



City of Barrie

Housing Needs Assessment

March 2025

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Preface

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

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

Funding Requirement

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

Going forward, HNAs will be required for:

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

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

Purpose

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

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

HNAs will allow all levels of government (federal, provincial/territorial and municipal) to use this evidence base to inform their investments in enabling and supportive infrastructure as well as guide their policy and regulatory decision-making. HNAs as a tool can help communities plan for and build housing more effectively to address the needs of their residents and instill transparency and accountability across the board.

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

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

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

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

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

1. Methodology

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

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

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

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

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

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

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

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

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

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

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 data used in this Housing Needs Assessment uses sources from all of the items listed above in addition to real estate data from local real estate boards, MLS, Geowarehouse, and primary research collected through surveys of rental buildings and new housing developments. Much of the housing related data found in this HNA has been sourced from the City of Barrie's recently completed Housing Needs Assessment and Housing Strategy (2024).

The Assessment also relies on information and data provided directly by the City and County of Simcoe (e.g., housing waitlist data, building permit data, demolition permit data, reports and data from open.simcoe.ca), and information found in City and County reports and other publications (online at www.barrie.ca, barrie.legistar.com, discover.barrie.ca, www.simcoe.ca and open.simcoe.ca). While the City of Barrie is a single-tier municipality, Simcoe County is the Service Manager for the County as well as the cities of Barrie and Orillia.

Qualitative information collected through interviews and consultation are also utilized, which is expanded on further in **Sections 1.2 and 1.3**.

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)

City of Barrie Housing Strategy

The City of Barrie recently (2024) completed a Housing Strategy that involved a significant amount of consultation with a variety of stakeholder including:

- Private and non-profit developers;
- Two public engagement sessions, including one symposium;

- Ongoing consultation with a technical advisory committee consisting of county and local staff, post-secondary institutions, subject matter experts, developers, and affordable housing advocates;
- Two council meetings and presentations;
- Public surveys and online discussion forums; and
- Consultation with the County on ways to work together to create new affordable and attainable housing.

The above consultations were utilized to confirm the data and findings of the HNA, reflect on the City's previous Housing Strategy, challenges and opportunities related to housing, the lived experience of a wide range of households (including vulnerable populations), and to ultimately inform the strategies and recommendations put forward by the new Housing strategy. A Summary of Consultation detailing the stakeholder engagement conducted by the City of Barrie for the Housing Strategy update is [available online](#).

Simcoe County Attainable Housing Strategy

Simcoe County recently (2024) completed an Attainable Housing Strategy (County of Simcoe Housing Attainable Supply Action Plan) that involved a significant amount of consultation with a variety of stakeholder including:

- Private and non-profit developers;
- One public engagement session;
- Consultation with local and County councilors;
- Targeted one on one stakeholder consultation with non-profit groups, employers, developers, subject matter experts, indigenous groups, and local and county staff.
- Two council meetings and presentations;
- Public surveys and online discussion forums; and

Like Barrie's Housing Strategy, the consultations were utilized to confirm the data and findings of the County's HNA, assess the strategies currently in place by the County, the lived experience of a wide range of moderate-income households, and to ultimately inform the strategies and recommendations put forward by the Attainable Housing Strategy. This Attainable Housing Strategy was approved and implemented in 2024. A Summary of Consultation detailing the stakeholder engagement conducted by the County for their Attainable Housing Strategy are [available online](#).

Simcoe County Housing and Homelessness Plan

See response to 1.3 for details.

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.

Simcoe County Housing and Homelessness Plan

The County of Simcoe is creating a new 10-year affordable housing and homelessness prevention strategy. While there are many accomplishments to build on from the County's previous housing strategy (2014-2024), much has changed in the past 10 years.

To inform the new Strategy, the following consultation efforts were undertaken throughout 2023 and 2024:

Community Partner Interviews and Consultation

Throughout 2023, more than 150 organizations and individuals were contacted to participate in a phone interview, carried out by senior staff in the County's Service Simcoe Contact Centre.

Participants were selected from across a number of sectors or community interests, including but not limited to:

- Affordable Housing Advisory Committee Members
- Community advocates
- Community service providers
- Elected officials
- Indigenous individuals and groups
- International students
- Major employers
- Newcomers
- Non-profit housing providers/developers
- Participants using funded affordable housing programs
- Landlords
- Several public consultation events were also held.

The consultation summaries detailing the stakeholder engagement conducted by the County for their 10-year housing and homelessness prevention strategy are [available online](#).

Online Public Survey

Throughout 2023 and 2024, the following was undertaken:

Online Survey

- An online survey was available to the public from April 24 to June 20, 2023 at www.simcoe.ca/housing.
- To ensure active participation and feedback from the community, the County of Simcoe conducted ongoing promotions to the public including public relations activities and paid advertisements across digital and print sources. Moreover, the County ran a widespread social media campaign and developed a dedicated webpage to provide more information and access to opportunities to participate. County teams further promoted the survey through email lists and in-person events.
- The online public survey specifically sought to:
 - Better understand local housing needs and the responsiveness of current stock
 - Explore residents' attitudes towards housing targets and the prioritization of resources
 - Build better human-services integration through a deeper understanding of other household cost-of-living challenges, systemic barriers to housing, and awareness of existing resources.

At closing, the survey resulted in a total of 4,310 completed responses and 4,703 partial responses. Partial responses may include responses that were complete but not submitted by hitting "finish survey" or responses that partially responded before exiting the survey early.

Methodology

The online survey included qualitative and quantitative questions and was made available accessible through social media links and the County of Simcoe website www.simcoe.ca/housing.

The survey was active for 57 days and received an impressive 9000+ responses. To ensure the validity of the survey, respondents that did not complete at least 75% of the survey were removed, resulting in 4,583 valid responses.

The survey data collected was analyzed by consolidating responses into categories such as "satisfied" or "N/A" and using weights to reflect the current population of Simcoe County, based on 2021 Census geographic proportions. Since this survey was not

limited to responders from Simcoe County only, the original proportion of respondents from "Outside of Simcoe County" (as well as those who did not report a specific geography) were kept at the same proportion. These weights were applied to all questions of the survey. This methodology ensures that the survey results accurately represent the opinions of the people in Simcoe County.

2. Community Profile and Trends

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

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

The City of Barrie is a single-tier, mid-sized city in central Ontario. The County of Simcoe is the designated service manager for the City under the Housing Services Act, 2011. The County is responsible for planning, funding and managing social housing programs and homelessness services. The City can encourage and facilitate the provisions of affordable housing through initiatives, programs and policies; however, the City does not provide or manage housing.

In 2022, City Council adopted a new Official Plan, which was subsequently approved by the Ministry of Municipal Affairs and Housing in 2024. This Official Plan introduced a range of new land uses and development permissions aiming to facilitate the development of a wider range of housing options, including affordable housing, within a complete community. The City is nearing completion of the corresponding comprehensive Zoning By-law update, with a final version expected to be brought forward for Council adoption by June 2025. Affordable housing targets in the Official Plan are 15% city-wide, with a higher target of 20% in the Urban Growth Centre and Major Transit Station Areas.

Housing growth in Barrie is further guided by the Housing Strategy Implementation Plan (HAF Work Plan), endorsed by Council in September 2024. This plan strategically integrates and aligns various initiatives, including the Affordable Housing Strategy, Housing Accelerator Fund (HAF) Action Plan, and the Municipal Pledge to the Province of Ontario to build 23,000 new homes by 2031. A copy of the full report (DEV039-24) is available on the [City's website](#).

The City also has a Housing Community Improvement Plan (CIP) intended to encourage rapid investment in new housing units city-wide. Information about the Housing CIP is available online at www.barrie.ca/CIP.

Housing Strategy Implementation Plan (HAF Work Plan)

The City's Housing Strategy Implementation Plan (HAF Work Plan) strategically aligns the City's Affordable Housing Strategy, Housing Accelerator Fund (HAF) Action Plan, and the Municipal Housing Pledge into one overarching Implementation Plan. The HAF Work Plan combines the various initiatives of each program into one work plan focused on meeting the commitments and milestones of the HAF to facilitate the achievement of prescribed housing targets and increase the affordability of and access to housing.

Through the HAF, the City of Barrie is eligible to receive up to \$25,684,990 from Canada Mortgage and Housing Corporation (CMHC) over the 3-year HAF Program, subject to the City's commitment to complete the milestones in its Action Plan within the prescribed timeframes and have 6,825 housing starts by March 31, 2027 (to be confirmed by building-permits issued).

The City's 9 HAF Initiatives through which these commitments will be delivered include:

- i. System improvements and enhancements to the City's current e-permitting system (APLI).
- ii. Enable electronic payments for development applications and associated fees.
- iii. Incentivize the creation of affordable housing units.
 - Partner with non-profit organizations who have concept plans for affordable units to assist them with obtaining building permits;
 - Continuation of the City's New Foundations Program and;
 - Revamp the Community Improvement Plan (CIP).
- iv. Develop and implement incentives to move from development approval to permitted units.
- v. v. Policy reform through the implementation of a new Official Plan, Zoning By-law, and a Community Planning Permit System (CPPS) to facilitate growth.
- vi. vi. Evaluate municipal and non-profit land opportunities for Affordable Housing.
- vii. vii. Encourage and incentivize additional dwelling units, including permissions for 4 units as of right wherever zoning permits single, semi or street townhouse units.
- viii. viii. Purchase and develop a growth management and forecasting tool, along with a wastewater model to produce data which will inform the development and implementation of an Allocation Policy to determine how service capacity will be distributed amongst new development projects.
- ix. ix. Enhance City of Barrie Services – Streamline the development and building permit application processes and provide enhanced customer service.

Each initiative has milestones outlined in the contribution agreement that the City is required to meet. The initiatives of the HAF Action Plan include short-term and long-term goals that aim to have benefits beyond the 3-year HAF Program. Additionally, the HAF Action Plan will also support the achievement of the City's municipal housing pledge and the actions in the City of Barrie Affordable Housing Strategy.

City of Barrie Affordable Housing Strategy

Barrie's Affordable Housing Strategy is the guiding strategy for the City to act on housing affordability in 2024 and beyond. The strategy focuses on the housing needs of

low- and moderate-income households in Barrie, while also highlighting the roles and responsibilities of Simcoe County as Service Manager (i.e., responsible for community housing and homelessness), as well as senior levels of government.

The strategy ultimately recommended a series of recommendations that couple market-oriented land use planning reforms with a proactive government role, including leveraging public land as well as direct investment, to increase and broaden the development of market-rate and affordable housing. The strategy also aligns with current housing needs, affordability pressures, housing targets, affordable housing definitions, development economics, funding availability, and overall demand characteristics.

The following actions were recommended by the strategy, with the status (as of March 2025) identified:

Affordable Housing Strategy Actions	Status
1. Undertake a comprehensive review of the City's Zoning By-law	In Progress
2. Update the City's incentive program and increase the annual budget	Complete
3. Use public land to deliver new affordable housing	In Progress
4. Work towards a decision faster/shorten approval timelines	In Progress
5. Create a concierge program connecting parties who are interested in partnering to deliver new housing	Complete
6. Enhance the Simcoe County Secondary Suite program for Barrie	In Progress
7. Enact a Rental Replacement By-law to preserve existing rental stock	Future Project
8. Continue shifting the public discourse around growth, density, and affordable housing	In Progress
9. Explore the potential for inclusionary zoning	In Progress

City of Barrie Housing Community Improvement Plan (CIP)

The Housing CIP applies city-wide and is intended to encourage rapid investment in new housing units by providing financial incentives and other programs to facilitate the development of housing supply, with an emphasis on affordable housing, across Barrie.

