

2024

Housing Needs Assessment



City of Orillia (CY)

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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 a 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.

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.

The Housing Needs Assessment has been prepared based on quantitative data from sources that include the Statistics Canada Census, CHMC databases, as well as policy-led data from the Province of Ontario, the County of Simcoe, and the Housing Assessment Resource Tools. Further, qualitative research and evaluation has been gathered through engagement with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with lived or living experiences.

Publicly available data sources in addition to those listed above are available at the following links:

[The City of Orillia Official Plan](#)

[The County of Simcoe Official Plan](#)

[The City of Orillia Affordable Housing Action Plan](#)

[The City of Orillia Attainable Housing Implementation Plan](#)

[Ontario Land Needs Assessment Methodology for the Greater Golden Horseshoe](#)

[Housing Assessment Resource Tool](#)

[County of Simcoe Data Portal](#)

[2024 County of Simcoe/City of Orillia Housing Needs Assessment](#)

[Municipalities Under Pressure: The Human and Financial Cost of Ontario's Homelessness Crisis](#)

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)

The City has undertaken extensive engagement related to housing needs and growth management. In 2023 the City of Orillia and the County of Simcoe partnered on a comprehensive Housing Needs Assessment completed by N. Barry Lyons Consulting.

The City of Orillia is currently undertaking several projects as part of an Official Plan Review (formerly known as the Municipal Comprehensive Review) to plan for the future growth of Orillia over the next 26 years.

In addition to the Official Plan review, the City Council recently approved in principle the City's 2023 Affordable Housing Action Plan and the City's 2024 Attainable Housing Strategy and Implementation Plan. During this process, stakeholder groups were consulted through various methods, including public meetings, stakeholder consultations, one-on-one meetings, and survey responses.

Over 120 residents participated in the City's Official Plan review process. This included tools such as online surveys, open houses, and Public Meetings. Local community partners were consulted, and community stakeholder meetings were held. The dedicated project webpage has 2,732 unique visitors engaged with the site, with 493 survey results relating to housing needs and growth management. Common themes from this consultation and engagement included the need to avoid sprawl, promote gentle intensification, and support a diversity of housing types. Affordable and Attainable Housing is recognized as a challenge, and more housing is needed for all income levels.

Discussions continue to be conducted broadly with community members about lived and living experiences and housing concerns.

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.

Like broader stakeholder engagement, priority groups were consulted through targeted efforts. During the recent development of the City of Orillia Poverty Reduction Strategy, 258 members with lived or living experience completed a survey. Additionally, 50 community members attended a Poverty Reduction Symposium in May 2024 to consult and share their experiences regarding access to housing, recreation and arts, transportation, food, and youth opportunities.

Indigenous Communities (need to comment on if consultation efforts occurred as well as racialized and marginalized groups).

The City's Affordable Housing Working Group members have also been engaged to discuss housing needs and affordable housing.

The City continues to have comprehensive outreach and engagement strategies with the public and local community partners to inform ongoing project development, data discovery, research, and analysis, which are instrumental in developing the City of Orillia Housing Needs Assessment.

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.

The City of Orillia, a single-tier separated municipality in Simcoe County, is currently writing a new Official Plan, targeting a population projection of 49,000 people and 26,000 jobs to the year 2051. The City's new Official Plan will prioritize key housing objectives and targets for the City. The following image communicates the timelines for the Official Plan Review and Settlement Area Boundary Expansion Process.



The draft Official Plan envisions adding additional tools to be used to support affordable housing and housing creation. This includes the continuation of the Affordable Housing Incentive Fund for non-profit affordable housing developments.

In 2024, the City initiated a Housekeeping Zoning By-law Amendment, reducing minimum parking requirements for non-profit affordable housing developments, and pre-zoned 18 Places of Worship properties to permit residential development and increased density as-of-right.

The City of Orillia adopted in principle a 2023 City of Orillia Affordable Housing Action Plan. The Action Plan serves as the foundation for policy change recommendations and a roadmap for staff regarding affordable housing.

Key short-term actions outlined in the plan include:

| 10 Immediate -Term Actions (November 2023-June 2025) | Status |
|--|------------------|
| <p>Investigate the establishment of a Rent Subsidy Investment Fund for residents of Orillia. This would include:</p> <ul style="list-style-type: none"> ·Exploring with the County of Simcoe the possibility of administering a Rent Subsidy Investment Fund for residents of Orillia. ·Seeking Council approval to fund the Rent Subsidy Investment Fund on an annual basis ·Establishing a Council-approved policy for eligibility. | Work In Progress |
| <p>Increase awareness of all affordable housing funding opportunities available to non-profit and for-profit developers such as CMHC funding opportunities, the County of Simcoe housing programs, etc.</p> | Ongoing |
| <p>Promote the City’s Affordable Housing Incentive Program to Non-Profit Housing Providers.</p> | Ongoing |
| <p>Develop a City policy to allow qualifying affordable housing developers to post Surety Bonds, instead of Letters of Credit, to alleviate the financial burden to help incentivize the construction of affordable housing.</p> | Work In Progress |
| <p>Review the Surplus Policy 4.1.3.2 and Reserve and Reserve Fund Policy 4.4.1.1, in its totality, with a lens to investigate whether a portion of a surplus could be allocated to the City’s Affordable Housing Reserve Fund.</p> | Outstanding |

| | |
|--|------------------|
| When the municipality seeks an affordable housing partnership on municipally-owned properties, develop a Council-approved policy to allow a tax exemption through a Municipal Capital Facilities By-law and Agreement. | Work In Progress |
| Initiate a Zoning By-law Amendment to rezone properties in Orillia with existing Places of Worship to also allow housing. | Completed |
| Revise the Real Property Policy 1.7.1.1 to have staff and Council consider using land deemed to be surplus to municipal needs to be dedicated to affordable housing. | Outstanding |
| Launch an 18-month Pilot Project in conjunction with the Business Development, Modernization and Tourism Division to offer grant writing workshops/forums to non-profit housing providers who intend to build affordable housing in Orillia. | Ongoing |
| Working in partnership with the County of Simcoe, staff will foster and facilitate a multi-agency approach with youth serving organizations to explore the start-up of a youth transition home in Orillia. | Ongoing |

In October 2024, the City of Orillia finalized an Attainable Housing Strategy and Implementation Plan. Key short-term actions include:

| Immediate Actions (less than 9 months) | Status |
|---|------------------|
| 1) In Partnership with the County of Simcoe, Explore the Creation of a County of Simcoe Development Navigator Program to Facilitate Priority Housing to Include the City of Orillia as a Pilot Community. | Work in Progress |
| 2) Create a City of Orillia Public Land Map with the Purpose of Contributing to the County of Simcoe's Public Land Catalogue. The City will Review and Update the Map Annually. | Work in Progress |
| 3) Support the County of Simcoe to Enhance the Existing Secondary Suite Program to Include Funding for Units that have Attainable Units. | Outstanding |
| 4) In partnership with the County, advocate to CMHC (Canadian Mortgage and Housing Corporation) to Offer Lower Cost Financing for All New Rental Development | Outstanding |
| 5) Work Collectively with all County of Simcoe Municipalities to Advocate for Priority Issues. | Outstanding |

2.2 Community Profile

| 2.2.1 Population | | |
|----------------------------|---------------|-------|
| Characteristic | Data | Value |
| Total Population (Number) | 2016 | 31166 |
| | 2021 | 33411 |
| Population Growth (Number) | Total | 2245 |
| | Percentage | 7.2 |
| Age (Years) | Average | 45.8 |
| | Median | 46.8 |
| Age Distribution | 0 - 14 years | 4650 |
| | 15 - 64 years | 20095 |
| | 65+ years | 8675 |
| Mobility | Non-movers | 27325 |
| | Non-migrants | 2040 |
| | Migrants | 2605 |

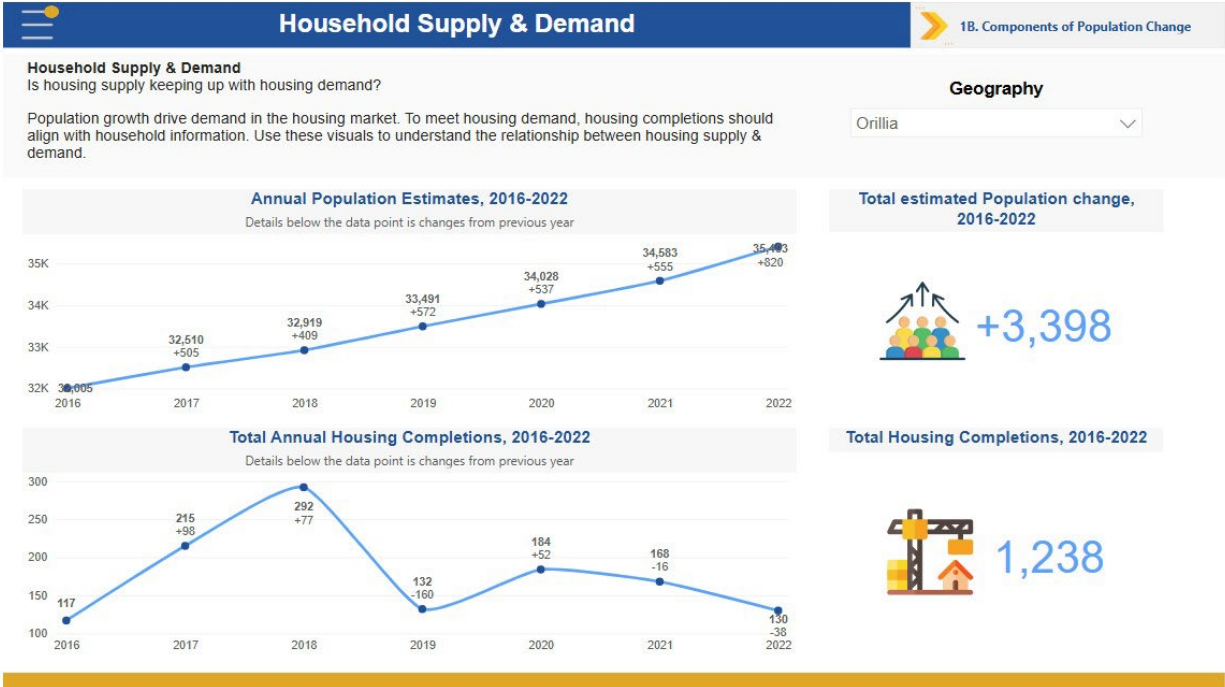
| 2.2.2 Demographic Information | | |
|--------------------------------------|-------|-------|
| Characteristic | Data | Value |
| Immigrants | Total | 3115 |
| Non-Immigrants | Total | 28970 |
| Recent Immigrants (2016-2021) | Total | 280 |
| Interprovincial migrants (2016-2021) | Total | 265 |
| Indigenous Identity | Total | 1975 |

