

Housing Needs Assessment

Innisfil (T)

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Preface

[Canada's Housing Plan](#) and [Budget 2024](#) both signaled the Government of Canada's intent to use Housing Needs Assessments (HNAs) as a key tool in its evidence-based long-term approach to addressing housing needs across the country. This includes the renewal of the Canada Community-Building Fund and the previously announced permanent transit funding.

As the federal government strives to become a more informed investor, evidence-based tools that provide a clear assessment of local needs and gaps will be required to inform decision making. HNAs will help all levels of government understand the local housing needs of communities - how they may relate to infrastructure priorities - by providing the data necessary to determine what kind of housing needs to be built and where. The intent is to promote systematic planning of infrastructure that takes into consideration current and future housing needs.

Funding Requirement

Under the Housing Accelerator Fund, the Government of Canada currently requires funding recipients to complete an HNA by year 3 of the program, if one has not already been completed within two years of the 2022 federal budget announcement (April 7, 2022).

Going forward, HNAs will be required for:

- Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;
- Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,
- Future federal infrastructure funding applicants as required.

Once an HNA has been completed as a federal program requirement, a community will not be required to complete a new one for other Housing, Infrastructure and Communities Canada programs, other than to update it every five years.

Purpose

When done properly and regularly, an HNA will allow a community to answer fundamental questions such as:

- Where does the greatest housing need exist in our community?
- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?
- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

HNAs will allow all levels of government (federal, provincial/territorial and municipal) to use this evidence base to inform their investments in enabling and supportive infrastructure as

well as guide their policy and regulatory decision-making. HNAs as a tool can help communities plan for and build housing more effectively to address the needs of their residents and instill transparency and accountability across the board.

This HNA template has been informed by best practices from jurisdictions across Canada, consultations with experts, and engagements with provinces and territories. These include the City of Vancouver's [*Housing Needs Report*](#) and the City of Edmonton's [*Affordable Housing Needs Assessment*](#) (for the affordable housing side of needs assessments), as well as the Housing Research Collaborative at the University of British Columbia which brought together a national network of researchers and experts to develop the Housing Assessment Resource Tool (HART). The HART project provides formatted data from Statistics Canada on key housing indices such as core housing need for a wide variety of jurisdictions and geographic levels.

Based on these best practices, this guidance document includes the following necessary information, explained in more detail below.

1. Development and use of Housing Needs Assessments
2. Community profiles and trends
3. Household profiles and economic characteristics
4. Priority groups
5. Housing profiles
6. Projected housing needs and next steps

Communities completing an HNA as a requirement for federal infrastructure programming will be expected to complete all sections outlined in this template. Communities may use a previously completed HNA if an updated version is available; however, communities would be expected to address any gaps related to any of the sections of the guidance document – both qualitative and quantitative – between their existing HNA and this federal template. Additional details about the timelines for completion and submission of HNAs will be provided with specific infrastructure funding programs (e.g. Canada Community-Building Fund).

While responding to the written questions, please use as much space as required.

1. Methodology

In this section, applicants should outline the research methodology used to inform the completion of the assessment, where the methodology is derived from, any assumptions used, and any necessary justification. While different assessments may incorporate unique methodological elements or considerations depending on context, the following methods should generally be outlined:

- **Quantitative research** such as economic data, population and household forecasts; and,
- **Qualitative research** such as interviews, policy analysis and stakeholder engagement.

Both qualitative and quantitative aspects of this guidance document are equally important.

Communities will be required to engage with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with specific lived experiences, to develop a comprehensive Housing Needs Assessment (HNA). This section should include what forms of engagement were conducted, with whom, how learnings were incorporated into or informed the HNA's findings, and what engagement opportunities may exist to share findings with the community.

To the extent possible, publicly available data from the following sources will be prepopulated to facilitate automated completion of the quantitative components of the assessments:

- [Statistics Canada Census Data](#)
- [CMHC Housing Market Information Portal](#)
- [Statistics Canada Housing Statistics Dashboard](#)
- [CMHC Demographic Projections: Housing Market Insights, June 2022](#)
- [CMHC Proximity Measures Database](#)
- [Housing Assessment Resource Tool Dashboard](#)
- [Canadian Housing Evidence Collaborative – Housing Intelligence Platform](#)

In addition to this data, communities are required to incorporate internal and non-public facing, non-confidential data, into their HNAs in order to more fully capture local contexts and realities as needed.

Data fields highlighted in yellow identify where municipalities will have to source the data.

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-populated. Fields marked with an asterisk () indicate data points which are unavailable from the source or suppressed due to low counts.*

Please provide data from the latest census except where otherwise indicated.

DISCLAIMER:

With respect to yellow-highlighted data fields, the Town of Innisfil did not have these data points at the time that this Housing Needs Assessment was prepared. The Town will endeavour to gather this data, conduct the relevant analyses, and report on the findings in future needs assessments and/or other studies.

1.1 Please provide an overview of the methodology and assumptions used to develop this Housing Needs Assessment, using the guidelines above. This should include both quantitative and qualitative methods. Please also identify the publicly available data sources used to complete this assessment beyond the sources listed above, if applicable.

Overview of the methodology to develop this Housing Needs Assessment:

Publicly available reports and data were used to develop this housing needs assessment (HNA). Any publicly available data source used in the completion of this HNA is referenced in the footnotes, if not referenced elsewhere in this Section 1. Further, unless otherwise specified, information included in the pre-populated tables throughout is from the 2021 Census Profile for the Town of Innisfil (T).

Semi-structured one-on-one interviews were conducted with key players along the housing continuum, as well as interviews with County staff from the Simcoe County Housing Corporation/Simcoe Social Housing Department. These interviews were the main source of qualitative data for this HNA.

Assumptions used to develop this Housing Needs Assessment:

- It is assumed that those who were contacted for one-on-one interviews provided information that adequately represented the voice for the select priority groups that they represent (e.g., CEO of Habitat for Humanity Huronia is assumed to have a good sense of what is happening on the ground for applicants who are single parents, including single mothers). While the information that they provided was qualitative and referenced as such throughout this HNA, their opinions are assumed to be consistent with similar housing players across the province (e.g., the demand for non-market housing appears to be evident to both non-market housing providers, as well as those at the Town who collaborate most closely with those providers).
- The January 25, 2022 “Everyone Counts” Point-in-Time counts detailing information on homelessness in Simcoe County are assumed to:
 - have not declined, and
 - be representative of some of CHMC’s priority groups in Innisfil, with further details on the specific priority groups in Section 4 (Priority Groups) of this HNA.

- Capital infrastructure projects noted in the Town’s most recent Development Charges Studies are assumed to be infrastructure gaps that may contribute to growth pressures to be prioritized and addressed to effectively plan and prepare for forecasted growth.

Publicly available data sources used to complete this assessment beyond the sources listed above, if applicable:

[Our Place: Innisfil Official Plan \(November 2018\)](#)

[Town of Innisfil: Strategic Plan 2030](#)

[Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report \(2023\)](#)

[Innisfil Accelerates 2022 Community Profile \(March 2022\)](#)

[Housing Attainable Supply Action Plan, County of Simcoe & City of Orillia \(July 2024\)](#)

Important note about data sources:

This Housing Needs Assessment is based on the most recent and publicly available data sources at the time of preparation. While we acknowledge that some data may not reflect the very latest trends and conditions, this assessment provides a comprehensive overview by:

- *using information that is readily accessible and available, and*
- *building our assumptions on trends that appear to be consistent in other municipalities across the Province of Ontario.*

The Town of Innisfil recognizes the constraints in time and resources that limit the ability to obtain the most up-to-date datasets. This HNA, therefore, is viewed as a foundational document that can be updated and refined, as more recent datasets become available.

1.2 Please provide an overview of the methodology and assumptions used to engage with stakeholder groups, e.g. non-profit housing organizations, in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations)

Overview of the methodology (qualitative and quantitative methods) used to engage with stakeholder groups:

- Qualitative methods used to engage with stakeholder groups consisted of interviews with key actors along the housing continuum. Feedback of what was heard was incorporated as anecdotes throughout this HNA template.
- Quantitative methods used to engage with stakeholder groups including reviewing recent, relevant, and publicly accessible reports and surveys that they produced.

Assumptions made:

- When interviews were held with a key representative of the stakeholder group, it was assumed that their knowledge and expertise within their organization offered sufficient information about the priority groups that they serve.

Description of who was engaged, the type of engagement that took place, and the nature of the engagement:

Stakeholder interviews:

- Stakeholder interviews were held to gather information on Innisfil's housing needs at specific points along the housing continuum.
- The interviews were semi-structured; questions were prepared in advance, where the purpose of these questions was to start a dialogue and further inform the narrative of Innisfil's housing needs.
- There were eight (8) interviews total, where each interview was up to an hour long and held virtually. Representatives interviewed are as follows:
 - **Interview #1:** Senior Vice President of Land Development at Mattamy Homes (as a representative of Innisfil's residential development community)
 - **Interview #2:** CEO of Habitat for Humanity Huronia
 - **Interview #3:** Land Use Planner and Partner at KLM Planning Partners Inc.
 - **Interview #4:** Program Delivery Manager at Ontario Aboriginal Housing Services
 - **Interview #5:** CAO of United Way of Centraide Simcoe Muskoka
 - **Interview #6:** Manager of Planning and Senior Policy Advisor at Simcoe County
 - **Interview #7:** CEO of the Barrie and District Association of Realtors (as a representative of the realtor/brokerage community)
 - **Interview #8:** Project Consultant in Simcoe County's Community Partnerships, Policy & Business Intelligence Department

1.3 Please provide an overview of the methodology and assumptions used to conduct engagement with the priority groups (identified in Section 4) in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.

Engagement with priority groups was by proxy through:

- the interviewees at Simcoe County, including those in their planning department and Social Housing Department;
- the interviewee with the representative of Ontario Aboriginal Housing Services; and
- the January 25, 2022 "Everyone Counts" Point-in-Time survey by Simcoe County.

2. Community Profile and Trends

In this section, communities are expected to tell their housing story through the lenses of their community and household profiles using both qualitative and quantitative data. Communities may structure this information in different ways, including by providing past benchmarks, present figures, future projections, and current growth rates at a local, regional and provincial level.

2.1 Please detail the existing municipal housing policy and regulatory context, such as approved housing strategies, action plans and policies within Official Community Plans.

Regulatory Context in Ontario

Provincial Planning Statement, 2024

The new Provincial Planning Statement (PPS)¹ came into effect on October 20, 2024. It is the provincial framework for planning in Ontario, with the following policies that are relevant to housing:

Section 2.1 – Planning for People and Homes

3. At the time of creating a new official plan and each official plan update, sufficient land shall be made available to accommodate an appropriate range and mix of land uses to meet projected needs for a time horizon of at least 20 years, but not more than 30 years, informed by provincial guidance. Planning for infrastructure, public service facilities, strategic growth areas and employment areas may extend beyond this time horizon.
4. To provide for an appropriate range and mix of housing options and densities required to meet projected requirements of current and future residents of the regional market area, planning authorities shall:
 - a) maintain at all times the ability to accommodate residential growth for a minimum of 15 years through lands which are designated and available for residential development; and
 - b) maintain at all times where new development is to occur, land with servicing capacity sufficient to provide at least a three-year supply of residential units available through lands suitably zoned, including units in draft approved and registered plans.

¹ Province of Ontario. (2024). *Provincial Planning Statement, 2024, Under the Planning Act*. King's Printer for Ontario. Retrieved from <https://www.ontario.ca/files/2024-10/mmah-provincial-planning-statement-en-2024-10-23.pdf>

6. Planning authorities should support the achievement of complete communities by:
 - a) accommodating an appropriate range and mix of land uses, housing options, transportation options with multimodal access, employment, public service facilities and other institutional uses (including schools and associated child care facilities, long-term care facilities, places of worship and cemeteries), recreation, parks and open space, and other uses to meet long-term needs;
 - b) improving accessibility for people of all ages and abilities by addressing land use barriers which restrict their full participation in society; and
 - c) improving social equity and overall quality of life for people of all ages, abilities, and incomes, including equity-deserving groups.

Section 2.2 – Housing

1. Planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected needs of current and future residents of the regional market area by:
 - a) establishing and implementing minimum targets for the provision of housing that is affordable to low and moderate income households, and coordinating land use planning and planning for housing with Service Managers to address the full range of housing options including affordable housing needs;
 - b) permitting and facilitating:
 1. all housing options required to meet the social, health, economic and wellbeing requirements of current and future residents, including additional needs housing and needs arising from demographic changes and employment opportunities; and
 2. all types of residential intensification, including the development and redevelopment of underutilized commercial and institutional sites (e.g., shopping malls and plazas) for residential use, development and introduction of new housing options within previously developed areas, and redevelopment, which results in a net increase in residential units in accordance with policy 2.3.1.3;
 - c) promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of active transportation; and
 - d) requiring transit-supportive development and prioritizing intensification, including potential air rights development, in proximity to transit, including corridors and stations.

Section 2.3 – Settlement Areas and Settlement Area Boundary Expansions

2.3.1 General Policies for Settlement Areas

3. Planning authorities shall support general intensification and redevelopment to support the achievement of complete communities, including by planning for a range and mix of housing options and prioritizing planning and investment in the necessary infrastructure and public service facilities.

Section 2.4 – Strategic Growth Areas

2.4.1 General Policies for Strategic Growth Areas

2. To support the achievement of complete communities, a range and mix of housing options, intensification and more mixed-use development, strategic growth areas should be planned:
 - d) to support affordable, accessible, and equitable housing.
3. Planning authorities should:
 - d) consider a student housing strategy when planning for strategic growth areas.

Regulatory Context in Simcoe County

Housing Attainable Supply Action Plan (Housing ASAP)

In July 2024, Simcoe County and the City of Orillia published their Housing Attainable Supply Action Plan (Housing ASAP). It identifies best practices and recommended implementation actions, advocacy, and partnership approaches that Simcoe County and the City of Orillia can take to increase attainable housing provided by the private market. The Housing ASAP outlines a series of recommended action items, with the following four being identified as actions for the County to prioritize:

- Create a Development Navigator Program to Facilitate Priority Housing
- Create a Public Land Program and Candidate Sites Catalogue
- Encourage Local Municipalities to Update Planning framework to Support New Housing Development
- Coordinate with Local Municipalities to Simplify the Development Process and Fast-Track Priority Projects

Provided below are all of the recommended action items outlined in the Housing ASAP:

Type of Initiative	Recommended Action Items
Development Navigator Program	<ul style="list-style-type: none"> • Create a Development Navigator Program to Facilitate Priority Housing
Coordination Initiatives	<ul style="list-style-type: none"> • Create a Public Land Program and Candidate Sites Catalogue • Encourage Local Municipalities to Update Planning framework to Support New Housing Development • Coordinate with Local Municipalities to Simplify the Development Process and Fast-Track Priority Projects • Create a Standard Rental Replacement By-law That Can Be Easily Implemented by All Local Municipalities
Innovation Initiatives	<ul style="list-style-type: none"> • Create Simple Pre-Approved ‘Off-the-Shelf’ Building Designs for Missing Middle Housing • Partner with Post-Secondary Institutions and Local Industry to Drive Innovative Ways to Build More Housing Faster • Explore Official Plan Policies and/or Zoning Changes that Would Require that New Homes be ADU-Ready • Ensure the County Has Robust Data Collection to Support Good-Decision Making • Investigate the Potential for a Community Planning Permit System for Attainable / Priority Housing Types
Financial Initiatives	<ul style="list-style-type: none"> • Enhance the Existing Secondary Suite Program to Include Funding for Units that Have Attainable Prices • Reduce Property Tax Rates for Purpose-Built Rental Housing • Request Province to Prescribe Simcoe County to Increase Future Flexibility for CIP / Incentive Programs
Advocacy Initiatives	<ul style="list-style-type: none"> • Advocate for More Direct Funding for Attainable Housing from Upper Levels of Government • Advocate to CMHC for More Streamlined Access to Funding and Financing Programs and Less Restrictive Qualification Parameters • Advocate to CMHC to Offer Lower Cost Financing for All New Rental Development • Advocate for More Revenue Tools to Reduce the Burden on the Tax Base • Advocate for Housing Funding/Investments to Align with Population (Including Student) Growth Targets

Type of Initiative	Recommended Action Items
	<ul style="list-style-type: none"> • Advocate for Streamlined and Predictable Approvals Processes from Other Levels of Government / Governmental Agencies • Request Targeted Funding Where it is Not Currently Available • Leverage the Collective Power of Municipalities in Advocacy

The Housing ASAP also outlines options for preliminary strategic directions that the County, City of Orillia, and/or Local Municipalities will lead and implement. They are provided in the table below:

Preliminary Strategic Direction	Options
Simplifying and Streamlining Policy and Municipal Processes	<ul style="list-style-type: none"> • Update Planning Framework to Support Housing in Local Municipalities <ul style="list-style-type: none"> ○ Explore Increased Densities in Targeted Areas such as Strategic Growth Areas, Transit Nodes, Post-Secondary Institutions ○ Allow More Density in Neighbourhoods ○ Allow Residential Development to be Integrated into Designated Commercial Areas ○ Reduce / Eliminate Minimum Parking Requirements ○ County to Provide Support and Lead Best Practice Efforts to Simplify Zoning By-laws to Improve Clarity and Predictability ○ Clarify Confirmed Boundaries of Constraint Areas in Official Plan and Zoning Area Maps to Extent Possible • Simplify the Development Process and Fast-Track Priority Projects: <ul style="list-style-type: none"> ○ Streamline Approvals Process for Low-Risk/Uncomplicated Development Applications ○ Streamline Building Permit Approvals, Pre-Application Meetings, and Other Processes ○ Critically Review and Consider Reducing the Number of Required Studies ○ Critically Review Peer Review Requirements ○ Improve Communication and Decision-Making Between Departments • Leverage Technology to Improve the Approvals Process for all Local Municipalities

Preliminary Strategic Direction	Options
	<ul style="list-style-type: none"> • Investigate the Potential for a Community Planning Permit System for the Creation of Attainable Housing • Create Simple Pre-Approved ‘Off-the-Shelf’ Building Designs for Missing Middle Housing • Create a Standard Rental Replacement By-law That Can Be Easily Implemented by All Local Municipalities • Explore the Potential for Density Bonusing for Priority Projects
Coordination and Innovation Initiatives	<ul style="list-style-type: none"> • Create a Navigator Program to Facilitate Priority Housing • Be Encouraging of Non-Traditional Construction Techniques, Housing Tenures, and Funding Models • Explore Housing Above or in Conjunction with New Public / Community Facilities • Explore Having the County Lead the Implementation and Management of Inclusionary Zoning • Partner with Post-Secondary Institutions and Local Industry to Drive Innovative Ways to Build More Housing Faster • Explore the impact of Restricting or Increasing the Cost to Operate Short-Term Rentals • Ensure the County Has Robust Data Collection to Support Good-Decision Making
Advocacy Initiatives	<ul style="list-style-type: none"> • Advocate for More Direct Funding for Attainable Housing from Upper Levels of Government • Advocate to CMHC for More Streamlined Access to Funding and Financing Programs • Advocate to CMHC to Offer Lower Cost Financing for All New Rental Development • Advocate for More Revenue Tools to Reduce the Burden on the Tax Base • Advocate for Increased Labour Supply for New Development • Request Targeted Funding Where it is Not Currently Available • Advocate for More Progressive Property Taxation Options • Advocate for More Tenant and Landlord Protections • Advocate for Housing Funding/Investments to Align with Population (Including Student) Growth Targets • Advocate for Streamlined and Predictable Approvals Processes from Other Levels of Government / Governmental Agencies

Preliminary Strategic Direction	Options
	Leverage the Collective Power of Municipalities in Advocacy
Financial Initiatives	<ul style="list-style-type: none"> • Offer Development Incentives for Targeted Projects through a CIP or Municipal Capital Facilities By-law • Prioritize Housing Outcomes on Public Land • Create an Enhanced and Predictable Funding Stream for Attainable Housing • Invest Budget Surpluses Into Desired Housing Outcomes • Enhance the Existing Secondary Suite Program to Include Funding for Units that Have Attainable Price • County to take the lead on creating a Candidate Sites Catalogue (mapbook) of municipally supported priority housing sites

Homelessness Prevention Strategy 10-Point Plan

Simcoe County created a Homelessness Prevention Strategy 10-Point Plan² that builds on initiatives that have proven to be effective in other regions. As noted on the County’s website for the 10-Point Plan:

“This strategy makes affordable housing even more attainable by increasing supply, creating “deep rent subsidies”, increasing eviction prevention services, and improving available shelter. It commits the County to find new opportunities, enhance community shelter services, and improve safety throughout the community.

The goals use proven methods that create a safer community for all, with the needs of individuals experiencing homelessness at the forefront. They take a collaborative approach to build up communities, understanding the important relationship that is established when working together with all levels of government, service providers, the business community, and residents from all walks of life.”

² County of Simcoe. (n.d.). *10-Point Homelessness Prevention Strategy*. Retrieved from Simcoe County: <https://simcoe.ca/residents/community-services/homelessness-system/>

Provided below is the County's 10-Point Plan:

1. **Make affordable housing more attainable to end homelessness:** Providing deep rent subsidies for individuals and families (\$600-\$800) distributed through Housing First and Outreach teams
2. **Creating new supportive housing programs:** Increase creative Supportive Housing Programs by converting existing community housing into supportive housing programs
3. **Creating peace of mind when using services:** Offering Storage Unit Solutions for people who are homeless to store belongings safely while accessing services
4. **Improving safety and well-being for the community as a whole:** Enhancing and mobilizing mobile Outreach Services to improve safety and well-being for all
5. **Increasing housing availability in current programs:** Increasing housing availability through increased Affordable Housing stock and Supportive Housing units, and lifting the funding freeze on the Domiciliary Care Program
6. **Creating easier ways to help access services:** Implementing a Centralized Intake System that is available after hours for services
7. **Enhancing our community shelters services and standards:** Increasing funding to the Shelter System and supporting the Temporary Shelter at Rose Street over the winter months
8. **Increasing eviction prevention services and access to housing for families:** Improving access to housing through Housing Retention Funding by doubling the grant limits for families
9. **Improving shelter on the housing continuum:** Addressing repairs / maintenance needs through Retrofits & Upgrades Program (up to \$50k per grant)
10. **Finding new opportunities:** Continued attention to Potential Capital / Operating Opportunities to increase housing

Regulatory Context in Innisfil

Town of Innisfil Strategic Plan 2030

Strategic Plan: At a Glance

Priority #1: Grow

We are a growing community. Through proactive and smart planning, we work towards the strategic balance of enabling Innisfil to grow and thrive while also celebrating and respecting the unique mix of urban, rural, and agricultural spaces that make it special.

1. Proactively plan and manage growth
 - 1.1. Demonstrate an ongoing commitment to working collaboratively with our public and private-sector partners to grow into a complete community, being agile and responsible as we ensure growth occurs in the right places.
 - 1.3. Identify opportunities to streamline the development approvals process to keep up with growth and make it easy to do business in Innisfil.
 - 1.4. Develop and implement a land acquisition strategy, including for the waterfront, to ensure the Town has the space to provide new facilities and meet the goals of our master plans in a financially sustainable way.
2. Promote a diversity of housing types
 - 2.1. Develop and implement a sustainable housing strategy to build more homes and create a wider range of housing types that people in our community can afford, consistent with our housing targets, and in a manner that preserves our urban/rural balance.
 - 2.2. Consider opportunities and incentives to support more affordable and attainable housing projects and ensure everyone can afford a home in Innisfil.

Our Place: Innisfil Official Plan (November 2018)

The Innisfil Official Plan (2018)³ plans for growth and development to the year 2038. It is important to note that the housing policies below are subject to change, as the Town is in the process of updating its Official Plan:

Part C (Growing our Place), Section 10 – Urban Residential Areas

Housing Diversity and Density

- 10.1.20 Neighbourhoods shall include a range of housing densities and types to promote diversity within settlement areas and accommodate all current and future residents, thus promoting social integration. The range of housing types may include single-detached, semi-detached, townhouse and multiple unit housing types.
- 10.1.21 We shall require new development within neighbourhoods to adhere to accessibility requirements geared specifically to the aging population. These requirements include consideration to the height of the first floor above grade through zoning, and the development of housing forms, such as bungalows and 1 storey townhouses where the number of stairs is limited.

