCHC properties, including scattered detached and semi-detached dwellings, has the potential to increase the SCHC unit inventory and the range and diversification of unit types, as well as increase accessibility and energy efficiency.

There is an increasing need to ensure residents can fully access buildings and individual spaces. Multi-storey buildings in the SCHC housing inventory constructed or revitalized before 2010 do not generally have standard accessibility features such as elevators, walk-in showers, accessible amenity areas, and barrier-free units.

Scattered units are the most expensive housing type to operate, which is due to the large size of the home and household size within. These characteristics drive a higher utility cost on a per-unit basis when compared to a one-bedroom apartment or two-bedroom townhome.

Some SCHC properties have been evaluated for redevelopment and/or housing infill potential.

The selected SCHC properties identified in the project prioritization table (Table 1) for redevelopment are generally low-rise apartment buildings in need of capital repair and accessibility and energy efficiency improvements and where the unit yield can be significantly increased. Infill developments are generally cost-efficient development projects because the sites already have infrastructure with access to electricity, water, sewerage systems, roads, and decrease the cost of building infrastructure, and are usually in proximity to local amenities. In addition, this approach leverages existing SCHC property ownership, property value, and on-site construction activities.

- ▶ *Opportunities to enable and improve accessibility in existing buildings and under-serviced communities will be optimized in all retrofit and redevelopment projects.*
- ▶ *Where Simcoe County Housing Corporation (SCHC) scattered units exist in a community, consolidation should be examined to determine if selling existing assets is a benefit for revenue sources as well as for operational efficiencies. At a minimum, consolidation should take into account future capital repair costs, current operating costs, property value, and location. The proceeds of the sale of the scattered units should be allocated to the creation of new affordable housing units as well as to reduce term long-term operating costs of SCHC.*

## 5.4 Property Acquisitions

Property acquisitions and building conversions are additional opportunities for the SCHC to expand housing options for residents. The acquisition and/or minor-to-moderate renovation of existing buildings can provide affordable housing in a timely and cost-efficient manner. The SCHC will ensure prospective acquisitions comply with the County's due diligence procedures including a thorough examination of all structures, building assets, and site conditions.

Comprehensive site information is required so that an accurate capital replacement cost analysis can be developed prior to acquisition and to compare the cost of purchase and repair against the cost of new construction, including all hard and soft costs. The acquisition of a structurally sound and cost-effective building has the potential to provide an accelerated turnaround timeline for increasing the number of affordable units.

- ▶ *Opportunities to enable and improve accessibility in existing buildings and under-serviced communities will be optimized in all retrofit and redevelopment projects.*

Properties near or adjacent to existing SCHC facilities increase the viability of a revitalization and/or redevelopment project.

- ▶ *SCHC will seek opportunities to secure property in proximity and adjacent to redevelopment projects identified in the prioritization tables (Table 1 and 2), including agreement(s) with property holders to provide SCHC with the ability to be the first buyer. This would allow the SCHC to acquire property in a timely manner, where feasible.*

## 5.5 Partnership Opportunities

The creation of affordable housing is a shared responsibility and depends on a collaborative relationship among all housing partners. Local municipalities are responsible for planning and development approvals, such as zoning, site planning and building permitting. Municipalities who partner with SCHC in the provision of housing by contributing surplus municipal property or buildings and/or providing financial incentives, specifically for the supply of affordable and/or supportive housing, can accelerate the creation of housing to meet the needs of residents.

In addition, private and non-profit sectors and agencies also play a significant role in affordable housing and/or support services to residents. The non-profit sector, in particular, advocates for housing and programs and recognizes the daily needs of many residents in the under-housed population. There is an opportunity for the non-profit sector and co-operative housing providers to provide services that enable tenants/members to improve their quality of life and wellbeing and to maintain housing stability.

### 5.5.1 Land Donation

A significant challenge in creating affordable housing is the availability and cost of property. Additional site considerations include the assessment that the location is suitable: in proximity to amenities, municipal services and infrastructure, transit and compatibility with the surrounding neighbourhood. As such, when seeking affordable housing partnership opportunities, private, municipal, or non-profit, it is important to evaluate site selection using a consistent evaluation framework to ensure the criteria for an eligible property, donation and/or incentive are suitable for the SCHC needs.

- ▶ *Criteria for prioritizing which types of acquisitions will be pursued, including strategic purchasing of property, land lease, donation, and/or existing residential buildings for the purpose of building more SCHC affordable and supportive housing, will be assessed using the evaluation criteria identified in the recent Municipal Call for Proposal process framework (Appendix 8.1).*

The evaluation framework for property acquisition focuses on the level of partnership (a shared responsibility and a collaborative relationship), where applicable. Also, to determine the feasibility of development, the evaluation criteria include consideration of the parcel size, access to municipal services, and site readiness for construction. Many secondary factors, such as proximity to transit services and amenities, positive community impacts, financial implications, municipal incentives and services, staff capacity, funding opportunities, land use approvals, and overall demand in the area, also need to be evaluated on a case-by-case basis.