The CIP offers the following incentives:

- Per door capital grants for new rental and affordable housing projects
- Development charge deferrals for new high density housing projects
- Tax Increment Equivalent Grants for new medium and high-density purpose-built rental housing

- Grants offsetting planning application fees for non-profit and charitable organizations building new affordable housing
- A Barrie Bonus grant for new affordable additional residential units
- A homeownership forgivable downpayment loan
- A development charge equivalent grant for fourplexes (currently on pause)

The goal of the CIP is to increase the supply of housing units and rental housing units, and to accelerate the construction of new housing throughout the City of Barrie, by using financial incentives and other programs to reduce the cost of new housing development for non-profit and market/for-profit developers seeking to deliver affordable options and market-rate rental housing. The Housing CIP also includes enabling policy for the City to support the development of surplus municipal lands for the purposes of accelerating the construction of affordable housing, and more housing supply, in Barrie through partnerships with private sector entities by enabling the City of Barrie.

The objectives of the Housing CIP are:

1. Rapidly increase the construction of new residential units;
2. Facilitate the development of affordable rental housing by providing financial support;
3. Increase the overall number of affordable rental housing units within the City;
4. Increase the overall number of affordable ownership housing units within the City;
5. Assist in the achievement of the Official Plan's affordable housing targets, being 15 percent of new housing units across the City, and 20 percent of new housing units within the Urban Growth Centre and Major Transit Station Areas;
6. Support the provision of a variety of affordable housing unit types, including a mix of unit sizes, across the continuum of housing options;
7. Accelerate the construction of medium and high-density housing that has received approvals but is facing financial barriers to completion; and
8. Reinforce the provision of affordable housing as a community priority.

2.2 Community Profile

2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	141,434
	2021	147,829
Population Growth (Number)	Total	6,395
	Percentage	4.5
Age (Years)	Average	40.2
	Median	39.2
Age Distribution	0 - 14 years	24,740
	15 - 64 years	99,565
	65+ years	23,520
Mobility	Non-movers	122,540
	Non-migrants	10,580
	Migrants	10,780

2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	24,640
Non-Immigrants	Total	117,640
Recent Immigrants (2016-2021)	Total	3,540
Interprovincial migrants (2016-2021)	Total	1,880
Indigenous Identity	Total	5,320

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

The City of Barrie experienced substantial population growth prior to 2008, after which it entered a period of moderate growth roughly on par with the Provincial average (except in 2014 and 2017 when population was flat and declined respectively) (**Figure 1**).

Similar to the County and Province, Barrie has experienced strong growth following the COVID-19 pandemic. This is strongly tied to intraprovincial migration and non-permanent residency, and to a lesser degree, immigration (**Figure 2**). Intraprovincial migration – likely primarily from Greater Toronto and Hamilton Area (GTHA) – has long been driven by the more affordable housing options in Barrie and strengthened by the normalization of work-from-home arrangements during the COVID-19 pandemic. Higher rates of non-permanent residency in recent years was driven by the spike in the federal government's international student and temporary foreign worker targets. This was an attempt to support the country's recovery during and following the pandemic.

While intraprovincial migration is likely to continue, given the relative affordability of housing in Barrie compared to other parts of the GTHA, permanent and non-permanent residency are expected to decrease following the recent federal reversal on its immigration targets. In their 2025-2027 Immigration Plan, the federal government expects a reduction of net 900,000 non-permanent residents by the end of 2027. This will result in more moderate growth rates in Barrie over the near-term future, while also relieving the significant rental demand caused by these groups.

Between the 2006 and 2021 census periods, the population of middle-aged to older adults (aged 45 and above) has been growing faster than the population of children (aged 0 to 19) and young adults (aged 25 to 44) (**Table 1**). The fastest growing group has been young downsizers (aged 55 to 64), seeing an increase of roughly 8,500 people and growing its share of the total population by 4%. Inversely, while young adults and children retain the largest shares of the population (at 28% and 23% respectively), these have declined considerably since 2006 (at 32% and 28% respectively). Of note, the only age group that experienced actual, and not just relative decline has been children. There are 2,500 less children in 2021 than in 2006. This indicates a growing trend of fewer and smaller families in Barrie. These trends are similar to the ones seen across the province, with a gradually ageing population expected over time due to a decline in natural growth. Migration has helped mitigate this trend by welcoming younger adults and families, but federal cuts to both permanent and non-permanent residency will likely result in accelerated ageing over time.

Figure 1

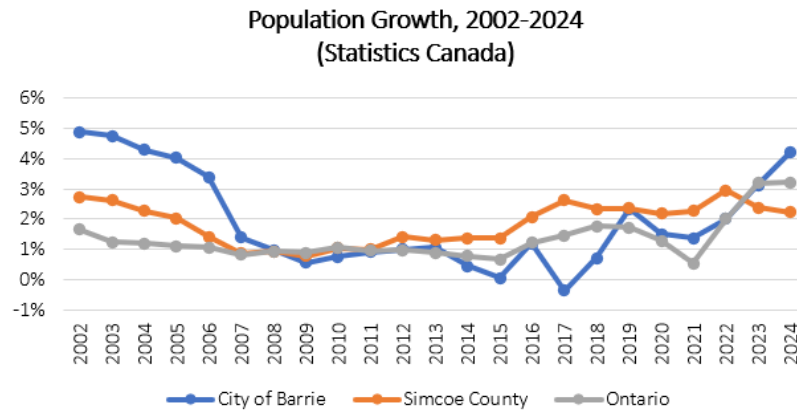


Figure 2

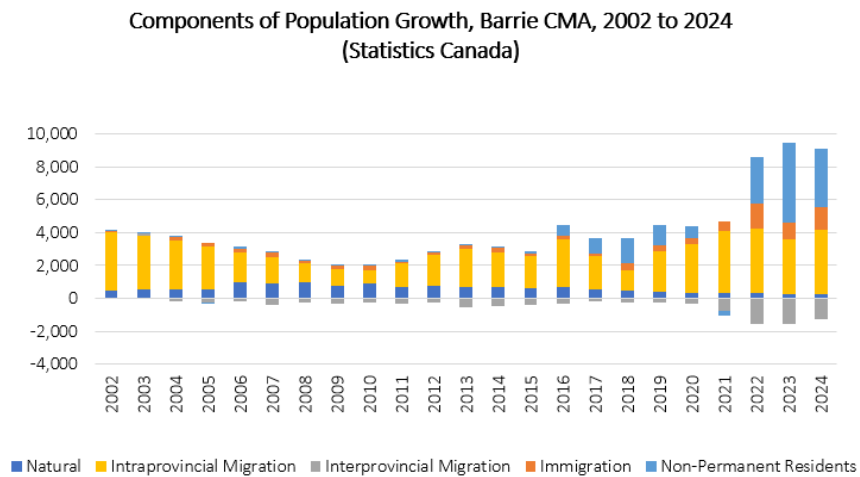


Table 1

Population Age Distribution, City of Barrie					
Age Group	2006		2021		Growth (2006-2021)
0-19 (Children)	36,515	28%	33,835	23%	-7%
20-24 (Students/New Grads)	8,555	7%	10,050	7%	17%
25-44 (Young Adults)	40,535	32%	41,265	28%	2%
45-54 (Middle-Aged Adults)	17,815	14%	19,485	13%	9%
55-64 (Young Downsizers)	11,030	9%	19,690	13%	79%
65-74 (Mature Downsizers)	7,095	6%	12,665	9%	79%
75+ (Older Adults)	6,880	5%	10,855	7%	58%
All Groups	128,425	100%	147,845	100%	15%
Source: Statistics Canada.					

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	52,476
	2021	55,316
Household income (Canadian dollars per year)	Average	108,300
	Median	93,000
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from Barrie (CMA), Ont.	Average	74,600
	Median	63,600
Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from Barrie (CMA), Ont.	Average	129,000
	Median	111,000
Average household size (Number of members)	Total	2.6
Breakdown of household by size (Number of households)	Total	55,315
	1 person	13,230
	2 persons	175,30
	3 persons	9,835
	4 persons	9,090
	5 or more persons	5,625
Tenant households (Number of households)	Total	17,880
	Percentage	32.3
Owner households (Number of households)	Total	37,435
	Percentage	67.7
Percentage of tenant households in subsidized housing	Percentage	11.1

3.1.1 Household Income and Profile		
Characteristic	Data	Value
Households within 800m of a higher-order/high frequency transit stop or station (#)*	Total	3684*
Number of one-parent families	Total	8,345
	Percentage	20.4
Number of one-parent families in which the parent is a woman+	Total	6,515
Number of one-parent families in which the parent is a man+	Total	1,830
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	1,645
	Low (21% – 50% AMHI)	90,55
	Moderate (51 – 80% AMHI)	10,365
	Median (81% - 120% AMHI)	12,935
	High (>120% AMHI)	21,145
* Data for households within 800m of a higher-order/high frequency transit stop of station was calculated in March 2025 by using City of Barrie GIS data, MPAC data, and City of Barrie Occupancy Reports to calculate the total number of households (units) within an 800m buffer of the Allandale Waterfront GO Station and Barrie South GO Station (point features).		

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?

Household Income by Tenure

Household incomes have increased considerably since 2006 for both owner and renter households (**Table 2 and Figure 3**). This can be partially attributed to the spike in intraprovincial migration into Barrie from households with higher-than-average incomes from higher cost-of-living areas of the province (e.g., central GTA). For renters, the emergency income supports provided by the federal government in 2020 should also be considered a factor in increased incomes (e.g., CERB, CESB, CRB).

The share of households earning over \$100,000 has grown significantly as well, from 23% to 46%. (**Figure 3**) - although this is not significant when accounting for the substantial growth in ownership and rental prices in Barrie and most of Southern Ontario over the past decade.

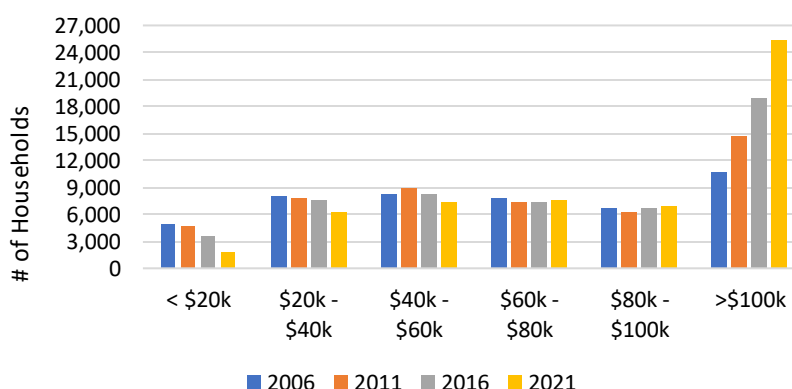
Table 2

Average Household Income Before Taxes, City of Barrie		
Year	Income	% Change
Owner Households		
2006	\$82,900	-
2011	\$92,500	12%
2016	\$107,100	16%
2021	\$157,400	47%
Renter Households		
2006	\$41,700	-
2011	\$45,900	10%
2016	\$54,800	19%
2021	\$75,600	38%

Source: Statistics Canada.

Figure 3

Income Distribution, All Households Barrie (Statistics Canada)



The share of renters has increased substantially since 2006, by nearly 7,000 households (**Table 3**). This far outpaces the growth in owner households over the same period.

Table 3

Households by Tenure, City of Barrie				
	2006		2021	
Owner	35,535	76%	37,435	68%
Renter	10,980	24%	17,880	32%
Total	46,515	100%	55,315	100%

Source: Statistics Canada.

The number of one-parent families has increased since 2006 and has grown slightly in terms of relative share of total census families (**Table 4**). The share of male-led, one-parent families has also risen slightly since 2006.

Table 4

One-Parent Families, City of Barrie					
Gender of Parent	2006		2021		Growth (2006-2021)
Male	1,100	19%	1,830	22%	66%
Female	4,840	81%	6,515	78%	35%
Both Groups	5,940	100%	8,345	100%	40%
Share of Total Census Families	17%		20%		

Source: Statistics Canada.