³ Town of Innisfil & SGL Planning & Design Inc. (November 2018). *Our Place: Innisfil Official Plan*. Retrieved from <https://innisfil.ca/en/building-and-development/resources/2018.10.24-Our-Place-As-Approved-by-the-County-reduced.pdf>

- 10.1.22 Urban design guidelines and architectural control shall require a diversity of housing and lot types in a balanced fashion to avoid the predominance of a single house model or lot type within blocks.
- 10.1.23 The range of housing within the Alcona Primary Settlement Area and Urban Settlement Areas shall include medium and higher density housing to promote compact urban form.
- 10.1.24 Higher density housing forms are best suited within the Major Transit Station Mixed Use Area, Downtown Commercial Areas and along major roadways to facilitate transit.

Part E (Implementation & Interpretation), Section 22 – Implementation

22.7 Height & Density Bonus Provisions

- 22.7.1 Council may permit an increase in the maximum height or density normally permitted in a development under the provisions of the Zoning By-law in return for community facilities or services.
- 22.7.2 Community facility or service contributions may include the provision of community facilities, community services, public art, trails, infrastructure funding and affordable housing all of which may be provided in the form of buildings, structures, programs, site improvements, cash and/or land.

Part D (Sustaining ‘Our Place’), Section 14 – Community Sustainability

14.3 Housing Diversity & Affordability

- 14.3.1 Council shall require the development industry to provide a mix of housing options in each greenfield application including a mix of dwelling unit types, density, tenure, unit size, and price including accessory second dwelling units, housing for special needs and flex housing that can be affordably adapted as a household’s lifestyle and needs change.
- 14.3.2 Council shall endeavour to maintain at all times a 3 year supply of housing units on lands suitably zoned to facilitate residential intensification and redevelopment and in registered, or draft approved plans of subdivision. Council shall also endeavour to ensure sufficient servicing capacity to accommodate this housing.
- 14.3.3 We shall work with the County of Simcoe to plan to achieve an affordable rental housing target of 224 units by the year 2024, as established and updated to the end of the planning period by the County of Simcoe’s Affordable Housing and Homelessness Prevention Strategy.
- 14.3.4 We shall require a minimum of 25% of all new ground related housing units in each application of 10 or more units to be constructed to accommodate future accessory secondary dwelling units, such as sufficient window sizes, plumbing rough-in,

fire/sound separation and other base construction requirements specific by the Building Code.

14.3.5 We shall implement inclusionary zoning as per Ontario Regulation 232/18, April 11, 2018, which shall require a minimum target of 10% of all new units in developments of 10 or more units to be affordable units. This target and the minimum thresholds will be confirmed through a Municipal Assessment Report, according to Provincial requirements for such reports. The Report will form the basis for the inclusionary zoning requirements in the Town's zoning by-law and agreements with applicants.

14.3.6 The Town and County of Simcoe shall encourage the provision of affordable rental housing by proactively identifying surplus municipal owned lands to accommodate such affordable rental housing.

14.3.7 The Town may consider incentive measures to ensure the provision of affordable housing units through the development approvals process, such as, but not limited to, the following:

- i) Reduced application fees;
- ii) Deferred development charges;
- iii) Fast-tracking of development approvals; and
- iv) Alternative development standards, where appropriate.

The Town shall link such incentives to agreements on specific affordable housing rents or housing prices.

14.3.8 The implementing zoning by-law shall identify the provisions for which accessory second dwelling units will be permitted in the Town. The zoning by-law may establish regulations for accessory second dwelling units including matters such as:

- i) compliance with all applicable health and safety standards, including but not necessarily limited to those set out in the Ontario Building Code, Ontario Fire Code, and Ontario Electrical Code;
- ii) compliance with the natural hazard and natural heritage policies and provisions of the Provincial Policy Statement, Growth Plan for the Greater Golden Horseshoe, Lake Simcoe Protection Plan and Ontario Regulation 179/06 under the Conservation Authorities Act;
- iii) parking requirements for both residential units and maximum size and number of driveways;
- iv) requirements regarding the exterior appearance of the primary dwelling and/or accessory second dwelling unit;
- v) yard, lot size, setback and/or landscaping requirements;

- vi) minimum and maximum size and number of bedrooms;
- vii) servicing requirements;
- viii) entrance and access to the accessory second dwelling unit;
- ix) maximum outdoor amenity areas;
- x) maximum density and distribution of accessory dwelling units; and
- xi) a registration or licensing program to regulate accessory second dwelling units.

14.3.9 Council shall encourage developers of commercial and mixed use projects to include provision for residential units as part of the development, where appropriate.

14.3.10 The Town shall work with the County of Simcoe and with providers of social housing, assisted housing and special needs housing to facilitate these types of housing and to develop a common waiting list for the area to help identify priorities and need within the County of Simcoe.

Part E (Implementation & Interpretation), Section 23 – Interpretation

23.3 Definitions

23.3.2 Accessory Second Dwelling Unit:

means a second dwelling unit that is accessory to the principal dwelling on the property and is contained within a single-detached, semi-detached, or townhouse dwelling or in an attached or detached accessory structure.

23.3.6 Affordable:

means:

- i) In the case of home ownership, the least expensive of:
 - a) Housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or
 - b) Housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;
- ii) In the case of rental housing, the least expensive of:
 - a) A unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or
 - b) A unit for which the rent is at or below the average market rent of a unit in the regional market area.

23.3.21 Complete Community:

means places such as mixed-use neighbourhoods or other areas within cities, towns, and settlement areas that offer and support opportunities for people of all ages and abilities to conveniently access most of the necessities for daily living, including an appropriate mix of jobs, local stores, and services, a full range of housing, transportation options and public service facilities. Complete communities are age-friendly and may take different shapes and forms appropriate to their contexts.

23.3.53 Garden Suite:

means a one-unit detached residential structure containing bathroom and kitchen facilities that is ancillary to an existing residential structure and that is designed to be portable.

23.3.55 Group Home:

means a supervised single housekeeping unit in a residential dwelling for the accommodation of not more than 6 persons, exclusive of staff, who by reason of their emotional, mental, social or physical condition or legal status require a group living arrangement for their wellbeing and;

- i) the members of the group are referred by a hospital, court, government agency, recognized social service agency or health professional; and
- ii) such facility is licensed and/or approved under Provincial Statutes and in compliance with municipal by-laws.

23.3.118 Residential Intensification:

means intensification of a property, site or area, which results in a net increase in residential units or accommodations and include:

- i) redevelopment, including the redevelopment of brownfield sites;
- ii) the development of vacant or underutilized lots within previous developed areas;
- iii) infill developments;
- iv) the conversion or expansion of existing industrial, commercial and institutional buildings for residential use; and
- v) the conversion or expansion of existing residential buildings to create new residential units or accommodation, including accessory apartments, second units and rooming houses.

23.3.131 Special Needs:

means any housing, including dedicated facilities, in whole or in part, that is used by people who have specific needs beyond economic needs, included but not limited to, needs such as mobility requirements or support functions required for daily living. Examples of special needs housing may include, but are not limited to, housing for persons with disabilities such as physical, sensory or mental health disabilities, and housing for older persons.

2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	36,566
	2021	43,326
Population Growth (Number)	Total	6,760
	Percentage	18.5%
Age (Years)	Average	41.3
	Median	42.0
Age Distribution	0 - 14 years	7,555
	15 - 64 years	28,495
	65+ years	7,280
Mobility	Non-movers	37,285
	Non-migrants	1,505
	Migrants	4,045

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	8,465
Non-Immigrants	Total	34,480
Recent Immigrants (2016-2021)	Total	535

2.2.2 Demographic Information		
Characteristic	Data	Value
Interprovincial migrants (2016-2021)	Total	445
Indigenous Identity	Total	1,115

2.3 How have population changes in your community as illustrated by the above data impacted your housing market?

The Town of Innisfil has experienced unprecedented growth in recent years. Since 2016, the population of the Town of Innisfil has grown over 18%, or an average annual rate of 3.7%.

This growth is largely tied to heightened immigration to the Town over the last decade. Between 2016 and 2021, the Town saw a notable 535 immigrants to Innisfil per year. This was slightly below heightened immigration to Innisfil between 2011 and 2016, which averaged some 700 new immigrants per year.

Continued immigration and amounting population growth in the Town has placed increased pressure on the local housing supply. It has also placed upward pressure on housing prices in the area. Relative to historical trends, this has reduced the ability for many to enter the home ownership market.

There is increased competition for existing housing, with a lack of rental housing stock available in the Town today. Heightened housing prices, interest rates and continued competition from a growing population are anticipated to increase the need for rental housing in the community going forward.

By 2051, the population of Simcoe County is anticipated to grow to 555,000. A total population of some 85,000 people (15.3% of the County) is anticipated to be allocated to Innisfil. This also represents population growth of approximately 40,000 persons from 2021.

Population growth and housing demand is anticipated to continue over the short- and longer-term planning horizon. In particular, it is likely that the relative affordability of Innisfil compared to other municipalities in the Greater Toronto Area (GTA) and parts of Simcoe County will maintain demand for home ownership. That said, as population and housing prices increase, it is also likely they will be a shift in demand for medium and higher density units, and rental housing opportunities. This demand will be generated from a range of demographics including seniors looking to downsize, young adults unable to enter the ownership market and new immigrants seeking to better understand the community prior to owning.

Housing Demand Among Seniors

As shown Table 2.2.1 above, the largest age distribution is 15-64 years with 28,495 individuals (i.e., 65.7% of Innisfil's total population of 43,325). Of these 28,495 individuals, 9,830 (i.e., 34.4% of those aged 15-64, or 22.6% of Innisfil's total population of 43,326) are those aged 50-64. This suggests that a large portion of the population will soon shift into the 65+ category and may require housing geared more towards older adults / seniors. Anecdotally, it was learned during stakeholder interviews that there is a clear need for seniors housing, both now and within the next 10 years. Many seniors are overhoused, and there is a need to create a range of housing that meets their varying needs. For example:

- Some seniors need housing with built-in wrap-around supports (e.g., Personal Support Workers on site, medical facilities on site or nearby, etc.).
- Some seniors are still able to live independently/without supports, but they would like to downsize for various reasons. For example:
 - It is too costly to maintain their current house (usually a single-detached dwelling), but they would like to continue living in Innisfil, and/or
 - As empty nesters, they are interested in downsizing for a lifestyle change (e.g., to be closer to more urbanized areas with plenty of amenities).
- Most seniors would like to remain a part of their community, with opportunities to socially interact with others of all ages and abilities, rather than be isolated to a community that is primarily geared to seniors.

A strategy is needed to solve the challenges associated with seniors housing demand; as heard during a stakeholder interview, "If you want to free up their inventory, they need somewhere to go." This supports the need to explore housing types and tenure models that meet seniors' needs, including but not limited to:

- "missing middle" housing—housing that is attainable and may be sized to suit smaller families or individuals, and
- land leases (i.e., owning the home but not the land, which aids in making the home more attainable), which are already used in Innisfil, in Sandycove Acres. As evident from the following quote by Kristen Wilkinson, vice-president of marketing and sales at Parkbridge, the owner and operator of Sandycove Acres: "You own your home, your equity is still being built up within your home, but the cost of getting into that home initially is significantly lower because we've taken the land cost out of the equation."⁴

⁴ MacDonald, S. (2021, 8 June). *Land lease works for seniors in Innisfil; could it work for first-time homebuyers, too?* Retrieved from Innisfil Journal: https://www.simcoe.com/news/land-lease-works-for-seniors-in-innisfil-could-it-work-for-first-time-homebuyers-too/article_6c184d17-91b3-5057-a7d5-53478f7c7d1f.html?

Housing Demand Among Young Adults

Anecdotally, it was learned during stakeholder interviews that the demand for attainable ownership housing is anticipated to be high among younger families and first-time homebuyers. This is evident in an excerpt from an Innisfil Journal article⁵: “While Sandycove Acres is a retirement community, the new developments may shift to a younger demographic: new homebuyers.” As noted in this same article, Robert Voigt, director of planning for Parkbridge, said, “This will be a mix of seniors and, eventually, young families... We can’t be blind to the fact that there are going to be first time home buyers that are going to be looking for something” with the initial focus to continue to be on seniors”.

Housing Demand Among Immigrants

As noted in a Barrie Today article⁶, community service navigator Stefani Hayes-Adams highlighted the spike in the number of newcomers that have arrived in the area in recent years. Many have difficulty with language barriers and finding decent accommodations: “There’s a lot of newcomers coming in, faster than we can keep up with.”

Anecdotally, it was learned during stakeholder interviews that there is a demand for “missing middle” housing, including culturally appropriate housing (e.g., multigenerational housing for larger immigrant households) among immigrants who have recently moved to Innisfil or its neighbouring areas (e.g., Barrie). There is also a demand for student housing among those who move into the area to attend nearby post-secondary school (e.g., Georgian College in Barrie).

3. Household Profiles and Economic Characteristics

This section should provide a general overview of income, housing and economic characteristics of the community being studied. Understanding this data will make it easier to observe the incidence of housing need among different socio-economic groups within the community. Income categories could be used for this analysis and can be completed in accordance with the HART methodology and CMHC data.

Area Median Household Income (AMHI) can be used as the primary basis for determining income brackets (as a percentage of AMHI) and corresponding housing cost ceilings.

This section should also outline the percentage of households that currently fall into each of the income categories previously established. This will allow a better understanding of how municipalities compare to Canadian averages, and the proportion of households that fall into each household income category. This will also allow for a better understanding of

⁵ MacDonald, S. (2019, October 10). *Parkbridge planning for new homebuyers, seniors in new Innisfil development*. Retrieved from Innisfil Journal: https://www.simcoe.com/news/parkbridge-planning-for-new-homebuyers-seniors-in-new-innisfil-development/article_6eee644a-c103-563b-a43f-6a3861991cd9.html

⁶ Simon, C. (2024, June 30). *Unsheltered in Innisfil: Where can the town's homeless go for help?* Retrieved from Barrie Today: <https://www.barrietoday.com/local-news/unsheltered-in-innisfil-where-can-the-towns-homeless-go-for-help-9146188>

drop-off levels between total households and the number of units required to meet anticipated need or demand in each category. Housing tenures allow for the comparison of renter and owner-occupied households experiences and is important for understanding a community’s housing context.

Using a stratified, income-based approach to assessing current housing needs can enable communities to target new housing development in a broader and more inclusive and equitable way, resulting in housing that can respond to specific households in core housing need. This is shown in the next section.

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	13,364
	2021	15,708
Household income (Canadian dollars per year)	Average	\$116,700
	Median	\$101,000
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from Barrie (CMA), Ont.	Average	\$74,600
	Median	\$63,600
Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from Barrie (CMA), Ont.	Average	\$129,000
	Median	\$111,000
Average household size (Number of members)	Total	2.8
Breakdown of household by size (Number of households)	Total	15,705
	1 person	3,095
	2 persons	5,210
	3 persons	2,775
	4 persons	2,800

3.1.1 Household Income and Profile		
Characteristic	Data	Value
	5 or more persons	1,830
Tenant households (Number of households)	Total	2,250
	Percentage	14.3%
Owner households (Number of households)	Total	13,460
	Percentage	85.7%
Percentage of tenant households in subsidized housing	Percentage	4.5%
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	0
Number of one-parent families	Total	1,965
	Percentage	15.4%
Number of one-parent families in which the parent is a woman+	Total	1,450
Number of one-parent families in which the parent is a man+	Total	510
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	445
	Low (21% – 50% AMHI)	2,610
	Moderate (51 – 80% AMHI)	2,840
	Median (81% - 120% AMHI)	3,685
	High (>120% AMHI)	6,015

3.2 Please provide context to the data above to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?

Provided below are observations made on the pre-populated table above:

General Observations

- **Total Number of Households:** There was an increase of 2,344 households from 2016 to 2021, indicating a growth rate of approximately 17.5% over five years.
- **Household Income:** The average household income is significantly higher than the median, suggesting a skewed income distribution with higher incomes pulling up the average.
- **Tenant Household Income (Barrie CMA):** In the Barrie CMA, tenant household incomes are lower than the overall household incomes, indicating that tenants generally have lower earning capacity compared to the broader population.
- **Owner Household Income (Barrie CMA):** In the Barrie CMA, owner household incomes are higher than the overall household incomes, indicating that homeowners generally have higher earning capacity.
- **Average Household Size:** The average household size is relatively small, suggesting a mix of small families and single-person households.
- **Breakdown of Household by Size:** The majority of households are small, with 1-2 person households making up over 50% of the total.
- **Tenant Households:** A relatively small proportion of households are tenants, indicating a high rate of homeownership.
- **Owner Households:** A large majority of households are owner-occupied, reflecting a strong preference or capacity for homeownership.
- **Percentage of Tenant Households in Subsidized Housing:** A small percentage of tenant households are in subsidized housing, indicating limited availability or uptake of subsidized housing options.
- **Number of One-Parent Families:** One-parent families make up a significant portion of the total households, with a higher prevalence of women-led one-parent families; women-led one-parent families are nearly three times more common than men-led one-parent families.
- **Number of Households by Income Category:** The largest group of households falls into the high-income category, followed by the median-income category. There are fewer households in the very low-income category.

Key Observations

- **Household Growth:** The total number of households in Innisfil has grown significantly by 17.5% from 2016 to 2021, indicating a strong demand for housing.
- **Income Disparities:** There is a notable disparity between average and median incomes, suggesting income inequality. Tenant households have significantly lower incomes compared to owner households, highlighting economic challenges for renters.

- **Household Composition:** The majority of households are small, with 1-2 person households making up over 50% of the total. This suggests a need for smaller housing units.
- **High Homeownership:** With 85.7% of households being owner-occupied, there is a strong preference or capacity for homeownership. However, the relatively low percentage of tenant households in subsidized housing (4.5%) indicates limited availability or uptake of affordable rental options.
- **One-Parent Families:** One-parent families, particularly women-led, make up a significant portion of households, indicating a need for targeted support for these families.
- **Income Categories:** The largest group of households falls into the high-income category, suggesting a relatively affluent population. However, there are still significant numbers of households in the low and moderate-income categories, indicating a need for diverse housing options to cater to different income levels.

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.⁷

The Town of Innisfil did not have quantitative information at the time that this HNA was prepared. The Town, however, is committed to gathering this information for a subsequent iteration of this HNA.

Anecdotally, it was learned through stakeholder interviews that “driving until you qualify” played large part in increased housing demand in Innisfil. According to the representative from the real estate/brokerage community in Innisfil:

- Many households traveled from major urban centres in the GTA, particularly Toronto, to Innisfil in search of more affordable housing options. This was noted to be the case before the pandemic hit, but it worsened with COVID and the resulting shift in remote working. Further, with Innisfil being a commutable distance from nearby urban centres in the GTA, its location was viewed as strategic among those who worked in various parts of the GTA (Toronto, Barrie, etc.) but did not want to pay a higher price.

⁷ *We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.*

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	23,320
Number of workers by industry (Top 10 only)	Construction	3,445
	Retail trade	2,820
	Manufacturing	2,405
	Health care and social assistance	2,340
	Transportation and warehousing	1,355
	Professional, scientific and technical services	1,270
	Educational services	1,260
	Administrative and support, waste management and remediation services	1,170
	Accommodation and food services	1,110
	Public administration	1,055
Unemployment rate and participation rate (Percent)	Unemployment rate	11.8%
	Participation rate	65.2%
All classes of workers (Number)	Total	22,750
Employees (Number)	Total	18,885
Permanent position (Number)	Total	16,625
Temporary position (Number)	Total	2,265

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Fixed term (1 year or more, Number)	Total	625
Casual, seasonal or short-term position (less than 1 year, Number)	Total	1,640
Self-employed (Number)	Total	3,865
Number of commuters by commuting destination	Within census subdivision	3,040
	To different census subdivision	4,420
	To different census division	4,835
	To another province/territory	20
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	15,220
	Public transit	125
	Walked	345
	Bicycle	35
	Other method	325

Provided below are observations made on the pre-populated table above:

Synthesis

- **Industry Employment:** The construction industry is the largest employer in Innisfil, followed by retail trade and manufacturing. These industries are crucial to the local economy and workforce.
- **Unemployment and Participation Rates:** The high unemployment rate (11.8%) indicates significant joblessness, while the participation rate (65.2%) shows that a majority of the working-age population is engaged in the labour market.
- **Worker Classifications:** Most workers are employees, with a majority in permanent positions. Temporary positions are less common, and a significant portion of the workforce is self-employed, highlighting a diverse employment landscape.

- **Commuting Patterns:** A large number of workers commute outside their census subdivision and division, indicating a high level of mobility. The predominant use of cars, trucks, or vans for commuting suggests a reliance on personal vehicles, with very low public transit usage.
- **Commuting Modes:** The low usage of public transit (125 commuters) and other sustainable modes of transportation (walking and biking) suggests potential areas for improvement in public transportation infrastructure and services.

Key Insights

- **Economic Dependence on Key Industries:** The local economy heavily relies on construction, retail trade, and manufacturing. Efforts to support and expand these industries could have a significant positive impact on employment.
- **High Unemployment:** Addressing the high unemployment rate should be a priority, potentially through job creation programs, skills training, and support for local businesses.
- **Diverse Employment Types:** The presence of both permanent and temporary positions, as well as a notable number of self-employed individuals, indicates a need for flexible employment policies and support for various types of workers.
- **Commuting Challenges:** The high reliance on personal vehicles for commuting and low public transit usage suggest a need for improved public transportation options to reduce traffic congestion and support sustainable commuting practices.

3.5 How have labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?

Labour Force by Occupation, 2021 and 2031

As noted in the Revised LNA⁸, the County LNA Report states:

“The Growth Plan identifies the Innisfil Heights Strategic Settlement Employment Area and the Bradford West Gwillimbury Strategic Settlement Employment Area as strategic sites for economic growth...These locations are planned for considerable economic growth over the coming decades, leveraging their site selection advantages which include access/adjacency to Highway 400, proximity to established industry, and good access to skilled labour. Accordingly, demand for employment lands is identified in the immediate/near term, as well as throughout the forecast horizon to 2051 as these employment areas mature.”

⁸ Hemson Consulting Ltd. (2022). *Memorandum re: Revised County of Simcoe Growth Forecasts and Land Needs Assessment*. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/HEMSON-Revised-Simcoe-County-Growth-Forecasts-and-LNA-Results-31May22.pdf>

As noted in the Innisfil Accelerates 2022 Community Profile⁹, in 2021, Innisfil’s labour force consisted primarily of:

- ‘trades, transport and equipment operators and related occupations’ (22% of labour force), which was well above what was seen in Ontario (12%); and
- ‘sales and services occupations’ (20% of labour force), which was comparable with that of Ontario.

Projected Employment Growth

The projected employment growth, both to 2031 and to 2051, is indicative of the potential strain it may cause on the existing housing supply, as well as the anticipated demand for new housing for those in the labour force who require to live close to their workplace. In both the Revised County of Simcoe Growth Forecasts and Land Needs Assessment¹⁰ (Revised LNA) and the Land Needs Assessment Council Workshop¹¹ materials by Hemson, it is noted that Innisfil’s employment distribution is anticipated to grow by 203% from 2021 to 2051 (refer to following table):

Table adapted from Table 5 (“Simcoe Total Employment Allocations to Lower-Tiers (jobs)”) in the Revised LNA and the “Employment Distribution by Local Municipality” Table in the Land Needs Assessment Council Workshop

Municipality	2021	2051	2021-2051	2021-2051
Innisfil	9,980	30,270	20,290	203%

From 2021 to 2031, occupations in ‘trades, transport and equipment operators and related occupations’ are projected to experience the largest gross (2,568 positions) and relative (44%) growth.