## 5.5.2 Call for Proposal

The County of Simcoe released a call for proposal (CFP) in 2016 reaching out to all member municipalities and the cities of Barrie and Orillia seeking partnerships for the donation of property and/or buildings for the purposes of developing affordable housing. Due to the success of the 2016 CFP that resulted in the creation of 190 affordable housing units in various communities, a renewed call for proposals was extended to member municipalities and the cities of Barrie and Orillia in 2023. The land donation and partnership proposals received were evaluated using the evaluation framework approved by Council (Appendix 8.1). The scores rendered from the evaluation framework prioritized potential development projects into three categories: short, medium, and long-term timeframes and are included in this Plan (Table 1) accordingly for implementation.

The municipal proposals received represent a significant contribution in support of promoting affordable housing development. Ideally, the SCHC will partner with local municipalities, with the objective of the donor municipality holding title to the property until it is shovel-ready for development.

## 5.5.3 Development Partnership

The County has an established and valuable relationship with non-profit and cooperative housing corporations. Community housing providers are committed to providing affordable housing on an ongoing basis. Opportunities for the SCHC to partner with community housing providers to create affordable housing are included in this Plan for prioritization (Table 1).

Included in the Plan's prioritization table are proposed development projects partnering with community housing providers that have offered to accommodate affordable housing buildings on their underutilized property parcels. In such circumstances, the SCHC will work with the community housing providers to formalize legal, operating, and ongoing property management agreements for Council's consideration.

In addition, the need for affordable rental housing that supports the labour force is negatively impacting local employers' ability to attract and retain qualified employees. Potential opportunities to partner with private developers and service and manufacturing industries could result in the development of additional housing units on privately owned properties.

- ▶ *Given the opportunity, the SCHC will engage in partnerships for the joint development of affordable and workforce housing to realize economies of scale in development and also fulfill a range of housing needs. These joint partnerships create opportunities for Property management and tenant management by SCHC.*

## 5.5.4 Property Management Partnership

SCHC is responsible for the property management of all its properties and buildings. This includes maintenance, repairs, scheduled servicing, residential lease agreements, rent collection, and tenant relations.

- ▶ *Where feasible, the SCHC may explore opportunities to extend property management services in partnership with community housing providers to optimize opportunities for cost efficiencies for both parties.*

## 5.6 Alternative Housing Types

While conventional construction is the most common method of creating housing, some alternative housing types, such as modular homes, have the potential to expand the SCHC housing portfolio.

### 5.6.1 Modular Homes

There is increasing interest regarding the potential benefits of modular home construction. Modular housing, or prefabricated housing, is the construction of housing units in a manufacturing facility, built for shipping and assembled on site. The range of quality and cost of modular housing units vary. In the appropriate circumstances, modular housing construction can create affordable housing faster than conventional construction projects.

Given a suitable site, available servicing, and deliverable construction timelines, opportunities for small to medium-scale modular housing may be used for either temporary or permanent housing solutions.



### *5.6.2 Co-Housing*

Co-housing or co-living spaces are gaining recognition as a potential solution to housing affordability, particularly with the older demographic. Rental co-housing is described as a student dormitory, but for adults, where common spaces are shared, such as the kitchen and living room; however, occupants have their individual private space. The co-housing design has the potential to facilitate construction cost-savings and residential cost-savings, as there is an increase in individual units and a decrease in common room space.

### *5.6.3 Condominium Model*

The purchase of condominium units has the potential to increase the SCHC's supply of affordable housing. A condominium corporation operates condominium buildings to ensure the building's common elements are maintained; therefore, there are reduced SCHC maintenance staffing requirements. Additional cost analysis is needed on a case-by-case basis to determine the long-term feasibility and sustainability of this alternative housing option.

### *5.6.4 Secondary Rental Market – Head Lease*

Secondary rental market units are individual units that are rented by private owners, such as condominium units operating as investor units. A head lease is a potential strategy to expand affordable housing inventory through a commercial lease agreement where a property owner leases a unit or unit(s) to another party responsible for the subtenancy. A head lease structure may be beneficial for affordable housing needs as a turnkey solution. Due to region-wide low vacancy rates, however, this option may be best suited for negotiation in new private and non-profit rental developments based on appropriate financial analysis.

- ▶ *The SCHC will explore opportunities to augment the housing portfolio by investigating the feasibility of alternative housing types on a case-by-case basis.*



## 6. Implement

To achieve the goals as set out in this Plan (2024 – 2034) a project prioritization schedule will guide SCHC developments over the next ten years. The SCHC Affordable Housing Master Plan is a living document and will be reviewed every five years. Also, other opportunities may arise during the next decade that warrant consideration. As such, the Call for Proposal (CFP) process seeking affordable housing development partnerships will be extended again in approximately 5 years.