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

The City of Orillia continues to experience growth pressures, with population increases driven by both interprovincial and intraprovincial migration. This results in increased demand and increased housing costs. Residents have expressed concerns about being priced out of the housing market. Young adults face heightened pressures in purchasing their first home, often remaining in the rental market. Seniors have also voiced concerns about their ability to age in place or downsize to meet their needs. The housing challenges in Orillia affect all demographics and sectors in our community including the workforce and the post-secondary student population.

By 2051, Orillia's population is projected to exceed 49,000. The housing pressures are expected to persist for generations due to limited housing options and land available in the City. As the population grows, the City will need to consider higher density living within built-up areas.

The following image from the County of Simcoe's Housing Affordability Indicators Portal illustrates that housing supply is not keeping pace with demand. Between 2016 and 2022, the population increased by 3,398 people, while only 1,238 units were completed.



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 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 | 13477 |
| | 2021 | 14422 |
| Household income (Canadian dollars per year) | Average | 84600 |
| | Median | 71000 |
| Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from Orillia (CA), Ont. | Average | 57800 |
| | Median | 48400 |
| Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from Orillia (CA), Ont. | Average | 101600 |
| | Median | 89000 |
| Average household size (Number of members) | Total | 2.2 |
| Breakdown of household by size (Number of households) | Total | 14420 |
| | 1 person | 4775 |
| | 2 persons | 5210 |
| | 3 persons | 2065 |
| | 4 persons | 1500 |
| | 5 or more persons | 880 |
| Tenant households (Number of households) | Total | 5595 |
| | Percentage | 38.8 |
| Owner households | Total | 8825 |

| 3.1.1 Household Income and Profile | | |
|---|--|--------|
| Characteristic | Data | Value |
| (Number of households) | Percentage | 61.2 |
| Percentage of tenant households in subsidized housing | Percentage | 14.6 |
| Households within 800m of a higher-order/high frequency transit stop or station (#) | Total | N/A |
| Number of one-parent families | Total | 2105 |
| | Percentage | 22.671 |
| Number of one-parent families in which the parent is a woman+ | Total | 1690 |
| Number of one-parent families in which the parent is a man+ | Total | 420 |
| Number of households by Income Category | Very Low (up to 20% below Area Median Household Income (AMHI)) | 265 |
| | Low (21% – 50% AMHI) | 2530 |
| | Moderate (51 – 80% AMHI) | 2665 |
| | Median (81% - 120% AMHI) | 3115 |
| | High (>120% AMHI) | 5800 |

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?

Orillia has a significant number of one-parent families, comprising 23.5% of the population according to recent Census data.

Owner household incomes surpass tenant household incomes by approximately 50%. The average household income in Orillia is lower than in neighbouring townships, cities, and towns within Simcoe County, impacting residents who rent or are trying to save for a down payment on their first home. Similarly, seniors and one-parent households, with lower income levels are affected by housing growth and lack of affordability.

Single mother-led households, Black-led households, and households where the head leaser is under 25 years old represent the highest percentage of those living in core housing need.

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.¹

Single mother-led households, Black-led households, and young adults under 25 years old represent the largest portion of priority populations in Orillia that are in Core Housing Need. This is illustrated on the table below. Transgender or non-binary households are similarly impacted. Historically, Orillia’s housing stock consisted of single detached houses. According to 2021 Census data, 56% of houses in Orillia are single detached, 19% are apartments in a building that have fewer than five storeys, 8.6% are row houses, 6.5% are apartments or flats in a duplex, 6.4% are apartments in a building that have five or more storeys, and 2.4% are semi-detached houses. A greater supply of diverse housing types and tenures is needed to allow suppressed households to enter the market.

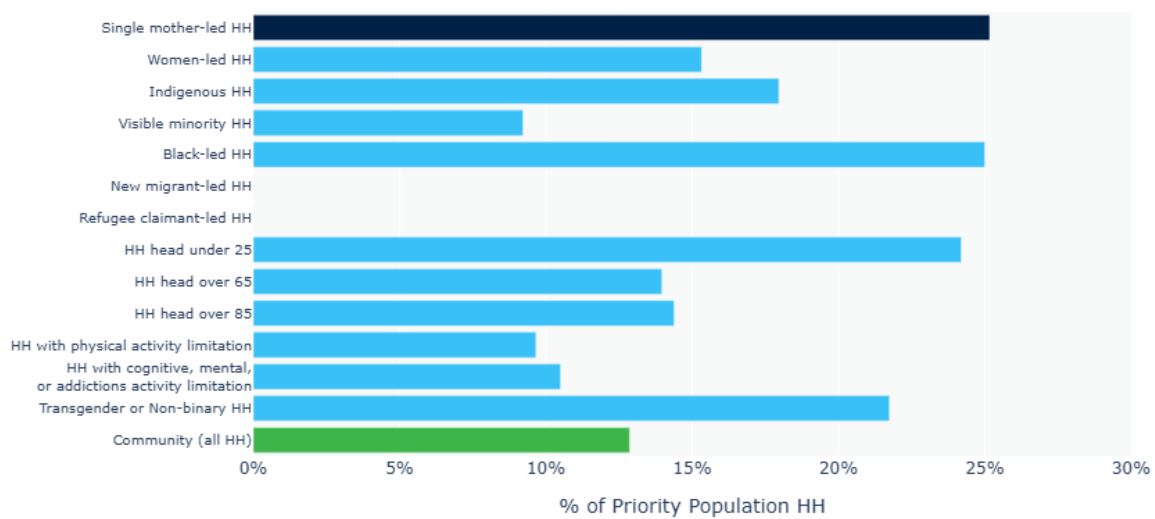
¹ *We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.*

Community discussions indicate that younger people are living with their parents longer into young adulthood, due to housing affordability issues. They feel priced out of their communities, and without new tools and resources, these pressures are expected to continue.

61.16% of the City’s private households are owned, while 38.8% are rented. Younger individuals and seniors are considering moving to more affordable areas of the province or country that are affordable but are not their desired area of choice.

These challenges and trends are expected to continue unless affordable housing is provided.

Percentage of Households in Core Housing Need by Priority Population, 2021
Orillia CY (CSD, ON)



3.4 Economic Conditions

| 3.4.1 Economy and Labour Force | | |
|--|---|--------|
| Characteristic | Data | Value |
| Number of workers in the Labour Force | Total | 15540 |
| Number of workers by industry (Top 10 only) | Health care and social assistance | 2425 |
| | Retail trade | 2320 |
| | Construction | 1350 |
| | Accommodation and food services | 1300 |
| | Manufacturing | 1240 |
| | Public administration | 1035 |
| | Educational services | 945 |
| | Administrative and support, waste management and remediation services | 715 |
| | Arts, entertainment, and recreation | 690 |
| | Professional, scientific, and technical services | 685 |
| Unemployment rate and participation rate (Percent) | Unemployment rate | 15.154 |
| | Participation rate | 56.243 |
| All classes of workers (Number) | Total | 15135 |
| Employees (Number) | Total | 13225 |
| Permanent position (Number) | Total | 11400 |
| Temporary position (Number) | Total | 1830 |
| | | |

| 3.4.1 Economy and Labour Force | | |
|--|---------------------------------|--------------|
| Characteristic | Data | Value |
| Fixed term (1 year or more, Number) | Total | 550 |
| Casual, seasonal, or short-term position (less than 1 year, Number) | Total | 1280 |
| Self-employed (Number) | Total | 1905 |
| Number of commuters by commuting destination | Within census subdivision | 5635 |
| | To different census subdivision | 2410 |
| | To different census division | 885 |
| | To another province/territory | 0 |
| 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 | 9460 |
| | Public transit | 360 |
| | Walked | 725 |
| | Bicycle | 105 |
| | Other method | 225 |

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?

The City of Orillia has the lowest earning economic households within Simcoe County, and 26.01% of the population being individuals over 65 years old who are on a fixed income. This creates an imbalance in housing needs, where even the middle-income earners may struggle to afford market housing, but earn too much income to qualify for assistance. The average total household income for families in Orillia is \$83,300 while the affordable market pricing for owning a home is \$305,000. In the private market, only lots are available at this price in the City of Orillia. The average value of owned dwellings for all household types in 2021 was \$582,000 and more recently the average home sold for \$660,000 in 2023. More housing needs to be provided across the entire housing continuum to meet the needs of all individuals and families.