⁹ Town of Innisfil, Economic Development Office. (March 2022). *2022 Community Profile: Innisfil Accelerates*. Retrieved from <https://innisfil.ca/en/business-and-employment/Economic-Development-Site/Innisfil-2022-Community-Profile.pdf>

¹⁰ Hemson Consulting Ltd. (2022). *Memorandum re: Revised County of Simcoe Growth Forecasts and Land Needs Assessment*. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/HEMSON-Revised-Simcoe-County-Growth-Forecasts-and-LNA-Results-31May22.pdf>

¹¹ The Planning Partnership, Meridian Planning, and Hemson Consulting Ltd. (2022). *Council Workshop: Land Needs Assessment*. Retrieved from https://simcoe.ca/wp-content/uploads/2024/01/Simcoe-County_LNA-Council-Session_12Apr22-FINAL.pdf

Other occupational groupings in Innisfil are anticipated to experience a large amount of growth. These groupings are shown in the figure (“Table 11: Labour Force by Occupation, 2021 and 2031”, sourced from the 2022 Community Profile¹²) on the following page:

Table 11: Labour Force by Occupation, 2021 and 2031

Characteristic	2021	2031	Expected Growth
Total labour force 15 years and over	26,101	32,631	25%
Occupation - Not applicable	1,339	936	-30%
All occupations	24,762	31,695	28%
7 Trades, transport and equipment operators and related occupations	5,819	8,387	44%
6 Sales and service occupations	5,155	6,961	35%
1 Business, finance and administration occupations	3,873	3,915	1%
0 Management occupations	2,763	3,272	18%
4 Occupations in education, law and social, community and government services	2,518	3,450	37%
9 Occupations in manufacturing and utilities	1,352	1,847	37%
3 Health occupations	1,206	1,491	24%
2 Natural and applied sciences and related occupations	1,122	1,258	12%
8 Natural resources, agriculture and related production occupations	527	692	31%
5 Occupations in art, culture, recreation and sport	426	422	-1%

Source: McSweeney & Associates from Manifold Data Mining Inc. SuperDemographics 2021.

While some occupations in Innisfil (noted in the figure above) may allow for remote work opportunities, some of these growing occupations require employees to work on site. This may warrant more new housing that caters to the needs of the Innisfil labour force who will be both living and working in Innisfil.

¹² Town of Innisfil, Economic Development Office. (March 2022). *2022 Community Profile: Innisfil Accelerates*. Retrieved from <https://innisfil.ca/en/business-and-employment/Economic-Development-Site/Innisfil-2022-Community-Profile.pdf>

The table below, as adapted¹³ from those in the 2022 Community Profile¹⁴, provides information on where residents and non-residents of Innisfil lived and worked in 2016:

	Place of Residence / Place of Work	Total	Male	Female
Where the Innisfil Resident Labour Force Works, 2016	Total workforce Residing in Innisfil	14,380	7,000	7,360
	Total resident labour force with a usual place of work outside Innisfil	11,815	6,020	5,770
	Percent of residents declaring a place of work outside of Innisfil	82%	86%	78%
Place of Residence for Persons	Total workforce Residing in Innisfil	5,935	2,675	3,290

¹³ Table adapted from “Table 16: Where the Innisfil Resident Labour Force Works, 2016” and “Table 17: Place of residence for Persons Working in Innisfil, 2016” in the 2022 Community Profile.

¹⁴ Town of Innisfil, Economic Development Office. (March 2022). *2022 Community Profile: Innisfil Accelerates*. Retrieved from <https://innisfil.ca/en/business-and-employment/Economic-Development-Site/Innisfil-2022-Community-Profile.pdf>

	Place of Residence / Place of Work	Total	Male	Female
Working in Innisfil, 2016	Total non-resident workforce commuting to work in Innisfil	3,370	1,695	1,700
	Percent of workers (non-residents) commuting to work in Innisfil	57%	63%	52%

As shown in the table above, in 2016:

- 82% of the Innisfil labour force worked outside of the community, where most of these residents commute to Barrie or Toronto, as noted in section 3.6 (Place of Work) of the 2022 Community Profile, and
- more than half (57%) of the Innisfil labour force lived outside of Innisfil and commuted to the town to work.

These numbers help to indicate that:

- housing costs may have prompted some of Innisfil’s workforce to live further away from their place of work, in effort to seek housing that is more affordable in relation to their household income (e.g., those among Innisfil’s workforce who live in Innisfil but could work in nearby Barrie or commute to Toronto);
- with a small portion (18%) of Innisfil’s workforce living and working inside of Innisfil, this may speak to (1) a limited housing supply in the town that can support the needs of the local workforce, or (2) a need to focus on employment growth locally; and
- there is a need for the Town of Innisfil to increase local jobs that are higher paying and allow for larger household incomes.
 - Anecdotally, it was highlighted in stakeholder interviews that the Town needs to find ways of increasing the local labour force, specifically those who both live and work in Innisfil. As an example offered, the Town could explore ways of

building on the area’s strengths in research and innovation, growing its tech industry, and therefore attract a well-educated labour force.

- This is evident from the following quote (with bolding added for emphasis) from Rob Hilton, owning partner of AG Secure Property Management: “...Innisfil has not been attractive for people looking to operate rentals because **it lacks visible public transportation and work in town.**”¹⁵

Anticipated Housing Demand Among the Labour Force

Anecdotally, it was learned during stakeholder interviews that there will be a need for housing that is geared to the labour force:

- With Innisfil being located a commutable distance from major urban centres in the GTA, there may continue to be a demand for housing among those who want to live in Innisfil but work elsewhere. For example, those who will be employed by Honda’s two EV plants in Alliston may prefer to live somewhere that isn’t too close to the plant but is still within commuting distance; with plans for the two plants to be fully operating by 2028¹⁶, this demonstrates a more pressing need for the Town to plan for housing that would need to accommodate this prospective labour force.
- Once the Orbit, a “transit-oriented community [that will be] built around the proposed Innisfil GO Station”¹⁷, is up and running, it is anticipated that some households who choose to live there may work outside of Innisfil but want to live in this Secondary Plan Area for the suite of benefits it plans to offer (e.g., proximity to Innisfil’s agricultural and natural landscapes, views of and access to Lake Simcoe, access to the GTA’s larger urban centres via the GO Train, access to daily amenities that will support the area’s higher-density population). This is evident in the following excerpts from an Innisfil Journal article¹⁸:
 - Igor Vujovic, a broker with Century 21 BJ Roth Realty Ltd. In Innisfil, said that “Innisfil is a unique place that many people would skip on their migration north, opting instead for Barrie or Orillia. Things have changed since the pandemic, and with news of future developments like the Orbit and 6th Line GO station... It was huge, huge marketing for the town. Everybody is talking about that in the city.”

¹⁵ MacDonald, S. (2021, May 26). *‘There is nothing’: Single mother in Innisfil may live in camper if she can’t find a place to rent.* Retrieved from Innisfil Journal: https://www.simcoe.com/news/there-is-nothing-single-mother-in-innisfil-may-live-in-camper-if-she-can-t/article_65480760-b2b7-5db7-accf-fc56a3707854.html

¹⁶ Swadden, P. (2024, April 27). *What Honda’s historic \$15B investment means for Alliston, Ont.* Retrieved from CBC: <https://www.cbc.ca/news/canada/toronto/alliston-ontario-honda-investment-local-1.7186794>

¹⁷ Town of Innisfil. (2024). *The Orbit.* Retrieved from Innisfil: <https://innisfil.ca/en/building-and-development/the-orbit2.aspx>

¹⁸ MacDonald, S. (2021, June 14). *‘People are just exhausted’: Innisfil sees 22% month-over-month decrease in homes sold in May.* Retrieved from Innisfil Journal: https://www.simcoe.com/news/people-are-just-exhausted-innisfil-sees-22-month-over-month-decrease-in-homes-sold-in/article_0b967001-0453-5a2e-b34e-104afa4c3d3c.html

3.6 Households in Core Housing Need

A household is considered to be in core housing need if it meets two criteria:

1. A household is below one or more of the national adequacy, suitability and affordability standards; and,
2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

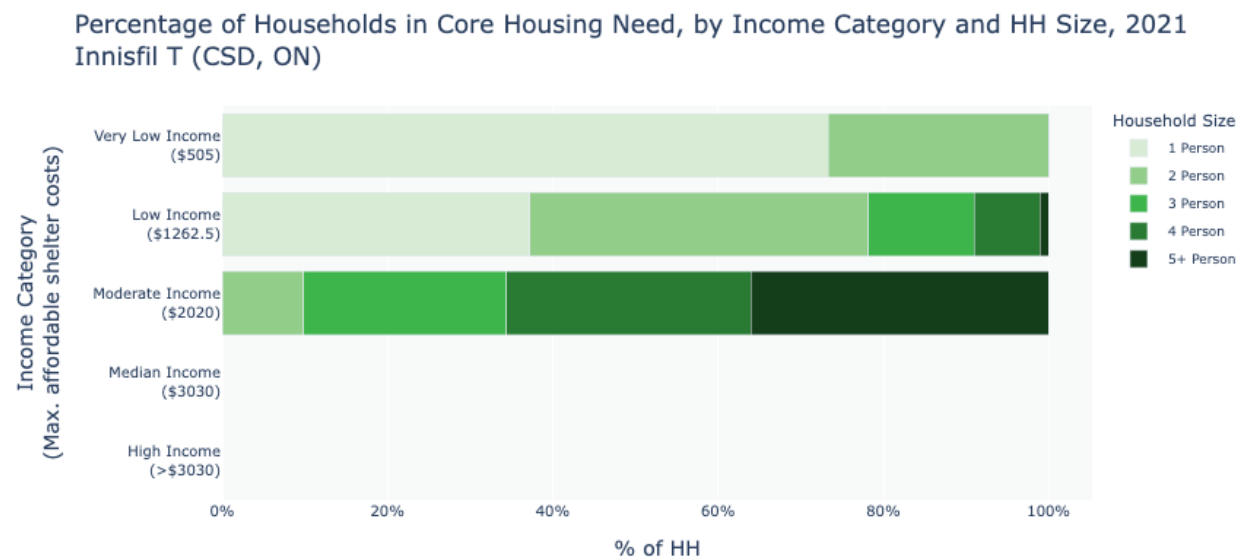
Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining the percentage of core housing need would facilitate comparison with forecasts of population growth and household formation, in turn enabling more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population, as explained below. It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm workers. This means that core housing need figures may underestimate overall housing need. Due to this, communities should also strive to include as much information as possible about these groups in the Priority Groups section below, in order to provide a comprehensive picture of who is affected by core housing need.

Please use the following section to insert the following **Housing Assessment Resource Tools Data Tables** ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))

Income Categories and Affordable Shelter Costs:

Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income		\$101,000	\$2,525
Very Low Income (20% or under of AMHI)	1.44%	<= \$20,200	<= \$505
Low Income (21% to 50% of AMHI)	16.33%	\$20,200 - \$50,500	\$505 - \$1,263
Moderate Income (51% to 80% of AMHI)	18.63%	\$50,500 - \$80,800	\$1,263 - \$2,020
Median Income (81% to 120% of AMHI)	24.14%	\$80,800 - \$121,200	\$2,020 - \$3,030
High Income (121% and more of AMHI)	39.46%	>= \$121,201	>= \$3,031

Percentage of Households in Core Housing Need, by Income Category and Household Size:



2021 Affordable Housing Deficit:

Income Category (Max. affordable shelter cost)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income (\$505)	110	40	0	0	0	150
Low Income (\$1262)	350	385	120	75	10	940
Moderate Income (\$2020)	0	30	75	90	110	305
Median Income (\$3030)	0	0	0	0	0	0
High Income (>\$3030)	0	0	0	0	0	0
Total	460	455	195	165	120	1,395

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	3,775
	Percentage	24.2%
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	1,280
	Percentage	8.4%

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	905
	Percentage	40.7%
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	405
	Percentage	2.7%
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	2,870
	Percentage	21.5%
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	870
	Percentage	5.7%
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	770
	Percentage	4.9%
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	200
	Percentage	1.3%
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	145
	Percentage	6.5%
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	50
	Percentage	0.3%
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	625
	Percentage	4.6%
Adequacy – Owner households in dwellings	Total	150
	Percentage	1.0%

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
requiring major repairs and in core need (# and %)		
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	585
	Percentage	3.7%
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	90
	Percentage	0.6%
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	130
	Percentage	5.8%
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	35
	Percentage	0.2%
Suitability – Owner households in unsuitable dwellings (# and %)	Total	455
	Percentage	3.4%
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	50
	Percentage	0.3%
Total households in core housing need	Total	1,390
Percentage of tenant households in core housing need	Percentage	19.6%
Percentage of owner households in core housing need	Percentage	7.4%

Provided below are observations made on the pre-populated table on the previous page:

Affordability Issues

- A significant portion of households (24.2%) spend 30% or more of their income on shelter costs, indicating widespread affordability issues.
- Tenant households are particularly affected, with 40.7% spending 30% or more of their income on shelter costs, compared to 21.5% of owner households.

- Core housing need is more prevalent among tenants (19.6%) than owners (7.4%), highlighting the greater financial vulnerability of renters.

Adequacy of Housing

- A notable percentage of households (4.9%) live in dwellings requiring major repairs, with tenant households (6.5%) being more affected than owner households (4.6%).
- Core need related to housing adequacy is relatively low (1.3%), but still significant for those affected.

Suitability of Housing

- A smaller percentage of households (3.7%) live in unsuitable dwellings, with tenant households (5.8%) again being more affected than owner households (3.4%).
- Core need related to housing suitability is minimal (0.6%), indicating that while some households live in unsuitable conditions, it is not the primary driver of core housing need.

Core Housing Need

- A total of 1,390 households are in core housing need, with a higher percentage of tenant households (19.6%) compared to owner households (7.4%).

Key Insights

- **Tenant Vulnerability:** Tenant households face greater affordability and adequacy challenges compared to owner households, making them more vulnerable to core housing need.
- **Affordability as a Primary Issue:** The high percentage of households spending 30% or more on shelter costs, particularly among tenants, indicates that affordability is a primary housing issue in Innisfil.
- **Need for Targeted Support:** The data suggests a need for targeted support for tenant households, including affordable rental options and financial assistance to address core housing needs.
- **Housing Conditions:** While a smaller percentage of households live in inadequate or unsuitable conditions, these issues still contribute to the overall housing challenges in the community.

3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.

Changes to the Ontario Residential Tenancies Act in 2018

Units that are rent-controlled

An impact of the changes to the *Residential Tenancies Act* in 2018 regarding the removal of certain rent regulations is conveyed through the following quote from a spokesperson from

“The goal is to find a way to improve the board, which resolves disputes between landlords and tenants and gives them information about their rights and responsibilities, in order to increase efficiencies of hearings in an effort to incentivize increased affordable housing and rental stock development.”

Units that are not rent-controlled

Units built after November 15, 2018, are not rent-controlled, meaning that the landlord can raise the rent each year by an amount that they choose. This puts a lot of power into the hands of landlords, who have the ability to increase rents by more than what a household may be able to handle or afford. While they are mandated to provide tenants a 90-day notice of a rent increase, this “advanced notice” does not mean that a household can easily find new housing that is affordable to them or meets their needs.

Smaller-Scale Landlords Selling their Investment Properties

Anecdotally, it was learned through a stakeholder interview with the representative from the real estate / brokerage community that a lot of smaller-scale landlords are selling their homes that they rent out to others, with a main reason claiming to be that the *Residential Tenancies Act* “impedes them as investors”. These landlords are finding that they are being faced with too many challenges with their tenants, stressing that they can no longer handle the carrying costs. This is also noted in an Innisfil Today article²⁶, which states that “Many landlords have been cashing in, selling their properties, forcing tenants to find new places to live”. This leads to a decrease in the rental housing stock, which contributes to local housing market pressures and increased rental costs on the limited rental supply.

Food Insecurity

*“When people have no other option but to cut their food budget to pay for other essential fixed-expenses, they are experiencing household food insecurity,” says public health nutritionist and registered dietitian.*²⁷

*“For many individuals and families living with lower incomes, the cost of healthy food and rent uses most of their income, and in some cases, all or more. A family of four with one full-time earner making minimum wage, is spending 66 per cent of their income on food and rent, while a single adult, living alone on Ontario Works is spending 161 per cent of their income, with no money left over for non-negotiable living expenses like utilities or transportation.”*²⁸

²⁶ Kozak, J. (2021, May 13). *Local renters struggle as landlords cash-in on hot real estate market*. Retrieved from Innisfil Today: <https://www.innisfilday.ca/local-news/local-renters-struggle-as-landlords-cash-in-on-hot-real-estate-market-3771113>

²⁷ Innisfil Today Staff. (2023, February 21). *'Nearly impossible': Survey sheds light on household food insecurity*. Retrieved from Innisfil Today: <https://www.innisfilday.ca/local-news/nearly-impossible-survey-sheds-light-on-household-food-insecurity-6585415>

²⁸ Ibid

Household food insecurity is an issue in Innisfil and communities across the province; as people feel the squeeze of cost-of-living increases, some individuals and households cannot afford sufficient and nutritious food²⁹. As noted in an Innisfil Today article³⁰, almost one-third of households in Simcoe-Muskoka are struggling to afford food: In 2023, 31 per cent of households in Simcoe Muskoka—a significant increase from 19% in 2022—experienced some level of food insecurity, meaning they don't have enough money for adequate and secure access to food.

²⁹ Town of Innisfil. (2024). *Food Security in Innisfil: What We Heard Report*. Retrieved from Get Involved Innisfil: <https://www.getinvolvedinnisfil.ca/40425/widgets/168289/documents/121805>

³⁰ Innisfil Today Staff. (2024, September 9). *Simcoe-Muskoka households see 'significant increase' in food insecurity*. Retrieved from Innisfil Today: <https://www.innisfilday.ca/local-news/simcoe-muskoka-households-see-significant-increase-in-food-insecurity-9493199>

4. Priority Groups

There are 12 groups that CMHC defines as priority populations for affordable homes: groups who face a proportionally far greater housing need than the general population. There is also a 13th group, women-led households and specifically single mothers, implied in the National Housing Strategy which targets 33% (with a minimum of 25%) of funding going to housing for women-led households. Priority population groups are:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness. Many households may have members in multiple priority categories which may also not be represented in the data. With these limitations in mind, information on housing need by priority population would be helpful for developing inclusive housing policies.

NOTE: The source of information within these sections 4.1 and 4.2, unless otherwise specified, is the “Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report³¹.

About the PiT Count

- The County conducted the Point-in-Time (PiT) Count from January 25-27, 2022, with the PiT reference night being January 25, 2022.
- 722 people were counted experiencing homelessness in Simcoe County, which is a rate of 13.2 people for every 10,000. 455 surveys were conducted, and 115 observations were counted on tally sheets.
 - Of the 455 surveys conducted, 441 surveys were analyzed, as:

³¹ County of Simcoe. (2024). *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*. County of Simcoe. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/Everyone-Counts-2022-Simcoe-County-Homeless-Enumeration-3-1.pdf>

- 1 already completed the survey;
 - 3 did not want to participate; and
 - 10 were screen out based on question C and C1 of the survey.
- Of the 115 observations counted on talley sheets, 10 were identified as experiencing homelessness within the 24-hour PiT Count period and contributed to the Core PiT Count of people experiencing homelessness on January 25, 2022.
- The PiT Count surveyed and counted people staying on the streets, in shelters, in other unsheltered locations, and/or in sheltered places not fit for human habitation (e.g., sheds, makeshift shelters and tents), and in temporary housing (e.g., transitional housing or institutional care). The PiT Count relied on a coordinated outreach process that engaged people who were experiencing homelessness and collected information on their demographics and experience of homelessness.

Limitations and Data Notes

Limitations

- *The Point-in-Time count (PiT) method has known limitations, such as the underrepresentation of individuals experiencing hidden homelessness, temporary homelessness, and homelessness in rural areas. To address these limitations, the 2022 Enumeration involved 42 agencies across five enumeration areas within Simcoe County. These agencies provide services to various groups along the homelessness spectrum, including those living rough, in emergency shelters, transitional housing, supportive housing, rent-geared-to-income housing, affordable rent programs, and those at risk of losing their housing. The participating agencies encompass outreach programs, emergency shelters, out of the cold programs, motel voucher programs, violence against women shelters (VAW), transitional housing, community programs, the County of Simcoe, and Empower Simcoe Regional Housing Support Services. Figure 1 illustrates the fluid housing range, acknowledging that housing situations are often non-linear.*
- *The first Simcoe County enumeration was a Registry Week conducted over a three-day period in January 2016. The findings of this enumeration were reported in Working to End Homelessness: Simcoe County 20,000 Homes Campaign Registry Week. Because the methodology used in 2018 (a combined PiT Count/Registry Week) was different than that used in 2016, results cannot be easily compared across enumeration years.*
- *Only 8% (34 respondents) of the 441 participants are based in South Simcoe, where Innisfil is located.*
- *The Enumeration Report is complemented by data from the 2016 Census, which is not as up to date as the 2021 Census.*

Data Notes

- *Of the 722 individuals identified as experiencing homelessness on January 25th, 2022, 441 individuals shared their demographic information and experience of homelessness through survey participation.*
- *All survey questions were optional; in most cases, they offered a 'don't know' and/or 'decline to answer' option.*
- *The noted N value for each figure in the Enumeration Report represents the number of survey participants who answered each question.*
- *Those who answered, 'don't know', 'decline to answer', or who left the question blank were excluded from the denominator, unless they made up more than 5% of responses.*
- *Percentages may not add up to 100% due to rounding or multiple response questions.*

4.1 What information is available that reflects the housing need or challenges of priority populations in your community? If data is available, please report on the incidence of core housing need by CMHC priority population groups in your community. If no quantitative data is available, please use qualitative information to describe the need for these priority populations.

Priority Population: People Experiencing Homelessness

Note: *additional information on the severity of specific priority groups experiencing homelessness is provided in section 4.2 of this HNA template.*

The Shelter System Flow dashboard³², created and managed by Simcoe County through their County of Simcoe Data Portal, provides data on those experiencing homelessness in the county and tracks the shelter system each month. Provided below are statistics for December 2024:

- In the past three months, 968 people were actively homeless.
- Across all³³ shelters in the county, there was a 90% occupancy rate.
- There was a 351-person inflow, where reasons for this inflow included the following:
 - Lack of housing (234 of 351);
 - Other (42 of 351);
 - Hot/cold alert (26 of 351);
 - Loss of housing (19 of 351);
 - Eviction (15 of 351); and

³² County of Simcoe. (2025). *Shelter System Flow Dashboard*. Retrieved from County of Simcoe Data Portal: <https://gisportal.simcoe.ca/arcgis/apps/sites/#/county-of-simcoe-data-portal/pages/685d2f5cc5e641648fae4e1f37e5e38c>

³³ Shelters include: Lighthouse – Orillia Christian Centre; The Busby Centre – Barrie; Elizabeth Fry Society Simcoe Muskoka; Salvation Army – Barrie Bayside Mission; The Guesthouse Shelter; Youth Haven; Salvation Army – Barrie Emergency Family Shelter; The Busby Centre – Collingwood; Support and Hope for Individuals and Families Today (SHIFT); and Rosewood – Huronia Transition Homes.

- Unsafe housing (15 of 351).
- There was a 331-person outflow, where reasons for this outflow included the following:
 - Returned to the street (134 of 331);
 - Went to various destinations (105 of 331);
 - Disagreement with rules (32 of 331);
 - Expelled/barred/suspended (31 of 331);
 - Housed (29 of 331);
- The length of stay for active clients were as follows:
 - 30 days or less: 236 individuals;
 - 31 to 60 days: 94 individuals;
 - 61-90 days: 20 individuals;
 - 91-180 days: 18 individuals; and
 - 181-365 days: 3 individuals.
- The average length of stay for all exits in December was 20 days.
- Active clients' living situations include the following:
 - Homeless: 441 individuals (69%);
 - Unknown: 162 individuals (26%);
 - Housed: 17 individuals (3%); and
 - Transitional or in a public institution: 2% (number of individuals not disclosed on the dashboard)
- People experiencing chronic homelessness³⁴: 19%

Priority Population: Indigenous Individuals

Anecdotally, as learned through stakeholder interviews, Indigenous individuals are a highly vulnerable priority population:

- Many of them have challenges with addiction, mental health, and physical disabilities, often requiring wrap-around supports to which they may not have easy access.
- Their trauma is often compounded; the long-lasting impacts of residential schools has, for many, led to a lack of trust in their government. As mentioned in one of the stakeholder interviews, the following was said about the Indigenous population in Innisfil: “The number is 1,115 people who identify as indigenous in Innisfil. We know, nationally, that Indigenous people underreport on StatsCan... This ties back to what had happened to Indigenous communities with the residential schools. There is a fear of retribution, a stigma... There is a lack of trust in the government knowing that they are indigenous.”