The average household size in Barrie has gotten slightly smaller, likely attributed to the growth of one-person households as a share of total households and the aging of the population. The number of couple households has slightly declined by roughly 1,000, while one-person households have grown by over 3,500 (**Table 5**).

Table 5

Total Population and Households, City of Barrie				
	2006		2021	
Total Population	128,430		147,829	
Total Households	46,515		55,315	
Average Household Size	2.8		2.7	
Household Type				
Couple Households	28,395	61%	27,495	50%
Couples with children	16,150	35%	15,375	28%
Couples without children	12,245	26%	12,120	22%
One-parent households	n/a*	-	6,015	11%
One-person households	9,645	21%	13,235	24%
Other Households (Other Non-Family, Multi-family, etc.)	8,475	18%	8,570	15%
Total Households	46,515	100%	55,315	100%
Source: Statistics Canada.				
*- One-parent households are included in "Other Households"				

Source: Statistics Canada.

*- One-parent households are included in "Other Households"

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

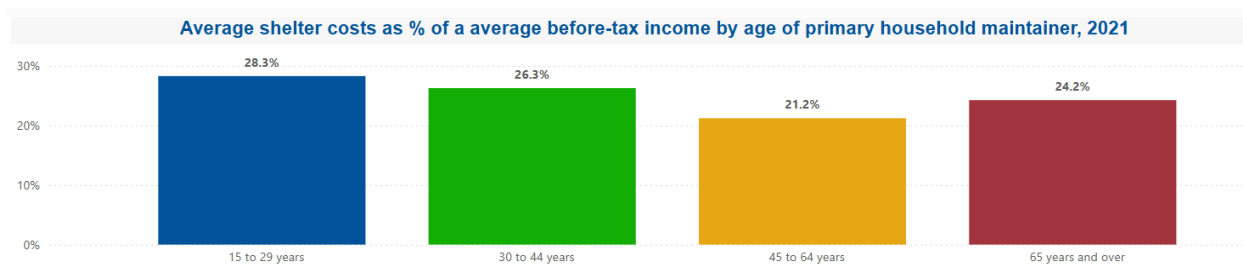
Anecdotally we know that more and more young people are living at home longer or putting in accessory residential units (ARUs) for family members. The [Simcoe County What We Heard – Online Public Survey](#) report summarizing consultation for their new Affordable Housing Strategy (reported that County-wide) reflects this.

Of the 4583 survey respondents, 15.5% reported living with their parents, and another 6.9% reported living with their adult children. When describing their households, 14.2% of those same survey respondents indicated they lived in a multigenerational household (two or more generations living in a household), 7.8% noted they are a 2-partner household with child(ren) 18 and over, and 2.8% noted they are a 1-parent household with child(ren) 18 and over. This represents a high number of respondents living in multi-generational or mixed-familial household compositions, as it was the third most prevalent living arrangement for survey participants. Additionally, 51.3% of the 1,333 homeowners who were asked about ARUs reported that they had an ARU on their property. Of those homeowners who reported they did not have an ARU (576 individuals), 40.4% indicated they would consider this option in the future.

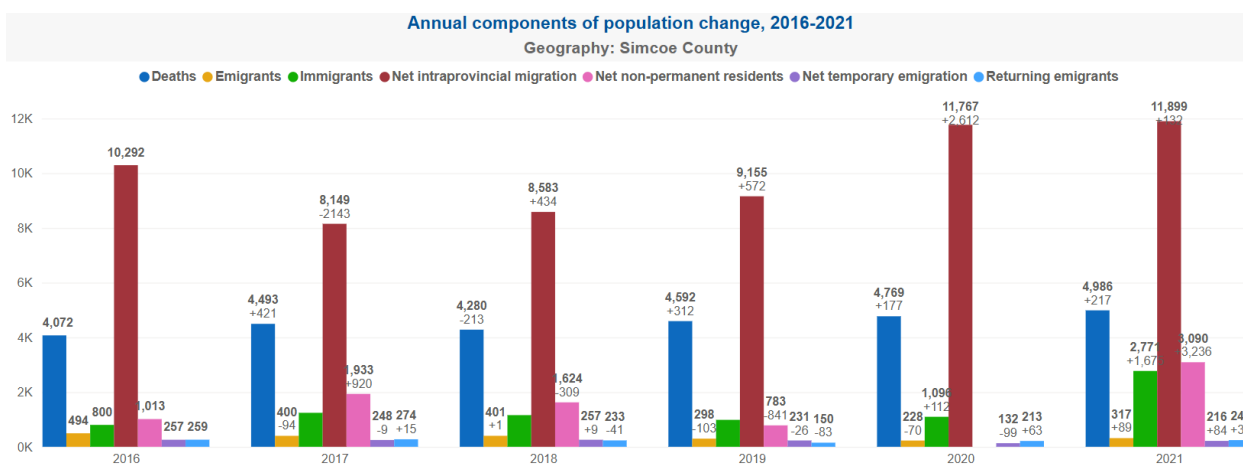
One survey respondent even noted that they were frustrated to still be living with their parents into their late 20's at the beginning of stable, promising and soon -to-be high-income careers because even with a partner, they could not find a home to buy within their budget. Another noted that affordable options for young adults who want to have a family are not widely available, and that despite them and their partner being in their early 30s with well-paying full-time jobs, it wasn't enough to raise a family on.

Data available on the [Simcoe County Housing Dashboard](#) further illustrates the strain of suppression of household formation and housing demands on housing supply in the City of Barrie, by showing that young adults spend the greatest amount of their before-tax income on shelter costs:

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.



Additionally, that data also illustrates that net intraprovincial migration into the County has been responsible for the largest component of population change every year from 2016 to 2021:



As noted in Sections 2.3 and 5.5, this intraprovincial migration is likely primarily from Greater Toronto and Hamilton Area (GTHA) and long been driven by the comparatively more affordable housing options in Barrie, and strengthened by the normalization of work-from-home arrangements during the COVID-19 pandemic. Anecdotally, we know this intraprovincial migration has made it more difficult for those already living in Barrie to compete in the housing market.

Additional details about projected formation patterns, suppression of household formation and housing demand will be built into subsequent iterations of our HNA.

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	80,170
Number of workers by industry (Top 10 only)	Health care and social assistance	10,585
	Retail trade	10,410
	Manufacturing	8,705
	Construction	7,385
	Educational services	5,365
	Professional, scientific and technical services	4,950
	Accommodation and food services	4,910
	Public administration	4,315
	Transportation and warehousing	3,975
	Administrative and support, waste management and remediation services	3,805
Unemployment rate and participation rate (Percent)	Unemployment rate	12.5
	Participation rate	66.4
All classes of workers (Number)	Total	78,070
Employees (Number)	Total	67,735
Permanent position (Number)	Total	58,195
Temporary position (Number)	Total	9,545

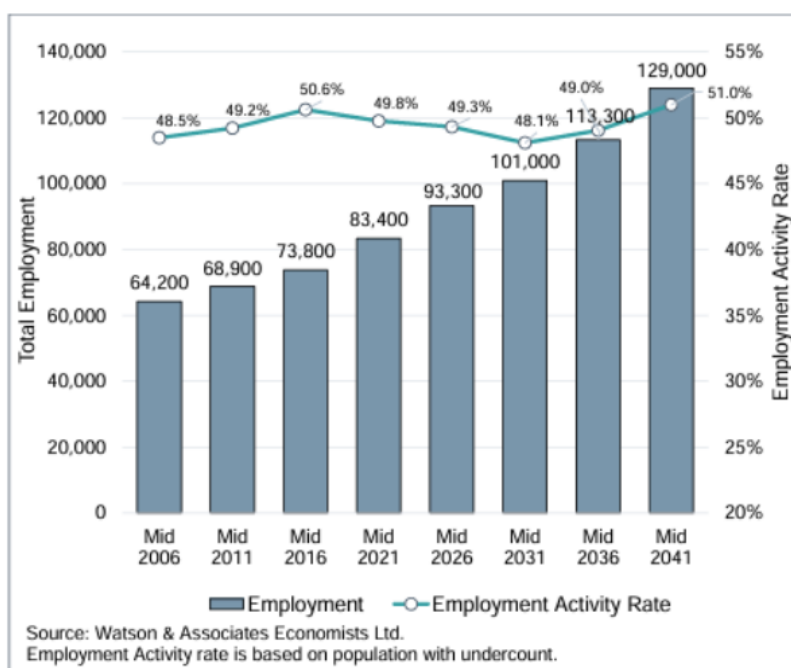
3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Fixed term (1 year or more, Number)	Total	2,830
Casual, seasonal or short-term position (less than 1 year, Number)	Total	6,715
Self-employed (Number)	Total	10,330
Number of commuters by commuting destination	Within census subdivision	27,840
	To different census subdivision	8,740
	To different census division	8,210
	To another province/territory	130
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	49,825
	Public transit	2,060
	Walked	1,780
	Bicycle	280
	Other method	1,025

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 Barrie is centrally located along Highway 400 as a major economic and population centre sitting between the Greater Toronto Area and Northern Ontario. It is also the main regional healthcare and employment hub within Simcoe County. This context assures continued population growth and housing demand within Barrie, which is expected to see 298,000 total residents by 2051.

The City's employment market has been healthy, with established commercial retail establishments across a variety of formats including big box, arterial commercial, enclosed malls, and a historic downtown. The City also has a diversified industrial base that has grown modestly in addition to office space, however new office investment has been very modest. Notwithstanding the above, the City's overall employment has increased from 64,200 jobs in 2006 to over 83,000 jobs as of 2021 as illustrated below.

Barrie Employment Growth (2019 Municipal Comprehensive Review Long-Term Urban Land Needs Study)



The City of Barrie's employment is forecasted to nearly double from 83,400 jobs in 2021 to 150,000 jobs in 2051. While the City's long-term employment area land is deemed adequate to meet demand to 2051, there is a shortage of larger, market-ready employment lands. To this end, Barrie is working on expanding linear infrastructure in key areas to create this supply, particularly in South Barrie, which contains a large portion of the City's vacant employment lands. Barrie's ability to promptly service these lands will have an impact on its ability to attract warehousing, data centres, and certain prestige

industrial uses, and in turn may impact the strength of future population growth, particularly given the gradual downtrend of purely work-from-home arrangements.

The City is also actively marketing the Downtown as a major employment centre and hopes to attract greater office, retail, and other commercial offerings.

The federal government's targeted net decrease in non-permanent residents will likely have an impact on population growth and housing demand in Barrie, as evidenced by the high rate of non-permanent residency experienced in the last few years.

The introduction of steel and aluminum tariffs by the US and retaliatory tariffs by Canada may impact the pricing of key construction materials and equipment purchased by the US and lead to considerably increased prices for housing construction, reducing the feasibility of new housing projects while also impacting employment.