- ▶ *Scheduled development projects will be included in the County's Long-Term Financial Plan and presented to Council as part of the annual budget process for consideration.*
- ▶ *Project prioritization sequence may be adjusted, as appropriate, to consider advantageous development opportunities that are currently unknown. Conversely, should a project that has been identified for implementation encounter barriers that compromise the timing of construction, the prioritization ranking may be adjusted accordingly.*

### 6.1 Project Prioritization Table

County staff have reviewed a number of SCHC properties for redevelopment potential, evaluated proposals submitted in response to the 2023 CFP, and considered offers from non-profit and private proponents for development partnerships. In addition, staff undertook a triage approach to all SCHC sites to narrow down a list of properties that would be appropriate for regeneration largely based on their conditions, property size and levels of investment that would be required to maintain those sites in a state of good repair. This review resulted in over 14 properties identified in Table 1 as suitable for affordable and/or supportive development in a phased approach over ten years, resulting in approximately 1091 new housing units, including 64 replacement RGI units.

The development projects identified for development include diversification of partnership opportunities for new development, rehabilitation and intensification of projects on SCHC properties. In addition to the development projects identified in Table 1, staff has evaluated existing SCHC properties that can be redeveloped or rehabilitated should potential projects not go forward as planned and/or as Phase 2 (Table 2) to the Master Plan, subject to future Council approvals. Proposed prioritized development project descriptions, identified in Table 1, are outlined in Appendix 8.1.3.

Table 1: Phase 1 Project Prioritization Table

Priority	Location	Units	Property Status	Municipality	Project Initiation Year
1	20 Rose Street	215 (151 new units)	SCHC - new	Barrie	2024
2	Urban Native Intensification Project	22	SCHC - intensification	Midland	2024
3	29 & 45 Birch Street	30	CFP - Town owned	Collingwood	2024
4	69 Harriet Street	11 (10 new units)	SCHC - intensification	Penetanguishene	2026
5	175 Zoo Park Road	100	CFP - Town owned	Wasaga Beach	2026
6	Coldwater Seniors Apartment Inc.	59	Non-profit Land lease	Severn	2027
7	32 Yonge St, Elmvale	50	SCHC - intensification	Springwater	2028
8	Angus Gardens Senior Citizens Complex	100	Non-profit Land lease	Essa	2028
9	810 Bay Street / 837 Montreal	100	CFP - Town owned	Midland	2029
10	60 Maple St, Victoria Harbour	50	SCHC - intensification	Tay	2029
11	8291 4th Line, Angus	100	Private	Essa	2030
12	2049 Victoria Street, Stroud	50	SCHC - intensification	Innisfil	2031
13	1484 Brunelle Sideroad	100	CFP - Town owned	Penetanguishene	2031
14	250 West St N	100	County	Orillia	2033

Table 2: Phase 2 Project Prioritization Table

Priority	Location	Units	Property Status	Municipality	Project Initiation Year
15	177 8th Street & Walnut Street	75	SCHC - intensification	Collingwood	Phase 2
16	Beauchamp Court	50	SCHC - intensification	Midland	Phase 2
17	246 Oxford Street	60	SCHC - intensification	Orillia	Phase 2
18	393 Blake Street	50	SCHC - intensification	Barrie	Phase 2
19	39 Burke Street	25	CFP - Town owned	Penetanguishene	Phase 2
20	High Street & Poplar	100	CFP - Town owned	Collingwood	Phase 2



### 6.1.1 Financial considerations

While the Housing Master Plan positions the County to create a significant number of affordable housing units over the next ten years, its full implementation requires significant funding from all levels of government.

- ▶ *As a general funding guideline, two-thirds of the funding to implement prioritized development projects identified in the Master Plan will be sought from both orders of government.*

Municipal Partnership opportunities will be leveraged. However, municipal-level funding alone is insufficient to support the completion of the 10-year development plan. The creation of new affordable housing is dependent on federal and provincial funding. The availability of funds from both orders of government could influence implementation and development-related activities during the projected timelines in this plan.

SCHC's efforts to guide, plan and create a sustainable housing system in Simcoe County are ongoing. SCHC will continue to pursue external funding sources, where available, to support housing initiatives and to augment the SCHC's resources. Opportunities will also be explored to maximize funding opportunities through public-private partnerships, the private sector, and other public sectors.

Ongoing and sustained federal and provincial investment is required to meet the growing demand for Affordable Housing. The County will continue to seek federal and provincial funding opportunities to increase capital revenue in support of affordable housing development.

County investments required to support the proposed development projects prioritized in the SCHC Affordable Housing Master Plan will be reported through the County's annual budgeting process. All new SCHC rental development projects, new facility construction, and operation costs are examined in detail over a 50-year period. All future capital requirements, such as roof replacements, elevators, piping, retaining walls, etc., are calculated into an annual capital allowance.

As a practice for good asset management, a capital reserve fund has been established for the SCHC to ensure that as future capital repairs come up for replacement, funding is available to complete these repairs. In addition, commercial rents from leased space in new developments contribute significantly to the operational revenues, as these rents are substantially greater than residential affordable rents.

