Housing Needs Assessment

Town of New Tecumseth (T)

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Preface

The purpose of this Housing Needs Assessment (HNA) is to outline evidence to demonstrate the current housing context, gaps, and needs of the community within the Town of New Tecumseth, referred to as “the Town” from herein. This document is intended to provide information to all levels of government to inform local housing needs and infrastructure priorities, aiming to meet the current and future needs of residents. Through this, the Town is focused on providing opportunities for community resilience, prosperity, and affordable housing through meaningful objectives, investments, and policies. This will create an inclusive, diverse, and welcoming community that is focused on supporting local needs and abilities through informed and evidence-based decision-making.

1. Methodology

This section outlines the methodology employed to ascertain housing needs in the Town. The aim is to produce a comprehensive, holistic, and representative framework for the needs of residents by adopting a mixed-methods approach. Through this, the Town aimed to integrate numbers with lived experiences, focusing on embedding qualitative and quantitative data.

1.1 Outline of Methodology and Assumptions

The quantitative data used in this Housing Needs Assessment is sourced from various data collection agencies to ensure integrity, reliability, and consistency. Publicly available sources that were utilized include the following:

- 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
- County of Simcoe Housing Enumeration, 2022
- County of Simcoe Our Community 10-Year Affordable Housing and Homelessness Prevention Strategy
- County of Simcoe Community Housing Map
- Town of New Tecumseth Community Improvement Plan
- Town of New Tecumseth Urban Design Guidelines
- Town of New Tecumseth Official Plan
- Town of New Tecumseth Official Plan Review Webpage
- Town of New Tecumseth Zoning By-law 2021-128

In addition to the above data sources, real estate data from local boards were considered, including Multiple Listing Service (MLS), Geowarehouse reports, and primary research collected through surveys pertaining to rental buildings and new housing developments. These efforts were undergone to gain a well-rounded and thorough understanding of current housing needs, including spatial, temporal, and financial trends.

Qualitative information collected through public engagement efforts by the Town for the Growth Management Study and Official Plan Review have also been important in informing and preparing this assessment. The Town recognizes that future targeted and specific interviews and consultation efforts are necessary to further validate the Town's target for affordable housing. Further, these efforts will ensure that a comprehensive understanding of opportunities for intensification and higher density developments is attained, allowing for increased housing diversity and attainability options for community members with diverse socio-economic positions and personal needs. The impact on stakeholders and priority groups in association to local housing needs is expanded further in Section 1.2 and Section 1.3 to follow.

This Housing Needs Assessment also relies on information and data provided directly through Town-initiated projects, including information found in Town reports, surveys, and publications, such as the Community Improvement Plan, Urban Design Guidelines, Official Plan and Official Plan Review, and Zoning By-law 2021-128. Information and data have also been referenced and collected from the County of Simcoe, also referred to as "the County" from herein, as appropriate and available. Below, these sources and associated documents are outlined, including their context, significance, and gaps in addressing affordable housing objectives.

Town of New Tecumseth Official Plan Review, Directions and Recommendations Report, January 2018

Through the Official Plan update process, the Town produced the *Directions and Recommendations Report* (2018) to gather public feedback to inform the final policy direction in the updated Official Plan. The report demonstrated that ensuring the availability of a full range of housing options is critical in meeting the needs of current and future residents of all incomes, ages, lifestyles, and abilities.

Increased diversity of housing types was identified as a mechanism to help the Town welcome new residents and make it possible for residents to stay within their community throughout their lifecycle, as their needs, abilities, and preferences change. Providing a sufficient supply of affordable housing is also an important goal, and recognized by the County, with the County of Simcoe Official Plan directing local municipalities to achieve a minimum affordable housing target of 10% for new development.

Additionally, it is important to note that the Town has three settlement areas, including Beeton, Tottenham, and Alliston, which provide various lands that may have the capacity to accommodate intensification and higher density forms of housing. Under the former *A Place to Grow: Growth Plan for the Greater Golden Horseshoe* (2019) as well as in the *County of Simcoe Official Plan* (2023), Alliston was identified as a Primary Settlement Area, which is intended to accommodate the highest level of intensification. Settlement Area Boundary expansions were not considered for any of the three settlement areas during this Official Plan update and the focus was primarily identifying and supporting opportunities for residential intensification within the Town.

Town of New Tecumseth Official Plan, August 2019

The Official Plan is a policy document that is intended to serve as the basis for making land use decisions and managing change in the Town. The current Town Official Plan has a planning horizon to the year 2031. The Official Plan sets out a policy framework to help guide growth and development and manage the use of the lands. Within Section 5, land use designations within the settlement areas provide guidance on housing forms and densities, along with policies regarding housing mix, affordable housing and accessible housing. Reflecting policies outlined by the County of Simcoe Official Plan, a Town-wide target is in place for the provision of affordable housing at 10% of all new housing units, and a minimum of 241 affordable housing units by 2024. The Town of New Tecumseth Official Plan also sets out a framework for monitoring the housing supply.

Since the Official Plan came into effect, housing starts in the Town have slowed given overall infrastructure constraints, notably the lack of available potable water to service new housing units. The Town has been actively working with the Town of Collingwood to increase the supply of water through the Raymond A. Barker Water Treatment Plant Expansion. Through this, it is anticipated that the interim water will be available in 2026 and that the remaining water supply will become available over the next few years, by 2031. This is expected to positively influence the housing starts within the Town in the near future.

Town of New Tecumseth Growth Management Study and Official Plan Amendment #5, August 2022 – Present

Following adoption of the County of Simcoe's Official Plan Amendment #7 (COPA 7) in August 2022, the Town has been undertaking a Growth Management Study to determine how to accommodate the forecasted growth allocated through COPA 7 to the year 2051.

Through public consultation on the Growth Management Study, it was confirmed that the lack of affordable housing and housing choices, including rental and seniors' housing, is a primary local concern. Within the Town, the predominant housing type is single detached dwellings.

Additionally, as demonstrated in the data below, there is a significant demographic change occurring in Town, which is expected to continue and, in turn, will influence the type of housing needed to accommodate the future population. The Growth Management Study resulted in a draft Official Plan Amendment that includes new policies to help the Town manage growth over the next 25 - 30 years, which will influence neighborhood design and housing type availability. As of June 10, 2025, the Provincial Ministry of Municipal Affairs and Housing has requested that the Town defer further work on the Growth Management Study, as they look to potentially add to the amount of population growth expected in the Town and understand how to accommodate that through an updated growth methodology.

Town of New Tecumseth Zoning By-law Update, Zoning Options Report, 2020

As part of the Town's efforts to update the comprehensive Zoning By-law to implement the Town's Official Plan, a Zoning Options Report was prepared. The purpose of this report was to build on the previously completed Background Report, further exploring a general framework and options for addressing key planning issues that would be regulated through the Comprehensive Zoning By-law.

This Report explored options for underlying ‘philosophies’ which provided a foundation for how zoning is approached in the Town, as well as options for addressing several other ‘special issues’ which have come up in this process to date. Through this report, the Project Team also explored preliminary approaches to developing the new ‘zones’ for the Town. Collectively, the options explored served as the basis for obtaining additional public and stakeholder feedback, which acted as the foundation for preparing the new Comprehensive Zoning By-law for the Town.

Subsequently, the Town’s new Comprehensive Zoning By-law was adopted in 2021. A key feature of the updated Zoning By-law was the introduction of a more flexible and modern residential zoning framework that better supports the development of a full range of housing forms across the housing continuum. The new zoning framework, spanning Low-Rise Residential (LR), Mid-Rise Residential (MR), and High-Rise Residential (HR) zones, permit a variety of housing types, including single and semi-detached dwellings, townhouses (street, block, back-to-back, and stacked), triplexes, fourplexes, rooming houses, live-work units, special needs housing, and apartment buildings.