3.6 Households in Core Housing Need

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

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

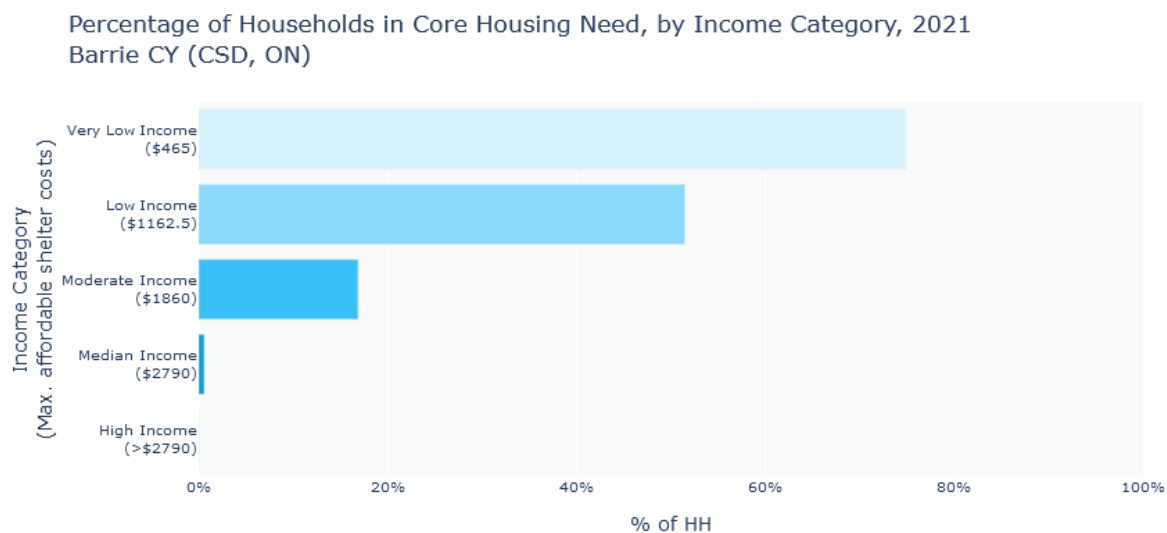
Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining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

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

Income Categories and Affordable Shelter Costs:

Barrie CY (CSD, ON)			
Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household Income		\$93,000	\$2,325
Very Low Income (20% or under of AMHI)	1.62%	<= \$18,600	<= \$465
Low Income (21% to 50% of AMHI)	16.03%	\$18,600 - \$46,500	\$465 - \$1,163
Moderate Income (51% to 80% of AMHI)	19.17%	\$46,500 - \$74,400	\$1,163 - \$1,860
Median Income (81% to 120% of AMHI)	23.98%	\$74,400 - \$111,600	\$1,860 - \$2,790
High Income (121% and more of AMHI)	39.2%	>= \$111,601	>= \$2,791

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



2021 Affordable Housing Deficit:

Barrie 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 (\$465)	615	35	0	0	0	650
Low Income (\$1162)	2,120	1,480	570	240	40	4,450
Moderate Income (\$1860)	0	535	530	405	275	1,745
Median Income (\$2790)	0	0	0	25	50	75
High Income (>\$2790)	0	0	0	0	0	0
Total	2,735	2,050	1,100	670	365	6,920

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	14,760
	Percentage	26.8
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	6,470
	Percentage	12
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	7,565
	Percentage	42.5
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	4,105
	Percentage	7.6
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	7,200
	Percentage	19.3
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	2,370
	Percentage	4.4
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	2,520
	Percentage	4.6
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	705
	Percentage	1.3
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	1,210
	Percentage	6.8
	Total	515

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Percentage	0.9
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	1,310
	Percentage	3.5
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	1,85
	Percentage	0.3
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	2,285
	Percentage	4.1
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	485
	Percentage	0.9
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	1,320
	Percentage	7.4
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	395
	Percentage	0.7
Suitability – Owner households in unsuitable dwellings (# and %)	Total	970
	Percentage	2.6
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	90
	Percentage	0.2
Total households in core housing need	Total	6,925
Percentage of tenant households in core housing need	Percentage	26.1

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Percentage of owner households in core housing need	Percentage	6.7

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

Core Housing Need by Tenure

Between the 2006 and 2021 census periods, the share of owner households in core housing need (CHN) has declined slightly from 9% to 7%, while the share of renter households in CHN has declined considerably from 34% to 26% (**Table 6**). This large drop for renter households, which was only observed between the 2016 and 2021 censuses, can be attributed to generally higher incomes in the City (**Table 2**), as well as emergency, pandemic-related income supports (e.g., CRB, CESB, CERB) in 2020, from when the income data was taken. It is therefore likely that CHN has not actually decreased for households, especially given the significant rise in rents and home values since 2021.

Core Housing Need by Household Category

When observing recent core housing need data by household category (**Table 7**), the following can be observed:

- Among the identified household types, one-parent households and one-person households have the highest propensity for CHN. This is true for both owner households (15.3% and 12.8% respectively) and renter households (42.1% and 33.5% respectively), which have rates significantly higher compared to couple and multi-family households. This is likely due to single income streams present in the former, as well as the presence of a dependent in one-parent households.
- Households led by persons aged over 55 are considerably more likely to be in CHN than other households. This is likely due to more limited income streams, such as old age security and pensions, as well as additional living costs associated with health and aging.

Table 6

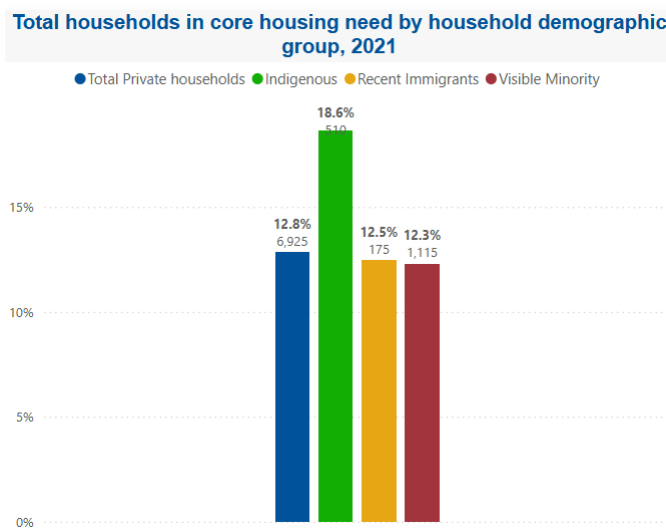
% of Households in Core Housing Need, City of Barrie		
Year	Owners	Renters
2006	9%	34%
2011	8%	36%
2016	9%	35%
2021	7%	26%
Source: CMHC. Statistics Canada.		

Table 7

Households in Core Housing Need, City of Barrie (2021)			
	Share of Total Households	Owner Households in CHN	Renter Households in CHN
# of Households in Core Housing Need	100%	2,450	4,475
% of Households in Core Housing Need	-	6.7%	26.1%
Household Type			
Couples With Children	31.1%	3.7%	13.6%
Couples Without Children	24.4%	3.9%	14.4%
One-Parent Households	13.7%	15.3%	42.1%
Multifamily Households	2.9%	2.3%	0.0%
One-Person Households	22.6%	12.8%	33.5%
Other Non-Family	5.3%	7.1%	17.4%
Age of Primary Household Maintainer			
15-24	2.4%	0.0%	17.9%
25-34	14.5%	4.7%	20.3%
35-44	18.6%	6.7%	29.1%
45-54	19.6%	5.0%	20.4%
55-64	20.6%	6.1%	28.0%
65+	24.3%	9.4%	35.1%
Source: CMHC, Statistics Canada.			

Core Housing Need by Household Demographic Group

The [Simcoe Housing Dashboard](#) provides some data regarding households in core housing need by demographic groups, which indicates that Indigenous households are more likely to be in core housing need than any other demographic group surveyed.



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.

Some key observations that can be made when comparing household sub-groups (**Table 8**) include:

- Owner immigrant households are more likely to be in CHN than their non-immigrant counterparts. This sub-group presents the highest propensity for CHN among owner households at 11% - not considering the 13% for non-permanent resident owner households, as this has likely changed with the recent legislative changes (i.e., Canada's Prohibition on the Purchase of Residential Property by Non-Canadians, Ontario's Non-Resident Speculation Tax) impacting non-resident homeownership in Barrie.

- Indigenous households are more likely to be in CHN compared to non-Indigenous households – slightly more for owner households, but considerably more for renter households.
- Households that have at least one senior member (i.e., 65+ years old) are considerably more likely to be in CHN than other households. This sub-group shows the highest propensity for CHN for renter households at 33.1%.
- Renter households with at least one person with activity limitations (i.e., such as in hearing, seeing, communicating, or walking, as well as mental or physical health conditions/problems which impact daily activities) or with at least one child are considerably more likely to be in CHN than other households.
- When looking at the HART data table for CHN (**Table 9**) by priority population sub-group households, the households with the highest propensity are single-mother led (29.1%), followed by those headed by people over 85 years old (28.2%).

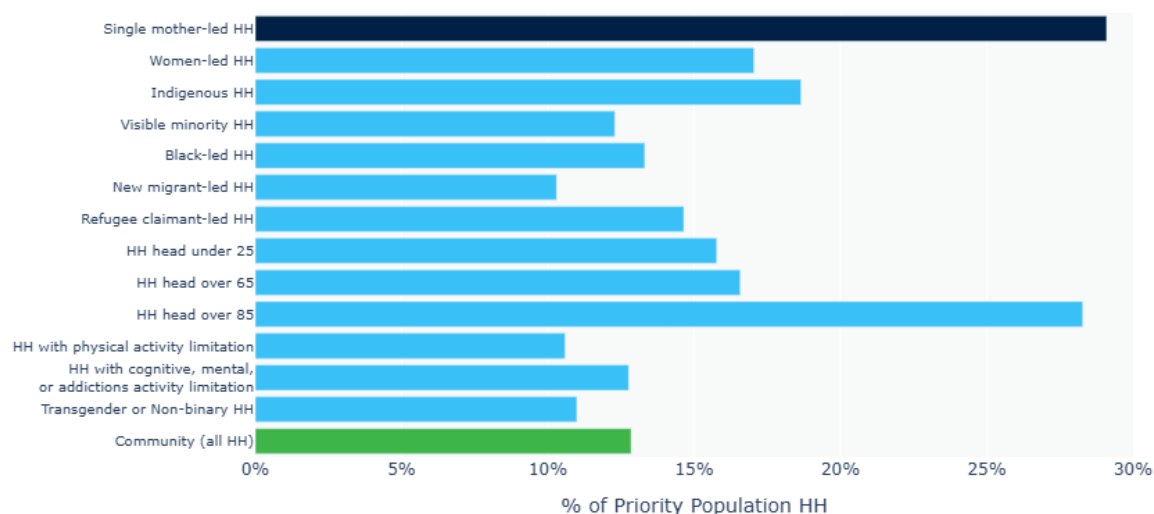
Table 8

Households in Core Housing Need, City of Barrie (2021)			
	Share of Total Households	Owner Households in CHN	Renter Households in CHN
# of Households in Core Housing Need	100%	2,450	4,475
% of Households in Core Housing Need	-	6.7%	26.1%
Primary Household Retainer - Immigrant Status			
Non-Immigrant	78.3%	5.3%	26.4%
Non-Permanent Resident	1.2%	13.0%	15.5%
Immigrant	20.5%	11.0%	27.2%
Recent Immigrant (Landed 2016-2021)	1.9%	6.6%	23.2%
Household With at Least One Person With Activity Limitations			
Household With at Least One Person With Activity Limitations	62.3%	7.1%	28.9%
Other households	37.7%	5.9%	20.0%
Indigenous Identity			
Indigenous Households	5.1%	7.5%	31.6%
Other households	94.9%	6.6%	25.7%
Households With At Least One Senior (65+ Years Old)			
Households With At Least One Senior	28.7%	8.5%	33.1%
Other households	71.3%	5.8%	23.9%

Households With At Least One Child (<18 Years Old)			
Households With At Least One Child	30.9%	6.7%	31.0%
Other households	69.1%	6.6%	24.3%
Source: CMHC, Statistics Canada.			

Table 9

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



This data is consistent with the information gathered by the County of Simcoe during their County-wide consultation for their new Affordable Housing Strategy, as reported in their [Simcoe County What We Heard – Community Partner Interviews](#) and [Simcoe County What We Heard – Online Public Survey](#) reports. Key take notes related to some of the priority groups are summarized below:

Indigenous Individuals and Groups

- Members of the community identified as being the most deeply impacted by housing unaffordability were those who live with mental health illnesses and addictions, women, seniors and those with special needs.
- All respondents reported experiencing barriers for aging in place, with a high response towards a need for more supports for seniors in the Indigenous community. Including increased housing supports, like meal programs.

Newcomers and International Students

- Challenges include affordability and transit. Housing both on-campus and off is too expensive, as a result many living situations require overcrowding.
- Limited transit lessens off-campus living options for students.