³⁴ Chronic Homelessness, as noted on the Shelter System Flow Dashboard, refers to individuals who are currently experiencing homelessness and who meet at least 1 of the following criteria: they have a total of at least 6 months (180 days) of homelessness over the past year; and/or they have recurrent experiences of homelessness over the past 3 years, with a cumulative duration of at least 18 months (546 days).

- There is a stigma that impacts their ability to secure housing that meets their needs: Anecdotally, it was noted that “You’re stigmatized, after you leave supportive housing... So we need units for them to occupy, once they get out of supportive housing”.

Priority Population: Seniors/Older Adults

Anecdotally, as learned through stakeholder interviews there is a demand for housing geared to seniors:

- “If people are selling [their homes], it’s not the elderly... They have nowhere to go”. It was also noted that, if any senior is selling in Innisfil, they would need to go far north to be able to buy something comparable or within their price range. This is also evident in the following quote from Igor Vujovic, a broker with Century 21 BJ Roth Realty Ltd. In Innisfil: ““Unfortunately, locally, first-time homebuyers are totally out of the market... They have to search up north.”³⁵
- As learned from County staff at Simcoe County Housing Corporation, seniors are one of the priority groups most often in need of housing that aligns best with their needs; they are often overhoused, and the rental prices are not attainable to allow them to move into something smaller, more suitable, and easier for them to maintain.

Priority Population: Women (including Female Lone Parents), Children, and Young Adults Fleeing Violence / Domestic Abuse

Women (including female lone parents), children, and young adults fleeing violence / domestic abuse face many challenges associated with accessing safe and affordable housing. Anecdotally, it was learned during the stakeholder interview with Ontario Aboriginal Housing Services that, in addition to working primarily with Indigenous individuals, they often work with women and young boys who are trafficked for sex.

As noted in an Innisfil Today article³⁶, Haily MacDonald, Executive Director of Huronia Transition Homes based in Midland³⁷, expressed that women leaving violence are facing multiple barriers when seeking safe housing and refuge. Some of these barriers include:

- Finding housing that is pet-friendly, as “Leaving your pets at home is a huge barrier for women leaving violence... In an abusive home, it's not just women experiencing abuse”³⁸; and

³⁵ MacDonald, S. (2021, June 14). *‘People are just exhausted’: Innisfil sees 22% month-over-month decrease in homes sold in May*. Retrieved from Innisfil Journal: https://www.simcoe.com/news/people-are-just-exhausted-innisfil-sees-22-month-over-month-decrease-in-homes-sold-in/article_0b967001-0453-5a2e-b34e-104afa4c3d3c.html

³⁶ Philips, A. (2025, January 2). *Lack of affordable housing stretches local women's shelter to brink*. Retrieved from Innisfil Today: <https://www.innisfilday.ca/local-news/lack-of-affordable-housing-stretches-local-womens-shelter-to-brink-10017706>

³⁷ While Huronia Transition Homes runs and operates out of Midland, its close proximity and similar geography to Innisfil suggests that its strains on housing are comparable to those of Innisfil.

³⁸ Philips, A. (2025, January 2). *Lack of affordable housing stretches local women's shelter to brink*. Retrieved from Innisfil Today: <https://www.innisfilday.ca/local-news/lack-of-affordable-housing-stretches-local-womens-shelter-to-brink-10017706>

- Lacking enough income, as many women leave abusive relationships and, therefore, may no longer have access to an additional or second income³⁹.

Also noted in the article⁴⁰ is a reference to a Women’s Shelter’s Canada (WSC) report (titled “Shelter Voices 2024: Crisis Within Crisis”⁴¹), which looked at how the housing crisis has impacted shelters across Canada. In its survey of individuals working in these spaces and survivors accessing supports, WSC learned that 97% of survey respondents indicated that it had become harder to support survivors to find housing over the preceding 12 months⁴².

According to the WSC report noted above and as noted in the article⁴³, a limited supply of affordable housing stock has led to:

- more survivors leaving shelter for housing that does not meet their needs, is not safe, is unaffordable, and/or often contributes to cycling back into a shelter, or
- some survivors choosing to return to abusers rather than face homelessness.

Alternatives to this solution, however, appear to create other challenges for both the survivors of domestic abuse and those who run the local shelters. For example, some survivors end up staying at a transitional shelter longer than intended, in situations where they are unable to find housing that meets their needs (i.e., is adequate, suitable, and affordable). This has had an impact on the shelter’s ability to support other people who may be in need, with beds being “full all the time”, according to MacDonald⁴⁴. MacDonald mentioned that the length-of-stay limit at Rosewood Shelter in Midland was once eight weeks but has since been extended to 12 weeks, which she considers to be inadequate:

“The average length of stay is now six months. There’s still the same number of shelter beds. We’re at capacity all the time. That’s the reality of the housing crisis.”

³⁹ Ibid

⁴⁰ Ibid

⁴¹ Women's Shelters Canada. (2024, November). *Shelter Voices 2024: Crisis Within Crisis*. Retrieved from Women's Shelters Canada: Shelters and Transition Houses United to End Violence Against Women: <https://endvaw.ca/wp-content/uploads/2024/11/Shelter-Voices-2024.pdf>

⁴² Philips, A. (2025, January 2). *Lack of affordable housing stretches local women's shelter to brink*. Retrieved from Innisfil Today: <https://www.innisfilday.ca/local-news/lack-of-affordable-housing-stretches-local-womens-shelter-to-brink-10017706>

⁴³ Ibid

⁴⁴ Ibid

Anuradha Dugal, the Executive Director of WSC, also brought up the bottleneck issue that happens as a result of the lack of affordable housing stock:

“Since there’s no affordable housing, women are staying in shelters longer, which increases turn-away rates. It creates a bottleneck effect where new women can’t move in if women already in shelter have nowhere to go.”⁴⁵

Dugal mentioned that this finding confirmed what WSC “has been hearing anecdotally from women’s shelters across the country for years”⁴⁶, which supports the need for adequate funding for affordable housing to be specifically allocated for women and children fleeing violence.

4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.

Point-in-Time Survey

Age of Survey Participants

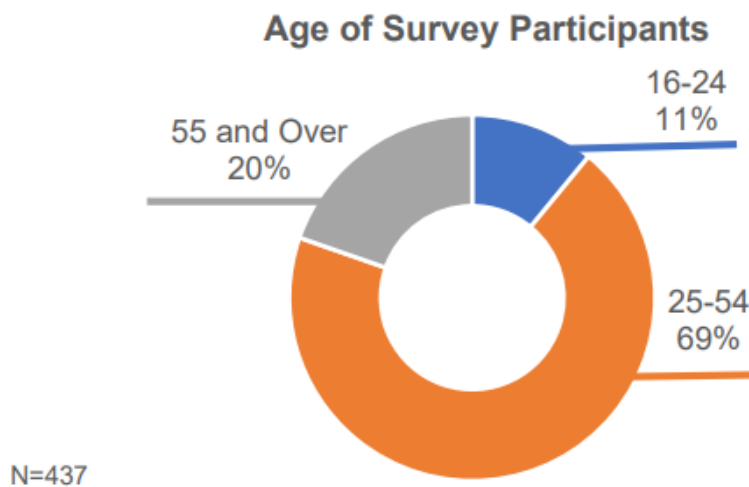


Figure 9: Age of Survey Participants

(Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report⁴⁷, p. 23)

⁴⁵ Philips, A. (2025, January 2). *Lack of affordable housing stretches local women's shelter to brink*. Retrieved from Innisfil Today: <https://www.innisfiltoday.ca/local-news/lack-of-affordable-housing-stretches-local-womens-shelter-to-brink-10017706>

⁴⁶ Ibid

⁴⁷ County of Simcoe. (2024). *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*. County of Simcoe. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/Everyone-Counts-2022-Simcoe-County-Homeless-Enumeration-3-1.pdf>

As shown in “Figure 9” (Age of Survey Participants) on the previous page, the majority of participants (69% or 303) were 25-54 years of age, 20% or 86 participants were 55 and older, and 11% or 48 participants were 16-24 years of age. For the purpose of this report participants age 16-24 were considered youth, 25-54 adults, and 55+ seniors. The median age of participants was 39.

Gender Identity

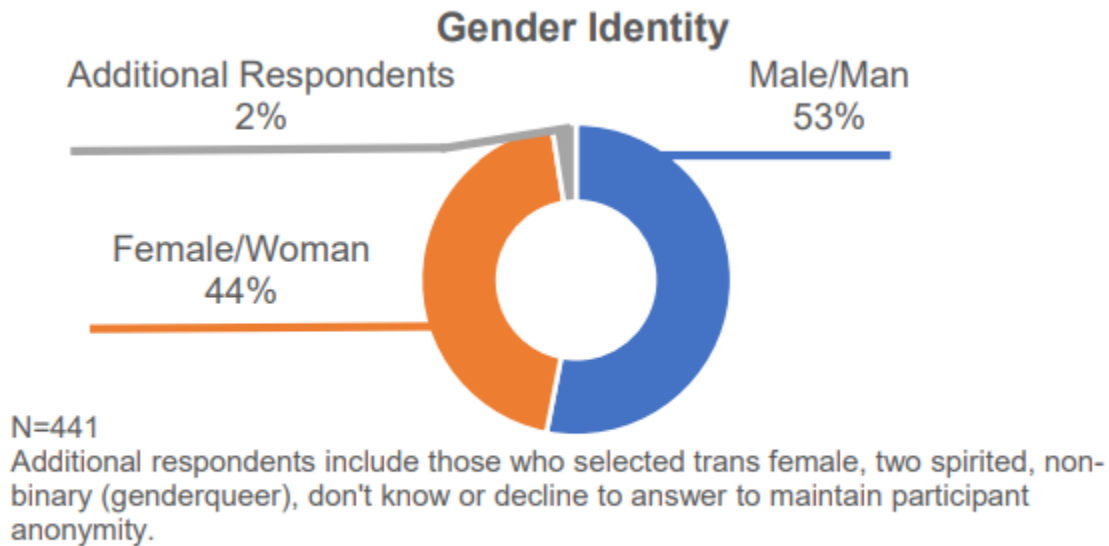


Figure 16: Gender Identity

As shown in “Figure 16” (Gender Identity) above, the majority (53% or 234) of participants identified as male/man, 44% or 196 identified as female/woman, and 2% or 11 participants selected additional responses (Figure 16). Additional respondents include those who selected trans female, two spirited, non-binary (gender queer), don't know or decline to answer. These responses were reported as a group to maintain participant anonymity.

Based on the 2016 Census, 49% of the total population aged fifteen years and over residing in Simcoe County were male and 51% were female (Statistics Canada, 2016). Compared to the 2016 Census, a slightly higher percentage of the population experiencing homelessness on January 25th, 2022 in Simcoe County were male.

11% or 46 participants identified as 2S-LGBTQ+ and 89% or 383 participants identified as straight/heterosexual.

Identified as Indigenous

30% or 129 participants self-identified as Indigenous. This number is significantly greater than the 4% of the total population aged fifteen years and over residing in Simcoe County who identified as Aboriginal based on the 2016 Census (Statistics Canada, 2021).

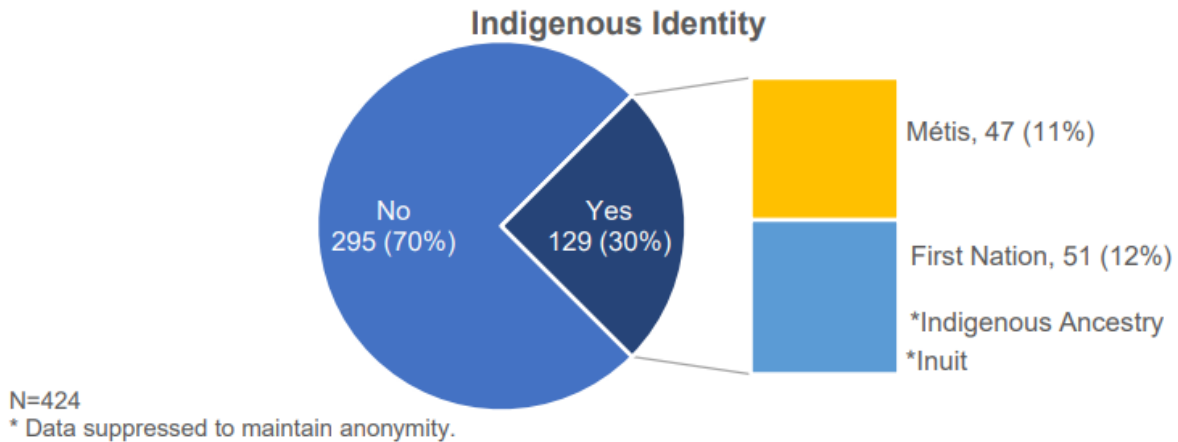


Figure 13: Indigenous Identity

(*Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*⁴⁸, p. 26)

As shown in “Figure 13” (Indigenous Identity) above:

- 12% percent or 51 participants identified as First Nation;
- 11% or 47 participants identified as Métis; and
- data on those who identified as Inuit or Indigenous Ancestry was suppressed to maintain anonymity.

⁴⁸ County of Simcoe. (2024). *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*. County of Simcoe. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/Everyone-Counts-2022-Simcoe-County-Homeless-Enumeration-3-1.pdf>

Self-Reported Racial Identity

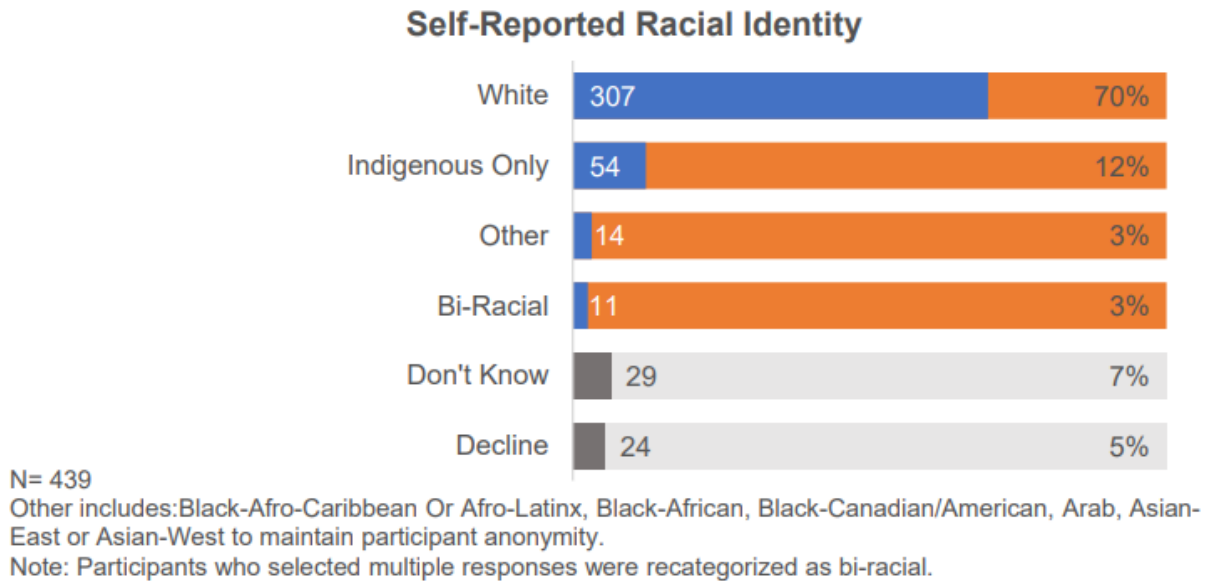


Figure 14: Self-Reported Racial Identity

(Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report⁴⁹, p. 26)

As shown in “Figure 14” (Self-Reported Racial Identity) above:

- the majority of participants identified as White (70%) followed by Indigenous only (12%);
- three (3) percent of participants selected Black-Afro-Caribbean or Afro-Latinx, Black-African, Black-Canadian/American, Arab, Asian-East or Asian-West, which were grouped as Other to maintain participant anonymity;
- Three (3) percent of participants were Bi-racial meaning individuals who identified with more than one race;
- Seven (7) percent of respondents reported they didn’t know and 5% declined to answer; and
- Many participants who identified as Indigenous selected white as their racial identity⁵⁰ (43% or 55/129 participants).

⁴⁹ County of Simcoe. (2024). *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*. County of Simcoe. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/Everyone-Counts-2022-Simcoe-County-Homeless-Enumeration-3-1.pdf>

⁵⁰ As noted in the Enumeration Report: “Due to previous inconsistencies between the percentage of participants who identify as Indigenous and the percentage of participants who select Aboriginal or Indigenous when asked about racial identity, this question was reordered to come as a follow question after Indigenous identity” (p. 26).

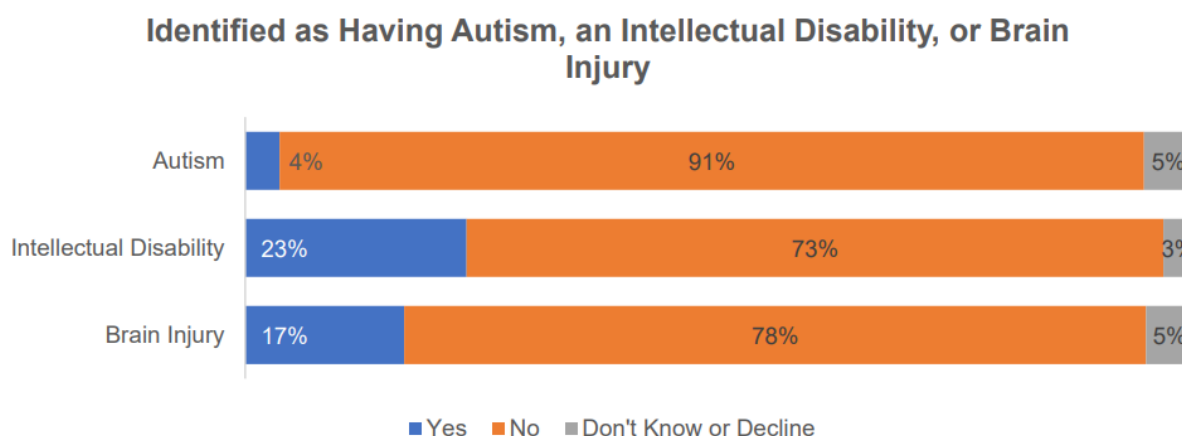
Veterans

3% or 14 participants reported having served in the Canadian Military and/or RCMP.

Been in Foster Care or a Youth Group Home

In 2022, 26% or 112 participants reported having been in foster care or a youth group home as a child or youth which is up slightly from 22% or 83 participants in 2020.

Identified as Having Autism, an Intellectual Disability, or Brain Injury



N= 441

Figure 22: Identified as Having Autism, an Intellectual Disability, or Brain Injury

(*Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*⁵¹, p. 33)

As shown in “Figure 22” above, almost one quarter (23%) or 103 participants identified as having an intellectual disability. Seventeen percent or 74 participants identified as having a brain injury, and 4% or 16 participants identified as having autism.

Cause of Most Recent Housing Loss

As shown in “Figure 17” (Grouped Cause of Most Recent Housing Loss) above, in 2022, the majority of participants (53%, as compared to 58% of participants in 2020) reported Housing & Financial Issues as a cause of their most recent housing loss. This is followed by:

- Interpersonal & Family Issues (41%, as compared to 63% of participants in 2020);
- Health or Corrections (33%, as compared to 37% of participants in 2020); and
- 3% reported Other responses that were not recoded into an existing category (which is the same as what was seen among survey participants in 2020).

⁵¹ County of Simcoe. (2024). *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*. County of Simcoe. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/Everyone-Counts-2022-Simcoe-County-Homeless-Enumeration-3-1.pdf>

Table 4: Top 5 Reasons for Most Recent Housing Loss

(Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report⁵², p. 30)

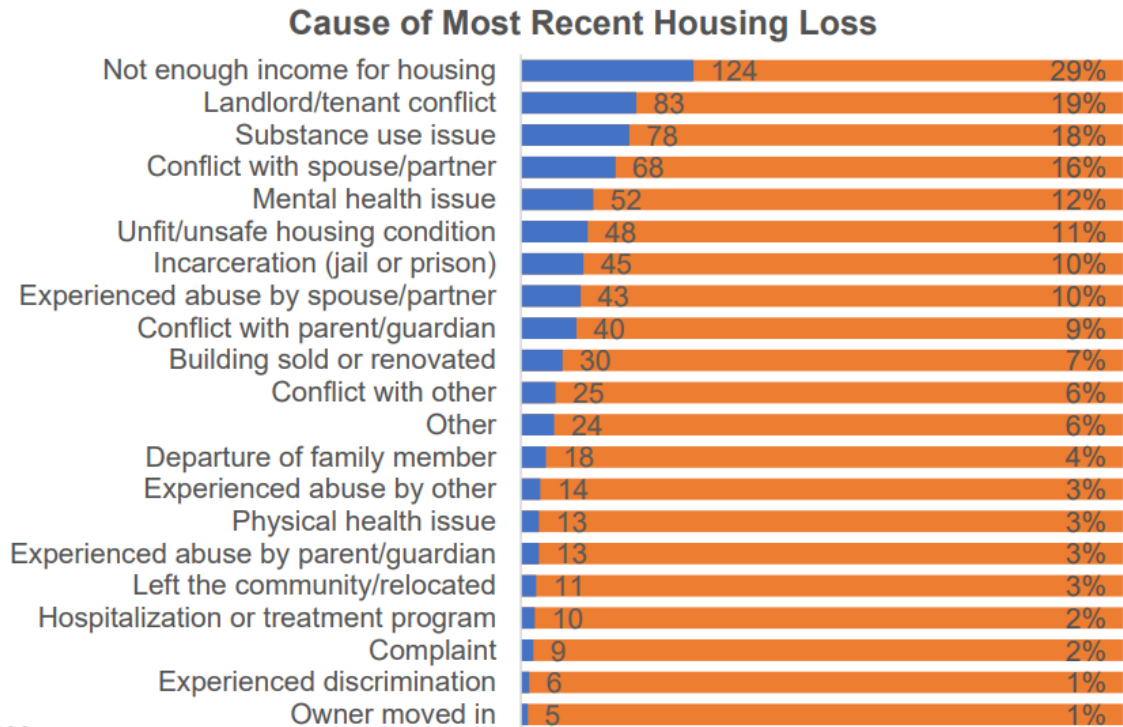
Top 5 Reasons for Most Recent Housing Loss				
	2020		2022	
		%	#	%
1	Not enough income for housing	20%	Not enough income for housing	29%
2	Conflict with spouse / partner	18%	Landlord / tenant conflict	19%
3	Substance use issue	16%	Substance use issue	18%
4	Landlord / tenant conflict	15%	Conflict with spouse / partner	16%
5	Conflict with parent / guardian	13%	Mental health issues	12%

As shown in “Table 4” (Top 5 reasons for Most Recent Housing Loss) above, when looking at the specific causes mentioned by participants, the top five responses in 2022 were:

- not enough income for housing (29% of participants, as compared to 20% of participants in 2020);
- landlord/tenant conflict (19% of participants, as compared to 15% of participants in 2020);
- substance use issue (18% of participants, as compared to 16% of participants in 2020);
- conflict with spouse/partner (16% of participants, as compared to 18% of participants in 2020); and
- mental health issues (12% of participants; “mental health issues” was not one of the top 5 responses among participants in 2020).

⁵² County of Simcoe. (2024). *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*. County of Simcoe. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/Everyone-Counts-2022-Simcoe-County-Homeless-Enumeration-3-1.pdf>

A summary of all causes of most recent housing loss are presented in “Figure 18” (Causes of Most Recent Housing Loss) below:



Note: This question collected multiple responses so the percents do not add up to 100%.