These expanded permissions reflect the Town’s goal of increasing housing diversity, encouraging gentle intensification, and enabling the creation of complete communities. Zones that permit residential uses, also permit Additional Residential Units, both attached and detached, which support affordability and multigenerational living in many places throughout the Town, while increasing rental supply in a context-sensitive way.

In addition to diversifying housing types, the updated Zoning By-law introduces provisions for greater density and mixed-use development in appropriate areas, particularly through the Mid-Rise Residential and High-Rise Residential zones, which allow for integrated commercial and residential uses in the same building. This approach encourages transit-supportive development patterns and aligns with broader provincial objectives pertaining to growth management, affordability, and sustainability.

As briefly outlined, the Zoning By-law also includes dedicated zones and regulatory frameworks for special needs housing, including rooming houses, group homes, and supportive living arrangements, which are permitted in several residential and downtown zones. This demonstrates a clear movement and commitment by the Town to equity and inclusivity in planning policy and implementation.

Town of New Tecumseth Community Improvement Plan, 2021

The Town of New Tecumseth Community Improvement Plan (CIP) has been a long-term strategy to revitalize the community, promote private investment, and strengthen the economic viability of the Town’s downtown areas. The CIP is intended to present opportunities for façade enhancements, downtown residential developments and improvements, affordable housing options, and major developments (i.e. brownfield remediation).

The CIP is utilized as a tool for the Town to guide public sector investment and stimulate private sector investment within the entirety of the Urban Settlement Boundary Areas of Alliston, Beeton, and Tottenham. Through the CIP, a suite of grants, loans, and infrastructure investments are made available to encourage infill and intensification, promote and preserve heritage, assist in the revitalization of privately-owned public spaces (POPs), ensure continued commercial use in the downtown area, support rental housing developments, promote public art programming and installation, and enhance business opportunities.

Beyond supporting property and business owners, the positive impacts created because of CIP investment can help accomplish a variety of municipal policy objectives. The Town has not seen any uptake on the downtown residential or major development aspects of the CIP so far. Further education and outreach within the community to align with broader strategic initiatives pertaining to infill, intensification, and redevelopment focused on affordable housing and mixed-use developments will be considered through a future update of the CIP program.

County of Simcoe Housing our Future: Our Community 10-Year Affordable and Homelessness Prevention Strategy, 2023

The annual report tracks indicators based on five strategic themes within the 10-year Strategy. It uses a Results-Based Accountability (RBA) framework to analyze program and service-delivery performance measures. The strategic themes include:

Strategic Theme 1: Strong Governance and Leadership

Strategic Theme 2: Achieve Affordable Housing Target

Strategic Theme 3: Protect Existing Public Assets

Strategic Theme 4: Planning for the Public Good

Strategic Theme 5: Create an Integrated Service Model for Housing and Supports

The aim of the report is to outline strategies and benchmarks for housing affordability achievements, as well as creative ways of ensuring greater access to housing for all residents. Since 2014, Simcoe County outlined a minimum target of 2,685 new affordable housing units by 2024. In 2024, the County achieved 121% of its target. This demonstrates that demand from residents for housing affordability options has exceeded previous expectations, outlining the imperative need for increased similar resources, strategies, and initiatives.

Furthermore, the County has a data portal (open.simcoe.ca) that provides real-time shelter usage data, which is presented alongside the ability to go back in time to assess changes. This resource also contains data regarding homelessness and affordable housing indicators. This data serves as a powerful tool for understanding and quantifying housing needs with the ability to identify spatial and temporal trends, which is an important factor in determining and anticipating demands and planning objectives to ensure a sustainable housing future for all.

Town of New Tecumseth Urban Design Guidelines Report, December 2023

The Urban Design Guidelines (UDGs) is an illustration-focused document that is used by the development community, applicable Town departments, and the public. The UDGs document aims to contribute to future private and public development that respects and responds to the local context, ensuring an overall positive impact on the livability, wellbeing, resilience, and character of the Town. The UDGs incorporate innovative ideas and best practices into a set of recommendations that address a range of built environments, including neighbourhood design, intensification, housing typologies, commercial and retail properties, landscaped spaces, and streetscapes, among others. These guidelines are intended to effectively shape the Town as new development projects and infrastructure are built to address evolving resident needs. These guidelines are being incorporated into the Town's Zoning By-Law to strengthen their implementation.

1.2 Methodology and Assumptions of Stakeholder Engagement

Over the course of the Official Plan Review (OPR) and Growth Management Study (GMS), the Town conducted an extensive multi-platform outreach campaign. In total, over 1,400 community members and subject matter experts engaged through public launch events, online surveys, targeted stakeholder meetings, and pop-up events in each settlement area. This comprehensive approach, designed to be accessible and transparent, provides a more than sufficient evidence base for this Housing Needs Assessment. The Town is confident that these combined efforts have captured community input on housing affordability, lack of diversity of housing forms, and infrastructure needs.

In preparing this section, the Town has synthesized recent engagement efforts that took place between February 28th, 2024, and April 9th, 2025. Below is an outline of who was engaged, what methods were used, and the nature of their input.

- **Developers and landowners** participated in a two-hour workshop on March 1st, 2024, and November 11th, 2024, to review three draft growth scenarios. Ninety-five industry stakeholders in the initial meeting and eighty stakeholders in the subsequent meeting provided detailed feedback on servicing capacity, intensification targets, and environmental constraints. Through this dialogue, the need to align affordable housing targets with water and wastewater servicing availability and flood-plain considerations was emphasized.
- **General public** members of Alliston, Beeton, and Tottenham were engaged through a high-visibility public launch at the Alliston Memorial Arena (March 5, ~100 attendees), an online questionnaire that gathered 758 responses over three months, and pop-up events at key community gatherings, such as the Tottenham Artisan Market, Earth Fest, and Honey Fest, with approximately 150 total engagements. A subsequent online questionnaire was available from October 30th, 2024, to December 31st, 2024, gathering feedback from 295 residents. Public information drop-ins were also hosted between November 5th, 2024, and

December 5th, 2024, with 80 residents in attendance. Residents consistently expressed strong support for missing middle housing, such as triplexes and townhouses, increased rental affordability, and ensuring new growth is served by existing and planned transit and active transportation infrastructure.

- **The County of Simcoe** contributed meaningful dialogue and data on regional housing targets and real-time shelter-usage through the County's *10-Year Affordable Housing and Homelessness Prevention Strategy* and open.simcoe.ca dashboard, which provide the opportunity to track previous data and identify housing trends over time. The County's target of 241 new affordable units for the Town by 2024 has been adopted as a benchmark for local implementation and informs the Housing Needs Assessment deficit calculations.
- **Advisory Committees (Accessibility and Environmental)** convened in late April 2024. The Accessibility Committee also met on December 11th, 2024, and urged beyond-minimum accessibility standards in new housing and identified a lack of purpose-built rental properties for smaller family units and single people. The Environmental Advisory Committee, which was engaged for a second time on December 11th, 2024, expressed the need to prioritize infill projects over greenfield growth and supported higher intensification thresholds.
- **Indigenous Communities** received tailored invitations per the Town's Land-Use Planning Engagement Policy. While the majority of First Nations and Metis representatives requested ongoing updates rather than contributing formal feedback, those who did provide commentary discussed the importance of avoiding development on archaeologically sensitive sites and respecting cultural heritage in future decisions.
- **Youth and students** in grades 9-12 participated in two in-school workshops (June 7 and 12, ~240 students), sharing their visions for a variety of housing typologies, increased housing density, and enhanced recreational and educational amenities alongside housing growth.
- **Council members** were engaged through a working session held on October 30th, 2024, which included an informative presentation with discussion following.
- **Stakeholder virtual workshops** for various stakeholder groups, including Conservation Authorities and School Boards were conducted on October 29th, 2024, with 17 participants.
- **An Open House and Public Meeting** were held jointly with the County of Simcoe.