- International students and newcomers do experience discrimination in searching for housing. More housing information on appropriate and inappropriate questions on rental applications, as well as tenant's rights would empower newcomers and international students in their search.
- Housing affordability is a major concern for newcomers and international students.
- Some individuals must work multiple jobs to afford housing.
- Crowded and expensive housing is a common issue, both on and off-campus.
- Transit difficulties are experienced by those living off-campus.
- Uncomfortable experiences with landlords, including invasive questioning, were reported.

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.

2022 Homeless Enumeration

The County of Simcoe conducts the Homeless Enumeration for the City of Barrie. The most recent data available is from the 2022 enumeration conducted January 25-27, 2022, using a Point-in-Time (PiT) count methodology. County-wide 722 people were counted as experiencing homelessness; of those individuals, 441 participated in a survey, and 50% of those individuals (219 people) were staying in Barrie. Below is a summary of the information specific to those 219 people reporting homelessness in Barrie:

Homeless Enumeration 2022 Demographics – Barrie	Percent of Total (219) Barrie Respondents
Individuals experiencing chronic homelessness:	62%
Individuals staying in emergency shelters:	83%
Individuals in transitional housing:	10%
Individuals staying in provisional accommodation:	35%
Individuals experiencing unsheltered homelessness:	4%
Number of hidden homeless:	4%
Participants with children:	24%

Individuals who have been in Foster/Youth Group Home:	30%
Individuals identifying as youth (age 16-24):	11%
Individuals identifying as Indigenous:	29%
Individuals who moved to Simcoe County in the past year	15%
Individuals identifying as female:	46%
Individuals identifying as male:	55%

Details of the full [2022 Homeless Enumeration](#), and [Area Specific Analysis](#), are available online. Updated PiT data from the County's 2025 Homeless Enumeration will be released in the spring 2025.

Current Shelter Utilization Data

The County of Simcoe also maintains daily shelter utilization data, including motel voucher utilization, on their [Shelter Utilization Dashboard](#), which gives near-real-time insight into the nightly occupancy and capacity, to provide a comprehensive picture of people using the shelter system across the County.

Based on information obtained from the County's dashboard, on March 18, 2025, the County reported that 157 individuals occupied shelters in Barrie, which was 5 more than the previous business day. With a total of 137 beds in all Barrie shelters, the occupancy rate stood at 114.6%. Of those in emergency shelters, 17 were youth, and 140 were adults. Additionally, 22 people, including 5 children, 1 youth and 16 adults, spent the night in a motel or hotel through the Motel Voucher program. In total, 179 individuals were accommodated that night. This data does not capture hidden homelessness, or those who are living in encampments or unsheltered.

Since 2022, the incidence and severity of homelessness in the City of Barrie, and elsewhere in Ontario, has become even more visible. The County's [Shelter System Flow Dashboard](#), which tracks who is entering and leaving the shelter system each month, reported in March 2025 that 1061 people were actively homeless county-wide in the previous three months.

Encampments

In 2024, City of Barrie Enforcement Services logged a total of 321 complaints regarding reports of encampments across the City. Based on this information, we can estimate that somewhere between 60 to 120 individuals may be living in encampments City-wide, depending on the season.

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.).

The County of Simcoe, as the Housing Service Manager, has noted the local factors contributing to homelessness in the City of Barrie are the same factors as elsewhere: poverty, mental health, addictions, exiting from institutions (including regional correctional facilities), and not enough housing and support options available to support the levels of need.

As the largest urban centre in the County of Simcoe geographic area, and consequently the municipality with the greatest concentration of social and support services, Barrie is home to 50% of those who participated in the 2022 County of Simcoe Homeless Enumeration.

The rising cost of living is making it increasingly difficult for individuals and families to afford basic necessities, including stable housing. Despite recent increases, social assistance rates remain insufficient to meet basic needs, trapping people in a cycle of poverty. In the most recently available (2022) Homeless Enumeration conducted by the County, 47% of the survey participants who were staying in Barrie reported that housing and financial issues were the reason for their most recent housing loss, 40% noted interpersonal and family issues, and 35% noted health or corrections. Additionally, 18% stated their housing loss was related to COVID-19.

The County's [Shelter System Flow Dashboard](#) provides current data about the number of people experiencing homelessness in Simcoe County and tracks who is entering and leaving the shelter system each month. As of February 2025, 35% of individuals (approximately 120 people) who entered the shelter system County-wide returned to living on the streets, whereas 73% (or 242 individuals) entered the shelter system due to a lack of housing. Another 6% (20 individuals) reported they lacked housing due to an eviction, and 4% (14 individuals) due to a loss of housing. Approximately 24% of shelter residents in the reporting month had been in shelters for a duration of less than 30 days, and the inflow surpassed the outflow. Only 10% of those leaving the shelter system in February 2025 did so because they found housing.

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.

Emergency Shelter Resources

Data from the County's [Shelter Utilization Dashboard](#) and [Shelter System Flow Dashboard](#) obtained in March 2025 shows that shelters within Barrie are consistently operating over capacity.

County of Simcoe funded Emergency Shelters do not accommodate children, except for the Salvation Army – Barrie Emergency Family Shelter. Other, non-County funded shelters do support children (i.e. the Women and Children's Shelter). The County Motel Voucher Program (MVP) is used when other spaces are not available and is a short-term program that provides temporary emergency support and can accommodate children/families; the MVP is not a housing placement.

Barriers to shelter access exist, as no two people experience homelessness the same; some individuals decide that shelter doesn't fit their life, find it difficult to get into the shelter, or find it touch to follow the expectations of the different shelter programs. To make shelters welcoming places, our community's homelessness resource centers operate on a low-barrier model, meaning that some allow pets, some allow partners, and all are open 24/7.

The following is a list of temporary and emergency relief resources in the City of Barrie as of March 2025, and the maximum number of beds they have, if applicable:

Temporary and Emergency Shelter Resources		
Name	Program/Service	Maximum Beds (County Funded)
The Busby Centre – Barrie	Emergency Shelter	50
Elizabeth Fry Society Simcoe Muskoka	Emergency Shelter, Violence Against Women (VAW) Shelter	28
The Salvation Army – Barrie Bayside Missions Centre	Emergency Shelter, Transitional Units, Specialized Beds	28
The Salvation Army – Barrie Emergency Family Shelter	Emergency Shelter,	12
Youth Haven	Emergency Shelter (Youth), Transitional Housing (Youth), In-reach	19
Motel Voucher Program (MVP)	Emergency Shelter	Variable
CMHA Simcoe County Branch	Emergency Shelter - mental health crisis beds, Community Program	N/A - Not Funded by the County
Women and Children's Shelter	VAW Shelter	N/A – Not Funded by the County

Transitional Housing Resources

The following transitional housing programs are currently available in Barrie:

Transitional Housing Resources		
Name	Service Partner	Maximum Units
Lucy's Place ¹	Redwood Park Communities	24
United House ¹	Redwood Park Communities	8
Paula's Place ¹	Elizabeth Fry Society of Simcoe Muskoka	14
Morton House ¹	Youth Haven	15
Bayside Mission Transitional Housing Program ²	Salvation Army	10
¹ Receives funding from the County of Simcoe		
² Does not receive funding from the County of Simcoe		

Additional Resources for Individuals Experiencing Homelessness

In addition to the emergency shelters and transitional housing, the following additional resources are available to support those experiencing homelessness in Barrie:

- Redwood Park Communities – Transitional Housing
- Samaritan House – Transitional Housing
- Barrie Native Friendship Centre – Community Program
- John Howard Society – Community Program
- Empower Simcoe – Community Program
- Community Connection / 211 Central East – Community Program

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.

Post-secondary Students

The City of Barrie is home to Georgian College, and consequently, a sizeable student population. To develop and enhance relationships, communications, and policies between Georgian College students, the City, and the community, the City has a Town and Gown Committee, which is an advisory committee authorized by City Council.

Town and Gown Committee meeting minutes regularly discuss the need for student housing, particularly for the large international student population. At the most recent meeting on March 18, 2025, it was noted by Georgian College that international student enrollment is currently down for the Winter Semester with an approximate 45% student reduction rate overall, and that in turn, the domestic student enrollment has increased.

The sharp decline in international students is due to the new, tighter restrictions for international students that were imposed by the federal government in 2024. Prior to this, Barrie has seen a dramatic increase in the number of international students, which strained housing availability.

Georgian College noted that for the Fall 2024 term in Barrie they had a total of 2600 new domestic students and 1300 international students. One of the challenges that the college has found is some of international students are not fully aware of the cost of living in the City and as a result there has been an increase in the need for emergency housing for students. At the same meeting, the City's Development Services Department indicated there is an increased number of rooming houses in Wards 1 and 2, and that the Development Services Department has started working with the Building Services Department, Enforcement Services and Fire Services to start checking rooming houses at the same time.

In January 2024, the College highlighted that the 524 on campus beds are full with a waiting list, and that 1200 purpose built beds were approximately 95 to 100 percent full with no waiting list.

In meeting minutes from 2024 and 2023, it is noted that statistically college students prefer to live in the Ward 1 area of the City of Barrie. They also note efforts to address the affordable housing crisis for students resulted in two Housing Coordinators and seven student Housing Champions being hired to welcome students, help them find affordable housing, educate them on their rights and responsibilities as tenants, help them integrate into neighbourhoods, and assist with any housing issues they may have. The Committee discussed food security for students. Georgian College further reported that information on the high cost of living in Canada is sent to all international students before they arrive, but as most international students operate through agents, that message is not always heard. At the March 18, 2025 Town and Gown meeting, Georgian College reported that there were 177 alerts for housing support over the last quarter from students who were housed but in need of assistance due to sub-par housing.

The City's Zoning Enforcement team notes they regularly receive complaints related to rooming houses and not enough housing to accommodate the student population.

Shared Accommodation

The City maintains a registry of licensed boarding, lodging and rooming (BLR) houses. As of December 22, 2022 there were a total of 16 large BLRs (more than 6 tenants) and 22 small BLRs (not more than 6 tenants).

The City's Zoning Enforcement team note the majority of rooming houses (shared living accommodations) in the City are unlicensed, overcrowded and operate in contravention of the City's Zoning By-law and licensing requirements. They have witnessed cases of considerable overcrowding, with multiple people sharing bedrooms, who do not have enough access to kitchen and washroom facilities.

Outside of the student population, anecdotal evidence suggests those renting shared accommodations/rooms are typically doing so because they cannot find any other affordable rental options in the City. Complaints to the City indicate there is a high concentration of illegal and overcrowded rooming houses in Wards 1 and 2.

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:

See detailed discussion found throughout **Section 2** and **3** of this HNA on trends and changes as they relate to employment growth, economic development, and migration.

Transportation

The City of Barrie is connected to the City of Toronto and the wider Greater Toronto and Hamilton Area (GTHA) through regional rail connections (i.e., GO train stations at Barrie South and Allendale) and Highway 400.

The government of Ontario has committed \$11 billion towards the electrification and increase in frequency (i.e., 15-minute, all-day, two-way service) along the Barrie GO Line, which will improve transit access and convenience between Barrie, Toronto, and certain municipalities in between, such as King, Aurora, and Newmarket. This will improve work-related travel from and to Barrie, and allow more people to live within the City while working elsewhere.

Traffic congestion both within and along the highway network remain key challenges in goods and people movement by automobile.

Affordability Housing Gaps

The strong population growth experienced in recent years, alongside supply-side pressures from higher construction and labour costs, continued global supply chain issues, and higher borrowing rates (which has gradually lowered since early 2024), have led to significant increases in rental and homeownership prices.

As illustrated in **Table 10**, almost none of the identified ownership typologies and unit types are affordable to households currently residing in Barrie if we assume a 10% downpayment. Looking at ownership properties, the top two income decile groups can afford a new one-bedroom apartment or some resale condominium apartments and townhome units. Even then, the affordability of these homes will be location and quality dependent.