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 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.

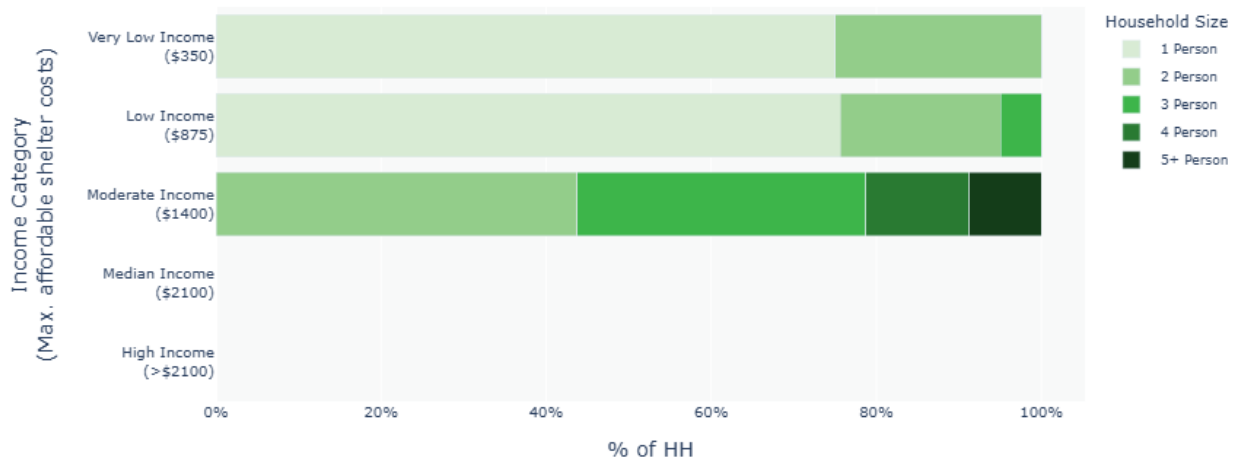
Please use the following section to insert the following Housing Assessment Resource Tools Data Tables ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))

Income Categories and Affordable Shelter Costs:

| Orillia CY (CSD, ON) | | | |
|--|----------------|---------------------|--------------------------------------|
| Income Category | % of Total HHs | Annual HH Income | Affordable Shelter Cost (2020 CAD\$) |
| Area Median Household Income | | \$70,000 | \$1,750 |
| Very Low Income (20% or under of AMHI) | 0.89% | <= \$14,000 | <= \$350 |
| Low Income (21% to 50% of AMHI) | 17.06% | \$14,000 - \$35,000 | \$350 - \$875 |
| Moderate Income (51% to 80% of AMHI) | 18.83% | \$35,000 - \$56,000 | \$875 - \$1,400 |
| Median Income (81% to 120% of AMHI) | 22.0% | \$56,000 - \$84,000 | \$1,400 - \$2,100 |
| High Income (121% and more of AMHI) | 41.22% | >= \$84,001 | >= \$2,101 |

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

Percentage of Households in Core Housing Need, by Income Category and HH Size, 2021
Orillia CY (CSD, ON)



2021 Affordable Housing Deficit:

| Orillia CY (CSD, ON) | | | | | | |
|--|--------------|-------------|-------------|-------------|--------------|--------------|
| 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 (\$350) | 60 | 20 | 0 | 0 | 0 | 80 |
| Low Income (\$875) | 995 | 255 | 65 | 0 | 0 | 1,315 |
| Moderate Income (\$1400) | 0 | 175 | 140 | 50 | 35 | 400 |
| Median Income (\$2100) | 0 | 0 | 0 | 0 | 0 | 0 |
| High Income (>\$2100) | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 1,055 | 450 | 205 | 50 | 35 | 1,795 |

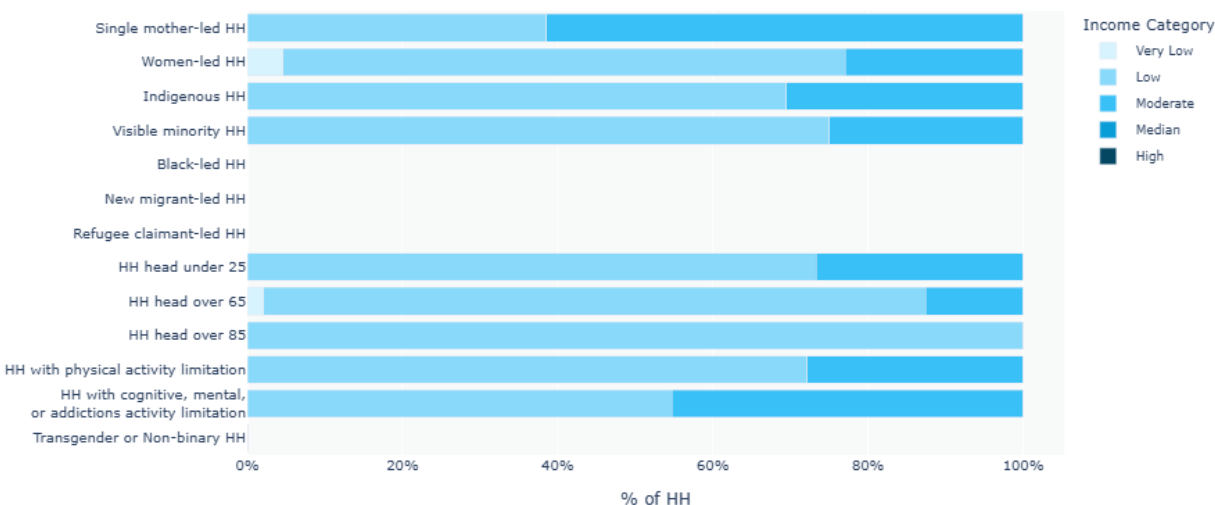
| 3.6.1 Households in Core Housing Need | | |
|--|------------|-------|
| Characteristic | Data | Value |
| Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %) | Total | 3835 |
| | Percentage | 26.7 |
| Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %) | Total | 1710 |
| | Percentage | 12.2 |
| Affordability – Tenant households spending 30% or more of income on shelter costs (# and %) | Total | 2495 |
| | Percentage | 44.9 |
| Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %) | Total | 1250 |
| | Percentage | 8.9 |
| Affordability – Owner households spending 30% or more of income on shelter costs (# and %) | Total | 1340 |
| | Percentage | 15.2 |
| Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %) | Total | 460 |
| | Percentage | 3.3 |
| Adequacy – Owner and tenant households in dwellings requiring major repair (# and %) | Total | 945 |
| | Percentage | 6.6 |
| | | |

| | | |
|---|------------|------|
| Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %) | Total | 215 |
| | Percentage | 1.5 |
| Adequacy – Tenant households in dwellings requiring major repairs (# and %) | Total | 450 |
| | Percentage | 8 |
| Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %) | Total | 160 |
| | Percentage | 1.1 |
| Adequacy – Owner households in dwellings requiring major repairs (# and %) | Total | 495 |
| | Percentage | 5.6 |
| Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %) | Total | 55 |
| | Percentage | 0.4 |
| Suitability – Owner and tenant households in unsuitable dwellings (# and %) | Total | 500 |
| | Percentage | 3.5 |
| Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %) | Total | 110 |
| | Percentage | 0.8 |
| Suitability – Tenant households in unsuitable dwellings (# and %) | Total | 350 |
| | Percentage | 6.3 |
| Suitability – Tenant households in unsuitable dwellings and in core need (# and %) | Total | 100 |
| | Percentage | 0.7 |
| Suitability – Owner households in unsuitable dwellings (# and %) | Total | 145 |
| | Percentage | 1.6 |
| Suitability – Owner households in unsuitable dwellings and in core need (# and %) | Total | 0 |
| | Percentage | 0 |
| Total households in core housing need | Total | 1810 |
| Percentage of tenant households in core housing need | Percentage | 24.7 |
| Percentage of owner households in core housing need | Percentage | 5.5 |

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

Additional quantitative data indicates that women-led households, seniors, and young adults under 25 years of age have very low and low-income levels, which disproportionately impacts their ability to afford safe, secure, and affordable housing. Single mother-led households, Indigenous and visible minority populations, and households with cognitive, mental, or addictions activity limitations, are also significantly impacted. These groups represent some of the largest proportions of the population in core housing need, as their income levels do not match the market availability of housing within the community.