The assumptions associated with these stakeholder engagement initiatives are as follows:

1. **Applicability of the OPR/GMS Insights:** Given the clear alignment of housing-related concerns across all engagement formats, the Town assumes that these

findings directly inform local housing-needs questions, including affordability thresholds, typology gaps, and infrastructure sequencing.

2. **Representative Reach:** The multi-modal engagement strategy combining in-person, online, and pop-up formats ensures a balanced cross-section of voices reflected, from industry professionals to vulnerable, marginalized, and under-represented populations.
3. **Data Triangulation:** The Town has cross-referenced quantitative survey metrics with qualitative workshop and meeting notes to validate key conclusions and ensure meaningful, consistent, and reliable feedback was identified.

By combining over 1,400 touchpoints of community and stakeholder feedback, this Housing Needs Assessment stands on a solid, community-validated foundation. It reflects not only statistical housing gaps identified in Section 3 and 4, but also the lived experiences and priorities of the Town's diverse population. This ensures that housing needs, targets, tools, and funding applications are grounded in both data and deep local insight.

1.3 Methodology and Assumptions of Priority Group Engagement

To ensure that the Housing Needs Assessment adequately reflects the needs of the Town's most vulnerable populations, the Town relied on proxy engagement through interviews and regional data sources, rather than direct, group-specific consultations. This approach follows the methodology used by neighbouring municipalities when direct outreach is not feasible. Insights were gained from interviews with Simcoe County Housing & Homeless Prevention staff, Ontario Aboriginal Housing Services representatives, local social service agencies, and through analysis of the County's *10-Year Affordable Housing and Homeless Prevention Strategy*.

2. Community Profile and Trends

2.1 Existing Municipal Housing Policy and Regulatory Context

The Town is located approximately an hour north of the Greater Toronto Area and a short drive west of Highway 400. The Town is in the southern portion of Simcoe County and is home to the settlement areas of Alliston, Beeton, and Tottenham. Given the relatively close proximity to the Greater Toronto Area and the small-town community character, the Town has become an ideal location for many commuters, newcomers, and individuals searching for a balanced lifestyle.

Statistics Canada data indicates that the Town was the 7th fastest growing community in Canada, and 3rd in Ontario, between 2016 and 2021. Within this time frame, which reflects Canadian Census periods, the Town saw a 28% increase in population to 43,000 residents. Additionally, between 2016 and 2021, there was a 74% increase in the newcomer population in the Town, representing 19% of the total population.

The County of Simcoe's Municipal Comprehensive Review, adopted in August 2022, provided population and employment forecasts to 2051. This review provided a population target of 80,590 for the Town by 2051, which represents a projected population increase of 77%.

The Town is in the process of finalizing the Growth Management Study, which is expected to identify expansions to the three settlement areas to accommodate future growth. Previously, Alliston was designated as a Primary Settlement Area in the *A Place to Grow: Growth plan for the Greater Golden Horseshoe* (2019), which has since been repealed. This legislation was replaced by the *Provincial Planning Statement* in October 2024. Despite this, Alliston remains the primary location for accommodating future growth.

The Town's Official Plan was adopted in 2019 and will be updated through the Town's Growth Management Study to reflect any proposed expanded Settlement Area boundaries. The draft Official Plan Amendment includes implementation tools to manage growth efficiently with phasing and secondary planning policies. The draft Official Plan Amendment also proposes to designate the expansion areas with land use designations to streamline the planning process and expedite future growth.

In accordance with the Town's Official Plan, Alliston, Beeton, and Tottenham will aim to accommodate the intensification target of 40%. However, there is a need for an Intensification Study to be completed following approval of the Growth Management Official Plan Amendment to validate if the 40% target is feasible. The study will also identify Strategic Growth Areas where higher density development can be located subject to servicing and infrastructure considerations.

The Town's Official Plan includes policies relating to housing and affordable housing. Section 5.2.1 sets out the following Housing Statement:

> *Housing is vital to the creation of healthy, sustainable, and complete communities. Residents of all ages, income levels and abilities rely on a range and mix of housing types to offer a meaningful place to grow and a safe and secure place to live. An appropriate range of housing choices contributes to the overall health and well-being of communities.*
>
> *Facilitating an appropriate and adequate mix of housing types and tenures is central to accommodating not only existing needs but also potential new growth. By creating a multitude of opportunities, the supply of housing available within the Town can more effectively respond to local housing needs and changes in demand, particularly as the existing population ages, new seniors are drawn to the Town, and as the Town strives to attract young families and professionals.*

The Official Plan will be subject to a fulsome review following the adoption of the Official Plan Amendment for Growth Management. This will include a review of housing related policies including undertaking an Affordable Housing Strategy. Through this, the Town will implement *Simcoe County's Housing Actions Plan, Homelessness Strategy*.

The *Town of New Tecumseth Zoning By-Law* (2021) and *New Tecumseth Urban Design Guidelines* (2023) encourage a range of housing typologies and infill opportunities within the settlement areas of Alliston, Beeton, and Tottenham. The Zoning By-Law is regularly updated to reflect changes to Provincial legislation and to address implementation challenges to reduce barriers and streamline the development process.

On March 6, 2024, the Town Council adopted the Province's Housing Pledge and agreed to facilitate the construction of 6,400 homes by 2031. The achievement of this growth target will require staffing resources and significant additional water capacity. The lack of water availability is proving to be a major challenge for the Town to move forward with approvals on residential development, as is further discussed in other sections below.

The *Provincial Planning Statement* (2024) requires the municipality to establish and implement a minimum target for the provision of housing that is affordable to low- and moderate-income households. Through further analysis of intensification opportunities in the three settlement areas, the Town will be better able to validate the current target and update the Official Plan and strategic approach to implementation of the target.

2.2 Community Profile

Community Profile Highlights (Population):

- The Town was the 7th fastest growing community in Canada, and 3rd in Ontario, between 2016 and 2021.
- The Town continues to grow with a population growth forecast of 77%, reaching 80,590 residents by 2051.
- The Town saw a 74% increase in the number of immigrants living in the Town between the 2016 and 2021 Census periods.
- The 2021 Census indicated there are at least 8,400 residents, representing 19% of the Town's total population, that immigrated to Canada.
- Residents under 14 years old represent the largest age group in the Town (8,395 individuals), followed by those aged over 65 (7,880 people).

2.2.1 Population		
Characteristic	**Data**	**Value**
Total Population (Number)	2016	34242
	2021	43948
	Total	9706

2.2.1 Population		
Characteristic	**Data**	**Value**
Population Growth (Number)	Percentage	28.3
Age (Years)	Average	40.6
	Median	39.6
Age Distribution	0 - 14 years	8395
	15 - 64 years	27675
	65+ years	7885
Mobility	Non-movers	38495
	Non-migrants	1530
	Migrants	2910

2.2.2 Demographic Information		
Characteristic	**Data**	**Value**
Immigrants	Total	8400
Non-Immigrants	Total	34825
Recent Immigrants (2016-2021)	Total	625
Interprovincial migrants (2016-2021)	Total	320
Indigenous Identity	Total	730

Between 2016 and 2021, the Town's population increased by 9,706 individuals, which is a 28.3% increase that far outpaced provincial and national growth rates. This influx raised the total population from 32,242 to 43,948 and amplified pressures on a housing stock historically dominated by single-detached dwellings. As the demographic shifts occurred, they gave rise to three interrelated market dynamics, including heightened demand for diverse housing forms, rapidly escalating home prices, and rental supply shortages.