The total project cost to implement the 1091 units, including the 15 supportive modular units identified in the Project Prioritization Table (Table 1), is estimated to be approximately \$861 million. Debt servicing costs will extend beyond the Master Plan's ten-year forecast.

# 7. Sustain

All buildings require ongoing maintenance, repairs, and replacement. The housing affordability issues and rental housing supply challenges facing municipalities across the county underscore how important it is to maintain and protect the existing community housing portfolio in the County. This requires proactive planning to enable the SCHC to take the necessary steps to sustain its housing assets.

## 7.1 Repairs and Maintenance

The SCHC social housing portfolio was constructed 40-55 years ago; the average building is approximately 52 years old. Given the age of the buildings and the limited capital funding available, the housing portfolio is showing its age. Excluding recent affordable housing developments, the average asset condition of the SCHC housing portfolio would benefit from improvements such as increased accessibility and energy-efficient renovations.

On-going maintenance is required to address the physical quality of buildings and to realign the housing supply with current and forecasted demand, to ensure the social housing portfolio is best meeting the needs of the County's residents.

Annual contributions for the repair and maintenance of SCHC assets and properties are estimated to be approximately \$11 million a year over the next 10 years. This budget commitment enables the SCHC to address the portfolio's capital expenditures on an ongoing basis and undertake effective asset management based on a predictable level of funding.

### *7.1.1 Financial Considerations*

Projecting to 2034 to renew the SCHC social housing portfolio, the total estimated capital repair cost for maintaining and replacing expired building components is more than \$100 million.

## 7.2 Safety and Security

The safety and security of all residents is an SCHC priority and is an ongoing challenge at some of the more vulnerable buildings. The SCHC Tenant Satisfaction Survey conducted in 2023 identified residents feel safest in their unit, and most feel safe accessing common areas. Improvements to site lighting in common and parking areas were suggested. Safety and crime prevention design principles are incorporated in new SCHC builds; however, some of the older buildings would benefit from additional safety measures, such as an integrated snow melt walkway system to reduce slips and falls, enhanced lighting for optimal visibility, and a defined secure tenant common area. This will reduce vandalism and damage to SCHC property.

### *7.2.1 Security cameras*

SCHC has closed-circuit television (CCTV) cameras across its portfolio, with cameras in every community. These cameras provide security for tenants, aid in investigations after the occurrence of a serious incident and help deter unauthorized activity. In addition, the SCHC asset management includes plans to maintain camera operations to ensure the operating systems are modernized, including better imaging in low-light conditions.

# 8. Appendix

## 8.1 Re/Development Evaluation Framework

### Pass/Fail

#### 1. Property Size & Topography

*Approximately 0.8 hectares (2 acres) for new developments*

- property of approximately 1 hectare will support an efficiently scaled development, surface parking, outdoor amenity area, playground, stormwater features and landscaping.

Considerations include:

- optimizing property use,
- quality of property topography,
- the size of the property determines the scale of development.

**2. Municipal Services (water & wastewater) must be available or planned to be available in the next five years.**

### Eligibility Criteria

#### 1. Appropriate land use approvals (meet all = 3)

- zoning that permits a mixed-use/residential building
- sufficient potential unit yield under the current zoning by-law, suitable building height and density per hectare
- reduced parking standard
- site services available
- requirement for C of A development permit(s) identified

#### 2. Site Plan readiness (meet all = 3)

- completion of Environmental Assessments
- Record of Site Condition filed if required
- Draft Site Plan

#### 3. Access to transit

- the availability and frequency of public transportation will reduce additional costs to the end-user in order to access required supports and services, including employment.

Proximity considerations:

- bus stop within 500 metres (= 3)
- transit within 1 km (= 2)
- transit approximately 2 km (= 1)

#### 4. Access to amenities (meet all = 3)

Proximity considerations include:

- the walkability of the area
- proximity to grocery stores, schools, parks and/or other services

Proximity considerations:

- within 1 km: ~ 15 minute walk (=3)
- within 2 km: ~ 30 minute walk (=2)
- within 3 km: ~ 40 minute walk (=1)

#### 5. Positive community impacts (all = 3)

Adds social or support services to the broader community and other community amenities.

- new employment opportunities and/or skill development for tenants
  - Co-location of County social services (= 2)
- Social and Community Agency rental space
  - Opportunity for supportive services (= 1)

## 6. Financial implications and factors

Cost per unit considering:

- Property donation and/or own
- Demolition costs, if applicable
- Hazardous materials removal, if applicable
- Site costs (retaining wall, dewatering, clearing, cleaning, adequately serviced)
- Maintenance costs (proximity to existing SCHC facilities)
- Value of municipal initiative(s)
- Partnership opportunities
- Municipal commitment to prioritize approval(s)

Estimated cost per unit:

- Low cost/unit = 3
- Medium cost/unit = 2
- High cost/unit = 1

## 7. Enhances existing Simcoe County Housing Corporation (SCHC) facility (meet all = 3, meet most = 2, meet some = 1)

- Current building site conditions
- Building's physical condition
- Good development yield, which is the size of the development, renders a very good result in total new units created versus the number of original units on the site
- Improve tenant common space and accessibility
- Improve the facility's energy efficiency
- Tenant impact of the redevelopment

## 8. Need and Demand

Aligns with LTHAS identified need (meets = 3, slightly exceeds = 2, surpasses = 1)

- Number of households on the centralized waiting list for that municipality/area
- Number of households on the affordable housing waitlist
- Number of households on the by-name list (BNL)
- Addresses a local need, i.e. bedroom type, tenant type

### 8.1.1 Evaluation Scoring

Criteria	Pass / Fail		
Adequate property size and topography			
Municipal Servicing available or planned to be available			
	Value (0 - 3)	Weight (10 - 1)	Score
Appropriate property use approvals		10	
Site Plan readiness		5	
Access to transit		10	
Access to amenities		5	
Positive community impacts		15	
Financial implications and factors		20	
Enhances existing facility		10	
Need and Demand		25	
<b>Total</b>		<b>100</b>	

### 8.1.2 Prioritization Triage Table

Level	Definition based on risk of not proceeding, site constraints, and time sensitivity		Implementation
Essential & Opportune	High confidence	Minimal site constraints and time-sensitive	Short-term
	Certain to occur		
Essential, but some constraints	Medium confidence		Medium-term
	Reasonable to occur		
Convenient but not critical	Medium-low confidence		
	Might occur		
Optional & Constrained	Low confidence	Major site constraints and not time-sensitive	Long-term
	Not expected to occur		



### 8.1.3 Proposed Development Projects for Prioritization

#### 20 Rose Street

**Location:** City of Barrie

**Total approximate number of units:** 215 (including 64 replacement units)

**Property Status:** new development on property owned by the Simcoe County Housing Corporation (acquired 2021)

**Development Project initiation:** 2023-2024

**Estimated Occupancy:** 2026

#### Development description

##### *Social and Community Services and Affordable Housing Development*

The proposed development includes a mixed-use building, outdoor amenity area, parking structure, and green space. The mixed-use building is designed as one building with 2 towers that are visually separated by the tiered podium and central common area (Figure 7). The proposed development will include approximately 215 mixed-income residential units designed for seniors, families, and individuals.

The development will include non-residential community hub uses on the ground level of the residential building and on top levels of the parking structure. The residential building is proposed to include a licensed childcare centre, partner agency space potentially for early learning and/or health services, as well as partner agency space potentially for education and/or health services.

A community program room and community kitchen are included in the proposed design. The on-site services and community rooms presents partnership opportunities with community agencies to work directly with building residents, as

well as community residents. Resources and supports through County of Simcoe services include Ontario Works, Children and Community Services, and Social Housing services is proposed to be located on the top levels of the parking structure.

### Constraint

A site-specific zoning by-law amendment (ZBA) is required to permit the proposed height and requested parking reduction. The site-specific ZBA application and supportive documents have been submitted to the City of Barrie Planning Department for review, and ultimately City of Barrie Council decision.

## Secondary Suites

**Location:** Towns of Midland and Penetanguishene

**Total approximate number of units:** 22

**Property Status:** duplexing of single detached dwellings on property owned by the Simcoe County Housing Corporation

**Development Project initiation:** 2024

**Estimated Occupancy:** 2 development projects per year for 10 years

### Development description

#### *Urban Native Rehabilitation and Intensification Development Project*

The Urban Native rehabilitation and intensification project has been identified by county staff as a viable capital project and is currently in the pre-planning phase for implementation in the short-term. The Urban Native portfolio consists of 66 scattered units in the Midland and Penetanguishene area that were downloaded to the County as the CMSM. The majority of the scattered units are suitable for intensification, however based on staffing resources, 2 projects per year is a reasonable objective.

The proposed development project intensifies existing SCHC owned buildings by adding a new (secondary) unit, at the same time as rehabilitating the dwelling to renew the aged units and the homes increase energy efficiency resulting in a very cost-efficient method of creating new units as well as renewing existing rental stock. There are no 1-or 2-bedroom units allocated specifically to Indigenous households in the Simcoe County Housing Corporation (SCHC) portfolio, therefore the availability of smaller units would benefit some tenants, depending on household needs.

Despite regular maintenance, due to the ages of the dwellings (circa 1970 - 80's), and low turnover, many of the homes are in need of renovation, and could be lost to the rental stock unless rehabilitation costs are invested. Some of the required rehabilitations works include foundation cracking and waterproofing repairs as well as significant building envelope improvements. Homes will also have the insulation, air sealing, and mechanical/electrical equipment improvements made at the same time to ensure economies of scale and minimize tenant disruption. Rehabilitation of these units would support the renewal of the housing supply, increase the homes energy efficiency, as well as provide an opportunity to expand the supply of community housing by restructuring the dwelling to accommodate a secondary unit.