Figure 18: Causes of Most Recent Housing Loss

(Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report⁵³, p. 30)

As noted in a Barrie Today article⁵⁴, according to Jennifer van Gennip, of the Barrie Homelessness and Housing Justice Network:

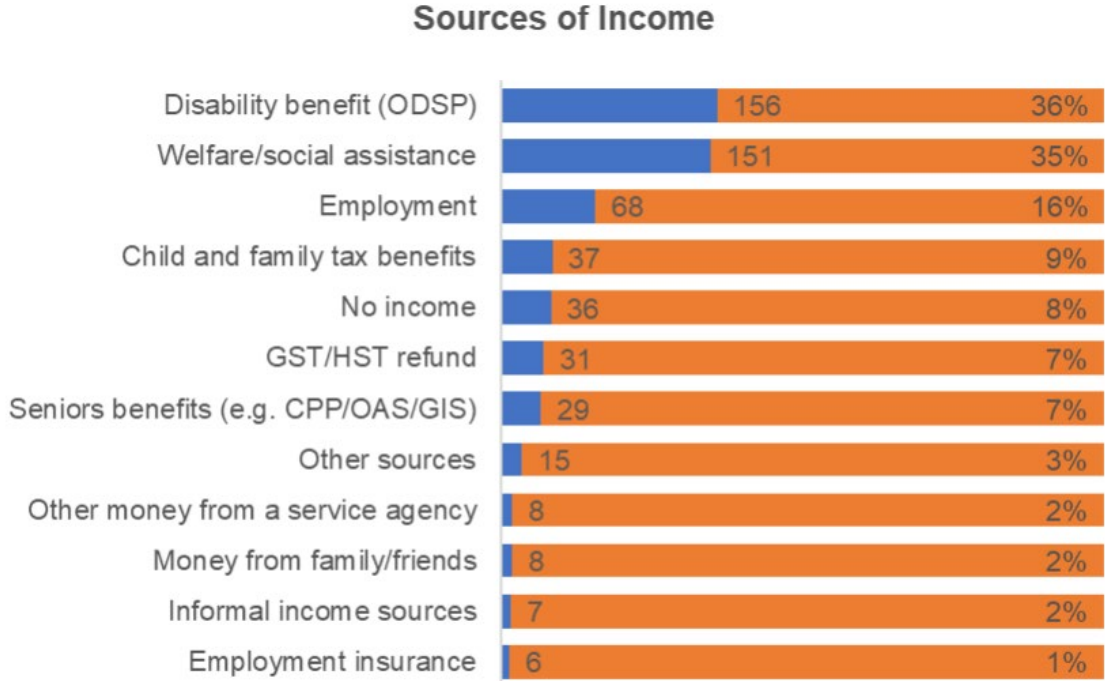
“Many Canadian small towns are seeing increases in unsheltered populations for a number of reasons right now... More people are (being) evicted due to loose tenant protections and housing costs that are completely detached from wages and social assistance rates, [and] social services are completely overwhelmed.”

⁵³ County of Simcoe. (2024). *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*. County of Simcoe. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/Everyone-Counts-2022-Simcoe-County-Homeless-Enumeration-3-1.pdf>

⁵⁴ Simon, C. (2024, June 30). *Unsheltered in Innisfil: Where can the town's homeless go for help?* Retrieved from Barrie Today: <https://www.barrietoday.com/local-news/unsheltered-in-innisfil-where-can-the-towns-homeless-go-for-help-9146188>

In a following question on the PiT survey, in 2022, 15% or 63 participants reported their most recent housing loss was related to the COVID-19 pandemic, which is up slightly from 10% or 39 participants in 2020.

Source of Income



N= 435
 Note: This question collected multiple responses so the percents do not add up to 100%
 The majority of other responses were recoded into an existing category.

Figure 20: Source of Income

(Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report⁵⁵, p. 31)

As shown in “Figure 20” (Source of Income) above, the majority of participants (92% or 399) indicated they were receiving some form of income. The top five sources of income were:

- disability benefit (ODSP) (36%, as compared to 34% in 2020);
- welfare/social assistance (35%, as compared to 36% of participants in 2020);
- employment (16%, as compared to 10% in 2020);
- child and family tax benefits (9%); and
- no income (8%).

⁵⁵ County of Simcoe. (2024). *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*. County of Simcoe. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/Everyone-Counts-2022-Simcoe-County-Homeless-Enumeration-3-1.pdf>

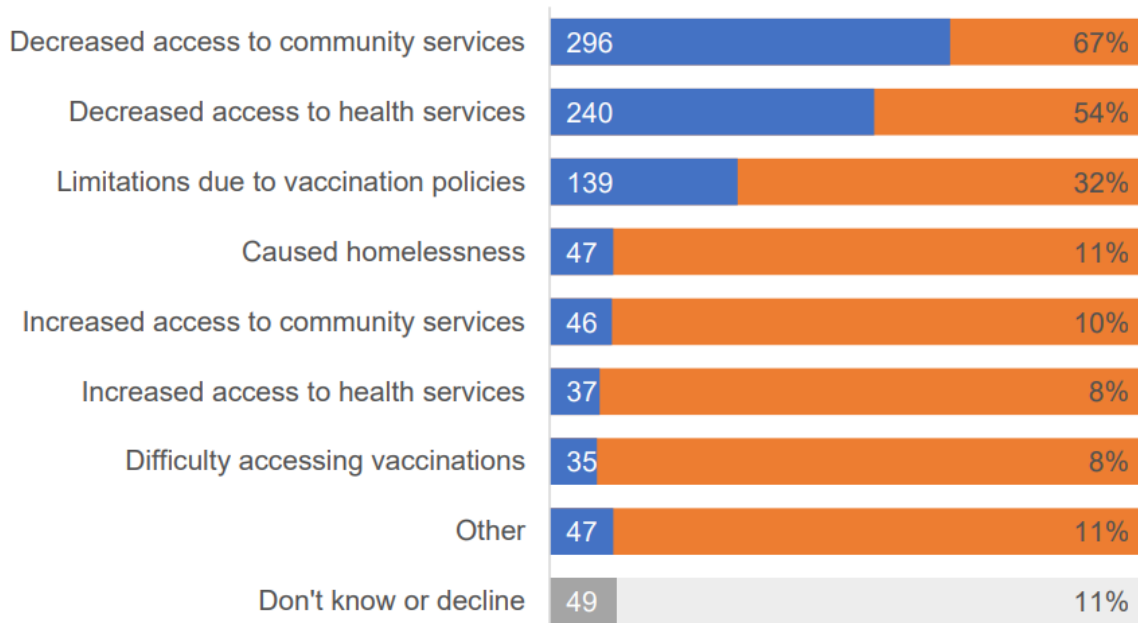
In 2020, the top five sources of income were:

- welfare/social assistance (36%);
- disability benefit (34%);
- seniors benefits (13%);
- GHT/HST refund (11%); and
- employment (10%).

Sources of income between 2020 and 2022 were fairly similar, although in 2022 16% of participants reported employment compared to 10% in 2020.

Impacts of COVID-19 Pandemic

COVID-19 Pandemic Impact on Participants



N= 441

Note: This question collected multiple responses so the percentages do not add up to 100%.

Figure 23: COVID-19 Pandemic Impact on Participants

(*Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*⁵⁶, p. 33)

As shown in “Figure 23” above, When asked how the COVID-19 pandemic impacted them, the top five responses selected by participants were:

⁵⁶ County of Simcoe. (2024). *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*. County of Simcoe. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/Everyone-Counts-2022-Simcoe-County-Homeless-Enumeration-3-1.pdf>

- decreased access to community services (67%);
- decreased access to health services (54%);
- limitations due to vaccination policies (32%);
- caused homelessness (11%); and
- increased access to community services (10%) (Figure 23).

Other responses provided by participants included:

- emotionally (3% of participants);
- employment (2% of participants);
- no impact (2% of participants);
- socially (2% of participants); and
- financially (2% of participants).

Note the response options changed between 2020 and 2022.

Core Enumeration Count

Table 1: Core Enumeration Count

(Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report⁵⁷, p. 16)

Core Enumeration Count					
		2020		2022	
Location	Source	Count	Percentage	Count	Percentage
Unsheltered Location					
Unsheltered and Unknown Location – Surveyed	Survey	49	9%	21	3%
Unsheltered – Observed	Tally	29	5%	10	1%
Total		78	14%	31	4%

⁵⁷ County of Simcoe. (2024). *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*. County of Simcoe. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/Everyone-Counts-2022-Simcoe-County-Homeless-Enumeration-3-1.pdf>

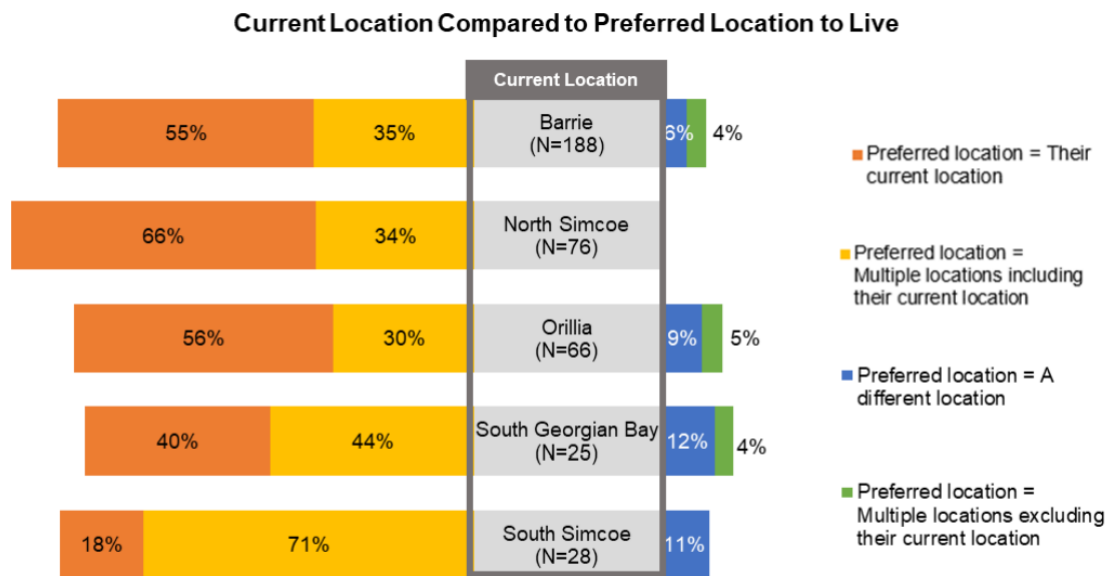
Core Enumeration Count					
		2020		2022	
Location	Source	Count	Percentage	Count	Percentage
Emergency Sheltered					
Emergency Shelter	Agency	226	40%	330	46%
Violence Against Women Emergency Shelter	Agency	34	6%	62	9%
Winter Overflow and Motel Voucher	Agency	7	1%	46	6%
Total		267	47%	438	61%
Provisionally Accommodated					
Transitional Housing	Agency	103	18%	135	19%
Hidden Homeless (“couch surfing” stayed with family / friends / acquaintances)	Survey	79	14%	57	8%
Motel/Hotel (paid by participant or participants’ friends / family)	Survey	28	5%	32	4%
Institutions (health and/or corrections)	Survey & Agency	8	1%	29	4%
Total		218	39%	253	35%
GRAND TOTAL			100%	722	100%

Where Participants Were Surveyed

Locations included:

- in shelters or out of the cold programs, including temporary motel locations (n=258 or 59%);
- transitional housing (n=63 or 14%);
- unspecified locations in Simcoe County towns and cities (n=37 or 8%);
- over the phone (n=32 or 7%);
- Violence Against Women shelters (n=13 or 3%);
- in and around commercial buildings, including coffee shops and fast-food restaurants (n=8 or 2%);
- motels (n=8 or 2%);
- community programs (n=7 or 2%); and
- corrections/hospitals/treatment centers (n=6 or 1%).
- The location was blank on 2% or 9 surveys.

Current Location Compared to Preferred Location to Live



N=383

Responses excluded from this analysis include respondents who left either question blank, listed multiple locations as their current location or reported another place outside of Simcoe County as their current location or only preferred location.

Figure 24: Current Location Compared to Preferred Location to Live

(*Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*⁵⁸, p. 34)

⁵⁸ County of Simcoe. (2024). *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*. County of Simcoe. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/Everyone-Counts-2022-Simcoe-County-Homeless-Enumeration-3-1.pdf>

Current Location: South Simcoe

Of the participants who lived in South Simcoe on PiT night:

- 18 percent of participants said they would like to find permanent housing in their current location in South Simcoe;
- 71% indicated they would prefer to find permanent housing in multiple locations including South Simcoe; and
- 11% indicated they would prefer to live in a different location.

Where Participants Stayed on PiT Night

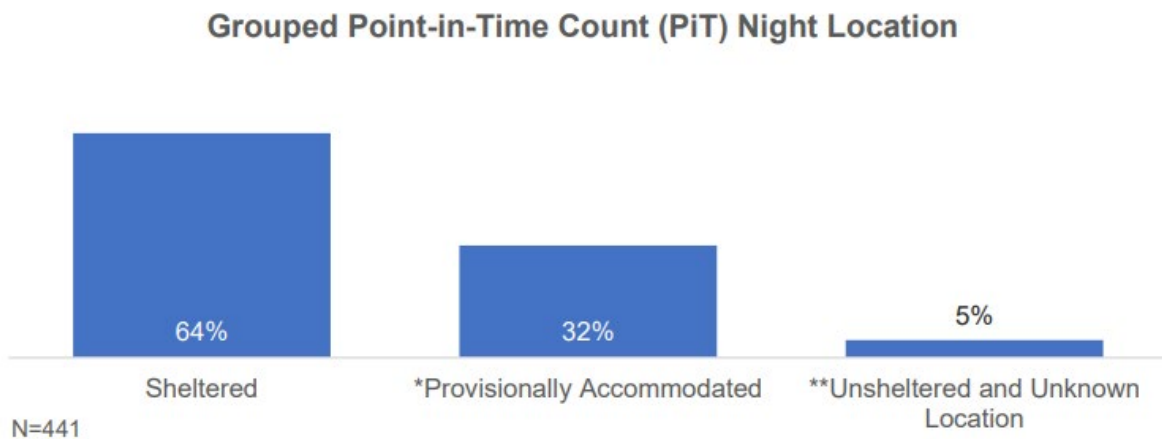


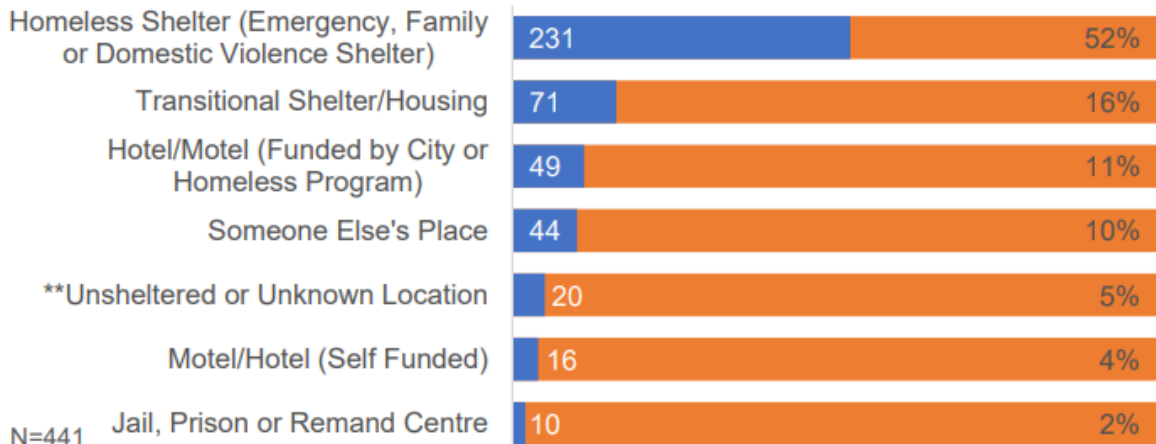
Figure 5: Grouped Point-in-Time Count (PiT) Night Location

(*Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*⁵⁹, p. 19)

The majority of participants (64%, or 280 of 441) were sheltered. Almost one third, 32% or 141 participants were provisionally accommodated, and 5% or 20 stayed unsheltered or at an unknown location PiT night.

⁵⁹ Ibid

Where Participants Stayed PiT Night



**Unsheltered and Unknown Locations: Vehicles and public spaces such as the street, park, bus shelter, forest, encampment, abandoned building, and those who did not know where they were going to stay.

Figure 6: Where Participants Stayed PiT Night

(Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report⁶⁰, p. 19)

As shown in Figure 6 (Where Participants Stayed PiT Night) above, the majority of participants stayed at a homeless shelter (52%), followed by transitional shelter/housing (16%), hotel/motel (funded by City or Homeless Program) (11%) and someone else’s place (10%). Five percent stayed in an unsheltered or unknown location, 4% stayed in a motel/hotel (self-funded), and 2% stayed in a jail, prison or remand centre.

Who Stayed with Them

Participants were asked ‘Do you have family members or anyone else who is staying with you tonight?’ Responses included the following:

- 71% or 306 participants were single or had no family members staying with them that night;
- 19% or 81 participants were single with children/dependent(s), and 84% of these 81 participants were female; and
- 6% or 25 participants were couples and 4% or 17 participants were couples with children/dependent(s).

⁶⁰ County of Simcoe. (2024). *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*. County of Simcoe. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/Everyone-Counts-2022-Simcoe-County-Homeless-Enumeration-3-1.pdf>

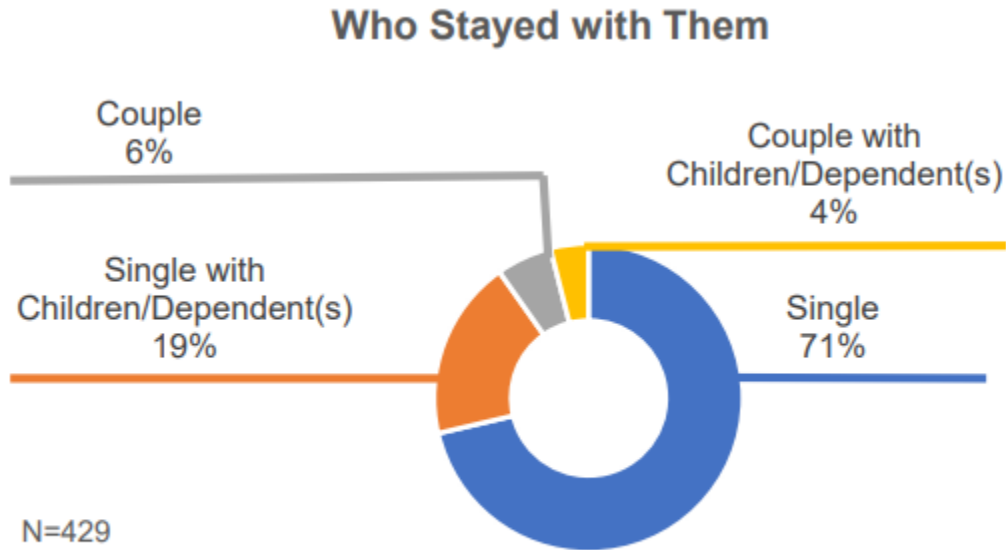


Figure 8: Who Stayed with Them

(*Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*⁶¹, p. 21)

As shown in Figure 8 above, over twice the population experiencing homelessness on January 25th, 2022 in Simcoe County were single compared to non-census-family households in the total population in Simcoe County, and twice the percentage were lone-parent households compared to one lone-parent census family households in the total population.

Children/Dependent(s)

Among the surveyed participants, 23% (98 individuals) were accompanied by a total of 184 children or dependents⁶². Nearly three-quarters (74%) of these children or dependents were aged 0-15 years, 12% were aged 16-24 years, and 14% were 25 years or older. Over half (55%) of the identified children or dependents were male, with the remainder being female. The majority (59%) of these children or dependents were staying in emergency shelters, while 40% were provisionally accommodated.

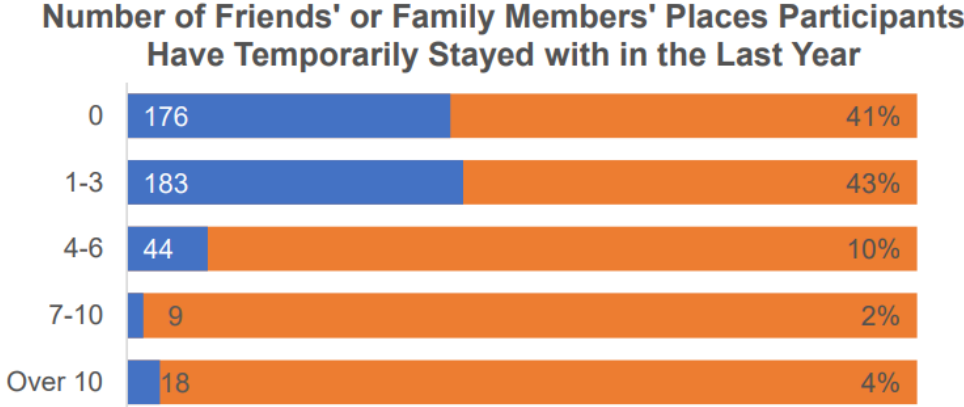
In contrast, data from the 2020 Homeless Enumeration indicated that only 12% of participants were accompanied by children or dependents, with the majority (61%) being provisionally accommodated on the PiT Count night, and 39% staying in emergency shelters.

⁶¹ County of Simcoe. (2024). *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*. County of Simcoe. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/Everyone-Counts-2022-Simcoe-County-Homeless-Enumeration-3-1.pdf>

⁶² The survey did not define "children" or "dependents," which may have led to varied interpretations by interviewers and participants.

The increase in participants accompanied by children or dependents in 2022 may be attributed to changes in service provision due to the COVID-19 pandemic. Many service providers transitioned from their regular facilities to a motel/hotel model to ensure proper social distancing and isolation, thereby mitigating the spread of COVID-19.

Number of Friends’ or Family members’ Places Participants Have Temporarily Stayed in the Last Year (Hidden Homelessness)



N= 430

Figure 21: Number of Friends’ or Family Members’ Places Participants Have Temporarily Stayed with in the Last Year

(Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report⁶³, p. 32)

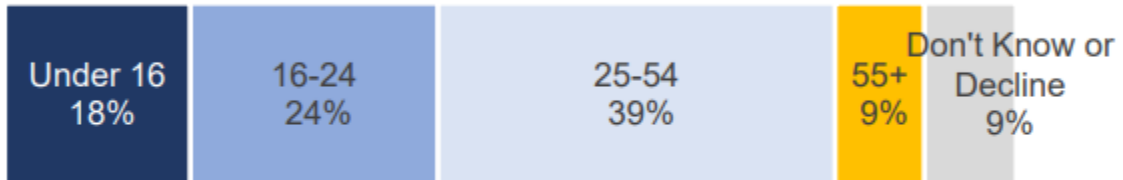
As shown in “Figure 21” above:

- 41% of participants reported having not stayed temporarily with any friends or family members in the last year because they didn’t have a place of their own;
- 43% reported having stayed with 1-3 friends or family members;
- 10% reported having stayed with 4-6 friends or family members;
- 2% reported having stayed with 7-10 friends or family members; and
- 4% reported having stayed with over 10 friends or family members in the last year because they didn’t have a place of their own.

⁶³ County of Simcoe. (2024). *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*. County of Simcoe. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/Everyone-Counts-2022-Simcoe-County-Homeless-Enumeration-3-1.pdf>

Age First Experienced Homelessness

Age First Experienced Homelessness



N=441

Figure 10: Age First Experienced Homelessness

(Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report⁶⁴, p. 23)

As shown in “Figure 10” (Age First Experienced Homelessness) above, the greatest percent (39% or 173) of participants reported having first experienced homelessness when they were 25-54 years of age, followed by 16-24 (24% or 108), under 16 (18% or 81), and 55 and older (9% or 39). About one in 10 (9% or 40) of participants didn’t know or declined to answer the age they first experienced homelessness. The median age participants first experienced homelessness was 27.