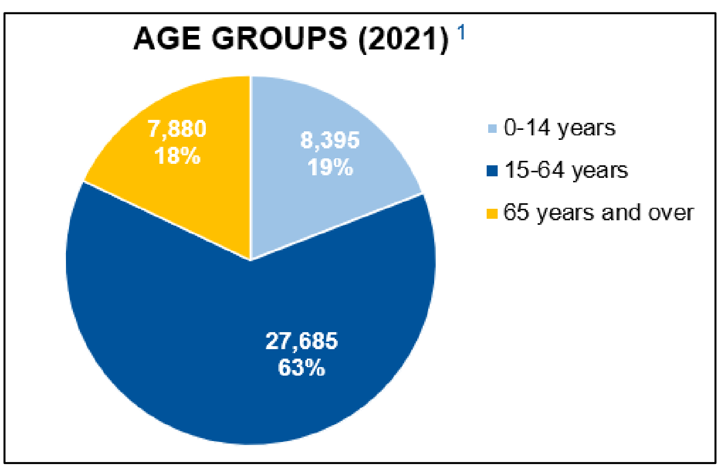
The age structure of new residents accentuated underlying mismatches in the Town's housing mix and typologies. Children aged 0-14 represented 8,395 of the Town's total residents, while working-age adults aged 15-64 accounted for 27,675. Seniors (65+) numbered 7,885, reflecting both an aging-in-place trend and retirement-age migration into the community. Despite substantial growth in family households, one- and two-person households now comprise over 50% of all dwellings. Nonetheless, more than two-thirds of new construction over the five-year period remained three- and four-bedroom detached homes, suggesting that many smaller households occupy oversized units that strain both household budgets and municipal infrastructure.

Mobility and migration patterns compounded demand. Of the 43,948 residents in 2021, 38,495 were non-movers, demonstrating strong local retention; 1,530 were non-migrant newcomers from within the province; and 2,910 were migrants from outside Simcoe County. Notably, 8,400 residents, which accounts for 19.1% of the population, were immigrants, including 625 who arrived since 2016 and 320 interprovincial migrants. These newcomers, often arriving with limited access to mortgage financing, rely heavily on the rental market for shelter needs. However, with approximately 2,600 renter households in the Town, vacancy rates significantly declined and subsequently, average rental prices increased by over 20% in five years, creating a barrier to entry for young adults and recent immigrants.

The growing share of Indigenous identity, which accounts for 730 individuals, or 1.7% of the total population, and the 8,400 immigrants, accentuates the need for culturally appropriate and accessible housing solutions, ranging from multi-generational housing options to barrier-free designs. Overall, the Town's recent and accelerated population growth has transformed the housing market, generating intense competition for limited housing typologies, affordability pressures, and a desperate need for a broader spectrum of homes. Addressing these challenges will require thoughtful and intentional investment into housing needs, focusing on aligning unit sizes with household composition, balancing ownership and rental tenures, and embedding affordability and accessibility at every level of planning and development.

Figure 1

Town of New Tecumseth Age Structure, 2021



As of 2021, there were 43,950 residents in the Town, with an average resident age of 41 years old, which is consistent with average age of 42 years old within Ontario. Males make up 49% of the population, while females account for 51%. Most of the population is between the ages of 15 and 64 years old. The group of individuals under 14 years old represents the largest single age group in the Town, which accounts for 8,395 individuals, and 19% of the total population. Following this, those aged over 65 are the second largest, which accounts for 7,880 individuals and 18% of the total population.

2.3 Impact of Population Changes on the Housing Market

By the Numbers

Overall, the demand for housing has exceeded supply, resulting in increased home prices. However, in January 2025, home prices decreased 9.2% from December 2024.

- **January 2025**: The average home price was $919,222, down 9.2% from December 2024.
- **February 2024**: The average home price was $1.01 million, up 26.5% from January 2024.

Compared to January 2015, the average sale price for all houses and condos in the Town has increased 130%, including a $580,884 gain for detached houses, a $376,000 gain for semi-detached houses, a $534,786 gain for attached houses, and a $316,000 gain for townhouse-style condos.

Analysis

Substantial demographic growth has placed considerable strain on the housing stock, which is predominately comprised of single-detached dwellings, resulting in a pronounced incongruity between the supply and the evolving needs of the community. Currently, younger adults entering the workforce and recent immigrants collectively represent nearly 20% of the population. These individuals have faced intense competition for a limited inventory of rental apartments and missing middle housing forms, while families and seniors have continued to occupy larger homes that perhaps may not correspond to their changing household compositions.

As demand has exceeded housing availability, property values have displayed marked escalation. Household income levels have not matched that rate of price increase. By February 2024, the average sale price in the Town reached $1.01 million, which is a 26.5% increase from January 2024, and a 129.9% increase from January 2015 levels. Detached homes led this appreciation, averaging $1.02 million, which is a 15.6% increase year-over-year, even as their prices corrected by 12.4% between December 2024 and January 2025. During this time, semi-detached dwellings declined by 20.4% month-over-month to $649,000 and attached houses and townhouse-style units recorded modest reductions of 1.1% and 3.4%, respectively. Apartment-style condominiums, which are already scarce within the local market, averaged $442,450, with only two transactions recorded in the most recent reporting period.

These ownership-market dynamics exerted upward pressure on the rental sector. With fewer than 2,600 renter households in the Town and vacancy rates approaching historical lows, average rental prices have increased by over 20% in the past five years alone. Consequently, a significant proportion of households, including young adults, recent immigrants, and single-parent families, now allocate more than 30% of their income to shelter costs, placing them in core housing need. Simcoe County data further highlights persistent deficits in both emergency shelter beds and purpose-built rental accommodations, demonstrating the critical necessity of expanding non-market and deeply subsidized housing options in the Town.

In recognizing these challenges, the Town and the County have initiated several strategic responses. The Town's forthcoming Official Plan Amendment regarding Growth Management will facilitate missing middle development, intensification, and the development of complete communities. Simcoe County's *10-Year Affordable Housing and Homelessness Prevention Strategy* establishes a benchmark of 241 new affordable units for the Town by 2024, while the Growth Management Study identifies areas where servicing capacity supports higher-density development. Collectively, these measures seek to diversify the housing portfolio, moderate price escalation, and ensure that rental and ownership opportunities align with the Town's demographic profile.

3. Household Profiles and Economic Characteristics

This section presents a detailed overview of the socio-economic context within the Town of New Tecumseth's households, drawing on the most recent census data reports and complementary local sources. By examining household composition, tenure, income distribution, and economic activity, the underlying drivers of housing demand and affordability pressures will be demonstrated. The analysis will contextualize core housing need indicators, delineate the relative capacity of different household types to access market and non-market housing, and identify specific demographic cohorts, such as single-person households, one-parent families, and low-income renters, that warrant targeted support, attention, and resources.