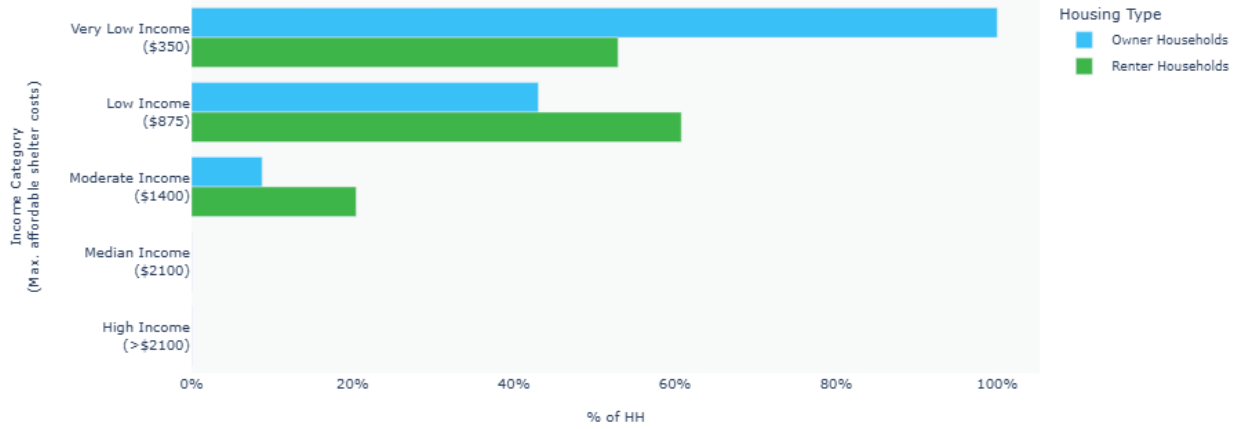
Percentage of Households in Core Housing Need by Priority Population and Income Category, 2021
Orillia CY (CSD, ON)



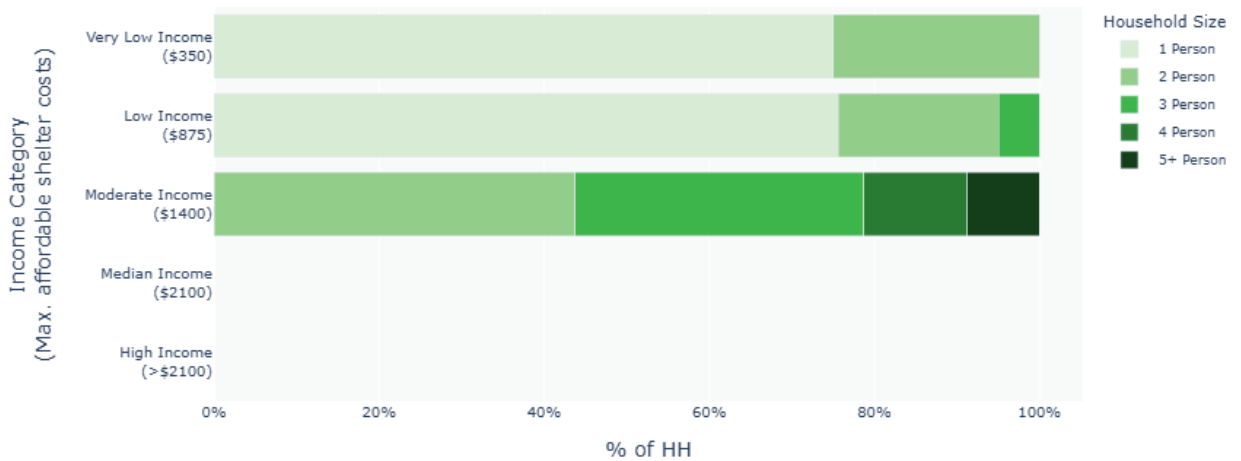
Additionally, moderate, low, and very low income earners represent a considerable proportion of those in core housing needs, as shown in the table below. The data indicates that very low-income earners are often owner households. Qualitative analysis suggests that these residents may own their homes but have experienced the loss of partner or reduced income in retirement, making it difficult to maintain their homes.

Very low, low, and moderate-income earners in Orillia are also impacted by their inability to enter the housing market, with the majority being renter households, as shown below. The cost of living has increased significantly over the years, making housing unattainable for many. From 2011 to 2017 there was an increase of over 53% in housing prices. The higher cost of living also affects the ability to maintain suitable and adequate housing.

Percentage of Households in Core Housing Need, by Income Category, Orillia CY (CSD, ON) Renter Households vs Owner Households



Percentage of Households in Core Housing Need, by Income Category and HH Size, 2021 Orillia CY (CSD, ON)



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

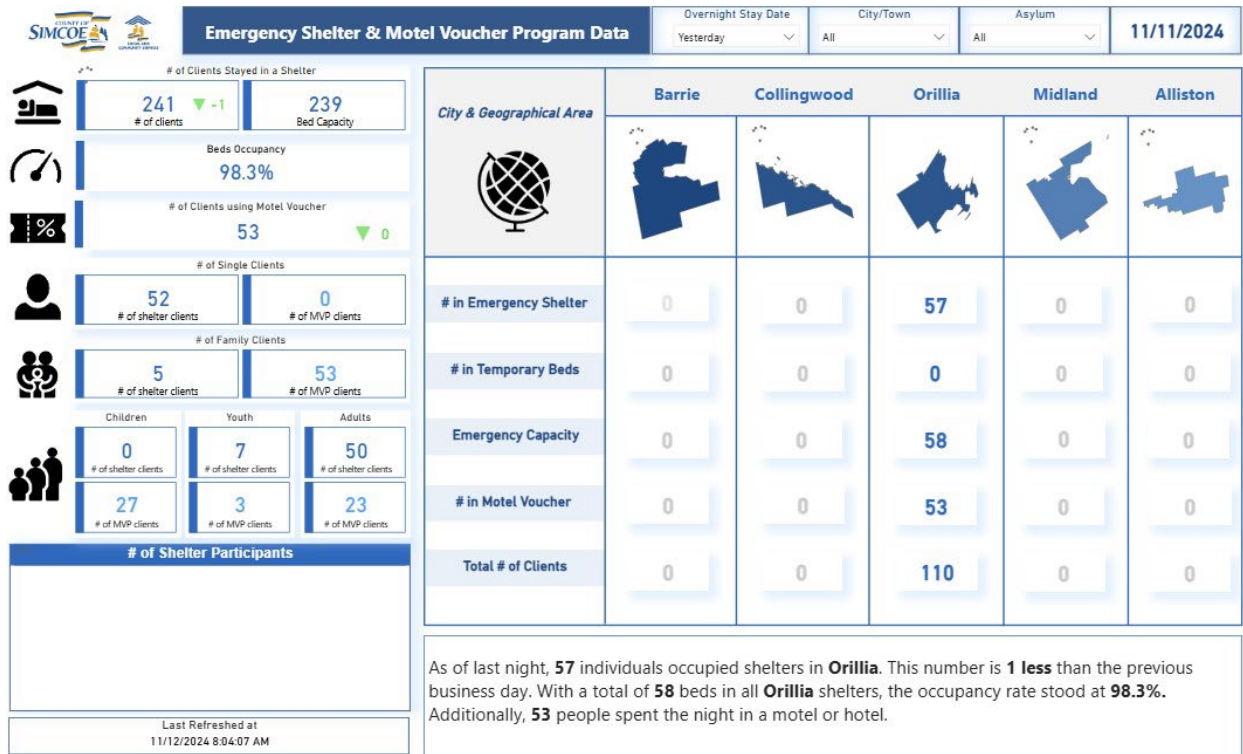
Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness. Many households may have members in multiple priority categories which may also not 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.

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.

Quantitative and qualitative data indicate a need for additional indoor spaces or housing units available to provide housing for those experiencing homelessness. Further efforts are needed to enable individuals and families to progress through the housing continuum.

The table below provides data on Orillia's emergency shelter usage and motel voucher program on November 11, 2024. The motel voucher program supports parents with children under 16 years old who are unhoused. The emergency shelter data includes individuals (women, men, youth 16-24 years old) who are unhoused, stayed in the shelter, and do not have any dependents. This data excludes individuals sleeping outdoors or in vehicles. This data highlights the need for more housing in the City, as the shelter system is typically near or at capacity. This data further underscores the

need for housing for parents with dependent children, as evidenced by the 53 parents and children being sheltered in motels on November 11, 2024.



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.

Since 2016, the County of Simcoe has conducted a Homelessness Enumeration every two years. The most recent enumeration, completed on January 25, 2022, used a Point-in-Time Count (PiT Count) methodology. The following information, collected during the October 8, 2024, Point-in-Time provides data on individuals experiencing homelessness in the City of Orillia.

Homelessness Enumeration October 8, 2024 Data:

- 1080 people were counted as experiencing homelessness in Simcoe County
- 21% or 227 people live in the Orillia and Area (Oro-Medonte, Severn, Chippewas of Rama First Nation, Ramara)
- 74% of the people were single
- 53% were adults 25-54 years old
- 57% identified as male
- 64.9% of the people were chronically homeless

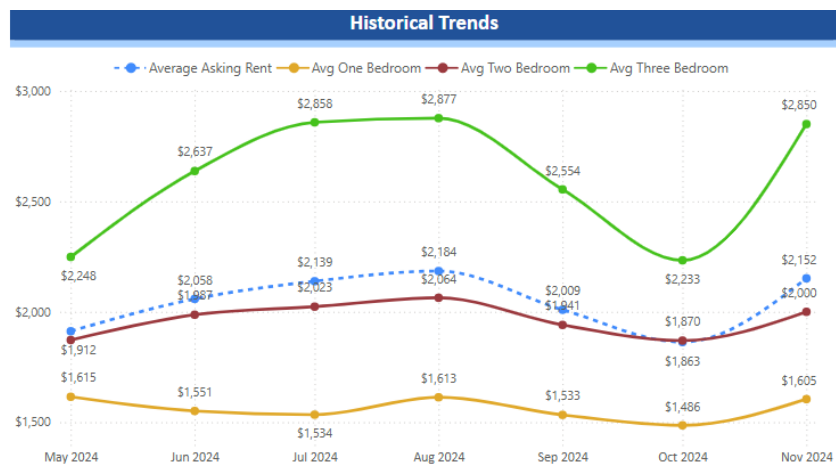
- 24.9% identified as Indigenous
- 67.8% identified as experiencing a mental health issue
- 21.4% reported having been in foster care or youth group home as a child or youth
- 72% reported ODSP and OW as their main source of income
- 90% of the people experiencing homelessness stated they have a desire to find housing

Community-led discussions indicate that the visibility of homelessness and encampments has increased. Communities across Simcoe County are experiencing a homelessness crisis.