Other ownership households will either need to have higher incomes, have higher downpayments (e.g., cash gifts from families, earned equity through previous homeownership, etc.), and/or spend more than 30% of their income on mortgage costs.

For rental units, only studio and one-bedroom units are affordable to moderate-income households (specifically 5th and 6th income decile), with larger units only affordable to higher-income households (**Table 11**). Units of older age or in less central locations are likely those most affordable for moderate-income households.

There are a variety of social housing options in Barrie (**Table 12**).

- Newer affordable housing projects, which typically charge 80% to 100% of Barrie's Average Market Rent (AMR), contain units affordable down to the 2nd to 3rd income decile households for smaller units, and down to 4th to 5th income decile households for larger units.
- More deeply affordable Low-End Market (LEM) units are affordable down to the 2nd to 3rd income decile households for all unit types.
- Rent-Geared-to-Income (RGI) units, by definition, are affordable to all income deciles and are offered exclusively to low-income households. While these consist of the most affordable portion of the local housing stock, they consist of only 1,168 units, with 3,908 households currently on the waiting list (note that the number of households on the Centralized Waitlist is only valid at the time it is pulled and is subject to change; this number was pulled on March 18, 2025).

Observing historical housing start data (**Figure 4 & 5**), the following trends can be identified:

- Housing starts peaked between 1999 and 2005, when starts stood at roughly 2,000 a year. This dropped considerably to around 500 starts annually for the following two decades, until 2021, when starts rose considerably, reaching another peak of 2,000 in 2022.
- Most starts have been in ownership housing, with some recent shifting towards rental housing. Prior to 2021, rental units on average consisted only 7% of annual housing starts. However this grew to 24% when considering only 2021 to 2024. This speaks to gradually growing demand and need for rental housing.
- Most starts have also been in single- and semi-detached homes, with recent shifting towards row and apartment building typologies. Since 1990, annual starts have been predominately (i.e., 75% - 90%) single- and semi-detached homes. This started changing since 2008, when this share dropped to roughly 40% to 50% between 2008 and 2013, and further to 20% to 35% from 2013 onwards. In this latter period, row and apartment building units grew their respective shares of annual housing starts to an average of 22% and 55%, respectively. This partially ties in with the growth of rental housing demand, as well as municipal policy objectives tied to intensification and general demand for more affordable housing options in light of a significant house price appreciation. This is also a reflection of the City's dwindling supply of low-density greenfield land.

The more limited number of starts in recent years (despite the sudden growth in residents) reflect the following trends:

- The initial disruptions of COVID-19 on work safety regulations;
- Dampened housing demand due to rising interest rates; and
- Growing construction costs, development costs, and borrowing that have significantly impacted development feasibility.

The expected cuts in immigration targets, particularly for international students and temporary foreign workers, over the next two years will reduce overall housing demand. If the tariffs threatened by the American government are enforced, housing materials may become more expensive and further impact development feasibility and home prices.

Table 10

Ownership Housing Affordability Gap Analysis, City of Barrie										
Income Decile		1	2	3	4	5	6	7	8	9
Affordability Threshold		\$117,237	\$175,855	\$230,077	\$283,933	\$340,719	\$399,388	\$472,610	\$517,018	\$728,207
Housing Type	Purchase Price									
NEW SALE										
Single-Detached										
Two-Bedroom	\$1,082,000									
Three-Bedroom	\$1,176,841									
Four-Bedroom	\$1,306,795									
Semi-Detached										
Two-Bedroom	\$867,900									
Three-Bedroom	\$995,990									
Townhouse										
Two-Bedroom	\$747,490									
Three-Bedroom	\$843,022									
Condominium Apartment										
One-Bedroom	\$500,167									
Two-Bedroom	\$766,867									
Three-Bedroom	\$993,293									
RESALE										
Single/Semi-Detached¹										
Two-Bedroom	\$870,013									
Three-Bedroom	\$991,102									
Four-Bedroom	\$1,054,745									
Townhouse										
Two-Bedroom	\$686,349									
Three-Bedroom	\$719,130									
Condominium Apartment										
One-Bedroom	\$507,548									
Two-Bedroom	\$618,504									
Three-Bedroom	\$662,144									
1. Resale data for single/semi-detached homes is not broken down by single-detached versus semi-detached.										
Note: Limited data available for certain housing types.										
Source: Simcoe County Realtor, NBLC.										

Table 11

Rental Housing Affordability Gap Analysis, City of Barrie										
Income Decile		1	2	3	4	5	6	7	8	9
Affordability Threshold		\$635	\$895	\$1,182	\$1,425	\$1,734	\$2,043	\$2,430	\$2,927	\$3,728
Housing Type	Average Rental Rate									
Privately Leased Secondary Units (Basement Apartments)										
One-Bedroom	\$1,575									
Two-Bedroom	\$1,753									
Privately Leased Single/Semi-Detached Homes¹										
Two-Bedroom	\$2,332									
Three-Bedroom	\$2,706									
Four-Bedroom	\$3,098									
Privately Leased Townhouses										
Two-Bedroom	\$2,259									
Three-Bedroom	\$2,527									
Old Purpose-Built Rental Apartments										
One-Bedroom	\$1,753									
Two-Bedroom	\$1,897									
Three-Bedroom	\$2,368									
New Purpose-Built Rental Apartments										
One-Bedroom	\$2,034									
Two-Bedroom	\$2,648									
Three-Bedroom	\$3,005									
Privately Leased Condominiums										
Studio	\$1,594									
One-Bedroom	\$2,093									
Two-Bedroom	\$2,338									
Three-Bedroom	\$2,857									

1. Private lease data for single/semi-detached homes is not broken down by single-detached versus semi-detached.

Source: Simcoe County Realtor, NBLC.

Table 12

Community/Affordable Housing Affordability Gap Analysis, City of Barrie												
Income Decile				1	2	3	4	5	6	7	8	9
Affordability Threshold				\$635	\$895	\$1,182	\$1,425	\$1,734	\$2,043	\$2,430	\$2,927	\$3,728
% CMHC AMR	Program		Monthly Rental Rate									
100% AMR	New Affordable Housing/Housing Benefits/Rent Supplements	Studio	\$1,073									
		One-Bedroom	\$1,336									
		Two-Bedroom	\$1,545									
		Three-Bedroom	\$1,818									
80% AMR		Studio	\$858									
One-Bedroom		\$1,069										
Two-Bedroom		\$1,236										
Three-Bedroom		\$1,454										
60% AMR	LEM	Studio	\$644									
		One-Bedroom	\$802									
		Two-Bedroom	\$927									
		Three-Bedroom	\$1,091									
RGI	Community Housing	~\$350										

Source: Simcoe County Realtor, NBLC.

Figure 4

New Housing Starts by Housing Type City of Barrie

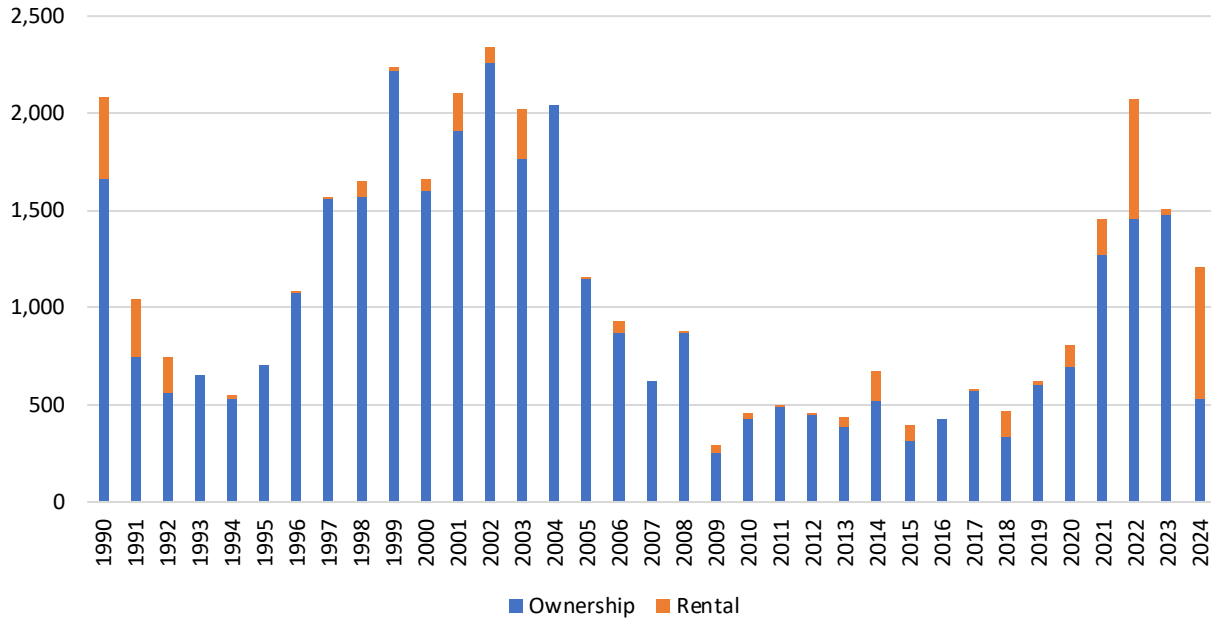
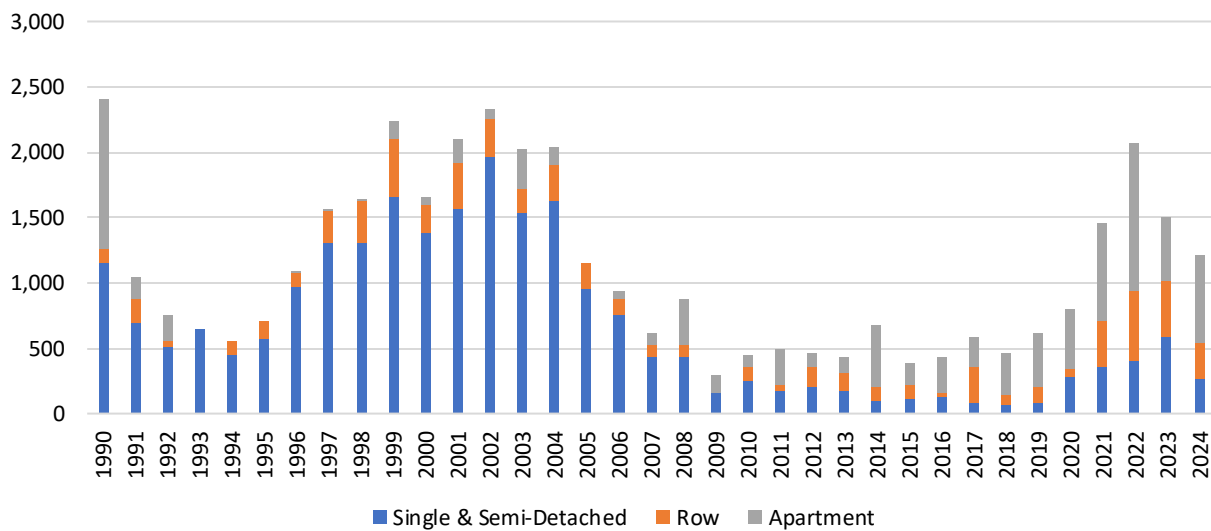


Figure 5

New Ownership Housing Starts by Housing Type City of Barrie



5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	55,315
Breakdown by structural types of units (number of units)	Single-detached	32,210
	Semi-detached	2,355
	Row house	6,330
	Apartment/flat in a duplex	3,715
	Apartment in a building that has fewer than 5 storeys	6,400
	Apartment in a building that has 5 or more storeys	4,240
	Other single attached	30
	Movable dwelling	25
Breakdown by size (number of units)	Total	55,315
	No bedrooms	210
	1 bedroom	5,215
	2 bedrooms	10,505
	3 bedrooms	20,645
	4 or more bedrooms	18,730
Breakdown by date built (number of units)	Total	55,315
	1960 or before	5,570
	1961 to 1980	10,425
	1981 to 1990	7,985
	1991 to 2000	13,245
	2001 to 2005	8,540
	2006 to 2010	4,255

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	2011 to 2015	2,720
	2016 to 2021	2,585
Rental vacancy rate (Percent)	Total	1.9
	Bachelor	*
	1 bedroom	1.6
	2 bedrooms	1.6
	3 bedrooms+	3.2
Number of primary and secondary rental units	Primary	4,198
	Secondary ¹	4,167
Number of short-term rental units	Total ²	298
¹ Estimate of secondary rentals from unique address MLS listings in 2023 and 2024. ² Taken from AirDNA.		