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Total number of households	2016	12,906
	2021	15,855
Household income (Canadian dollars per year)	Average	114,900
	Median	104,000
	Average	78,942

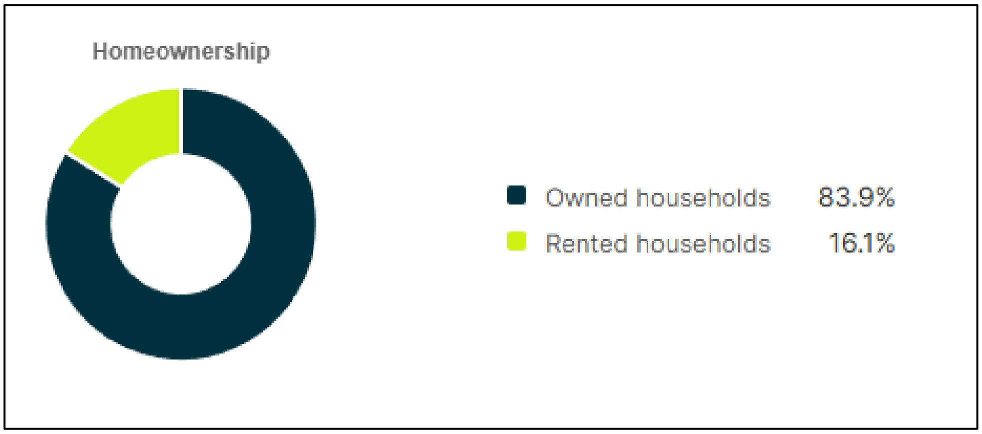
3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Tenant Household Income (Canadian dollars per year, only available at Census Agglomeration Level)	Median	65,500
Owner household income (Canadian dollars per year, only available at Census Agglomeration Level)	Average	147,180
	Median	120,000
Average household size (Number of members)	Total	2.7
Breakdown of household by size (Number of households)	Total	15,850
	1 person	3,145
	2 persons	5,260
	3 persons	2,805
	4 persons	2,840
	5 or more persons	1,810
Tenant households (Number of households)	Total	2,555
	Percentage	16.12
Owner households (Number of households)	Total	13,300
	Percentage	83.912
Percentage of tenant households in subsidized housing	Percentage	6.5
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	Not applicable to the Town of New Tecumseth
Number of one-parent families	Total	1,870
	Percentage	14.57

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Number of one-parent families in which the parent is a woman+	Total	1445
Number of one-parent families in which the parent is a man+	Total	425
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI)	355
	Low (21% – 50% AMHI)	2,420
	Moderate (51 – 80% AMHI)	3,080
	Median (81% - 120% AMHI)	4,270
	High (>120% AMHI)	5,625

The median household income in the Town of New Tecumseth stood at $104,000 in 2021, with owner-occupied households earning a median of $120,000 compared to $65,500 for renters. This 55% income gap highlights a bifurcated market in which renter households, which compromise just over 16% of all households, are disproportionately susceptible to rising shelter costs. Notably, one-parent families represent 14.6% of households, with women-led single parents accounting for over three-quarters of that cohort, demonstrating an intersection of lower incomes and higher vulnerability that demands affordable, family-sized rental options.

Figure 2

Town of New Tecumseth Households by Tenure, 2021

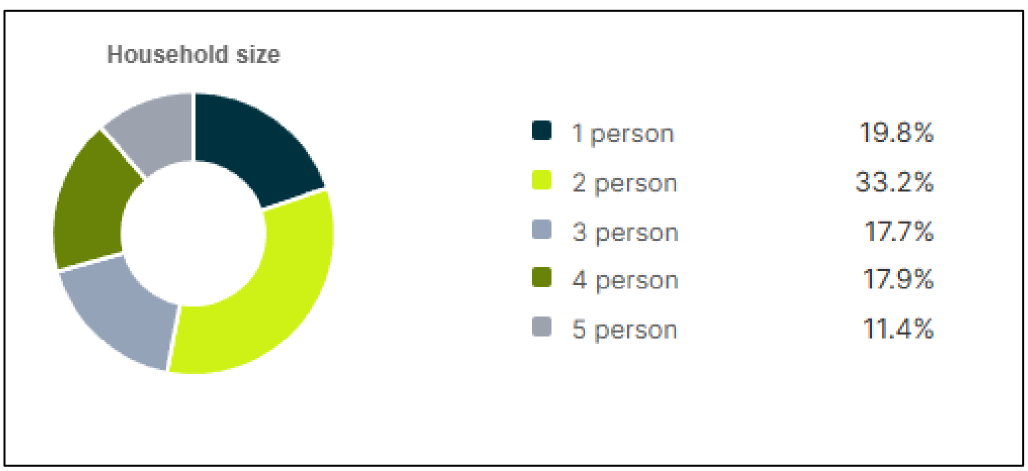


Source: Point2Homes

An owner-dominated tenure profile, accounting for 83.9% of households, reflects the Town's historic reliance on single-detached homebuilding. While high ownership rates can indicate economic stability, the limited supply of rental units, combined with renter incomes substantially below their owner counterparts, creates acute competition for apartments and missing middle units. This imbalance is a principal driver of low rental vacancy rates and escalating rental prices, which directly impacts rental households, accounting for 16.1% of households in the Town. Based on dramatic increases in housing costs, more and more households will be looking for affordable options, which are not widely available in the Town.

Figure 3

Town of New Tecumseth Average Household Size, 2021



Source: Point2Homes

The average household size of 2.7 people suggests a population profile dominated by couples, small families, and multi-adult households rather than large, extended families.

However, this average does not reflect the fact that 19.8% of households consist of a single individual and 33.2% of households have two people. The predominance of three- and four-bedroom dwellings, with 7,010 and 5,240 units respectively in the market, represents a misalignment, as this would suggest that many households occupy larger homes than necessary, limiting turnover given very few options to downsize, and contributing to a constrained supply of appropriately sized units for smaller households.

Figure 4

Town of New Tecumseth Households by Number of Bedrooms, 2021

Source: Point2Homes

Three-bedroom units account for the largest share of dwellings, with four or more bedrooms closely behind. Conversely, one- and two-bedroom units collectively represent less than one-third of the housing stock, yet represent 53% of household compositions. This skew toward larger units not only exacerbates affordability issues for singles and couples but also restricts entry-level homeownership and rental options for first-time buyers and younger adults. The lack of smaller, more economical units demonstrates the need for policy interventions to incentivize the development of one- and two-bedroom townhouses, apartments, and secondary suites.

Collectively, the household and economic characteristics of the Town reveal a market in which supply has not kept pace with evolving demographic realities. The significant income disparity between owners and renters, coupled with a housing stock weighted toward larger, single-detached dwellings, has generated affordability pressures across multiple cohorts, especially one-parent families, young adults, and lower-income renters. Addressing these structural imbalances will require a strategic shift and investment in the housing pipeline toward small unit sizes, a greater diversity of tenure options, and incentives to produce affordable and accessible housing that aligns with both current and projected household profiles.

3.2 Household Data and Community Context

Household Profiles Highlights

The demographic and income characteristics of households in the Town of New Tecumseth reveal important trends that have a direct impact on the Town's housing needs and future policy priorities. As discussed, the community is characterized by a high homeownership rate, with 84% of all households occupying owned dwellings. While this figure may reflect economic stability for many, it also signals a structural undersupply of rental housing. With only 16% of households renting, renters are effectively operating in a constrained and highly competitive submarket with limited available options, particularly when it comes to smaller, more affordable units.

In terms of housing composition, the largest share of households in the Town consists of two-person households (33%), followed closely by one-person households (20%). Therefore, without the introduction of smaller units, such as one- and two-bedroom apartments, townhomes, or accessory dwelling units, many of these households will remain over-housed or may be forced to seek housing outside of the community altogether.

Demographic trends also point to an aging population as a critical factor in shaping future housing needs. As of the latest data, 27.8% of all households are maintained by individuals aged 65 and over. As this population continues to increase, so too will the demand for accessible, senior-friendly housing. This includes bungalows, barrier-free apartments, smaller condominiums near services, and dedicated retirement communities. Without a proactive approach to accommodating this demographic, seniors may face limited options to downsize or remain in their communities as their housing needs change.

Income distribution data further reveals significant disparities that reinforce the urgency of addressing housing affordability. While 36.3% of households fall into the high-income bracket, a considerable portion of approximately 37% earn incomes classified as very low to moderate, with low-income households making up 15.03% and very low-income households 1.35% of the total. This imbalance is further demonstrated by the tenant-owner income divide, as the median income of tenant households is only 55% of that of owner households. In practical terms, this means that a large share of the population, particularly renters, are increasingly priced out of the local housing market. Current home prices and rents remain unattainable for many households whose earnings fall below the community median, yet these are the same households that are most likely to experience core housing need and face precarious living conditions.