### Constraint

Initial secondary suite design and building permit approvals. However, as many of the existing dwellings identified as suitable for intensification are similar in layout, it is expected the design an approvals process will accelerate with each building permit submission.

## 29 & 45 Birch Street

**Location:** Town of Collingwood

**Total approximate number of units:** 30 (including 9 existing)

**Property Status:** currently owned by the Corporation of the Town of Collingwood

**Development Project initiation:** 2024

**Estimated Occupancy:** 2025

### Development description

The subject properties, combined as a single parcel, were submitted for consideration of a Municipal partnership to create Affordable Housing through the County's Call for Proposal (CFP) process.

The existing 9-unit apartment complex on Town-owned property are aging and are in need of some repair. The County could make the appropriate investment to bring the units into a good state of repair and/or consider opportunities for future development or expansion. County staff recommend a single investment by initiating a re-development of the site in the short-term.

The proposed affordable housing development project has the potential to accommodate a modest purpose-built rental apartment using modular construction methods. An advantage of modular construction at this location, and timeline, is that the site can be prepared at the same time site preparation, and accelerating the creation of additional affordable housing units in the community. Community consultation, and ongoing coordination with the Town, regarding proposed design and neighbourhood compatibility is anticipated throughout the design and procurement process.

### Existing tenants

The existing tenants would be offered Simcoe County Housing Corporation (SCHC) housing during the redevelopment phase. Birch Street tenants will be provided with the 'right of first refusal', meaning the tenants have the right to move back to this location once the proposed development project is completed.

### Constraint

A site-specific zoning by-law amendment is required to permit the proposed use and density increase. It is also anticipated a request to increase the permitted height and reduce parking standards will be required.

## 65 Vespra Street

**Location:** City of Barrie

**Total approximate number of beds:** 15

**Property Status:** currently owned by the Corporation of the City of Barrie

**Development Project initiation:** 2024

**Estimated Occupancy:** 2024

### Development description

The subject properties combined as a single parcel, were submitted for consideration of a Municipal partnership to create Affordable Housing through the County's Call for Proposal (CFP) process. In addition to the request for affordable housing partnerships, the CFP also sought opportunities for supportive housing.

The temporary modular units located at 20 Rose Street, Barrie, must be relocated to accommodate the construction of the Social and Community Services and Affordable Housing Development. Given the location of the Vespra & Victoria Street parcel and proximity to the city's downtown area, modular residents will have access to social and community amenities.

The proposed 15-bed temporary modular project, while technically a Community Services department expenditure, is included in the proposed SCHC Project Prioritization table as it requires SCHC staff resources and coordination. Ongoing neighbourhood engagement, in consultation with city staff, will occur throughout the site preparation and relocation process.

### Constraint

Pending decision about whether or not a record of site condition is required.

## 837 Montreal Street

**Location:** Town of Midland

**Total approximate number of units:** 100

**Property Status:** currently owned by the Corporation of the Town of Midland

**Development Project initiation:** 2025

**Estimated Occupancy:** 2027

### Development description:

The subject property was submitted, via Letter of Intent, for consideration of a Municipal partnership to create Affordable Housing through the County's Call for Proposal (CFP) process.

The subject property is adjacent to an existing SCHC building located at 810 Bay Street and has been identified by staff as an excellent opportunity for revitalization and intensification development project.

The areas of Midland and Penetanguishene do not have any SCHC buildings with elevators. 810 Bay Street in Midland, one of the larger seniors' buildings, is an excellent example of an existing building that would benefit from capital repair and retrofit investment due to age and function of the building. 810 Bay Street was originally constructed in 1981. As such, there are major building components identified in County's Asset Management System that are due for upgrade. Some of the identified upgrades have been placed on hold in anticipation of securing some funding and/or intensification development whereby the capital repairs, accessibility modifications, and energy upgrades could be completed under one larger project.

### Existing tenants:

As the building is occupied, tenants will remain in their units through the construction process. Therefore, the coordination of capital upgrades into a single larger construction project reduces the overall timeframe of tenant disruption and construction costs.

### Constraints

837 Montreal Street is the current location of a Town of Midland water tower and pump house. The tower's relocation and timing has yet to be confirmed.

It is also anticipated a site-specific zoning by-law amendment to increase the permitted height and reduce parking standards will be required.

## Angus Gardens

**Location:** settlement of Angus, Township of Essa

**Total approximate number of units:** 100

**Property Status:** currently owned by Angus Legion Gardens (a non-profit housing provider)

**Development Project initiation:** 2026

**Estimated Occupancy:** 2028

### Development description

Angus Gardens Senior Citizens Complex, 'Angus Gardens' is a non-profit housing provider located in the settlement of Angus. Angus Gardens, in partnership with the County of Simcoe, currently offers RGI units for seniors and independent living.

The Angus Gardens Board of Directors (Board) have offered to partner with the SCHC through a proposed land lease agreement, the opportunity to create 100 affordable housing units targeted for seniors on vacant land adjacent to the existing residential 3 storey building. Fifty percent of the proposed development project would be owned and operated by the SCHC.