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.

Data regarding the specific affordability of units added and lost is not readily available, however between 2019 and 2023 (most recent 5 year reporting available) the County of Simcoe reported the following gain in affordable housing units within the City of Barrie:

Type of unit	2019	2020	2021	2022	2023
Rent supplement/housing allowance/housing benefit	4	38	19	90	139
New affordable rental development	23	2	11	6	14
Second suites – funded	25	25	15	12	4
Homeownership Units	5	2	3	0	0
Total Number of Affordable Housing Units per Year	57	67	48	108	157
Total affordable units added from 2019 to 2023	437				
Source: County of Simcoe (Social Housing)					

Rent supplement or housing allowance provides rental assistance for tenants who cannot afford a landlord's regular market rent. Rent supplements focus on supporting individuals and families with lower incomes and can bridge the gap between social assistance shelter rates and rent. The County reports that their rent supplements continue to assist seniors, youth, low-income earners, Indigenous persons, survivors of human trafficking, and persons experiencing mental health or addiction challenges, persons experiencing chronic homelessness, and others in addressing systemic poverty barriers.

In addition to rent supplements delivered by the County of Simcoe, the County partnered with Empower Simcoe to launch a new Community Rent Subsidy Program (CRSP) in 2023. The CRSP aims to prevent or end homelessness by enhancing access to suitable and affordable housing and homelessness services for vulnerable residents. Community rent subsidies, ranging from \$600 to \$1,000, are issued to support low- to moderate-acuity clients who are experiencing or at risk of experiencing homelessness in the region. These deep rent subsidies help individuals secure and maintain permanent affordable housing

The County of Simcoe continues to invest in preserving the public, non-profit and co-operative housing stock created between the 1970s and the 1990s. These units make up much of the community housing stock in Simcoe County and the City of Barrie. To ensure the longevity of these units within the local housing system, the County continues to invest in capital repairs and building improvements to increase accessibility and energy efficiency.

Outside of the housing stock maintained by the County of Simcoe, anecdotal evidence points to a growing concern about the prevalence of renovations and loss of affordability in the private rental market, which makes it more difficult for tenants to secure affordable options. In the most recently available (2022) Homeless Enumeration conducted by the County, 47% of the survey participants who were staying in Barrie reported that housing and financial issues were the reason for their most recent housing loss.

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

Since 2017, average rents in the City of Barrie have been accelerating by over 5%, reflecting high demand for rental housing in the municipality (**Figure 7**). Prior to this, rents remained relatively stable at an average 2% annual growth, interspersed with periods of relatively elevated vacancies in the mid- to late-2000s.

Factors that have influenced the significant growth in rents include:

- **Population growth.** Barrie experienced a slight population decline in 2017, and this was followed by strong growth that kept pace with, and in 2024, exceeded both County and Provincial growth rates (**Figure 7**). This has largely been driven by high rates of interprovincial migration, immigration, and non-permanent residency, particularly following 2021.
- **General growth in incomes.** Between the 2016 and 2021 census periods, renter household incomes grew by 38% (**Table 13**). This is double the growth experienced between 2011 and 2016, and indicates that renter households had more disposable income to pay for higher rental prices.
- **Lowered vacancy rates from 2020 to 2022.** This provides landlords more leverage in leasing their units at higher rent levels, but may be less conducive to an upward trend once more rental housing projects complete and once the

federal government's targeted reduction in non-permanent residents is implemented (i.e., net reduction of 900,000 residents over 2026 and 2027).

- **Rising vacancy rates since 2022**, likely prompted by the completion of new homeownership units (some of which may be rented out by investors), would normally lead to a gradual cooling of rental pricing. However, in smaller markets that have seen limited recent new rental completions like Barrie, the introduction of competitive supply in the form of newly-built, privately leased units are enough to cause average rents to skyrocket in spite of vacancy increased. Despite vacancies increasing due to the completion of new rental housing, we expect that these units will be absorbed into the market and vacancy to return to lower levels over the next year.

Figure 6

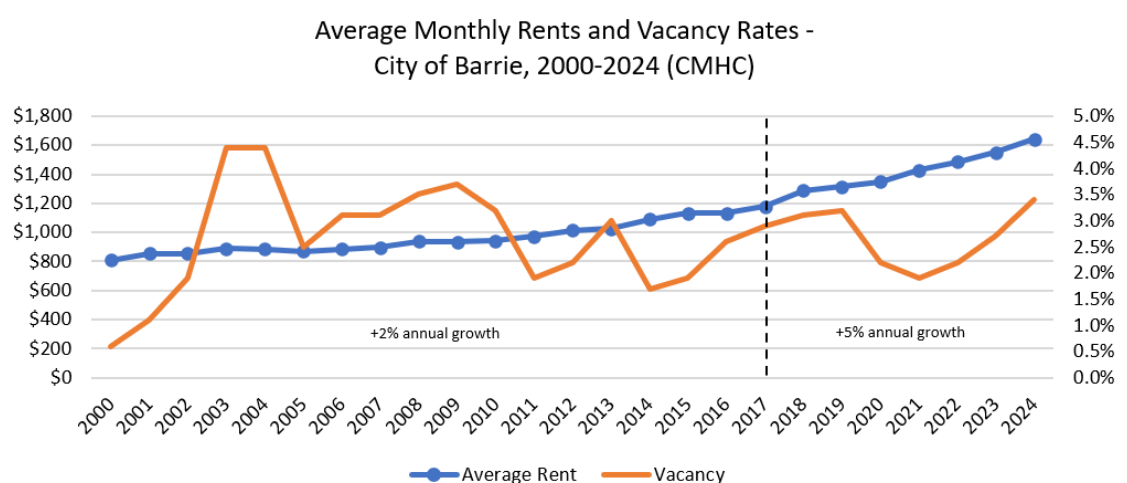


Figure 7

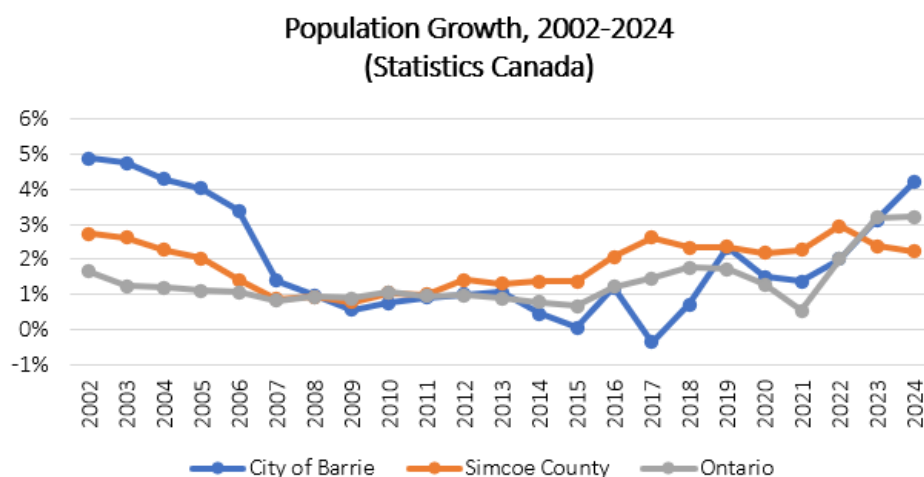


Table 13

Average Household Income Before Taxes, City of Barrie		
Year	Income	% Change
Owner Households		
2006	\$82,900	-
2011	\$92,500	12%
2016	\$107,100	16%
2021	\$157,400	47%
Renter Households		
2006	\$41,700	-
2011	\$45,900	10%
2016	\$54,800	19%
2021	\$75,600	38%

Source: Statistics Canada.

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

Rental vacancy declined considerably between 2019 and 2021 (**Figure 6**), likely due to eroding ownership affordability, the influx of non-permanent residents and new immigrants, as well as intraprovincial migrants from other parts of the GTA tied to the normalization of work-from-home arrangements and Barrie's more affordable housing market.

This vacancy started to rise again from 2022 onwards, however it remains well below 4% and within the 'healthy' vacancy range of 3% - 5%. Vacancies have been rising across Ontario as new supply has entered the market, both purpose-built rental and rental housing on the secondary market (e.g., rented homes). This increased supply, combined with reduced immigration and non-permanent resident populations (e.g., international students) appears to be affecting the availability of rental supply.

Notwithstanding the above, rents continue to escalate quickly as identified in **Figure 6** and **Section 5.4**

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

See response in **Section 3.7**.

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized ¹	Total	431
Number of housing units that are below market rent in the private market (can either be rent or income-based definition) ²	Total	147
Number of co-operative housing units ³	Total	497 – Market 861 - RGI
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	54 - SCHC ⁴ – Market 307 - SCHC ⁴ – RGI 71 – supportive or transitional units ⁵
<p>¹ Number of subsidized housing units is equal to the number of rent supplements or housing allowance provided by the County of Simcoe as of December 31, 2023.</p> <p>² A reliable source for the number of below market rent housing units in the private market is not currently available. Research conducted by the County of Simcoe through their rental market surveys has observed a steady increase in the cost of rental within the secondary rental market, including secondary suites, which can no longer be assumed to be an affordable rental option within the City of Barrie or the County. Units reported are only those private-market units in multi-residential buildings that have been secured through City of Barrie Community Improvement Plan (CIP) funding (46 units) and additional residential units (ARUs) that have been secured through the County of Simcoe Municipally Funded Secondary Suites program (101 units).</p> <p>³ These units include co-operative and non-profit housing providers under the portfolio of the County of Simcoe, as consolidated municipal service manager.</p> <p>⁴ SCHC is the Simcoe County Housing Corporation (the local housing corporation).</p> <p>⁵ See Section 4.4 for additional details.</p>		

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?**

While we have detailed above the various resources that are available within the City, the City and the County of Simcoe note that needs far exceed what is available, including the need for more supportive housing units with wrap-around support. For example, need was high for warming centres that were opened and operated by the County of Simcoe in Barrie over the 2024-2025 winter season was.

This need has also been recognized by the Government of Ontario, which announced in January 2025 that Barrie would be the location for a Homelessness and Addiction Recovery Treatment (HART) Hub (The HART of Simcoe County). The County of Simcoe, in partnership with several local health-care partners, submitted its application to the Ministry of Health in late 2024 for the proposed facility, which is aimed at helping people who are battling homelessness and addiction. The vision is to effectively support the treatment and recovery of individuals with complex service needs in local community-based settings. Designed to support highly marginalized populations, including those at risk of, or who are experiencing homelessness, through access to a suite of integrated, locally tailored health and human services including, but not limited to, mental health and addictions services, primary care and supportive housing, in conjunction with case management services, to navigate additional social and employment services.

The HART of Simcoe County's primary partners include government, Indigenous and community service providers, and leaders in healthcare and mental health. The HART of Simcoe County is anticipated to begin operating in 2025.