This gap between income and housing cost represents not only a challenge, but a lost opportunity. As the Town continues to grow, the inability to provide housing options for moderate- and lower-income households limits the Town's inclusivity, economic diversity, and its ability to retain young talent, families, and seniors alike. Addressing this requires a deliberate shift in housing supply, away from reliance on single-detached, high-cost units and toward a more inclusive range of homes that reflect the financial realities and household structures of the community today.

Analysis

An overview of the Town of New Tecumseth's demographics found that the population in the Town grew by an unprecedented 28% between 2016 and 2021. Double-digit growth rates (24%) are expected to continue over the coming decade, with the Town's population projected to near 60,000 by 2032, provided additional potable water allocation can be made available.

On average, the Town's residents have marginally higher levels of household income compared to Ontario. This is partly due to a relatively educated resident base, where more than half (54%) of the residents aged 25 to 64 have completed post-secondary education. The top fields that residents hold degrees or diplomas are in the fields of 'Business; management, marketing or related', and 'Health professions and related programs'. Similarly, the Town has slightly higher dwelling values.

The table below outlines the change in after-tax income in the Town from 2006 (2005 data). As seen, there has been a much larger increase in the income of one person households compared to two or more people. The rate of increases over time has slowed and may be an indication of the aging population. As such, this reinforces the notion that the Town will require additional housing for the senior population.

Table 1

Median Household Income After Taxes, Town of New Tecumseth

Census Year	Income	% Change	% Change (2006 - 2021)
1 Person Households			
2006	$30,923		41.0%
2011	$37,997	22.9%	
2016	$44,160	16.2%	
2021	$43,600	-1.3%	
2+ Person Households			
2006	$84,355		20.9%
2011	$88,376	4.8%	
2016	$97,787	10.6%	
2021	$102,000	4.3%	

Source: Statistics Canada

Household by Tenure

Owner households have increased faster than renter households since 2006, growing by about 4,800 households compared to 1,050 renter households. This highlights a deficit of rental housing options in the Town.

Table 2

Households by Tenure, Town of New Tecumseth

Household Tenure	2006		2021	
Owner	8,530	85.0%	13,300	83.9%
Renter	1,510	15.0%	2,555	16.1%
Total	10,040		15,855	

Source: Statistics Canada

3.3 Suppression and Formation of Households

The primary maintainer is defined by Statistics Canada as the first person in the household identified as the one who pays the rent or mortgage, taxes, or bills for the dwelling.

The population forecast is translated into a forecast of households by distributing future population growth to areas that can accommodate different types of housing. The distribution method involves three steps:

- First, the population is translated into a forecast of households based on the age structure and headship rates forecast.
- Second, the household forecast is converted into a forecast of housing units by type based on unit type preferences by age of primary household maintainer. The 2021 age-specific household formation rates have been basically held constant to 2031 which is considered a conservative assumption given the gradual declines of the last 25 years.

Based on census definitions, four group unit types are used: single-detached, semi-detached, townhouse, and apartment. The new housing units are then allocated to the current housing base to provide a total housing forecast. The allocation is based on historical patterns, land-use policies, land available to support development, and the capacity of each area to accommodate the forecast growth. Key information used in this analysis is data on units approved for construction or under application review.

- Third, the forecast housing units by type are populated using an average household size by unit type. This is initially based on the current average household sizes for each sub-municipal area. Household sizes are then forecast to change over time in line with anticipated changes in average household size; these changes have already been established in the household forecast.

Table 3

Town of New Tecumseth Headship Rates by Age of Household Maintainer, 2021

Town of New Tecumseth, 2021			
Total - Age Groups of Primary Household Maintainer	**Census Population**	**Total Households**	**Headship Rate**
15 to 19 years	2,315	15	0.6%
20 to 24 years	2,115	115	5.4%
25 to 29 years	2,445	660	27.0%
30 to 34 years	3,425	1,440	42.0%
35 to 39 years	3,520	1,610	45.7%
40 to 44 years	2,775	1,460	52.6%
45 to 49 years	2,625	1,435	54.7%
50 to 54 years	2,695	1,525	56.6%
55 to 59 years	3,040	1,715	56.4%
60 to 64 years	2,710	1,460	53.9%
65 to 69 years	2,195	1,200	54.7%
70 to 74 years	2,110	1,095	51.9%
75 to 79 years	1,550	890	57.4%
80 to 84 years	1,080	685	63.4%
85 to 89 years	630	415	65.9%
90 years and over	315	130	41.3%
Total	**35,545**	**15,850**	

Source: Statistics Canada

In recent years, suppressed household formation has emerged as a growing concern in the Town, reflecting a broader pattern observed across Southern Ontario. Suppressed household formation occurs when individuals, particularly younger adults, are unable to form independent households due to limited access to affordable housing. In the Town, this phenomenon is increasingly evident through a combination of local headship rate data, demographic trends, and anecdotal community feedback collected through public engagement. Based on the household income profiles and median household income for one- and two-person households, it would suggest that these households have not been able to get into the market for purchase, and with very few rental units, they are artificially being suppressed due to supply issues.

Headship rates, or the proportion of individuals within a given age cohort who maintain a household, are a key metric for assessing household formation. In the Town, 2021 census data shows that headship rates among younger adults remain significantly below those of older adults. For instance, the headship rates for individuals aged 20 to 24 is only 5.4%, and for those aged 25 to 29, it rises to just 27%. In contrast, headship rates exceeded 50% for individuals aged 40 and above, with the highest rate observed in the 85 to 89 cohort (65.9%). These low rates among younger adults strongly suggest that affordability constraints, particularly the high cost of both ownership and rental housing, are delaying or entirely preventing the formation of new households during the early adult years.

This pattern is consistent with anecdotal feedback shared by residents during the Town's engagement activities for the Official Plan Review and Growth Management Study. Many participants expressed concern that their adult children were unable to afford to move out, citing limited rental supply and high home prices. These lived experiences align with regional trends documented by Simcoe County and the Province of Ontario, where housing costs have outpaced income growth for many younger and lower-income households.

The impact of this suppression extends beyond individual households. When young adults are unable to form new households, it directly reduces housing demand in the short term but does not eliminate it. Instead, demand is deferred, often re-emerging later in the form of increased pressure on rental housing, secondary suites, or first-time buyer inventory. Additionally, suppressed formation contributes to "hidden need" in the community, where demand for housing exists but is not captured in building permits or housing starts. This leads to underestimation in traditional forecasting methods and can result in insufficient supply over the long term.

To assess future trends, the Town applied age-specific headship rates to its population forecasts as part of the household projection methodology. In keeping with conservative planning practices, 2021 headship rates have been held constant through 2031. This approach reflects recognition of the gradual declines in formation rates observed over the past 25 years across Ontario, driven by worsening affordability conditions. However, if affordability continues to erode or supply continues to lag behind demand, even these conservative rates may overstate future household formation among younger age cohorts.

Overall, household formation in the Town is being significantly constrained by housing affordability pressures, with measurable impacts among younger residents. While household projections based on current headship rates provide a foundation for estimating future need, these must be paired with targeted policy interventions to ensure adequate rental supply, affordable entry-level ownership options, and a diverse housing typology. Failure to address this suppressed demand risks exacerbating affordability challenges, displacing local residents, and undermining the Town's future goals for a complete and inclusive community.

3.4 Economic Conditions

Understanding the Town's economic profile is essential to assessing local housing needs. The type and quality of employment available to residents shapes their ability to secure housing, while commuting behaviours and sector-specific labour imbalances impact household formation and tenure choice. This section provides an overview of the Town's labour force characteristics, employment by industry and job type, commuting patterns, and average wages to better understand the pressures and opportunities facing residents in the housing market.