⁶⁴ County of Simcoe. (2024). *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*. County of Simcoe. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/Everyone-Counts-2022-Simcoe-County-Homeless-Enumeration-3-1.pdf>

Length of Time Having Experienced Homelessness in the Last Year

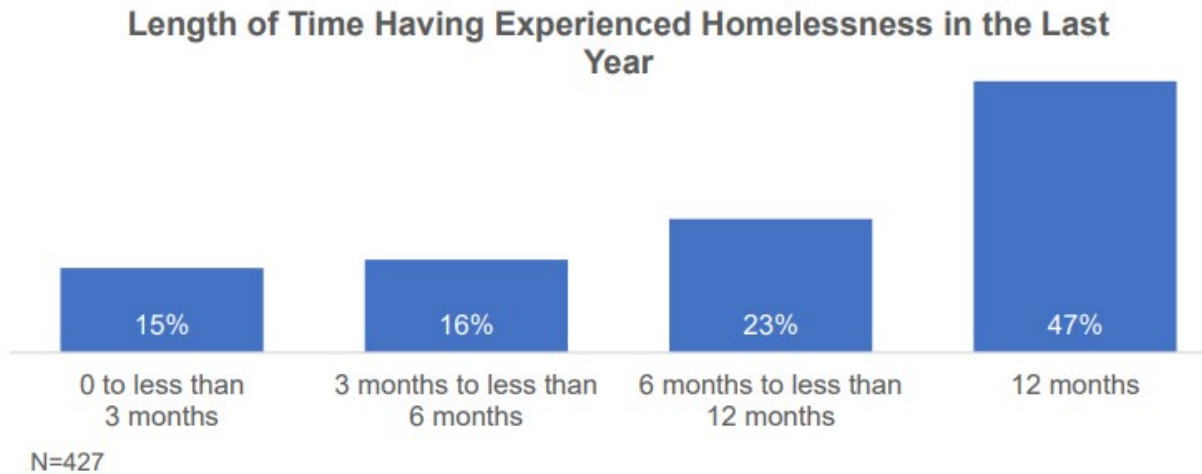


Figure 11: Length of Time Having Experienced Homelessness in the Last Year

(*Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*⁶⁵, p. 24)

Participants were asked, ‘In total, for how much time have you experienced homelessness over the PAST YEAR (the last 12 months)?’ As shown in “Figure 11” (Length of Time having Experienced Homelessness in the Past Year) above, responses included the following:

- 47% or 199 participants reported for the whole year;
- 23% or 98 participants reported 6 months to less than 12 months;
- 16% or 68 participants reported 3 months to less than 6 months; and
- 15% or 62 participants reported 0 to less than 3 months.

Other important statistics that speak to the severity of chronic homelessness in the County are below:

- **Meeting the Definition of Chronic Homelessness:** In 2022, 70% or 297 participants met the federal definition of chronic homelessness which is up from 64% or 230 participants in 2020.
- **Emergency Shelter Use in the Past Year:** In 2022, 76% or 331 participants reported having stayed in an emergency shelter in the past year which is up from 67% or 251 participants in 2020.
- **Immigration Status:**
 - In 2022, 5% or 22 participants reported having come to Canada as an immigrant, refugee or a refugee claimant which is up slightly from 3% or 13 participants in 2020. This number is much smaller than the 15% of the total population aged

⁶⁵ County of Simcoe. (2024). *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*. County of Simcoe. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/Everyone-Counts-2022-Simcoe-County-Homeless-Enumeration-3-1.pdf>

fifteen years and over residing in Simcoe County who were immigrants based on the 2016 Census (Statistics Canada, 2021).

- Of those who identified as an immigrant, refugee or a refugee claimant, 63% reported having been in Canada 17 years or more.

Length of Time Living in Simcoe County

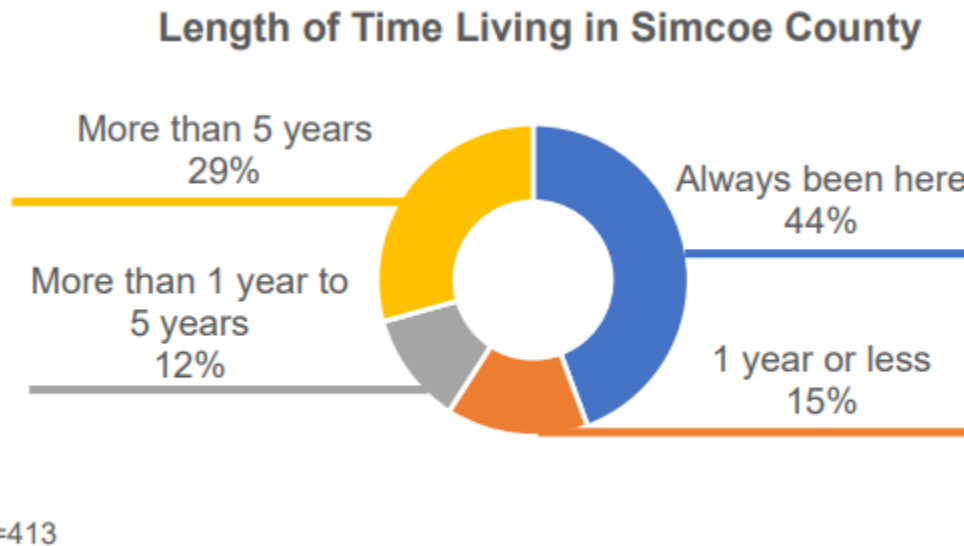


Figure 12: Length of Time Living in Simcoe County

(Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report⁶⁶, p. 25)

As shown in “Figure 12” (Length of Time Living in Simcoe County) above, 44% of 183 participants reported having always been in Simcoe County, with the remaining 56% having reported a specific length of time:

- Over one in ten (15% or 61) participants reported having been in Simcoe County one year or less;
- 12% or 48 participants reported more than 1 year to 5 years; and
- 29% or 121 participants reported more than 5 years.

The areas participants lived before they came to Simcoe County varied from other municipalities across Ontario, outside of Ontario, and outside of Canada. The top areas participants lived before coming to Simcoe County were:

- Toronto (49 participants);

⁶⁶ County of Simcoe. (2024). *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*. County of Simcoe. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/Everyone-Counts-2022-Simcoe-County-Homeless-Enumeration-3-1.pdf>

- outside of Ontario and/or Canada (31 participants);
- York Region (19 participants);
- Durham/ Kawartha/Peterborough/Hastings (19 participants); and
- Halton/Peel (14 participants).

Health Challenges at the Time of the PiT Count

Adapted table source: *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*⁶⁷, “Table 3: Health Challenges at the Time of the Survey”, p. 27

Health Challenges at the Time of the Survey						
	2020		2022		Change from 2020 to 2022	
	#	%	#	%	#	%
Mental health issue	241	67%	312	73%	71	29%
Substance use issue	227	61%	259	61%	32	14%
Illness or medical condition	153	41%	174	41%	21	14%
Learning disability or cognitive limitation	152	41%	154	36%	2	<2%
Physical disability	127	34%	143	33%	16	13%

Note: N-values vary by health challenge based on the number of participants who chose to leave the question blank, declined to answer or responded don't know.

As shown in the table above, the number and percentage of participants who reported a mental health issue increased between 2020 and 2022.

⁶⁷ County of Simcoe. (2024). *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*. County of Simcoe. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/Everyone-Counts-2022-Simcoe-County-Homeless-Enumeration-3-1.pdf>

4.3 Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).

As noted anecdotally in stakeholder interviews, the closure of Canada’s psychiatric facilities and cuts to many social programs in the 1980s had long-lasting effects on those with mental health needs and, in turn, their ability to maintain safe and secure housing.

This was also observed during COVID-19. According to a Barrie Today article⁶⁸, since the COVID-19 pandemic, the Innisfil ideaLAB and Library has seen a “huge rise” in the number of residents asking for assistance in addressing housing, food insecurity, cost-of-living and mental-health issues.

4.4 Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.

Temporary and Emergency Relief Sources for Individuals Experiencing Homelessness

It is important to note that there are no emergency shelters within Innisfil. They are, instead, scattered elsewhere within Simcoe County:

Table adapted from Simcoe County’s Emergency Shelters Chart⁶⁹, as of December 6, 2024

Location of emergency shelter	Emergency Shelter Name	Capacity
Alliston	S.H.I.F.T. (18+)	10
Barrie	Elizabeth Fry Society Simcoe Muskoka (18+) – Joyce Kope House	28 (Women and Gender Diverse)
	The Busby Centre (18+)	50

⁶⁸ Simon, C. (2024, June 30). *Unsheltered in Innisfil: Where can the town's homeless go for help?* Retrieved from Barrie Today: <https://www.barrietoday.com/local-news/unsheltered-in-innisfil-where-can-the-towns-homeless-go-for-help-9146188>

⁶⁹ County of Simcoe. (2024, 6 December). *Emergency Shelters Chart*. Retrieved from Simcoe County: <https://simcoe.ca/wp-content/uploads/2024/12/Emerg-Shelters-Chart-Updated-December-6-2024.pdf>

Location of emergency shelter	Emergency Shelter Name	Capacity
	The Salvation Army (18+)	28 (men)
	The Salvation Army Family Shelter	10 (families)
	Youth Haven (16-24)	19
Collingwood	The Busby Centre (18+)	10
Midland	The Guesthouse Shelter (16+)	21 (men and women)
	Huronian Transition Homes – Rosewood Shelter	5 (women)
Orillia	The Lighthouse (18+)	58 (i.e., 32 beds for men, 18 beds for women, 8 beds for youth ages 16-24)
TOTAL NUMBER OF BEDS		239 beds

Simcoe County Homeless Individuals and Families Information System (HIFIS) data⁷⁰ shows, over the course of a year (2021) approximately 1,740 individuals accessed County-funded emergency shelters (HIFIS, 2021)⁷¹.

⁷⁰ Homeless services included: COVID Response (temporary motel shelter), Emergency Shelter, Motel Voucher, NonDesignated, Out of the Cold, Respite Beds, and Transitional Housing. The following service providers use HIFIS: Biminaawzogin Regional Aboriginal Women's Circle, Community Connection / 211, Couchiching Jubilee House, David Busby Street Centre, Elizabeth Fry Society Simcoe Muskoka, Home Horizon Georgian Triangle, Lighthouse - Orillia Christian Centre, North Simcoe Victim Crisis Services, Redwood Park Communities, Rosewood - Huronia Transition Homes, Salvation Army - Barrie Bayside Mission, Samaritan House, Shelter Now, South Simcoe Community Information Centre (CONTACT), Support and Hope for Individuals and Families Today (SHIFT), The Guesthouse Shelter and Youth Haven. Not all individuals who access services from the above service providers give permission for their information to be added into HIFIS.

⁷¹ County of Simcoe. (2024). *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*. County of Simcoe. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/Everyone-Counts-2022-Simcoe-County-Homeless-Enumeration-3-1.pdf>

According to Marianna Munro, a community service coordinator at Innisfil Idea Lab & Library:

“We’ve seen quite an increase in our community members in need of social services. In response to that, we’ve stepped in. The library has been actively trying to build stronger partnerships with community organizations and social-services agencies to provide that service in the library... This was a conscious step, because Innisfil has historically lacked the kind of social-service infrastructure of more urbanized municipalities like Barrie, and when you’re tight for cash it can often be difficult and expensive to travel out of town.”⁷²

4.5 Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNA.

With Innisfil in close commuting distance from institutions like Georgian College in Barrie, it was noted that some students look for attainable housing in nearby communities like Innisfil, which puts pressure on Innisfil’s local rental market. Anecdotally, it was learned during a stakeholder interview that many foreign students move to the GTA for school but cannot find housing that meets their needs; the interviewee noted that these schools often accept foreign students, despite there not being sufficient housing supply to accommodate them: Georgian College’s business school consisted nearly entirely of foreign students, yet “there is no housing for them, and not enough is provided by the college... Students were staying in houses of 15-20 people”.

⁷² Simon, C. (2024, June 30). *Unsheltered in Innisfil: Where can the town's homeless go for help?* Retrieved from Barrie Today: <https://www.barrietoday.com/local-news/unsheltered-in-innisfil-where-can-the-towns-homeless-go-for-help-9146188>

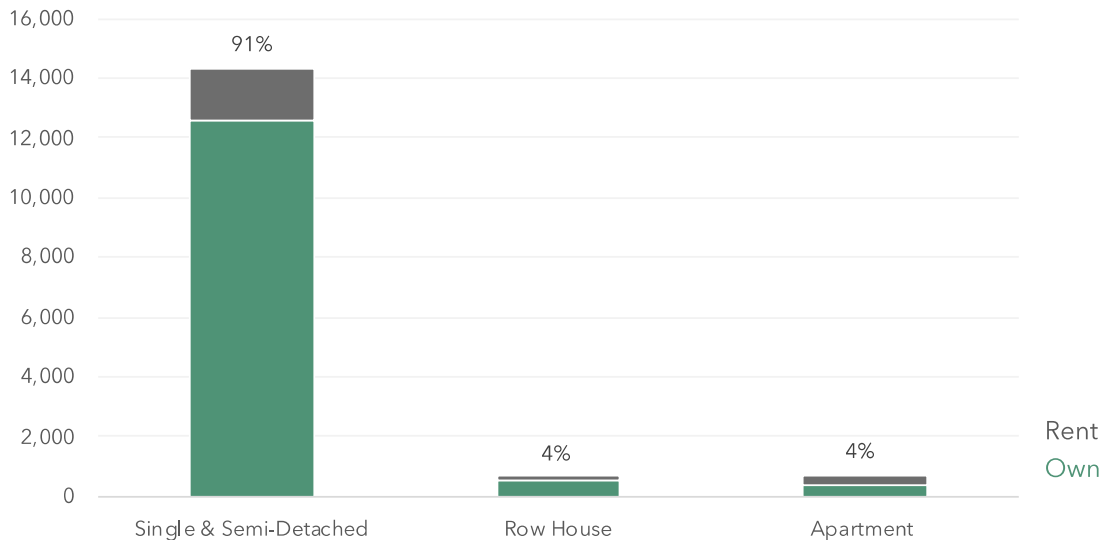
5. Housing Profile

5.1 Key Trends in Housing Stock:

This section should tell a story of housing changes over time in a community through trends in net change of affordable or below-market housing. This should be expressed through illustrations of net losses or net gains in affordable and non-market housing over the previous three census periods.

5.2 Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, infrastructure, transportation, climate impacts, and migration. Please include any long-term housing challenges the community has faced:

Innisfil has historically been dominated by low density housing stock, including primarily single-detached housing typologies. As a result, the majority of housing units in Innisfil are owner-occupied. A summary of these trends is shown below.



Source: 2021 Statistics Canada.

While still accounting for 91% of households, in 2016, lower density housing formats (single- and-semi-detached units) accounted for a heightened 93% of housing units in Innisfil. This shift to include a greater diversity of housing in the Town has been influenced by recent in-migration and population growth.

This trend is not dissimilar to broader trends experienced across Simcoe County. Between 2016 and 2021, the foreign-born population of permanent residents increased by nearly 34% in Simcoe County. This was largely weighted towards communities in South Simcoe, including Essa, New Tecumseth, Bradford West Gwillimbury and the Town of Innisfil.

In examining recent trends in the Town more specifically, there have been significant increases in in-migration in recent years. This includes in-migration through immigration and, to a larger

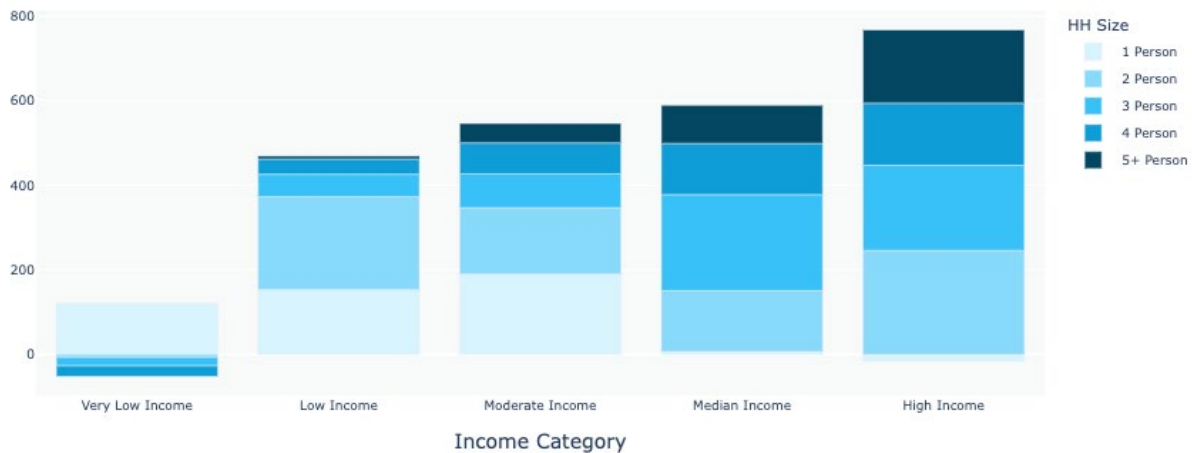
extent, intra-provincial migration (i.e., migration from other municipalities in Ontario). In-migration has been led by those between the ages of 20 and 29, likely due to the relative affordability of the Town when compared to other municipalities in the GTA.

An influx of migrants and amounting population growth have increased housing demand in the municipality, including a need for more diverse housing types and tenures that more appropriately meet the evolving needs of a growing population.

The housing profile and housing demand in Innisfil are otherwise influenced by the Town’s local workforce, prime access to major markets (due to connectivity with Highway 404) like the City of Toronto and GTA more broadly and GO Transit Commuter access. Each of these factors supports and increases the continued draw of the Town to a range of individuals.

The chart below highlights the projected gain or loss of households to 2031, identifying significant gains over the period to 2031.

2031 Projected Household Gain/Loss (2021 to 2031)
Innisfil T (CSD, ON)



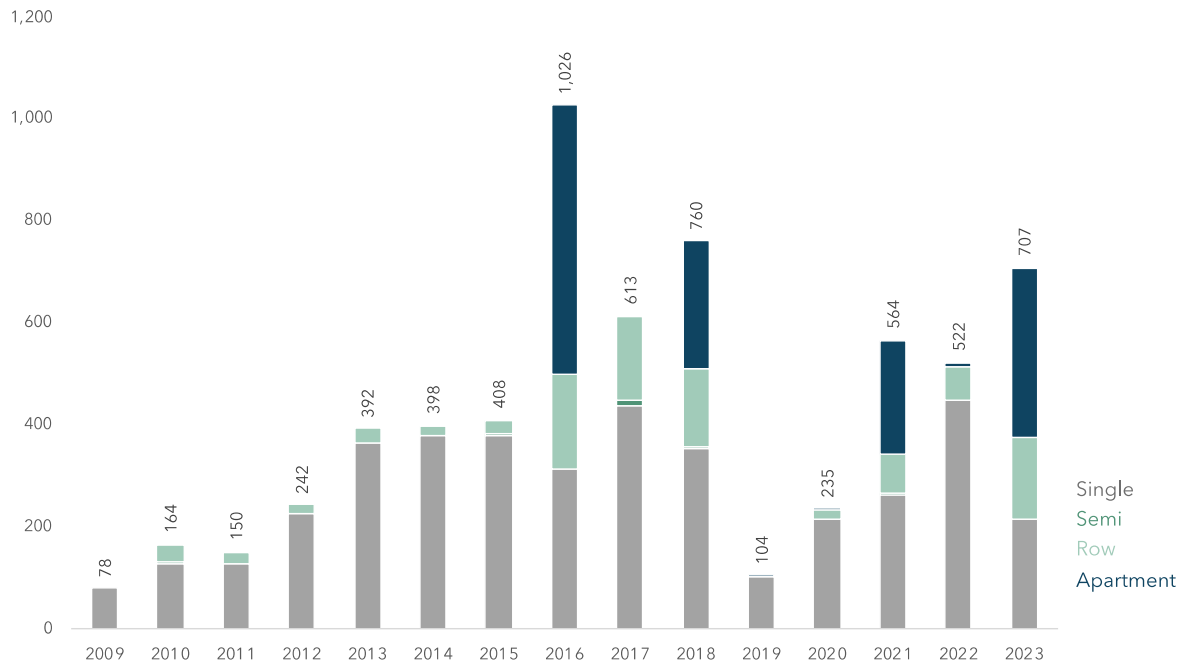
Furthermore, the table below highlights housing demand projected over the census period to 2031.

Innisfil T (CSD, ON)						
HH Income Category	1 Person	2 Person	3 Person	4 Person	5+ Person	Total
Very Low Income	431	78	0	0	0	509
Low Income	1,583	1,110	208	131	42	3,074
Moderate Income	915	1,382	525	363	211	3,396
Median Income	457	1,604	1,012	786	420	4,279
High Income	109	1,761	1,566	1,842	1,483	6,761
Total	3,495	5,935	3,311	3,122	2,156	18,019

Part of the need for more diverse housing types and tenures has also been driven by recent housing price escalation. In reviewing data from local real estate agencies, the price of a single-detached home in Innisfil has grown by 60% in the last five years. Continued price escalation

across all housing types will generate demand for a greater range of housing types at various price points.

A gradual shift in housing development in Innisfil is captured below. This image shows annual housing starts between 2009 and 2023. While housing development is not necessarily enough to keep pace with population growth, there is a clear increase in the diversity of housing being developed. Over time, price escalation and housing demand will likely continue the need for this type of housing diversity in the Town.



Source: CMHC Housing Starts data

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	15,705
Breakdown by structural types of units (number of units)	Single-detached	14,210
	Semi-detached	80
	Row house	650
	Apartment/flat in a duplex	340

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	Apartment in a building that has fewer than 5 storeys	225
	Apartment in a building that has 5 or more storeys	190
	Other single attached	15
	Movable dwelling	5
Breakdown by size (number of units)	Total	15,705
	No bedrooms	40
	1 bedroom	550
	2 bedrooms	3,025
	3 bedrooms	6,290
	4 or more bedrooms	5,800
Breakdown by date built (number of units)	Total	15,705
	1960 or before	2,025
	1961 to 1980	3,410
	1981 to 1990	2,285
	1991 to 2000	2,270
	2001 to 2005	1,120
	2006 to 2010	1,005
	2011 to 2015	1,565
	2016 to 2021	2,030
Rental vacancy rate (Percent)	Total	*
	Bachelor	*
	1 bedroom	*
	2 bedrooms	*

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	3 bedrooms+	*
Number of primary and secondary rental units	Primary	21
	Secondary	165 ⁷³
Number of short-term rental units	Total	

5.3 In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.

As learned through conversation with County staff at Simcoe County Housing Corporation, the County provided Innisfil with a recommended affordable housing target of 224 units between 2014 and 2024. They achieved 136 units, which included the following:

- Rent supplements – 31
- Homeownership Downpayment Assistance Program – 3
- Secondary Suites – 16
- Rental Development (Apogee on Innisfil Beach Road) – 55
- Repairs funding – 64
- Accessibility – 25

Through the Ontario Renovates Program, Simcoe County Housing Corporation had delivered funding to eligible Innisfil residents for accessibility modifications (funding delivered to 25 units) and paying for urgent repairs to keep people housed (funding delivered to 64 units). This speaks to the age of Innisfil’s rental stock, its condition, and the risk this poses to those who live in these homes: If the house’s condition is so poor that it starts to fall apart, this can increase the risk of the tenant needing to find alternate housing arrangements that would likely cost more than what they are already paying.

5.4 How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

A lack of rental housing—specifically units tracked by CMHC—in Innisfil minimizes the availability of rental data for the Town.

⁷³ Note that this value is the number of legalized/registered secondary rental units that are available as of October 31, 2024.

That said, in examining rents for nearby areas—of the CMHC Barrie Zone—there have been notable increases in rents over the last decade. In 2010, average rent for all unit types tracked at \$942. In 2024, average rents tracked at \$1,641. This represents a 74.2% increase since 2010.

Population growth, increased housing demand, inflationary pressures, and rising interest rates have all contributed to this escalation. More people are being priced out of the ownership market, further increasing demand on existing and new rental stock. Other factors—including reduced supply, household incomes and consumer preferences—could also be impacting these trends. Immigration and the number of new persons to the market are also likely factors impacting these trends.