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.).

Factors contributing to homelessness in Orillia include the lack of housing affordability, which is a widespread issue across all provinces and territories due to the economic pressures related to overall high costs of living and inflationary pressures.

The primary reason people identified as the reason for experiencing homelessness is the lack of affordable housing, as reported in the Homeless Individuals and Families Information System (HIFIS). The historical trends for rent rates in the City of Orillia (documented below) illustrate a lack of affordable housing rentals. There is a significant gap between the average market rental (AMR) rates and the private market rental rates. In Orillia, the CMHC AMR rate for a 1 bedroom in 2024 is \$1,171 per month versus the private market rental rates ranging between \$1,486-\$1,615 over a 6 month period in 2024.



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.

1. The Lighthouse operates an emergency shelter for men, women, and youth aged 16-24 years old with 58 beds.
2. Greenhaven Shelter provides 14 beds/cribs for women and children impacted by domestic violence.
3. The Lighthouse operates 18 transitional housing units.
4. Redwood Park Communities operates 4 transitional housing units.
5. Elizabeth Fry Society operates 14 temporary youth supportive re-housing beds, supported until 2029.
6. Biminaawzogin Regional Aboriginal Women's Circle operates two transitional homes in Orillia and one home has 4 units and the other home consists of 2 units.
7. By March 31, 2025 the County of Simcoe will implement a HART Hub in the City of Barrie and the City of Orillia will be a spoke in the wheel of the hub model. Supportive housing is a component of the HART Hub and due to the recent election date, detailed information is not available.
8. The County of Simcoe also secured Encampment Response and Shelter Expansion funding that must be spent by March 31, 2025 and the City of Orillia is one of the municipalities that will be prioritized due to the number of encampments.

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.

The City of Orillia hosts a college and university campus, with a recognized demand for more on and off campus student housing. Another emerging trend is multi-generational or multi-family housing which could be a result of housing affordability. The City is working on ensuring that all accessory dwelling units and short-term rental houses are operating legally and are registered, to ensure health and safety risks are mitigated.

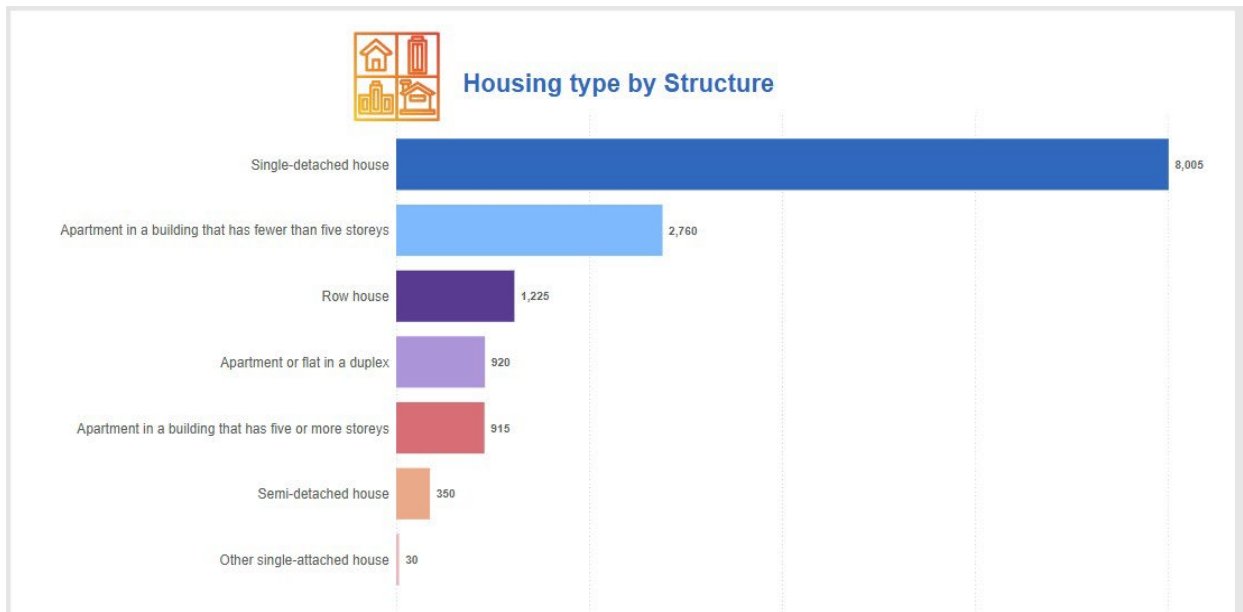
5. Housing Profile

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:

Historically, Orillia has primarily developed as a community with single detached dwellings. A summary of the built form, based on 14,422 households, is provided below.



Available land within the City of Orillia is limited, and the City owns a very small amount of land. The Province of Ontario owns a significant amount of land in Orillia, with the remainder of land owned by the private sector. Orillia is largely built out, and boundary expansions are being considered due to the lack of available land for housing, jobs, recreation facilities and schools. Housing demand is heightened by the desire of residents who want to study, live, and work in the City.

The table below illustrates projected housing demands over the census period and forecast for 2031, showing the projected gain and loss of households between 2021 and 2031 by household size:

| Orillia CY (CSD, ON) | | | | | | |
|----------------------|----------|----------|----------|----------|-----------|-------|
| HH Income Category | 1 Person | 2 Person | 3 Person | 4 Person | 5+ Person | Total |
| Very Low Income | -43 | -36 | 0 | 0 | 0 | -79 |
| Low Income | 466 | 1 | -20 | 0 | 11 | 458 |
| Moderate Income | 203 | 104 | 49 | -9 | 7 | 354 |
| Median Income | 93 | 196 | 1 | -84 | -31 | 175 |
| High Income | 171 | 339 | 61 | -86 | -1 | 484 |
| Total | 890 | 604 | 91 | -179 | -14 | 1,392 |

The City continues to explore ways to encourage greater levels of intensification and ensure that new development prioritizes the supply of units needed to meet ongoing migration, economic, social, and demographic demands. The Affordable and Attainable Housing Action Plans will continue to make housing more accessible and affordable within the City of Orillia, in partnership with the County of Simcoe, the local Housing System Manager.

| 5.2.1 Housing Units: Currently Occupied/Available | | |
|--|---|-------|
| Characteristic | Data | Value |
| Total private dwellings | Total | 14425 |
| Breakdown by structural types of units (number of units) | Single-detached | 8035 |
| | Semi-detached | 355 |
| | Row house | 1245 |
| | Apartment/flat in a duplex | 910 |
| | Apartment in a building that has fewer than 5 storeys | 2755 |
| | Apartment in a building that has 5 or more storeys | 920 |
| | Other single attached | 35 |
| | Movable dwelling | 165 |
| Breakdown by size (number of units) | Total | 14425 |
| | No bedrooms | 130 |
| | 1 bedroom | 1945 |
| | 2 bedrooms | 3780 |
| | 3 bedrooms | 5305 |
| | 4 or more bedrooms | 3260 |
| Breakdown by date built (number of units) | Total | 14425 |
| | 1960 or before | 4510 |
| | 1961 to 1980 | 3855 |
| | 1981 to 1990 | 1740 |
| | 1991 to 2000 | 1555 |
| | 2001 to 2005 | 640 |
| | 2006 to 2010 | 620 |

| 5.2.1 Housing Units: Currently Occupied/Available | | |
|---|--------------|-------|
| Characteristic | Data | Value |
| | 2011 to 2015 | 470 |
| | 2016 to 2021 | 1030 |
| Rental vacancy rate (Percent) | Total | 3.9 |
| | Bachelor | * |
| | 1 bedroom | * |
| | 2 bedrooms | 4.3 |
| | 3 bedrooms+ | * |
| Number of primary and secondary rental units | Primary | 1761 |
| | Secondary | N/A |
| Number of short-term rental units | Total | 40 |

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.

In the past five years, the County of Simcoe built 130 affordable units at 250 West Street South and The Lighthouse (non-profit housing provider) opened 18 transitional housing units at 75 Queen Street. In 2024, Kindred Works began construction of a housing development that will include 15 affordable units within a 48 unit townhouse complex. The City continues to collaborate with its Housing System Manager, the County of Simcoe, on future developments to address the shortage of affordable housing for low and very low-income households. The County does have financial incentives for homeowners who want to build or add an affordable accessory dwelling unit on their property but only 7 units in Orillia, over the past 5 years, have been added through this incentive. The City is noticing a trend where property owners are building accessory units, but they are building the additional units without financial incentives because they want to have the freedom to charge an unaffordable rate for the additional unit, to ensure they can cover the cost of borrowing money to construct the unit.

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

According to the 2023 Housing Needs Assessment, there are no rental options with average prices that are affordable or attainable to households who make less than \$75,000 per year.