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Number of workers in the Labour Force	Total	23,255
Number of workers by industry (Top 10 only)	Manufacturing	3,765
	Construction	3,180
	Retail Trade	2,485
	Healthcare and Social	1,940
	Education	1,520
	Transportation	1,395
	Professional Services	1,190
	Administration	1,130
	Accommodation and Food	1,100
	Public Administration	1,015
Unemployment rate and participation rate (Percent)	Unemployment rate	9.589
	Participation rate	66.263
All classes of workers (Number)	Total	22,870
Employees (Number)	Total	19,650
Permanent position (Number)	Total	17,195

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Temporary position (Number)	Total	2,460
Fixed term (1 year or more, Number)	Total	770
Casual, seasonal or short-term position (less than 1 year, Number)	Total	1,690
Self-employed (Number)	Total	3,220
Number of commuters by commuting destination	Within census subdivision	5,655
	To different census subdivision	1,385
	To different census division	5,890
	To another province/territory	25
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	15,595
	Public transit	75
	Walked	605
	Bicycle	60
	Other method	265

The data reveals a complex labour market. The Town has a relatively strong labour force participation rate of 66.3%, yet its unemployment rate, at 9.6%, is significantly higher than the provincial average of 7.6%, suggesting that job opportunities are not adequately aligned with the skills or needs of local workers. Males aged 15 to 24 are significantly under-employed relative to those 25 and older. Regarding the most common jobs in the Town, people working in the trades and transport account for the largest share of the local workforce (5,695 individuals), followed by those in sales and service (5,090 individuals) and business, finance and administration (3,695 individuals). The majority of employed individuals commute by private vehicle, with 75 people using public transit, which is an outcome shaped in large part by the absence of a local transportation system. While many residents work within the Town, a nearly equal number commute to other municipalities or census divisions, confirming that the Town functions as a commuter town, or net exporter of labour. This pattern reflects both a lack of local employment opportunities and a housing market that has become increasingly detached from where the jobs are located.

The structure of employment also highlights underlying vulnerabilities. While the majority of the labour force holds permanent positions, nearly 5,000 workers are in temporary, fixed term, or casual jobs, which often come with unpredictable incomes, limited benefits, and reduced access to stable housing. Self-employment is also notably high at 3,220 individuals, reflecting both entrepreneurial growth and, potentially, underemployment in formal sectors. Wage data demonstrates that although manufacturing and professional services offer wages that exceed regional averages, significant segments of the population remain employed in low-wage sectors such as retail, tourism, and agriculture. These workers are among the most housing vulnerable, especially as market rents and home prices continue to rise. Furthermore, as Honda plans to expand its operations in the region, local demand for housing will increase not only from full-time employees but also from indirect jobs, intensifying pressure on both the ownership and rental markets.

Commuting patterns also demonstrate broader inequalities. The average commute time is 33 minutes, with a considerable number of residents commuting for over an hour daily. This reinforces the “drive until you qualify” dynamic, where residents must travel large distances between where they can afford to live and where they can find employment. The housing system must respond by supporting complete communities and making places where residents of varying income levels can live, work, and access services without long, unaffordable commutes. Without coordinated action to localize employment and match housing to workforce realities, affordability and livability in the Town could continue to decline.

Table 4

Town of New Tecumseth Average Wages by Selected Sectors (2018-2023)

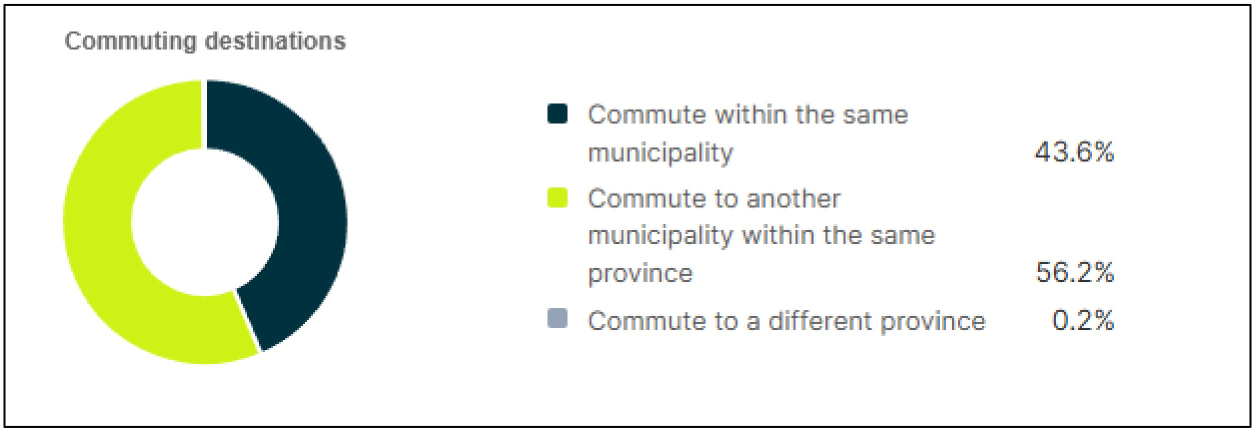
Description	Average Wage in the Town	Average Wage in the County	Average Wage in Ontario
Agriculture, Forestry, Fishing, and Hunting	$31,150	$31,079	$31,711
Manufacturing	$70,163	$61,065	$65,498
Professional, Scientific, and Technical Services	$64,132	$63,232	$85,918
Tourism	$24,753	$26,226	$30,677

Source: Town of New Tecumseth Internal Data

Wage data shows marked disparities across sectors. Manufacturing workers in the Town earn an average of $70,163, above the County ($61,065) and provincial ($65,498) averages, while those in professional, scientific, and technical services earn $64,132, still well below the Ontario overage of $85,918. Meanwhile, tourism sector wages average just $24,753, and agriculture wages sit at $31,150, consistent with regional and provincial norms but well below the income required to afford housing at current market rates.

Figure 5

Town of New Tecumseth Commuting to Work Patterns, 2021



Source: Point2Homes

Commuting data shows that only 43.6% of people both live and work within the Town, while 56.2% commute to other municipalities. As discussed, the vast majority of commuters rely on personal vehicles, with only 75 using public transportation, 605 walking, and 60 cycling. The absence of a local public transit network, aside from the Simcoe County LINX connection to the Bradford GO Station, further limits employment accessibility for those without personal transportation.

Labour Surpluses and Deficits:

Four sectors have labour surpluses of over 1,000 individuals:

- Business, finance, and administration occupations: 1,886 more residents working in the sector than jobs available.
- Management occupations: 1,408 more residents working in the sector than jobs available.
- Trades, transport, and equipment operators and related occupations: 1,316 more residents working in the sector than jobs available.
- Occupations in education, law, social, community, and government services: 1,089 more residents working in the sector than jobs available.

The only sector with more jobs than resident workers is manufacturing and utilities, with a deficit of 1,491 workers, indicating urgent need for workforce housing.

The Town has a job deficit of approximately 6,852 positions, exporting more workers than it retains, reflecting its role as a bedroom community and intensifying housing demand near employment centers.

In response, the Town is planning for employment growth by adding more land to accommodate for additional job opportunities. Thus, the intention in doing so will provide a greater range of housing options, which will ideally allow for more individuals to live and work within the Town, rather than commuting elsewhere for employment.

3.5 Labour Conditions, Housing Supply, and Housing Demand

The following are key occupations identified in the Town that would be well supported by the economy and in alignment with the local workforce:

- Construction (1,712 additional workers than positions)
- Educational services (999)
- Retail trade (995)

Based on employment and exports, nine of the top fifteen industries by purchasing power are found in the manufacturing sector, including motor vehicle, plastic product, navigational, measuring, medical, and control instruments, iron and steel mills and ferro manufacturing, other electrical equipment and components, rubber product, hardware, and, paint, coating, and adhesive, deeming it the most significant economic driver and sector in the Town.