5.5 How have vacancy rates changed over time? What factors have influenced this change?

Vacancy information for rental data is also not available for the Town of Innisfil. Like above, reference has been made to the larger Barrie Zone to contextualize trends and changes in vacancy across the rental market.

In 2024, the vacancy rate for this area was 3.4%. This compares to 2010, where average vacancy for this area was 3.2%. This means that the vacancy rate for rental units in this area has generally been consistently “tight” over this period, which is defined as a vacancy rate near or below 3.0%. A tight vacancy rate has likely contributed to recent increases in asking rents in the area.

Low vacancy across the existing rental stock has likely been influenced by increased population growth, the rising cost of home ownership, immigration to the area and a lack of new rental supply. These trends have likely sustained or increased demand for rental units, and ultimately sustained low rental vacancy in the area. This is evident in this excerpt from an Innisfil Journal article⁷⁴, where Rob Hilton, owning partner of AG Secure Property Management and manager of 30 rental units in Innisfil, described Innisfil’s rental supply as anemic: “The competitiveness has only grown, leading to things like tenants offering more than the rent, or a year’s rent in advance.”

⁷⁴ MacDonald, S. (2021, May 26). *‘There is nothing’: Single mother in Innisfil may live in camper if she can’t find a place to rent*. Retrieved from Innisfil Journal: https://www.simcoe.com/news/there-is-nothing-single-mother-in-innisfil-may-live-in-camper-if-she-can-t/article_65480760-b2b7-5db7-accf-fc56a3707854.html

5.6 How have trends in core housing need changed over time between both tenant and owner-occupied households?

Historical housing standards, 2006 through 2021

Historical housing standards (% of households in core housing need⁷⁵, 2006 to 2021) for the Town of Innisfil, as sourced from CMHC's Housing Market Information Portal⁷⁶, are shown below for owner households (OH) and renter households (RH):

	Below Affordability Standard		Below Adequacy Standard		Below Suitability Standard		Below One or More Housing Standards		Above Standards		Total	
	OH	RH	OH	RH	OH	RH	OH	RH	OH	RH	OH	RH
2006	41.1	73.2	25.0	22.2	22.0	38.9	34.8	59.2	0.0	0.0	9.4	29.2
2011	37.8	80.6	14.1	0.0	25.4	31.0	32.8	58.3	0.0	0.0	9.9	28.2
2016	37.3	71.8	20.2	52.6	17.5	47.4	31.1	65.3	0.0	0.0	7.8	33.1
2021	33.6	49.1	24.8	37.9	12.2	26.9	28.4	42.1	0.0	0.0	7.4	19.9

Provided below are observations made on the previous table:

Year	Observations
2006	<ul style="list-style-type: none"> • A significantly higher percentage of renter households were below the affordability standard compared to owner households. • Owner households were slightly more likely to be below the adequacy standard than renter households. • Renter households were more likely to be below the suitability standard. • A higher percentage of renter households fell below one or more housing standards compared to owner households.
2011	<ul style="list-style-type: none"> • The gap between renter and owner households below the affordability standard had widened, with renter households having been significantly more affected.

⁷⁵ Percentage of Households in Core Housing Need = Households in Core Housing Need / Households Tested for Core Housing Need.

⁷⁶ Canada Mortgage and Housing Corporation. (n.d.). *Housing Market Information Portal: Innisfil (T)*. Retrieved from CMHC: [https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/3543017/4/Innisfil%20\(T\)%20\(Ontario\)](https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/3543017/4/Innisfil%20(T)%20(Ontario))

Year	Observations
	<ul style="list-style-type: none"> No renter households were reported below the adequacy standard, while owner households showed a decrease from 2006. Both owner and renter households showed a decrease in suitability issues, but renter households were still more affected. The percentage of households below one or more standards had decreased slightly for both tenures, but renters remained more affected.
2016	<ul style="list-style-type: none"> Both owner and renter households saw a slight improvement in affordability, but renters still faced higher challenges. Adequacy issues had increased significantly for renter households, while owner households saw a slight increase. Suitability issues had increased for renter households, while owner households saw an improvement. The percentage of households below one or more standards had increased for renters but decreased slightly for owners.
2021	<ul style="list-style-type: none"> Both owner and renter households saw significant improvements in affordability, with renters still more affected. Adequacy issues had decreased for renters but increased slightly for owners. Both owner and renter households saw improvements in suitability, with renters still more affected. Both tenures see improvements across the housing standards, but renters remained more affected.
Across the historical period (2006 through 2021)	<p>Below Affordability Standard:</p> <ul style="list-style-type: none"> A gradual improvement was seen for owner households across the historical time period. The percentage of owner households that reported being below the affordability standard decreased from 41.1% in 2006 to 33.6% in 2021. A significant improvement was seen for renter households, but they still faced higher affordability challenges compared to owner households. The percentage of renter households that reported being below the affordability standard decreased from 41.1% in 2006 to 33.6% in 2021. <p>Below Adequacy Standard:</p> <ul style="list-style-type: none"> Adequacy issues had remained relatively stable for owner households. The percentage of owner households that reported being below the suitability standard has fluctuated, with a slight decrease from 25.0% in 2006 to 24.8% in 2021.

Year	Observations
	<ul style="list-style-type: none"> • Adequacy issues had worsened for renter households over the years. The percentage of renter households that reported being below the suitability standard increased from 22.2% in 2006 to 37.9% in 2021. <p>Below Suitability Standard:</p> <ul style="list-style-type: none"> • There was a significant improvement in suitability for owner households. The percentage of owner households that reported being below the suitability standard decreased from 22.0% in 2006 to 12.5% in 2021. • Suitability issues had improved for renter households but remained higher compared to owners. The percentage of renter households that reported being below the suitability standard decreased from 38.9% in 2006 to 26.9% in 2021. <p>Below One or More Housing Standards:</p> <ul style="list-style-type: none"> • There was a gradual improvement for owner households in meeting housing standards. The percentage of owner households that reported being below one or more housing standards decreased from 34.8% in 2006 to 28.4% in 2021. • There had been a notable improvement for renter households, but they still face more challenges compared to owners. The percentage of renter households that reported being below one or more housing standards decreased from 59.2% in 2006 to 42.1% in 2021. <p>Core Housing Need (i.e., “Total” column):</p> <ul style="list-style-type: none"> • There was a slight improvement in core housing need for owner households. The percentage of owner households that reported being in core housing need decreased from 9.4% in 2006 to 7.4% in 2021. • There had been a notable improvement for renter households in core housing need, but they remained more affected as compared to owners. The percentage of renter households that reported being in core housing need decreased from 29.2% in 2006 to 19.9% in 2021.

Other observations are noted below:

- **Affordability Challenges:** Both owner and renter households have seen improvements in affordability over the years, but renter households consistently face higher affordability challenges.
- **Adequacy Issues:** Adequacy issues have remained relatively stable for owner households but have worsened for renter households, indicating a need for better housing conditions for renters.
- **Suitability Improvements:** Both owner and renter households have seen improvements in suitability, with owner households showing more significant progress.

- **Overall Housing Standards:** The percentage of households below one or more housing standards has decreased for both tenures, but renter households remain more affected.
- **Core Housing Need:** There has been a slight improvement in core housing need for owner households and a significant improvement for renter households, though renters still face more challenges.

Provincial Rent Increase Guidelines

Trends in previous rent increase guidelines, from 2015 to 2025⁷⁷, are shown below:

Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Guideline (%)	1.6	2.0	1.5	1.8	1.8	2.2	0*	1.2	2.5	2.5	2.5

* As noted by the Province, “The 2021 rent increase guideline was 0% due to a government-imposed rent freeze to help tenants during COVID-19. Otherwise, it would have been 1.5%.”

The table above shows how provincial rent increase guidelines have changed over the 2015 to 2025 period. While the average rent increase guideline over this period is approximately 1.8%, there is a clear jump after the COVID-19-induced rent freeze in 2021. For renter households whose employment (and, therefore, household income) may have been impacted by COVID, increases to housing costs at this rate may have put these households in precarious positions. With the average landlord hiking up rent each year by the maximum allowable increase, this change to monthly housing costs may have had a heavy impact on renter households, particularly lower-income-earning renter households.

While owner households would not have been impacted by consistent increases in monthly rent, increases in property taxes take a toll on their monthly housing costs. According to a *Barrie Today* article⁷⁸, there is a possibility that Innisfil’s property taxes will jump by \$750 over the next two years. While this will result in amenities and services to support the Innisfil population, this property tax increase will be felt on current residents.

⁷⁷ “Residential rent increases”. Province of Ontario, June 17, 2016 (updated June 28, 2024). Retrieved from: <https://www.ontario.ca/page/residential-rent-increases>

⁷⁸ Bales, P. (2024, November 18). Innisfil property taxes may jump by \$750 over next 2 years. Retrieved from *Barrie Today*: <https://www.barrietoday.com/local-news/innisfil-property-taxes-may-jump-by-750-over-next-2-years-9821935>

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	14
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	14
Number of co-operative housing units	Total	0
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	0

Regarding the number of housing units that are subsidized, there are 14 units geared to seniors at 2049 Victoria Street. According to Simcoe County Housing Corporation’s Affordable Housing Development Master Plan 2024-2034⁷⁹, this site has been identified as a Phase 1 revitalization and intensification development project for 50 affordable and/or supportive housing units, starting in 2031 (estimated occupancy in 2033). A constraint, however, is that the location’s wastewater treatment is serviced by on-site septic system: “Proposed expansion cannot proceed until municipal services are available”.

5.8 Please describe any other affordable and community housing options and needs/gaps currently in your community that are not captured in the table above.

Examples can include:

- Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?
- Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?

⁷⁹ Simcoe County Housing Corporation. (2024, October). *Affordable Housing Development: Master Plan 2024-2034*. Retrieved from Simcoe County: <https://simcoe.ca/wp-content/uploads/2024/10/SCHC-AH-Development-Master-Plan-2024.pdf>

- Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

As noted by Haily MacDonald, the executive director of Huronia Transition Homes, she perceives that municipalities are “seemingly approving only larger homes for development”, rather than doing more to ensure that affordable housing is built⁸⁰:

“The community is really identifying the lack of affordable housing... [and a] need [for] more housing stock... Nobody wants to be in a shelter”.

Anecdotally, it was learned through stakeholder interviews that there is a need for wrap-around supports, whether they are offered directly on site (e.g., offered in a new mixed-use development/complex; offered by having an office for Personal Support Workers directly on site) or nearby in the community. For example, with respect to those among the Indigenous community, there is a demonstrated need for mental health supports that are readily accessible. It was also noted that their need for physical supports is present but not necessarily readily apparent among those who identify as Indigenous, until they have been housed for an extended period of time.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1,860
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	*
	Bachelor	*
	1 bedroom	*
	2 bedrooms	*
	3 bedrooms+	*
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	*
	Bachelor	*
	1 bedroom	*

⁸⁰ Philips, A. (2025, January 2). *Lack of affordable housing stretches local women's shelter to brink*. Retrieved from Innisfil Today: <https://www.innisfilday.ca/local-news/lack-of-affordable-housing-stretches-local-womens-shelter-to-brink-10017706>

5.9.1 Housing Values		
Characteristic	Data	Value
	2 bedrooms	*
	3 bedrooms+	*
Sale prices (Canadian dollars)	Average	Detached = \$952,300 Townhouse = \$880,500
	Median	Detached = \$872,900 Townhouse = \$853,100
Sale prices by unit size (Average, Canadian dollars)	Average	
	Bachelor	
	1 bedroom	
	2 bedrooms	
	3 bedrooms+	
Sale prices by unit size (Median, Canadian dollars)	Median	
	Bachelor	
	1 bedrooms	
	2 bedrooms	
	3 bedrooms+	

With respect to sale prices, as noted in the Land Needs Assessment Council Workshop⁸¹ materials by Hemson, the change in single-detached home average sale price in Innisfil went from \$435,000 in 2011 to \$755,000 in 2021; this shows a 75% increase over that period.

⁸¹ The Planning Partnership, Meridian Planning, and Hemson Consulting Ltd. (2022). *Council Workshop: Land Needs Assessment*. Retrieved from https://simcoe.ca/wp-content/uploads/2024/01/Simcoe-County_LNA-Council-Session_12Apr22-FINAL.pdf

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	
	Owner	52
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	273
	Single	186
	Semi-detached	0
	Row	83
	Apartment	4
Completed – Breakdown by tenure (annual, number of structures)	Tenant	6
	Owner	249
	Condo	18
	Coop	0
Housing starts by structural type and tenure	Total	707 (215 single, 158, row, 334 apartments)

Provided below is a breakdown of the changes in housing stock, as of October 31, 2024:

		# Residential Units Created (per Building Permit issued)	# Demolished Residential Units	Net Residential Units Created
2023	Single-detached	231	26	205
	Semi-detached	0	0	0
	Row	86	0	86
	Apartments	140	1	139
	2023 total	457	27	430

		# Residential Units Created (per Building Permit issued)	# Demolished Residential Units	Net Residential Units Created
2024	Single-detached	137	25	162
	Semi-detached	0	0	0
	Row	125	0	125
	Apartments	27	0	27
	2024 total	289	25	264
TOTAL		746	52	694

2023	Residential Units Created by Building Permits Issued	Single-detached	218
		Multi-unit (additional dwelling units and Townhouses)	124
		High-rise units	101
2024	Residential Units Created by Building Permits Issued (January – July)	Single-detached	80
		Multi-unit (additional dwelling units and Townhouses)	144
		High-rise units	0

Provided below is the Town’s Municipal Housing Pledge, which indicates that there was a net increase of 4,062 residential units from 2015 through 2022:

	# Residential Units Created (per building permit issued)	# demolished residential units	Net residential units created
2015	631	-26	605
2016	856	-34	822
2017	521	-36	485
2018	464	-32	430
2019	132	-30	102
2020	449	-11	438
2021	722	-32	690
2022	525	-35	490
Total:	4,298	-236	4,062

Only 236 residential units were demolished across the seven-year period.

As noted in a *Barrie Today* article⁸², in 2023, the Town issued 680 building permits that were classified as residential, which “will lead to the building of 430 new residential units”. The numbers, however, are not directly linked to new housing starts, as permits are also issued for a certain building or renovation projects among homeowners and developers. As also noted this article⁸³, Andria Leigh, Innisfil’s Planning and Growth Director, said:

“The issuance of the building permit does not always translate immediately to a housing start. Although the town has had a strong level of housing approvals over the past several years, the number of housing starts were potentially delayed due to the market and interest rates, labour or material supply shortages, or other conditions that impacted a builder/developer/homeowner from commencing their construction.”

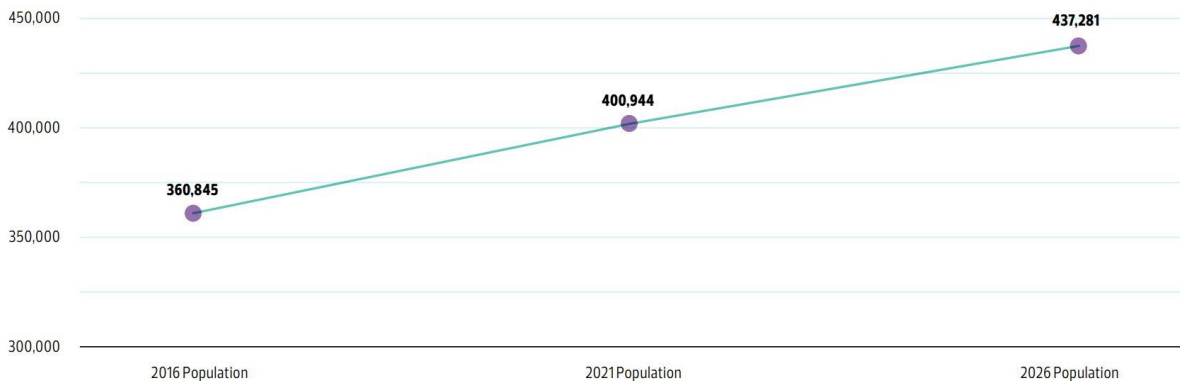
⁸² Simon, C. (2024, February 6). *Construction boom? Innisfil issued over 750 building permits in 2023*. Retrieved from *Barrie Today*: <https://www.barrietoday.com/local-news/construction-boom-innisfil-issued-over-750-building-permits-in-2023-8214042>

⁸³ Ibid

6. Projected Housing Needs and Next Steps

This section aims to answer the question, how much and what type of housing is needed to meet the needs of the population over the next 10 years? How will this Housing Needs Assessment (HNA) be meaningfully used in planning and investment decisions?

This section projects population trends from the previous 10 years, dividing by income category and target housing costs while considering migration trends. An example of a benchmarked projection from [Edmonton's Affordable Housing Needs Assessment](#) is provided below.



Household Growth Projection 2016- 2026. [Source: Edmonton Affordable Housing Needs Assessment – August 2022](#)

HNAs should be able to convey through their data-driven narrative how many housing units are needed by income category, household size and dwelling type over the next 10 years. In completing this section, communities must carefully consider their past growth trends and future demographic projections, including recent immigration patterns, aging population dynamics, and economic trends. Furthermore, it is also crucial for communities to consider any pre-existing housing shortages, as evidenced by indicators such as recent trends in rental vacancy rates, growth in prices/rents, the number of households in core housing need, and the aging of their current housing stock.

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, [including the HART housing needs projection here](#). The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their preferred methodology are also clearly explained. The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for

their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

In employing a projection methodology, jurisdictions may find the following list of key considerations and steps useful. The following approach involves first projecting the population into the future, then projecting household formation from headship rates, and then **demand for housing by tenure, dwelling type and size, family type and income groups**. Following the Population Projection, Household Projection and Housing Demand Projection steps, a table is presented of the key considerations for each step in the process.

Step 1: Population Projection

- Conceptually the projected population is calculated as the survived population + births + projected net migrants. An example of an accepted method to calculate population projection is the Cohort-Component population projection method.

Step 2: Household Projection

- Project family and non-family households separately by multiplying the projected population by age group in a given year with projected headship rates (household formation) by age group in a given year.
 - A headship rate represents the probability that a member of a given age group will head (maintain) a household of a given type (family or non-family). Historical headship rates are calculated as the ratio of household heads in an age group to the population of that age group.
 - Total headship rates can be determined by adding family and non-family headship rates together for a given age group and year. An increase in the total headship of any particular age group means that overall a higher proportion of that group heads households than previously. The converse holds true for a decrease in the total headship rate. Thus, the total rate is an overall indication of the propensity to form households in a particular age group.
- Project both family and non-family households by household type (composition), including couples without children, couples with children, lone parents, multiple-family households, one-person households, and other non-family households. This can be achieved by multiplying the projected number of households in a particular age group by the projected household type proportions for that age group.
 - Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.
 - Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.

- Project net household formation according to family and non-family household types by calculating the difference between projected households in successive years.

Step 3: Housing Demand (Need) Projection

- Project the number of owner households within a particular age range and household type by multiplying projected household by type (family and non-family) by projected ownership rates.
- Project the number renter households by calculating the difference between projected households and the number of projected owner households.
 - Historical ownership or renter rates are the ratio of the number of owning/ or renter households of a given type and age of head to the total number of households (owners and renters combined) of that type and age of head.
- Project dwelling type (single, semi, row, apartment) by multiplying projected age-specific renter and owner dwelling choice propensities by household type (family and non-family) with the projected number of renter and owner households of the given household type and age group.
 - Historical dwelling choice (occupancy) propensities describe the proportion of a given household type, tenure, and age of head group occupying each of the four dwelling types.
- Finally, communities should integrate assessments of pre-existing housing shortages into their final calculations. This integration should be informed by a thorough review of the preceding quantitative and qualitative analyses within the HNA. Additionally, communities should utilize the data and more advanced methodologies detailed in the Annex to ensure a comprehensive estimation of these shortages.

HART Household Projections – Projected Households by Household Size and Income Category

- The HART methodology estimates the total number of units by type (number of bedrooms) and with reference to income categories that will be needed to house a community’s projected population.

Please use the Housing Assessment Resource Tools Households Projections tab to fill out the table below for your jurisdiction – [Housing Needs Assessment Tool | HART](#)

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	431	78	0	0	0	509
Low Income	1,583	1,110	208	131	42	3,074
Moderate Income	915	1,382	525	363	211	3,396
Median Income	457	1,604	1,012	786	420	4,279
High Income	109	1,761	1,566	1,842	1,483	6,761
Total	3,495	5,935	3,311	3,122	2,156	18,019

Key Considerations

Population

- *It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada’s demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.*
- *If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.*

- *For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.*
- *Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.*
- **Smaller Communities:**
 - *In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.*
 - *One industry communities should also develop multiple population scenarios to manage economic volatility*

Household Projections

- *Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households.*
- *If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.*
- *If historical headship rates by age is showing a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.*
- **Optional for Smaller Communities:**
 - *For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.*
 - *Project household composition by family/non-family households using latest census proportions by family type.*

- *Project household size by age for family/nonfamily type by dividing population by households.*

Housing Demand

To project housing demand by tenure:

- *If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.*
- *If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.*

To project housing demand by dwelling type:

- *If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.*
- *If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.*

Economic Data Integration

- *Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.*
- *Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.*
- *CMHC is developing models to project headship rates for household maintainers aged 18-34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.*
- *Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.*

Supply Capacity & Supply Gaps

- *Housing need projections should be adjusted upwards or downwards to account for the net effects of conversions, demolitions, and vacant units in each community.*

- *Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure, that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps*
- *In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.*
- **Optional for Smaller Communities:**
 - *Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.*

6.2 Projection Methodology

Please outline the methodology and calculations used to complete the projections here, including any assumptions made.

There are multiple ways to estimate and forecast population and household growth in an area. This includes the Business-as-Usual trend approach, which relies on historical trends from the previous ten years to estimate future growth trends and demographic projections. In the case of Innisfil, “top-down” projections for the Town are also available through a number of municipal and regional documents. As one such example, the Simcoe County Land Needs Assessment details population forecasts to 2051. This includes population, employment, and household allocations for each of its member municipalities including Innisfil. Similarly, County-wide population forecasts are available through annual Ministry of Finance population forecasts by age cohort.

The Town of Innisfil also maintains a Community Profile that includes population forecasts to 2031, as prepared based on data from a third-party provider (Manifold Data). Finally, and most recently, detailed population, household, and employment forecasts are also available through the Town’s Development Charges Background Study (DCBS) released in January 2024. Forecasts included in the Town’s DCBS are based on the Town achieving population and employment forecasts detailed in the Simcoe County Official Plan, as amended through the County’s Municipal Comprehensive Review (MCR), as well as the 2023 Draft Orbit Secondary Plan estimates undertaken by the Town. These forecasts also consider anticipated population changes in new housing units, including factors such as recent migration trends, the anticipated age of the population and shifting housing preferences. They are based on applying person per unit assumptions of 3.36 for single and semi-detached units; 2.70 for rows; and 1.90 for apartments.

The forecasts and assumptions detailed herein are largely based on the Town’s DCBS owing to the recency of its completion and its consistency with other municipal and regional planning documents. Where necessary, the Business-as-Usual approach to forecasting has been employed against these estimates to establish additional granularity in the Town’s household and population projections. Other data available through the Census, Town, HART tool, and

CMHC have also been employed as relevant sources of information, where applicable.

6.2.1 Projections		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	4,563
	15-19	1,743
	20-24	1,989
	25-64	16,941
	65-84	7,315
	85+	1,418
Male Births	Births x Estimated Proportion of Male Births	
Female Births	Total births – Male Births	
Survival Rate	Survival rate for those not yet born at the beginning of the census year	
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	
Projected Family Households	Age-group population x projected age-specific family headship rate	
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	
Total Projected Headship Rate	Family headship rates + non-family headship rates	
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households	

6.2.1 Projections		
Characteristic	Data/Formula	Value
	by type (family and non-family) (Year 1)	
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	21,963
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	4,045
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	*See tables herein for details of household projections by type, tenure, etc.