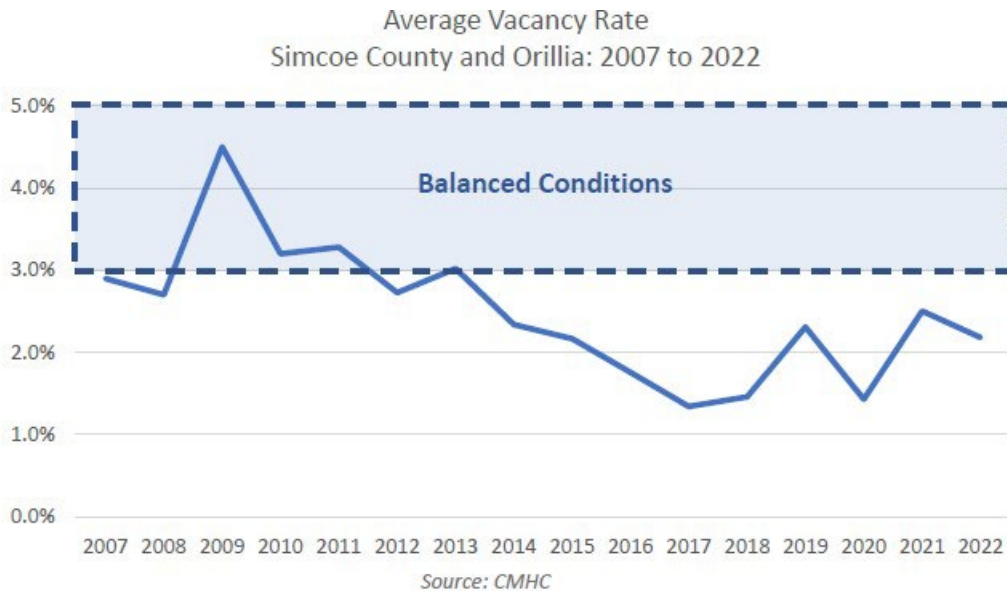
During the 2023 assessment period, purpose-built rentals averaged \$1,850 per month, significantly higher than the average market rents in Orillia, which was \$1,199. Data was collected from 100 leases in Orillia’s secondary rental market between January 2022 and May 2023, including condominium apartments, townhouses, and single-detached houses, with a combined average of \$2,200 per month.

Average rents have increased by 45% over the past decade. Rent growth has been particularly substantial in recent years, with an average annual increase of 5% since 2018. Recent price growth has been driven by tightening market conditions. A tightening supply leads to increased rents as more households compete for a limited number of housing units. This competition makes finding affordable housing very difficult in the City.



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

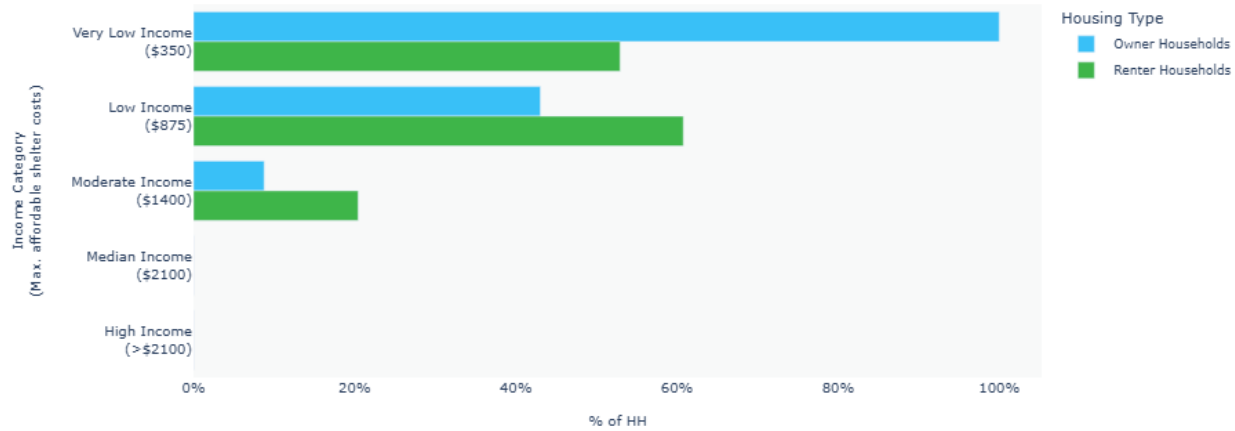
Due to the limited supply of purpose-built rental housing, the market conditions have been very tight over the past decade. The chart below shows that vacancy rates have consistently been below balanced market conditions (3% to 5%) vacancy since 2012, averaging 2.1% over this period, and reaching 1.5% or less in three of the past six years.



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

The following charts show the percentage of owner versus renter households in each income category that are in core housing need. In the City of Orillia core housing need continues to disproportionately impact moderate, low, and very low income earners for both the tenant and the owner. Income levels are not keeping pace with the housing costs, and the housing being constructed does not match the financial needs of the moderate, low, and very low income earners. Based on the 2016 Census data, 40.8% of renter households were in Core Housing Need in the County of Simcoe and lone parent households (49.5%) and one-person households (50.5%) were the priority populations who were experiencing Core Housing Needs at a higher level than other priority populations. In 2021 the number of renter households in Core Housing Needs dropped significantly to 25% (1382 households) and the decrease may be attributed to the COVID-19 emergency income supplements and supports. These temporary supports increased household incomes and may have helped households out of Core Housing Need in the short term.

Percentage of Households in Core Housing Need, by Income Category, Orillia CY (CSD, ON) Renter Households vs Owner Households



5.7 Non-Market Housing

| 5.7.1 Current Non-Market Housing Units | | |
|--|-------|---|
| Characteristic | Data | Value |
| Number of housing units that are subsidized | Total | 240 |
| Number of housing units that are below market rent in the private market (can either be rent or income-based definition) | Total | 0 |
| Number of co-operative housing units | Total | 57 Co-op Townhomes |
| Number of other non-market housing units (permanent supportive, transitional, etc.) | Total | 18 (Transitional Units at Lighthouse) 14 (Temporary Youth Transitional Beds, Elizabeth Fry Society) 6 (Indigenous Women/Children BRAWC) 4 (Transitional Beds for Women/Children at Redwoods) |

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.

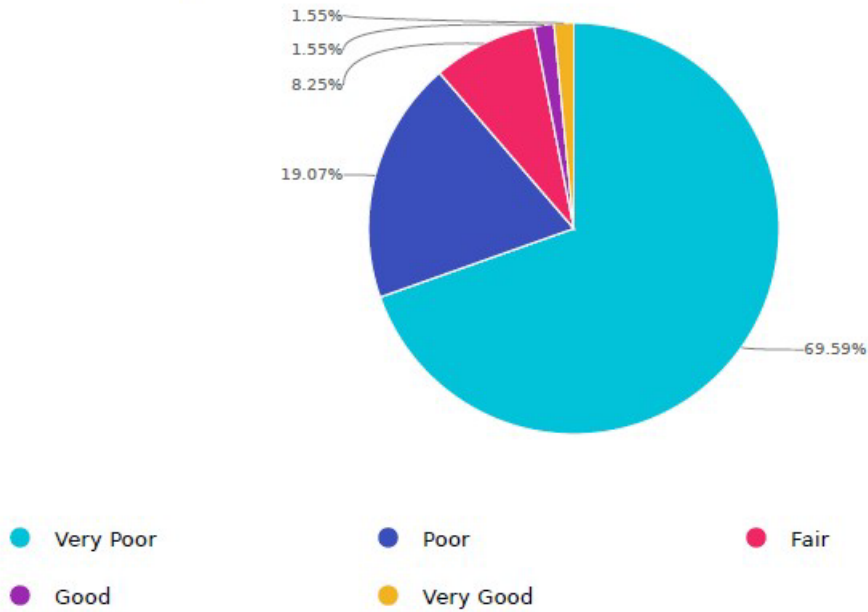
Examples can include:

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

In May 2024, the City conducted a survey to gather information from individuals experiencing or who have experienced poverty. One section of the survey focused on housing and affordability. The results from the average of 191-194 responses about housing affordability and options are included in this section. According to the responses, 69.59% rated the current housing affordability as very poor and 19.07% felt that housing affordability is poor. These survey responses illustrate the need for housing affordability in our community.

How would you rate the current availability of affordable housing in Orillia?