### Constraints

The Angus Gardens Senior Citizens Complex Board is currently investigation their borrowing capacity to contribute to the

capital costs of the proposed development project. Details of the proposed land lease and funding partnership negotiations and agreements have yet to be drafted and reviewed for coordination.

Wastewater capacity and water distribution system upgrades in the settlement of Angus are required. Water system upgrades are anticipated to begin in 2025. The investment in wastewater system upgrades timing currently unknown, however based on Township's Strategic Plan, is anticipated to be initiated soon thereafter.

The property is zoned for multi-residential, which would permit the proposed apartment building, however is currently subject to density limits (which may require an Official Plan Amendment (OPA), depending on how many units are proposed in the final design).

## Coldwater Seniors

**Location:** settlement of Coldwater, Township of Severn

**Total approximate number of units:** 59

**Property Status:** currently owned by Coldwater Seniors Apartment (a non-profit housing provider)

**Development Project initiation:** 2027

**Estimated Occupancy:** 2029

### Development description

Coldwater Seniors Apartment, 'Coldwater Seniors' is a non-profit housing provider located in the settlement of Angus. Angus Gardens, in partnership with the County of Simcoe, currently offers RGI units for seniors and independent living.

The Coldwater Seniors of Directors (Board) have offered to partner with the SCHC through a proposed land lease agreement, the opportunity to create 59 affordable housing units targeted for seniors on vacant land adjacent to the existing residential two-storey building. The proposed development project would be owned and operated by the SCHC.

### Constraints

The Coldwater Seniors Board is currently investigation their borrowing capacity to contribute to the capital costs of the proposed development project. Details of the proposed land lease and funding partnership negotiations and agreements have yet to be drafted and reviewed for coordination.

Wastewater capacity upgrade in the settlement of Coldwater is required. The Coldwater wastewater treatment plant expansion anticipated to begin in the short-term with available capacity by 2029.

A site-specific Zoning Bylaw Amendment (ZBA) are required to permit the proposed multi-residential development use, height and reduction in the parking standard. An Official Plan Amendment (OPA) may be required to permit the proposed residential development density, depending on when the Township's new Official Plan is in force and in-effect. The Township's new Official Plan policies supports the proposed residential density.

## 175 Zoo Park Road

**Location:** Town of Wasaga Beach

**Total approximate number of units:** 100

**Property Status:** currently owned by the Corporation of the Town of Wasaga Beach

**Development Project initiation:** 2027

**Estimated Occupancy:** 2029

### Development description

The subject property was submitted for consideration of a Municipal partnership to create Affordable Housing through the County's Call for Proposal (CFP) process.

The subject property is adjacent to an existing SCHC building located at 175 Zoo Park Road and has been identified by staff as an excellent opportunity for an intensification development project.

The proposed development project would create 100 affordable housing units targeted for seniors on the existing vacant portion of SCHC land located at 175 Zoo Park Road and adjacent Town of Wasaga Beach property.

### Constraints

The subject lands would require a both an Official Plan Amendment (OPA) and a Zoning By-law Amendment (ZBA) to permit the overall proposed density of 100 units.

## 32 Yonge Street

**Location:** Township of Springwater

**Total approximate number of units:** 50

**Property Status:** owned by the Simcoe County Housing Corporation

**Development Project initiation:** 2028

**Estimated Occupancy:** 2030

### Development description

The existing SCHC building located at 32 Yonge Street North and adjacent property located at 28 Yonge Street North, acquired in 2023, in the settlement of Elmvale have been identified by staff as an excellent opportunity for revitalization and intensification development project.

Elmvale does not have any SCHC buildings with elevators. 32 Yonge Street North in Elmvale is another example of an existing building that would benefit from capital repair and retrofit investment due to age and function of the building. 32 Yonge Street was originally constructed in 1980. As such, there are building components identified in County's Asset Management System that will be due for upgrade in the next 5 – 10 years. In addition, the proposed revitalization and intensification project is an excellent opportunity to include accessibility modifications, and energy upgrades that could be completed under one larger project.

### Existing tenants

As the building is occupied, tenants will remain in their units through the construction process. Therefore, the coordination of capital upgrades into a single larger construction project reduces the overall timeframe of tenant disruption and construction costs.

### Constraints

A site-specific zoning by-law amendment is required to permit the proposed apartment dwelling use. It is also anticipated a request to increase the permitted height and reduce parking standards will be required.

Wastewater capacity upgrade in the settlement of Elmvale is required. The Elmvale wastewater treatment plant expansion anticipated to begin in 2025.

## 8291 4th Line, Angus

**Location:** Township of Essa

**Total approximate number of units:** 100

**Property Status:** owned by a Private Developer

**Development Project initiation:** 2028

**Estimated Occupancy:** 2030

### Development description

A private developer has proposed to donate approximately 0.5 hectares of land to the SCHC for the development of purpose-built rental affordable housing. Preliminary discussions include consideration of approximately 100 units, 8 storey apartment building adjacent to the proposed private development, targeted to seniors, families and individuals.