Projected permit issuances without HAF funding are as follows:

		2024	2025	2026	Total
Single-detached dwellings		275	275	275	825
Multi-Unit: Close proximity to transit	None	0	0	0	0
Multi-Unit: Missing Middle	Townhouses and ADU	93	93	93	279
Multi-Unit: Other	High-rise Condominium	96	96	96	288
TOTAL BUILDING PERMITS:		464	464	464	1,292

Context

The population of Innisfil is anticipated to increase to over 67,800 persons by 2036. This represents growth of nearly 24,491 persons from the 2021 Census or average annual growth of 3.8% over this 15-year period.

Forecast population growth in Innisfil is affiliated with the recent acceleration of migration to the County of Simcoe and the Town of Innisfil. In the last year, net intra-provincial migration was responsible for growth of some 12,666 persons. Additional growth of 2,374 persons was affiliated with immigration to the County. Continued escalation in the number of people migrating to Simcoe County has and will continue to influence anticipated population growth in the Town.

Currently, there are just over 15,700 households in Innisfil, an increase of 1,770 households from 2016 or average annual growth of 2.5% over this period. Using information included in the Town's recent DCBS, Innisfil's total households are anticipated to increase to 28,298 by 2036. This represents growth of over 12,590 households or average annual growth of 5.3%.

Despite an influx of young migrants anticipated over the forecast period to 2036, the age profile of the County and Town is not anticipated to change dramatically over the forecast period. Consistent with the Simcoe County LNA, it is anticipated that the population of the Town will

track slightly older than it is today. This is largely due to aging of the baby boomer population and affiliated increases in the population over the age of 65. Using the Business-as-Usual trend to forecast the projected average and median age for Innisfil, the projected average age is anticipated to increase from 42.0 in 2021 to 44.1 in 2036. Similarly, the median age is forecast to increase from 41.3 in 2021 to 43.1 in 2036.

As the average and median age of the population are anticipated to increase slightly over the forecast period to 2036, there is anticipated to be a similarly marginal shift in the age composition of the Town’s population. Using the Business-as-Usual trend and the Town’s estimated 2036 population included in the DCBS, the anticipated age breakdown of the Town’s forecast population has been estimated. Relative to today, by 2036, the largest shifts in the Town’s population are forecast to include a smaller share of residents between the ages of 0 and 14, and a larger share of residents between the ages of 65 and 84.

6.3 Population and Households Projections

6.3.1 Anticipated Population by 2036		
Characteristic	Data	Value
Anticipated population	Total	67,817
	Anticipated population growth	
	Total	24,491
	Percentage	56.5%
Anticipated age	Average	42.5
	Median	43.6
Anticipated age distribution (# and %)	0-14	10,338, 15.2%
	15-19	2,612, 3.9%
	20-24	3,567, 5.3%
	25-64	37,813, 55.8%
	65-84	12,178, 18.0%
	85+	1,309, 1.9%

Anticipated units by type have been based on the forecast breakdown included in the Town’s recently prepared DCBS. This includes a gradual decline in the share of housing that is single/semi-detached and a growing share of housing in apartment units.

Historical trends and total housing anticipated per the Town’s DCBS—in conjunction with 2021 Census data by bedroom count distribution for apartments and non-apartment housing

typologies—have then been used to estimate the number of units by size. Using this approach, it has been estimated that some 1,544 one-bedroom units will be anticipated by 2036, while some 8,844 housing units will be four+-bedrooms. Further details on unit size for other bedroom types are provided in Table 6.3.2 below.

Tenure decisions of households in 2036 have been based on historical trends, recognizing a gradual shift away from home ownership in favour of renting over time. Of the anticipated 28,298 households in 2036, it is estimated that approximately 77.6%, or some 21,963 units will be owned.

6.3.2 Anticipated Households by 2036		
Characteristic	Data	Value
Current number of households	Total	15,708
Anticipated number of households	Total	28,298
Anticipated Household Age	Average	
	Median	
Anticipated Households by Tenure	Renter	14.3%
	Owner	77.6%
Anticipated Units by Type	Total	28,298
	Single	7,923
	Semi-detached	4,516
	Row	135
	Apartment	16
Anticipated Units by Number of Bedrooms	1 bedroom	1,544
	2 bedroom	6,606
	3 bedroom	9,761
	4 bedroom	8,844
	5 bedroom	n/a

6.3.2 Anticipated Households by 2036		
Characteristic	Data	Value
Anticipated Households by Income	Average	-
	Median	4,279
	Very Low	509
	Low	3,074
	Moderate	3,396
	High	6,761
Anticipated average household size	Total	
Draft approved lots by planned housing type	Total	
Draft approved lots by tenure	Tenant	
	Owner	

7. Use of Housing Needs Assessments in Long-Term Planning

7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.

- **How will this HNA inform your official community or development plan, housing policies and/or actions going forward? For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?**
- **How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**
- **Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.**

Examples may include:

- Will your public transit system have the capacity to meet increasing demand?
- Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?
- Will new roads or bridges need to be built to serve new or growing communities?
- Will new schools, parks, community or recreational centres need to be built to serve new or growing communities?
- Will broadband service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?

How will this HNA inform your official community or development plan, housing policies and/or actions going forward?

The Town of Innisfil recognizes the importance of growing and encouraging more affordable housing to meet the diverse needs of our community. As a smaller municipality, we understand the unique challenges we may face in achieving our goals. This HNA provides the Town with valuable insights and lessons learned, which will guide us in developing practical, tangible, and result-oriented policies through our Official Plan update; to implement policies that are aspirational, actionable, and realistic, we will evaluate our staffing needs, secure necessary funding, and foster partnerships with key interest-holders who also play a part in addressing Innisfil's housing needs.

Based on the findings outlined in this HNA, the following sections detail opportunities to inform the Town's housing vision, goals, policies, and actions, going forward:

Opportunity to Recognize the Need for Growth and Affordable Housing

The HNA highlights the pressing need for affordable housing in Innisfil, as well as housing geared to priority populations including seniors, Indigenous individuals, lone parents, and those escaping violence at home. This data-driven understanding will shape our commitment to growing and encouraging a wider range of housing options in the Town.

Opportunity to Develop Practical and Tangible Policies

The insights from this HNA will guide the development of practical and tangible policies in the update to our Official Plan. We will prioritize policies that are realistic and achievable, focusing on actions that deliver measurable results. This includes updating our zoning bylaw, providing a range of financial incentives, and continuing to streamline development approvals to encourage affordable housing projects.

Opportunity to More Clearly Define our Housing Roles and Responsibilities

As a smaller municipality, we acknowledge our role in facilitating the development of affordable housing by other housing actors. The HNA will help us to define our role more clearly, ensuring that we leverage our resources effectively and collaborate with the County, private developers, non-profit organizations, and other interest-holders to achieve our housing goals.

As a municipality with a smaller Planning department, there is also a need to implement housing-related policies in a way that aligns with our capacity to deliver results more effectively. As such, there is an opportunity to identify capacity-building opportunities among Town staff, as well as assign internal roles and responsibilities around addressing housing gaps in Innisfil.

Opportunity to Foster Partnerships

The HNA underscores the importance of collaborating with key interest-holders to address housing needs. We will actively engage with the County and other levels of government, private developers, non-profit organizations, and community groups to foster partnerships that support housing development, including affordable and attainable housing development.

Opportunity to Build on Simcoe County’s Housing Strategies and Action Plans

The County has prepared several data-backed strategies to address non-market housing needs across the county, including homelessness and homelessness prevention. Based on the quantitative and qualitative data gathered for this HNA, it is clear that the Town’s Affordable Housing Strategy and its actions can build upon the County’s Homelessness Prevention Strategy’s 10-Point Plan⁸⁴. While the County’s housing role housing differs from that of the Town, their 10-Point Plan can act as a starting point to help shape the Town’s goals and actions around addressing and preventing homelessness locally:

	County’s Homelessness Prevention Strategy 10-Point Plan	County’s Action	Example Town Action(s)
1	Make affordable housing more attainable to end homelessness.	Providing deep rent subsidies for individuals and families (\$600-\$800) distributed through Housing First and Outreach teams	Identify opportunities to expropriate land, purchase underutilized and/or abandoned housing stock, and/or use Town-owned lands for affordable housing purposes.
2	Creating new supportive housing programs.	Increase creative Supportive Housing Programs by converting existing community housing into supportive housing programs	Ensure that the policy framework is in place to promote, encourage, and/or incentivize the development of social services and other wrap-around supports in areas of need (established neighbourhoods, targeted growth areas, mixed use areas, etc.).

⁸⁴ County of Simcoe. (n.d.). *10-Point Homelessness Prevention Strategy*. Retrieved from Simcoe County: <https://simcoe.ca/residents/community-services/homelessness-system/>

	County's Homelessness Prevention Strategy 10-Point Plan	County's Action	Example Town Action(s)
3	Creating peace of mind when using services	Offering Storage Unit Solutions for people who are homeless to store belongings safely while accessing services	Identify opportunities to develop new or retrofit existing Town-owned community facilities with built-in wrap-around supports, services, storage lockers, etc.
4	Improving safety and well-being for the community as a whole	Enhancing and mobilizing mobile Outreach Services to improve safety and well-being for all	Ensure that the policy framework is in place to promote, encourage, and/or incentivize the development of social services and other wrap-around supports in areas of need (established neighbourhoods, targeted growth areas, mixed use areas, etc.).
5	Increasing housing availability in current programs	Increasing housing availability through increased Affordable Housing stock and Supportive Housing units, and lifting the funding freeze on the Domiciliary Care Program	Identify opportunities to expropriate land, purchase underutilized and/or abandoned housing stock, and/or use Town-owned lands for affordable housing purposes.
6	Creating easier ways to help access services	Implementing a Centralized Intake System that is available after hours for services	Ensure that the policy framework is in place to promote, encourage, and/or incentivize the development of social services and other wrap-around supports in areas of need (established neighbourhoods, targeted growth areas, mixed use areas, etc.).

	County's Homelessness Prevention Strategy 10-Point Plan	County's Action	Example Town Action(s)
7	Enhancing our community shelters services and standards	Increasing funding to the Shelter System and supporting the Temporary Shelter at Rose Street over the winter months	Identify opportunities to expropriate land, purchase underutilized and/or abandoned housing stock, and/or use Town-owned lands for non-market housing purposes.
8	Increasing eviction prevention services and access to housing for families	Improving access to housing through Housing Retention Funding by doubling the grant limits for families	Evaluate the feasibility of starting a Rent Bank Program, and determine how the Town could ensure its long-term viability.
9	Improving shelter on the housing continuum	Addressing repairs / maintenance needs through Retrofits & Upgrades Program (up to \$50k per grant)	Consider ways to incentivize the repairs of existing housing stock in poor condition, to help mitigate the risk of homelessness.
10	Finding new opportunities	Continued attention to Potential Capital / Operating Opportunities to increase housing	Continue to collaborate and connect frequently with other housing actors to more readily/easily identify local housing needs, including the various ways (mechanisms, tools, funding sources, etc.) to address them from all sides, by all actors, etc.

With respect to the County's Housing ASAP, all of its recommended actions and strategic directions may be adapted to suit the role of the Town in addressing local housing needs.

However, in terms of those identified by the County as their priority, the Town has an opportunity to tailor the following County-led actions in the Plan:

- Create a Development Navigator Program to Facilitate Priority Housing (e.g., adapt the County’s Development Navigator Program to facilitate priority housing specific to Innisfil’s needs).
- Create a Public Land Program and Candidate Sites Catalogue (e.g., Identify sites in Innisfil, either Town-owned or those that could be expropriated, that are well positioned for affordable and attainable housing development).
- Encourage Local Municipalities to Update Planning framework to Support New Housing (e.g., Use the Official Plan update project to ensure that the policy framework supports new housing development).
- Development Coordinate with Local Municipalities to Simplify the Development Process and Fast-Track Priority Projects (e.g., Find ways to simplify and streamline the development process and fast-track priority projects, such as through a concierge program, prioritizing affordable housing projects proposed for development, etc.).

Opportunity to Establish an Innovative Vision, Set Clear Goals, and Draft Policies for the Housing Spectrum in Innisfil’s New Official Plan

- There is an opportunity for the Town to critically engage the community to understand how the following terms should be expanded upon (i.e., beyond how they may already be defined by the Federal and Provincial governments) to suit Innisfil’s community and its housing needs:
 - What does “affordable housing” mean to you?
 - What does “acceptable housing” (i.e., housing that is adequate, suitable, and affordable) mean to you?
 - What does “safe housing” mean to you?
 - What does “accessible housing” mean to you?
 - What does “culturally appropriate housing” mean to you?
- There is an opportunity for the Town to take a lead on collaborating with others to address its housing needs, recognizing that no organization can do it alone/independently. The Town can be clear in its intention of working with others to address the multi-faceted, complex housing crisis, as well as acknowledge that they need and are willing to strengthen existing relationships / build new relationships to succeed.
- There is an opportunity for the Town to ensure, through their Official Plan update process, that the policy framework is in place to allow for more diverse housing options. The Town can:
 - establish that all residential uses are *de facto* compatible with each other, and remove divisive definitions in the Official Plan (e.g., group homes) that only result in creating roadblocks and encouraging NIMBYism for housing other than single-detached ownership housing;

- make a transparent commitment to find the balance between the pressure to supply housing and the need to make sure that it is the “right” housing for its residents; and
- directly tie the need for diverse housing options to Innisfil’s demographic of today, tomorrow, and the future, demonstrating that the town’s housing mix will need to match the unique needs across its residents. For example, the Town should emphasize their support for:
 - multigenerational housing;
 - infill housing;
 - secondary suites, including those that are built into new housing developments;
 - locating health-related services directly in new communities, to allow for any person, regardless of age or ability, to thrive;
 - culturally appropriate housing for those who are Indigenous (e.g., ground-oriented housing that is in proximity to / faces the lake and has direct access to greenspace).

Opportunity to Collaborate with Other Housing Actors to Address the Needs of Priority Populations

- There is an opportunity for the Town to strengthen its relationships with all actors on the housing spectrum—other levels of government, the development community, non-profit organizations (including Community Land Trusts), those who offer wrap-around supports, etc.—and collectively identify and agree on:
 - shared goals and objectives to address housing needs (i.e., collective buy-in on how to tackle the housing crisis locally and collaboratively);
 - each actor’s role, and how they will contribute to addressing local housing needs;
 - each actor’s responsibilities, and what will be needed from the others to succeed; and
 - how and where these roles and responsibilities complement each other.
- There is an opportunity for the Town to ensure, through their Official Plan update process, that the policy framework is in place to allow for more diverse housing options where wrap-around supports and amenities are built into the development. This would require expressed commitments in supporting public-private partnerships, to ensure that the services needed for the community are provided (e.g., by third-party providers, in instances where the Town cannot provide them). The HNA findings indicate that wrap-around supports (social supports, medical supports, mental and physical therapy supports, etc.) are needed for:
 - Individuals experiencing mental health challenges, substance abuse challenges, and addictions;
 - Older adults/seniors in need of health-related supports;
 - Indigenous individuals;
 - Lone parents;

- Women and young adults escaping violence in the home; and
- Individuals with developmental and/or physical disabilities.
- Opportunities to help address homelessness in Innisfil, which build on both the findings and recommendations outlined in the 2022 PiT Count⁸⁵ and the County's Housing ASAP, include the following:
 - It is noted in the Housing ASAP that Simcoe County intends to prepare a Public Land Program and Candidate Sites Catalogue. Once they are created⁸⁶, the Public Land Program and Candidate Sites Catalogue would help the Town in prioritizing and encouraging the development of Innisfil's no-cost or low-cost lands that the County identified as candidate sites for affordable and attainable housing.
 - The Town can support the County's efforts to engage target groups such as hospitals, correctional facilities, youth, Indigenous groups, and violence against women shelters (VAW) early in the planning process. The Town can do this by:
 - Facilitating connections between the County and local organizations in Innisfil, and
 - advocating for early engagement and providing support to ensure that these groups are represented in the consultation process.
 - The Town can collaborate with the County and other service providers to offer a variety of training options for those involved in homelessness initiatives (e.g., online training videos, live practice sessions, structured question and answer sessions):
 - Support the County in developing and delivering training materials.
 - Encourage local stakeholders to participate in training sessions and provide feedback on training needs and preferences.

Opportunity to Facilitate and Encourage Attainable and Affordable Housing Development

There is an opportunity for the Town to explore ways to encourage housing development, in general, and increase the affordable and attainable housing supply. This could be done through:

- Tools that are in a municipality's toolbox, such as by streamlining the development approvals process with:
 - a Community Planning Permit System (CPPS), and

⁸⁵ County of Simcoe. (2024). *Everyone Counts: 2022 Simcoe County Homelessness Enumeration Report*. County of Simcoe. Retrieved from <https://simcoe.ca/wp-content/uploads/2024/01/Everyone-Counts-2022-Simcoe-County-Homeless-Enumeration-3-1.pdf>

⁸⁶ In the interim, the Town of Innisfil can work to identify these candidate sites on their own and start exploring ways to facilitate their development.

- Development Navigator Program⁸⁷ with the following County-set objectives⁸⁸ of:
 - Fast-tracking affordable/attainable housing projects through the approvals process by assigning dedicated staff to ensure applications are reviewed and approved in a timely manner;
 - Connecting market and non-market developers to achieve common affordable/attainable housing objectives; and
 - Connecting/educating interested parties with funding, financing, and support from other levels of government while also clearly communicating the County and Town’s desired housing outcomes from an early stage;
- Using the Community Improvement Plan provisions of the Planning Act to provide financial incentives to help reduce the cost of housing;
- Highlighting funding opportunities that exist for those who are building or managing non-market housing developments; and
- Advocating for improved / more strategic funding opportunities that tackle the housing crisis from multiple angles (e.g., advocating for funding to support both the development and the operation/management of non-market housing, versus funding for one or the other).

Opportunity to Advance Building Technology Initiatives and Innovative Approaches to Securing Affordable Housing over the Long Term

With a need to combat chronic homelessness and address gaps in attainable and affordable housing supply, there is an opportunity for the Town of Innisfil to:

- encourage more innovative housing developments (e.g., modular housing, housing built off site), including infill housing, that help to increase the affordable housing stock but not detract from its character;
- share lessons learned and benefits of a wider mix of housing types and densities;
- promote the establishment of Community Land Trusts as a grassroots strategy of acquiring, developing, and stewarding permanently affordable housing;
- establish a Rent Bank Program, which is a grant program to help support eligible renter households who are behind on their rent and at risk of eviction); and
- promote innovative and cost-effective building techniques with the local development industry.

How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect

⁸⁷ In conversation with County staff, they noted that they are preparing a CPPS and Development Navigator Program. They are expecting the Local Municipalities to take these resources and use them locally.

⁸⁸ County of Simcoe and City of Orillia. (2024). *Housing ASAP: Project Update*. Retrieved from Simcoe County: <https://simcoe.ca/services/planning/attainable-supply-action-plan/>

with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?

The data collected through the HNA has pinpointed where the need is most critical and offers valuable insights on where municipal efforts can be most effective. Consequently, plans and policies can be tailored to prioritize these areas, creating "quick wins" that address the housing challenges. For instance, if there is an underutilized institutional site in Innisfil that is central to the community but lacks adequate transit connections and faces redevelopment challenges due to outdated infrastructure, the Town of Innisfil can prioritize this site for redevelopment. This can be achieved by layering financial incentives, fast-tracking infrastructure upgrades, enhancing transit services, and collaborating with a private sector developer to transform the building into multiple supportive housing units.

Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.

Development-Related Capital Projects

Note: Unless otherwise noted, the information outlined in this subsection is sourced from:

- Hemson's report titled, "2024 Development Charges Amendment Background Study: Wastewater Treatment Plant"⁸⁹ dated December 13, 2024; and
- Staff Report DSR-151-23⁹⁰.

As noted in the assumptions under Section 1.1 of this HNA, development-related capital projects that informed the Town's most recent Development Charges Studies are assumed to be infrastructure gaps that may contribute to growth pressures to be prioritized and addressed to effectively plan and prepare for forecasted growth.

The following is noted in the 2024 DC Background Study:

"The capital forecast incorporates those projects identified to be related to development anticipated in the next 10 years. It is not implied that all of these costs are to be recovered

⁸⁹ Hemson Consulting Ltd. (December 13, 2024). *2024 Development Charges Amendment Background Study: Wastewater Treatment Plant*. Retrieved from [https://innisfil.ca/en/building-and-development/Innisfil---2024-DC-Amendment-WWTP-Study-Report-13Dec2024-\(ID-858740\).pdf](https://innisfil.ca/en/building-and-development/Innisfil---2024-DC-Amendment-WWTP-Study-Report-13Dec2024-(ID-858740).pdf)

⁹⁰ Town of Innisfil and Hemson Consulting Ltd. (2023). *2023 Development Charges (DC) Background Study and Bylaws*. Retrieved from [https://innisfil.ca/en/building-and-development/resources/Documents/DSR-151-23-2023-Development-Charges-\(DC\)-Background-Study-and-By-laws---Pdf.pdf](https://innisfil.ca/en/building-and-development/resources/Documents/DSR-151-23-2023-Development-Charges-(DC)-Background-Study-and-By-laws---Pdf.pdf)

from new development by way of development charges. Portions of the capital forecast may be related to replacement of existing facilities, shares of projects that benefit the existing population, or growth anticipated to occur beyond the 2023 – 2032 planning period.”

Provided below are capital projects, as noted in the 2024 DC Background Study, that need to be completed for residential growth to occur:

Capital Program or Service	Capital Project(s)
Parks and Recreation	<ul style="list-style-type: none"> • Major facilities • Various park development projects • Innisfil Beach Park redevelopment
Library Board	<ul style="list-style-type: none"> • New library branch in Lefroy • Stroud Branch Expansion
Fire Services	<ul style="list-style-type: none"> • New station in Innisfil Heights • Additional facility related to Orbit • Additional fire vehicles, equipment, and gear
Public Works	<ul style="list-style-type: none"> • Operations Centre expansion • Orbit-related facility
Police Services	<ul style="list-style-type: none"> • New emergency response vehicles
Bylaw Services	<ul style="list-style-type: none"> • New officers, future space, and other growth-related infrastructure
Roads and Related	<ul style="list-style-type: none"> • Road construction, reconstruction, widening, and urbanization projects • Multi-use trails and bike lanes • Signalizations • Other growth-related infrastructure
Wastewater Services	<ul style="list-style-type: none"> • The Stages 3 and 4 expansions to the Lakeshore water pollution control plant (WPCP) • Cookstown WPCP
Water Services	<ul style="list-style-type: none"> • Recovery for expansions to the water treatment plant, watermains, water pumping stations, and water storage facilities

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Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

[Housing Statistics - Statistics Canada](#)

[Population estimates, July 1, by census subdivision, 2016 boundaries \(statcan.gc.ca\)](#)

[Population estimates, July 1, by census metropolitan \(statcan.gc.ca\)](#)

[Population and demography statistics \(statcan.gc.ca\)](#)

[Population Projections for Canada \(2021 to 2068\), Provinces and Territories \(2021 to 2043\) \(statcan.gc.ca\)](#)

[Housing Market Information Portal](#)

[UrbanSim – Scenario Modeling](#)

Reports & Publications

[Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042](#)

[CMHC - Housing Shortages in Canada Report](#)

[University of British Columbia - Housing Assessment Resource Tools \(HART\)](#)

[University of London - Affordability targets: Implications for Housing Supply](#)

[Nova Scotia Housing Needs Assessment Report Methodology](#)

[Ontario Land Needs Assessment Methodology](#)

[British Columbia Affordable Housing Need Assessment Methodology](#)

Annex B: Glossary

Affordable Housing: A dwelling unit where the cost of shelter, including rent and utilities, is a maximum of 30% of before-tax household income.

Area Median Household Income: The median income of all households in a given area.

Cooperative Housing: A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors.

Core Housing Need: Refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

- *Adequate* – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- *Suitable* – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- *Affordable* – All shelter costs total less than 30% of a household's before-tax income.

Household: A person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.

Household Formation: The net change in the number of households.

Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Permanent Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Purpose-Built Rental: Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodations.

Short-Term Rentals: All or part of a dwelling unit rented out for less than 28 consecutive days in exchange for payment. This includes bed and breakfasts (B&Bs) but excludes hotels and motels. It also excludes other accommodations where there is no payment.

Suppressed Household Formation: New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

Missing Middle Housing: Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses, courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.