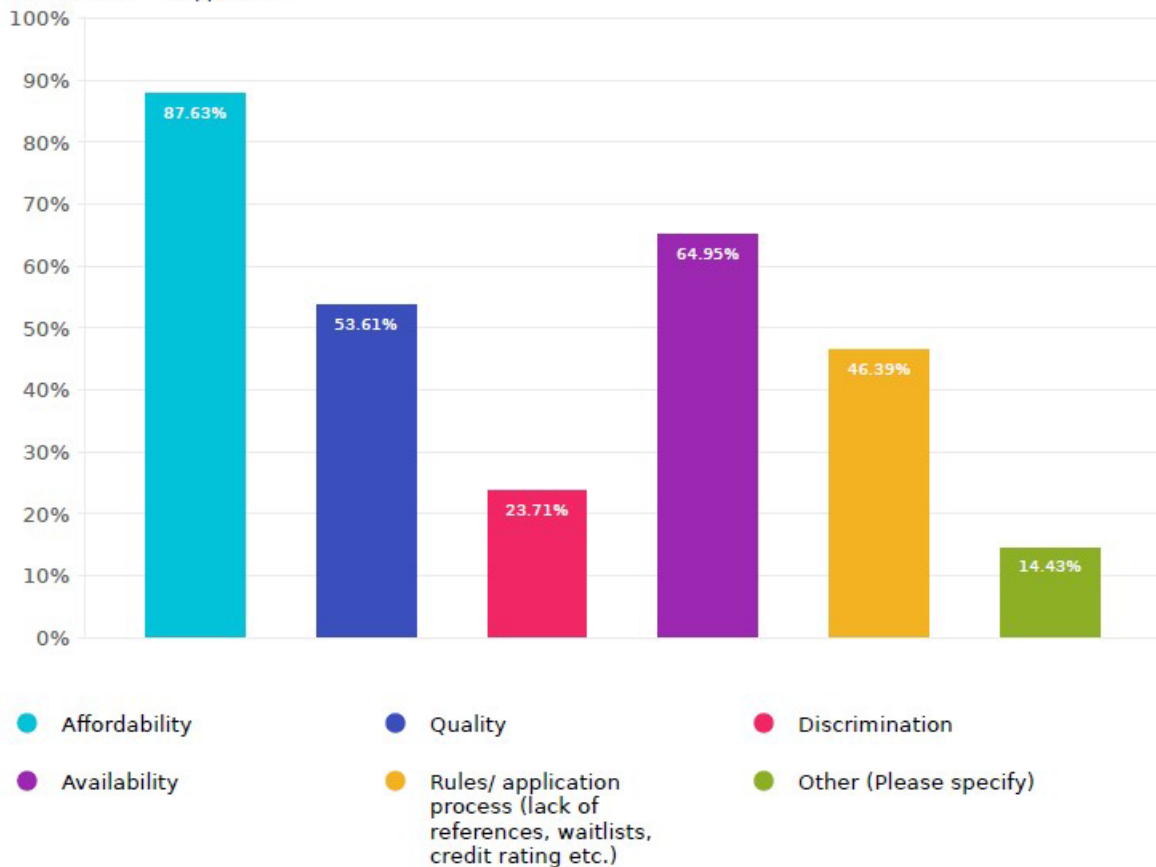
Answered: 194 Skipped: 64



The survey respondents identified the biggest challenges faced when finding and maintaining housing. Based on the responses, affordability (87.63%) and availability (64.95%) were ranked as the two greatest challenges faced.

What are the biggest challenges you face in finding and maintaining housing? (Select all that apply)

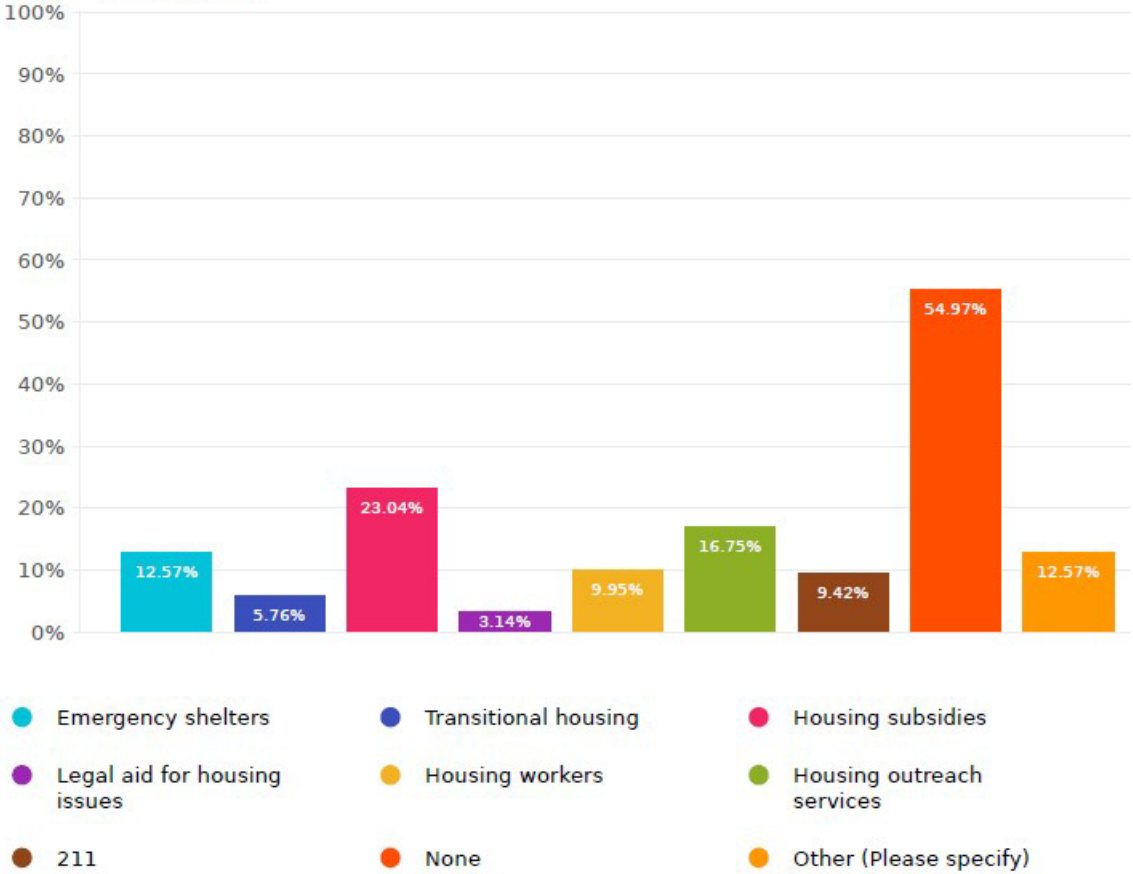
Answered: 194 Skipped: 64



Finally, respondents were asked about local support and services they have used or tried to use for housing. 54.97% reported they have not used any available housing support in the City. Housing subsidies, managed by the County of Simcoe, were identified by 23.04% of respondents. Due to the lack of housing affordability in the City, there is a waitlist for housing subsidies, because of the high demand.

What support services have you used or tried to use for housing? (Select all that apply)

Answered: 191 Skipped: 67



Student housing is needed in the City of Orillia. Orillia hosts a college and university campus, both of which have limited student residences for first-year students. Other students struggle to find affordable and available housing options in the private market.

5.9 Housing Trends

| 5.9.1 Housing Values | | |
|---|-------------|-----------|
| Characteristic | Data | Value |
| Median monthly shelter costs for rented dwellings (Canadian dollars) | Median | 1180 |
| Purpose-built rental prices by unit size (Average, Canadian dollars) | Total | 1136 |
| | Bachelor | 776 |
| | 1 bedroom | 1057 |
| | 2 bedrooms | 1177 |
| | 3 bedrooms+ | 1316 |
| Purpose-built rental prices by unit size (Median, Canadian dollars per month) | Total | 1100 |
| | Bachelor | 764 |
| | 1 bedroom | 1050 |
| | 2 bedrooms | 1100 |
| | 3 bedrooms+ | 1248 |
| Sale prices (Canadian dollars) | Average | \$678,181 |
| | Median | \$678,181 |
| Sale prices by unit size (Average, Canadian dollars) | Average | \$669,983 |
| | Bachelor | N/A |
| | 1 bedroom | \$578,000 |
| | 2 bedrooms | \$613,000 |
| | 3 bedrooms+ | \$707,000 |
| Sale prices by unit size (Median, Canadian dollars) | Median | \$645,000 |
| | Bachelor | N/A |
| | 1 bedroom | \$578,000 |
| | 2 bedrooms | \$580,000 |

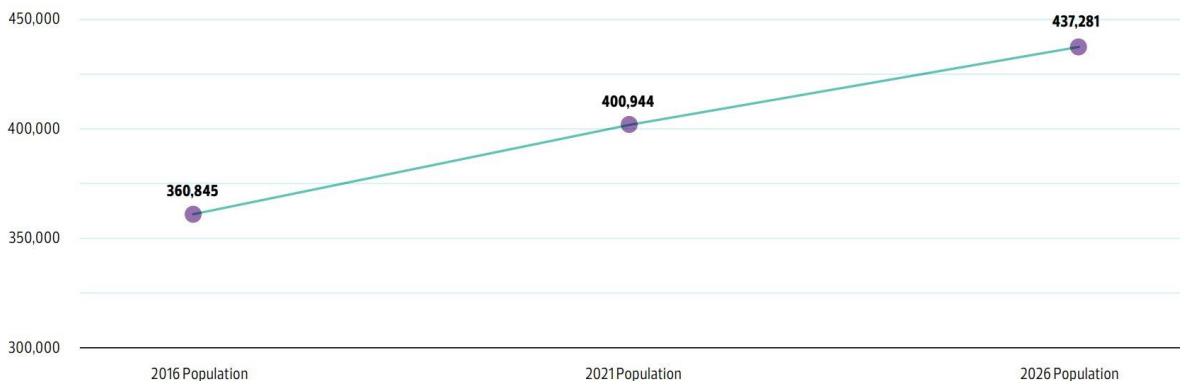
| 5.9.1 Housing Values | | |
|----------------------|-------------|-----------|
| Characteristic | Data | Value |
| | 3 bedrooms+ | \$759,000 |

| 5.9.2 Housing Units: Change in Housing Stock | | |
|---|---------------|--|
| Characteristic | Data | Value |
| Demolished – breakdown by tenure | Tenant | |
| | Owner | |
| Completed – Overall and breakdown by structural type (annual, number of structures) | Total | 130 |
| | Single | 122 |
| | Semi-detached | 0 |
| | Row | 0 |
| | Apartment | 8 |
| Completed – Breakdown by tenure (annual, number of structures) | Tenant | 8 |
| | Owner | 122 |
| | Condo | 0 |
| | Coop | 0 |
| Housing starts by structural type and tenure | Total | YR 2023- 181 (12 apartment; 117 row; 2 semi- detached; 50 single detached) |