### Constraints

Initiation of the proposed partnership opportunity is pending the submission and approval of the property Owner's proposed Plan of Condominium. In addition, there does not appear to be any municipal infrastructure at this location and it

is anticipated to be a condition of associated planning approvals.

Wastewater capacity and water distribution system upgrades in the settlement of Angus are required. Water system upgrades are anticipated to begin in 2025. The investment in wastewater system upgrades timing currently unknown, however based on Township's Strategic Plan, is anticipated to be initiated soon thereafter.

In addition, the subject lands would require a both an Official Plan Amendment (OPA) and a Zoning By-law Amendment (ZBA) to permit the proposed development.

## 60 Maple Street

**Location:** Township of Tay

**Total approximate number of units:** 100

**Property Status:** owned by the Simcoe County Housing Corporation

**Development Project initiation:** 2029

**Estimated Occupancy:** 2031

### Development description

The existing SCHC property located at 60 Maple Street, has been identified by staff as an excellent opportunity for an intensification development project.

The proposed development project would create 50 affordable housing units targeted for seniors on the existing vacant portion of the existing SCHC land at this location. The existing building, completed in 2020, has 41 1-bedroom units for seniors and persons with disabilities.

### Constraint

It is anticipated a site-specific zoning by-law amendment to increase maximum lot coverage and reduce parking standards will be required.

## 2049 Victoria Street

**Location:** Town of Innisfil

**Total approximate number of units:** 50

**Property Status:** owned by the Simcoe County Housing Corporation

**Development Project initiation:** 2031

**Estimated Occupancy:** 2033

### Development description

The existing SCHC building located at 2049 Victoria Street, in the settlement of Stroud, has been identified by staff as an excellent opportunity for revitalization and intensification development project. Adjacent lands to the south of the SCHC property are privately owned and subject to a proposed Plan of Subdivision. Preliminary discussions with the Private developer include consideration of donating a small portion of land for the purpose of creating approximately 50 affordable housing targeted for seniors on the vacant portion of the SCHC property.

The SCHC building in Stroud does not have an elevator. 2049 Victoria Street in Stroud, is another example of an existing building that would benefit from capital repair and retrofit investment due to age and function of the building. Construction in 1980, some building components have been identified in County's Asset Management System for upgrade in the next 5 – 10 years. The proposed revitalization and intensification project provides an opportunity to include accessibility modifications, and energy upgrades could be completed under one larger project.

### Existing tenants

As the building is occupied, tenants will remain in their units through the construction process. Therefore, the coordination of capital upgrades into a single larger construction project reduces the overall timeframe of tenant disruption and construction costs.

## Constraints

Wastewater treatment at this location is serviced on-site septic system. Proposed expansion cannot proceed until municipal services are available.

Initiation of the proposed partnership opportunity is pending the approval of the adjacent property Owner's proposed Plan of Subdivision and extension of municipal infrastructure and wastewater capacity connection.

## 1484 Brunelle Sideroad

**Location:** Town of Penetanguishene

**Total approximate number of units:** 100

**Property Status:** owned by the Corporation of the Town of Penetanguishene

**Development Project initiation:** 2031

**Estimated Occupancy:** 2033

## Development description

The subject property was submitted for consideration of a Municipal partnership to create Affordable Housing through the County's Call for Proposal (CFP) process.

Approximately 3.5 hectares property adjacent to residential development and in proximity to downtown amenities and transit has the potential to accommodate approximately 100 units, targeted to seniors, families and individuals in a purpose-built rental apartment building. In addition, the proposed affordable housing development project would, following the proposed 810 Bay Street development project, provide another fully accessible building in the Midland – Penetanguishene area.

Community consultation, and ongoing coordination with Town staff, regarding proposed design and neighbourhood compatibility is anticipated throughout the design and procurement process.

## Constraints

Both a Zoning By-law Amendment (ZBA) and an Official Plan Amendment (OPA) are required to facilitate the proposed residential density and development on the property.

The Site is also within a mapped Woodland in the Town of Penetanguishene Official Plan. An Environmental Impact Study is required to evaluate the significance of the natural heritage features on the property.

## 250 West Street North

**Location:** City of Orillia

**Total approximate number of units:** 100

**Property Status:** owned by the Corporation of the County of Simcoe

**Development Project initiation:** 2033

**Estimated Occupancy:** 2035

## Development description

The existing County-owned property located at 250 West Street North in the City of Orillia, has been identified by staff as an excellent opportunity for an intensification development project.

The proposed development project would create 100 affordable housing units targeted for seniors, families and individuals on the existing vacant portion of the existing SCHC land at this location. The existing building at this location, recently completed, has a mix of 131 units.

## Constraint

It is anticipated a site-specific zoning by-law amendment to increase maximum lot coverage and reduce parking standards will be required.