Primary partners include:

- County of Simcoe
- Barrie and Area Ontario Health Team
- Barrie Native Friendship Centre
- Canadian Mental Health Association – Simcoe County Branch (CMHA SCB)
- Barrie Area Native Advisory Circle (BANAC)/Mamaway Wiidokdaadwin IIPCT
- Royal Victoria Regional Health Centre (RVH)
- Waypoint Centre for Mental Health Care
- Barrie Cares

5.9 Housing Trends

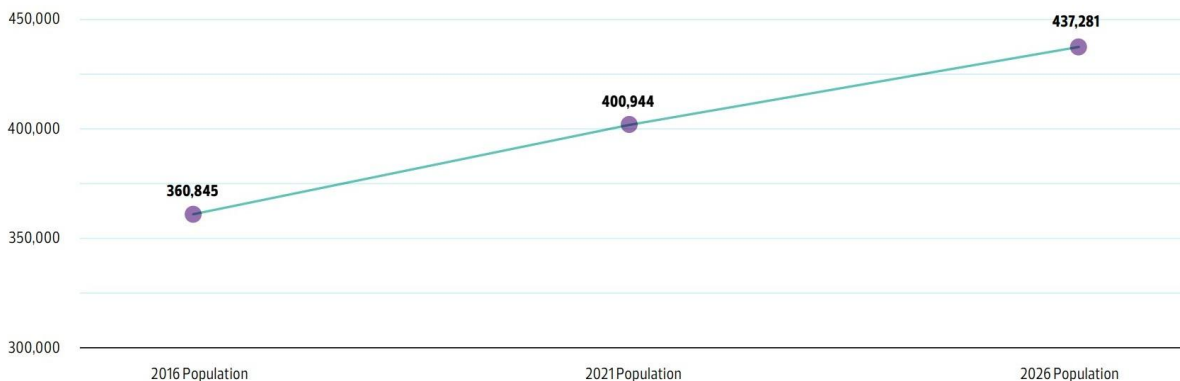
5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	\$1,510
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	\$1,430
	Bachelor	\$979
	1 bedroom	\$1,291
	2 bedrooms	\$1,505
	3 bedrooms+	\$1,639
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	\$1,400
	Bachelor	\$900
	1 bedroom	\$1,250
	2 bedrooms	\$1,450
	3 bedrooms+	\$1,580
Sale prices (Canadian dollars)	Average	\$842,777
	Median	\$820,000
Sale prices by unit size (Average, Canadian dollars)	Average	\$842,777
	Bachelor	\$534,229
	1 bedroom	\$548,645
	2 bedrooms	\$765,543
	3 bedrooms+	\$893,510
Sale prices by unit size (Median, Canadian dollars)	Median	\$820,000
	Bachelor	\$520,000
	1 bedrooms	\$505,000
	2 bedrooms	\$725,000
	3 bedrooms+	\$858,000

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	71*
	Owner	
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	766
	Single	140
	Semi-detached	26
	Row	271
	Apartment	329
Completed – Breakdown by tenure (annual, number of structures)	Tenant	12
	Owner	428
	Condo	326
	Coop	0
Housing starts by structural type and tenure	Total	6,254
	Single	1,370
	Semi-detached	238
	Row	1,591
	Apartment	3,055
Housing starts by structural type and tenure	Tenant	1,523
	Owner	3,177
	Condo	1,554
	Coop	0
*Tenure details for demolished units are not available, however 94% of units demolished were single-unit single detached dwellings, and the remaining 6% were two-unit duplex dwellings.		

6. Projected Housing Needs and Next Steps

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

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



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

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

6.1 Projection Methodology Guidelines

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

the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

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

Step 1: Population Projection

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

Step 2: Household Projection

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

- Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.
- Project net household formation according to family and non-family household types by calculating the difference between projected households in successive years.

Step 3: Housing Demand (Need) Projection

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

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

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

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

6.1.1 Projected Households by Household Size and Income Category						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	1,616	21	3	0	0	1,640
Low Income	6,351	2,984	881	312	0	10,528
Moderate Income	3,844	4,785	1,829	735	355	11,548
Median Income	2,411	5,383	3,194	1,756	1,169	13,913
High Income	1,072	6,304	5,093	6,564	4,451	23,484
Total	15,294	19,477	11,000	9,367	5,975	61,113

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.

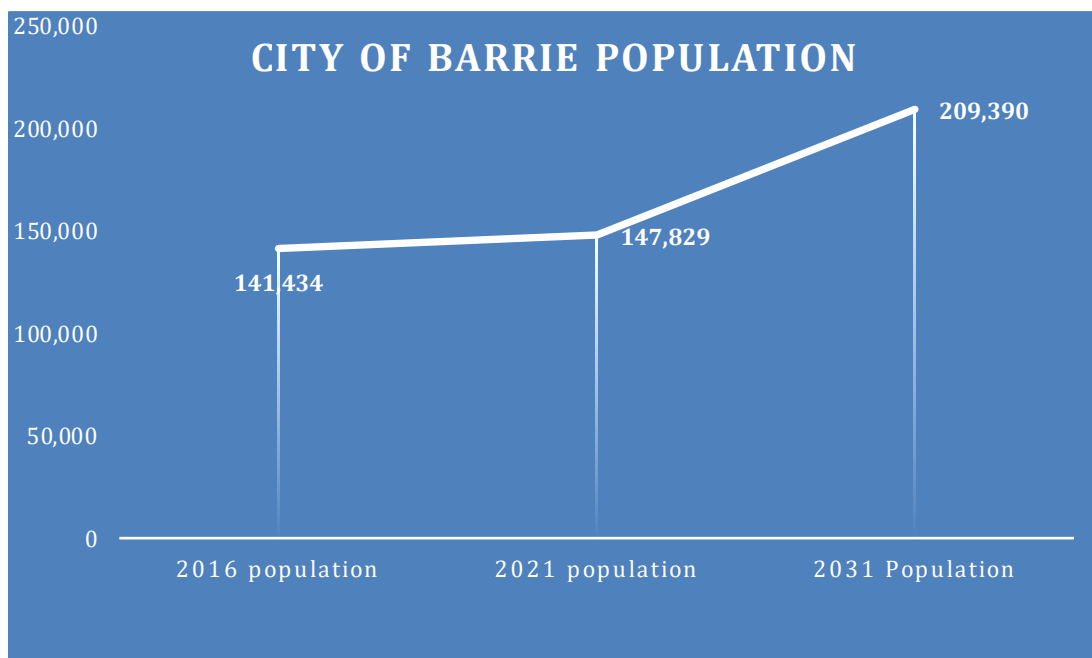
6.2 Projection Methodology

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

The population forecast for the next 10 years is derived from the most recent data available from Statistics Canada, specifically the 2021 Census. To predict future population growth, we applied the Population Cohort/Survival Components method, which takes into account survival rates and net migration trends. This approach allows us to project population changes from 2021 through 2031, offering valuable insights into the expected growth in the coming years.

The population forecast for 2031 shows a growth rate of 4.16%, which results in an estimated total population of 209,390 people by 2031. This population estimate is important for predicting housing demand. With an average household size of 3.24 people per unit, it is estimated that 11,298 additional households will be needed by 2031 to accommodate the growing population.

To make accurate population projections, we used data from Statistics Canada, including age-specific population figures, mortality rates, fertility rates, and net migration data. Since Statistics Canada provides net migration data for the Barrie Census Metropolitan Area, we opted to use more specific data from the County of Simcoe's Longitudinal Immigration Database for Barrie (City). This approach helps ensure that the forecast better reflects local migration patterns. Additionally, we applied the HART Household projection method to assess future housing demand, as recommended by the federal government. For further in-depth market analysis, the City of Barrie has prepared a Housing Needs Assessment report as part of its [Affordable Housing Strategy | City of Barrie](#)



6.2.1 Projections		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	11,950
	15-19	4,410
	20-24	4,750
	25-64	40,935
	65-84	11,060
	85+	2,340
Male Births	Births x Estimated Proportion of Male Births	0.511 male birth rate 31498 male births
Female Births	Total births – Male Births	0.489 female birth rate 30111 female births
Survival Rate	Survival rate for those not yet born at the beginning of the census year	99.5% (both sexes)
Net Migrations (Data source: County of Simcoe Longitudinal Immigration Database)	Net migration (in and out) of those not yet born at the beginning of the census year	2,970
Projected Family Households	Age-group population x projected age-specific family headship rate	44,419
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	20,184

6.2.1 Projections		
Characteristic	Data/Formula	Value
Total Projected Headship Rate	Family headship rates + non-family headship rates	46.8% (rate of 0.468)
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	Family – 5,164 Non-Family - 4134
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	44,139
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	20,469
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Single

6.3 Population and Households Projections

6.3.1 Anticipated Population by 2031		
Characteristic	Data	Value
Anticipated population	Total	209,390
Anticipated population growth	Total	61,561
	Percentage	4.16%
Anticipated age	Average	35.8
	Median	34
Anticipated age distribution (# and %)	0-14	68,668 (33.27%)
	15-19	8,387 (4.06%)
	20-24	9,010 (4.36%)
	25-64	79,666 (38.59%)
	65-84	31,584 (15.30%)
	85+	9,105 (4.41%)

6.3.2 Anticipated Households by 2031		
Characteristic	Data	Value
Current number of households	Total	55,305
Anticipated number of households	Total	64,603
Anticipated Household Age	Average	56
	Median	49.5
Anticipated Households by Tenure	Renter	20,469
	Owner	44,139
Anticipated Units by Type	Total	52,927
	Single	37,625
	Semi-detached	2,786
	Row	7,482
	Apartment	5,035
Anticipated Units by Number of Bedrooms	1 bedroom	31,041
	2 bedroom	12,462
	3 bedroom	11,409
	4 bedroom	6,201
	5 bedroom	Census uses 4 or more
Anticipated Households by Income	Average	12,212
	Median	11,341
	Very Low	1,566
	Low	10,535
	Moderate	14,124
	High	23,494

6.3.2 Anticipated Households by 2031		
Characteristic	Data	Value
Anticipated average household size	Total	3.24 persons per unit
Draft approved lots by planned housing type	Total	11,396
Draft approved lots by tenure	Tenant	984
	Owner	10,412

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?**

This HNA will have a role in informing future housing and housing-related policies and programs developed by the City, as well as adjustments made to existing policies and programs. These include Official Plans, Housing and Homelessness Strategies, Community Improvement Plans, and Zoning By-Laws. It is assumed that future HNA iterations will have the same purpose. Key information relating to current and future housing need (particularly for vulnerable population groups), land needs, housing prices and rents, population projections, and socio-economic, environmental, and transportation conditions as they relate to the development of adequate, suitable, and affordable housing in Barrie will be utilized in these policies and programs.

- 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?**

This will be used in conjunction with Lands Needs Assessments, Municipal Comprehensive Reviews/Official Plan Reviews, and other important planning studies conducted by/for the City to provide a more comprehensive approach to understanding the housing conditions noted above. This will also complement existing local incentive programs and funding mechanisms administered by both the City and the County to create affordable and market housing.

The above strategies all put in place detailed plans and funding mechanisms to create social, affordable, mid-range, and full market housing over the long term. The strategies seek to engage the private market and non-profits, as well as the County's Local Housing Corporation. Ultimately, the findings of the above documents, and summarized in this HNA, confirm the significant need for new housing. The County and City will continue to pursue all sources of funding from senior levels of government to encourage greater investments and supply of housing.

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

Examples may include:

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

The City has taken a long-term perspective to planning for growth. In 2019 the City completed infrastructure master plans to grow to 2041. We are currently updating our master plans to project growth to 2051 when the City population is projected to be 298,000 people. These master plans outline what water, wastewater and transportation infrastructure is needed to service both the greenfield areas and intensification growth. Because we know the long-term infrastructure plan, we can use the identified housing needs to schedule the required capital projects. There are a number of important growth projects in the next few years of the capital plan to provide water, wastewater and transportation services to greenfield areas. We also have a major project at the Wastewater Treatment Facility to add additional treatment capacity to service growth.

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.