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, supply capacity and gaps, and 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 (2031) | | | | | | |
|---|----------|----------|----------|----------|-----------|-------|
| HH Income Category | 1 person | 2 person | 3 person | 4 person | 5+ person | Total |
| Very Low Income | 177 | 4 | 0 | 0 | 0 | 181 |
| Low Income | 2456 | 431 | 70 | 0 | 11 | 2968 |
| Moderate Income | 1473 | 1114 | 314 | 76 | 42 | 3019 |
| Median Income | 938 | 1736 | 396 | 131 | 79 | 3280 |
| High Income | 601 | 2524 | 1366 | 1044 | 754 | 6289 |
| Total | 5645 | 5809 | 2146 | 1251 | 886 | 15737 |

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.

| 6.2.1 Projections - 2031 | | | |
|-------------------------------------|--|----------------|---|
| Characteristic | Data/Formula | Value | Methodology Note |
| Women by age distribution (# and %) | 0-14 | 2,724 (12.2%) | 2031 City of Orillia population forecast adjusted based on Ministry of Finance (MOF) population projections, Fall 2024 release. (x) MOF forecast by gender. |
| | 15-19 | 966 (4.3%) | |
| | 20-24 | 1,034 (4.6%) | |
| | 25-64 | 11,035 (49.3%) | |
| | 65-84 | 5,359 (23.9%) | |
| | 85+ | 1,280 (5.7%) | |
| Male Births | Births x Estimated Proportion of Male Births | 101 per year | MOF components of population projections. |
| Female Births | Total births – Male Births | 114 per year | |
| Survival Rate | Survival rate for those not yet born at the beginning of the census year | 99.6% | Statistics Canada components of population change from the annual demographic estimates. |
| Net Migrations | Net migration (in and out) of those not yet born at the beginning of the census year | 1,380 | County-wide net migration estimates per MOF data applied to projected 2031 City population. |
| Projected Family Households | Age-group population x projected age-specific family headship rate | 11,268 | Ratio of current family/non-family split as reported by Statistics Canada applied to 2031 population estimate. |

| 6.2.1 Projections - 2031 | | | |
|-----------------------------------|---|--|--|
| Characteristic | Data/Formula | Value | Methodology Note |
| Projected Non-family Households | Age-group population x projected age-specific non-family headship rate | 6,948 | Ratio of current family/non-family split as reported by Statistics Canada applied to 2031 population estimate. |
| Total Projected Headship Rate | Family headship rates + non-family headship rates | 43.2% | Based on 2031 population estimate over 2031 household estimate |
| Projected Net Household Formation | Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1) | 235 (annual family) 145 (annual non-family) | Annual change from the estimated 2031 family/non-family households applied to current family/non-family households |
| Projected Owner Households | Projected households by type, year and age group x Projected ownership rate by type, year, and age group | 11,148 | Ratio of 2021 owner households over 2021 population applied to estimated 2031 population |
| Projected Renter Households | Projected households by type, year, and age group – projected owner households by type, year, and age group | 7,068 | Ratio of 2021 owner households over 2021 population applied to estimated 2031 population |
| Projected Dwelling Choice | Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure, and age group | Single Detached House | 2021 Census special run and recent CMHC under construction inventory |

6.3 Population and Households Projections

| 6.3.1 Anticipated Population by 2031 | | | |
|--|------------|------------------------|--|
| Characteristic | Data | Value | Methodology Note |
| Anticipated population | Total | 42,200 | 2031 City of Orillia population forecast adjusted based on Ministry of Finance (MOF), Fall 2024 release population projections. |
| Anticipated population growth | Total | 8,795 | 2031 population forecast less 2021 Census. |
| | Percentage | 26.3% or 2.6% annually | % growth between 2021 and 2031 |
| Anticipated age | Average | 48 | 2031 population estimate applied to current 2021 census age structure adjusted for MOF 2031 County age structure |
| | Median | 49 | |
| Anticipated age distribution (# and %) | 0-14 | 5,575 (13.2%) | 2031 City of Orillia population forecast adjusted based on MOF projections. Current 2021 age structure also considered in the 2031 estimated age structure. |
| | 15-19 | 1,981 (4.7%) | |
| | 20-24 | 2,092 (5.0%) | |
| | 25-64 | 21,052 (49.9%) | |
| | 65-84 | 9,524 (22.6%) | |
| | 85+ | 1,976 (4.7%) | |

| 6.3.2 Anticipated Households by 2031 | | | |
|---|---------------|--------|--|
| Characteristic | Data | Value | Methodology Note |
| Current number of households | Total | 14,420 | City forecast adjusted based on MOF population projections to 2031 |
| Anticipated number of households | Total | 18,217 | Growth between 2021 Census and 2031 City forecast |
| Anticipated Household Age | Average | 52 | Based on Statistics Canada Period of Construction data Special Run, 2021 |
| | Median | 41 | |
| Anticipated Households by Tenure | Renter | 7,068 | Ratio of 2021 owner households over 2021 population applied to estimated 2031 population |
| | Owner | 11,148 | |
| Anticipated Units by Type | Total | 18,217 | City forecast based on CMHC Housing completion data, under construction inventory and Statistics Canada Building permit information. |
| | Single | 9,833 | |
| | Semi-detached | 1,585 | |
| | Row | 438 | |
| | Apartment | 6,360 | |
| Anticipated Units by Number of Bedrooms | 1 bedroom | 2,474 | Based on Statistics Canada Period of Construction data Special Run, 2021 applied to 2031 City forecast. Note: units that contain 0 or 6 plus bedrooms exists but are not shown. |
| | 2 bedroom | 4,796 | |
| | 3 bedroom | 6,737 | |
| | 4 bedroom | 3,109 | |
| | 5 bedroom | 806 | |
| Anticipated Households by Income | Average | 3,215 | Source: Housing Assessment Resource Tool (HART) |
| | Median | 3,212 | |
| | Very Low | 155 | |

| 6.3.2 Anticipated Households by 2031 | | | |
|---|----------|-------|--|
| Characteristic | Data | Value | Methodology Note |
| | Low | 2,954 | |
| | Moderate | 3,469 | |
| | High | 6,281 | |
| Anticipated average household size | Total | 2.22 | Forecast 2031 City population over forecast 2031 number of households. |
| Draft approved lots by planned housing type | Total | 450 | |
| Draft approved lots by tenure | Tenant | 0 | |
| | Owner | 450 | |

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?**

The City of Orillia is creating a new Official Plan that will provide the foundation for policy revision and development and for implementing action items to meet the housing needs identified in this HNA. Priorities for the City of Orillia will include continuing to encourage gentle density and intensification, focusing on the expansion of mixed-use permissions in commercial areas and near services and amenities and implementing a Zoning By-law Amendment to permit four units as-of-right per lot municipality-wide. These initiatives will help meet population and growth predictions while providing attainable and secure housing for priority groups identified in this HNA. The City continues to work with the development sector to provide a more diverse range of housing options, including higher density housing and purpose-built rental housing. The City will also continue to work with the non-profit housing providers and the County of Simcoe to encourage more affordable housing units for the priority groups identified in this HNA. The City is intending to advance new or revised policies to enable more flexibility for housing creation. This HNA demonstrates the need for policy reviews specifically to mother-led households and those currently accessing the motel voucher program and in core housing need. This HNA also supports the need for a diverse range of housing options including smaller housing units for singles or couples.

This HNA highlights the importance of integrating housing with infrastructure planning, such as transit, water/wastewater systems, and community amenities, to create complete and resilient communities. In addition, this HNA is a tool to help secure funding from government because it provides an objective report with recent data that justifies the need for grants and contribution that will address the gaps. This HNA will be shared with key stakeholders including non-profit housing providers to help guide and assist them in their quest for additional funding investments for affordable housing and supports.

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?

The HNA will align well with the City's future new Official Plan and overall growth management strategies. The City will proactively be developing strategies aimed at improving housing options. The data will significantly assist with ensuring there is servicing capacity from the Province and County of Simcoe to meet forecasted growth targets and housing needs. This HNA is a useful tool to link with other growth management strategies and documents to collectively demonstrate effective short, medium, and long-term growth and planning needs. The HNA can also be used and assist with site-specific development application reviews to ensure new proposed housing aligns with the community's needs. The City envisions using the HNA to proactively plan and pursue housing opportunities including strategic partnerships, grants and contributions from the Province and Federal Governments. It will help advance priorities around gentle intensification, missing middle housing and other new or revised policies that will encourage more housing options across the housing continuum.

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?**

Based on the HNA for the City of Orillia, the projected housing needs and growth pressures highlight several infrastructure gaps that could be addressed to accommodate forecasted growth. These gaps relate to assets, as well as social, community, and natural infrastructure. Below is a summary of anticipated growth pressures and corresponding priorities:

1. Transportation Infrastructure

- Public Transit Capacity
- Roads and Connectivity

2. Water and Wastewater Systems

- Capacity Upgrades
- Environmental Impact Management

3. Social and Community Infrastructure

- Schools
- Healthcare and Social Services
- Recreation and Community Centres

4. Affordable and Diverse Housing

- Affordable Housing Projects
- Missing Middle Housing
- Supportive Housing

5. Natural Infrastructure

- Green Spaces and Parks
- Climate Resilience

6. Economic and Workforce Considerations

- Employment Hubs
- Housing-Workplace Proximity

Addressing these infrastructure gaps requires a coordinated approach among municipal departments, regional authorities, and stakeholders. Integrating these priorities into long-term planning documents such as Orillia's Official Plan, growth management strategies, and capital investment plans will be crucial for fostering resilient and complete communities

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.