Strengthening the local economy through business diversification is one of the most effective ways to increase long-term economic resilience. Whether it is a large factory, corporate headquarters, or a power plant leaving the Town, the departure of a dominant local employer does not just represent a blow to the corporation, it often imposes a series of significant economic challenges on the local community.

Another notable component of the Town’s labour conditions includes Honda’s 2024 announcement to construct major electric vehicle (EV) assembly and battery manufacturing plants at its existing facility in Alliston. Although delayed by two years, this is widely recognized as a transformative development for both the Town and the broader region. Current estimates suggest that these plants will create about 1,000 net new Honda manufacturing jobs, along with 3,000 temporary construction jobs. Through this, it is important to consider that the individuals employed through this project for construction purposes will require temporary housing. These numbers are in addition to the anticipated attrition of workers due to retirements. Honda currently supports approximately 30,000 indirect jobs. Job multipliers for battery cell manufacturing and EV assembly plants, including direct, indirect, and induced employment, are estimated to range between 6 and 8 jobs per on-site position.

It is anticipated that the construction associated with the future Honda expansion and related manufacturing and supply chain businesses that will follow may place some strain on the local housing market. However, given the proximity of the Town to the Greater Toronto Area and other urban places within Simcoe County, it is expected that many construction workers will be able to commute to work without having to relocate. When this project is initiated, it is anticipated that the influx of jobs created will place additional pressure on the housing market. Additionally, the significant increase in population over the next number of years is anticipated to provide opportunities for further job growth in other sectors beyond manufacturing.

The advantage of a diversified economy is that it provides a more stable environment for small businesses, which tend to be the most vulnerable in turbulent times. This allows for alternative businesses to grow, thrive, and adequately prepare for long-term resistance to disruptive events, such as the COVID-19 pandemic and potential subsequent recessions.

Many of the future investment and business development opportunities (70% to 80% is a generally accepted percentage) that occur in any community will come from existing businesses already operating in the community. The process of creating a competitive climate involves forming a secure and cost-effective environment for existing businesses and entrepreneurs to remain in or expand their businesses. For the Town, this means understanding the needs of the existing business community while ensuring the base economic development and community foundations are in place.

Therefore, the Town has taken a proactive approach to planning for employment needs through its Growth Management Study, particularly as part of the Settlement Area Boundary Expansion process. Recognizing that employment conditions directly influence housing demand, both in volume and typology, the Growth Management Study sets out to coordinate both employment planning with population and housing growth.

A component of this strategy is the pre-designation of approximately 175 hectares of new Employment Area lands. This represents a substantial increase over the County's original allocation and was developed in response to projected employment growth from anchor investments, such as Honda's forthcoming electric vehicle and battery manufacturing facilities, which has been postponed for two years, but is upcoming in the future. These new employment lands are concentrated in the southern area of Alliston which is contiguous to the existing Employment Area and are intended to support large-scale industrial employers alongside emerging employment forms, including logistics, light manufacturing, and service-oriented sectors.

The Growth Management Study acknowledges that the Town's housing market will be significantly impacted by this increase in employment opportunities. Currently, a large share of the manufacturing and industrial workforce commutes into Town from neighbouring communities, suggesting that limited local housing options, particularly for moderate-income workers, may be a barrier to attracting and retaining skilled labourers. As such, the new employment areas are being planned in conjunction with future residential growth areas to ensure future needs are met.

Additionally, the Growth Management Study demonstrates the importance of employment transitions, which are the economic shifts toward more flexible, technology-driven, and remote-friendly work environments. It recommends embedding this adaptability into policy and land use planning to ensure the employment base can accommodate for traditional industrial uses alongside modern employment formats, such as small-scale production, professional offices, and hybrid live-work units. Through these efforts, the Town is laying the groundwork for a more balanced and responsive future housing market.

3.6 Households in Core Housing Need

Understanding the extent and nature of core housing need in the Town is essential to formulating targeted housing solutions. Households are considered in core housing need when they live in homes that are unaffordable, unsuitable, or in major disrepair and cannot afford alternative, adequate housing in their community. There are three primary factors that encompass core housing need, including (1) income (i.e. affordability); (2) adequacy (i.e. state of repair); and, (3) suitability (i.e. number of bedrooms based on household size and needs). This section outlines the distribution of household incomes, the relationship between income and affordable shelter costs, and quantifies the local housing deficit by income and household size. It also presents detailed data on the prevalence of core housing need by tenure, housing condition, and housing suitability.

Table 5

Income Categories and Affordable Shelter Costs

Income Category	% of Total Households	Annual Household Income	Affordable Monthly Shelter Cost (2020) (based on 30% of pre-tax income)
Area Median Household Income (AMHI)		**$105,000**	**$2,625**
Very Low Income (20% or under AMHI)	1.35%	<= $21,000	<= $525
Low Income (21% to 50% of AMHI)	15.05%	$21,000 - $52,500	$525 - $1,313
Moderate Income (51% to 80% of AMHI)	19.79%	$52,500 - $84,000	$1,313 - $2,100
Median Income (81% to 120% of AMHI)	27.53%	$84,000 - $126,000	$2,100 - $3,150

High Income (121% and more of AMHI)	36.27%	>= $126,001	>= $3,151

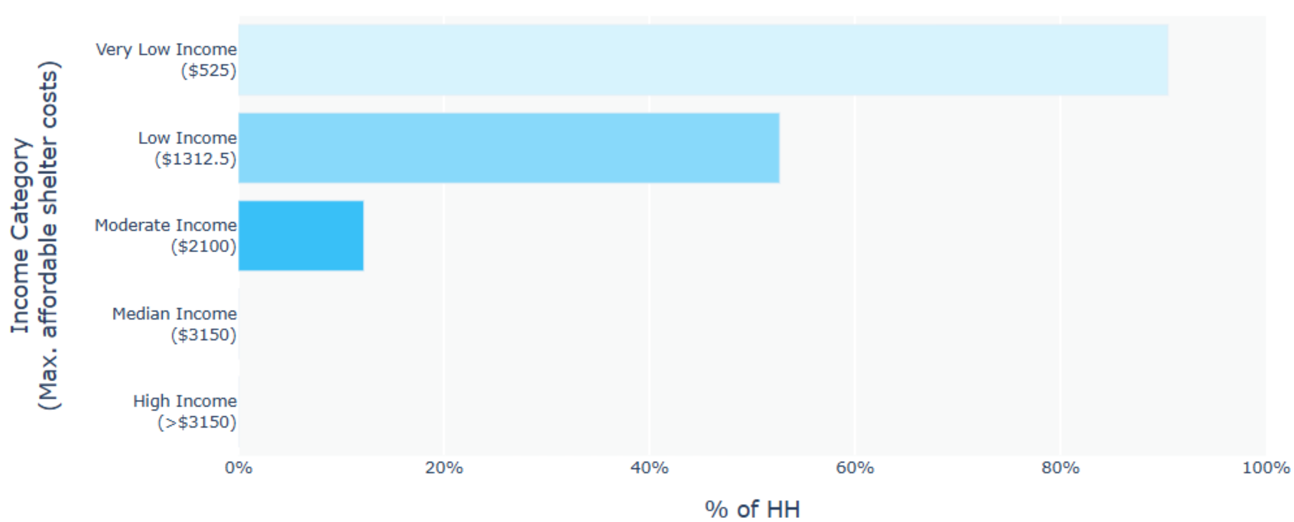
This table segments households into income categories based on the Area Median Household Income (AMHI) of $105,000, which equates to an affordable shelter cost of $2,625/month using the standard 30% affordability threshold.

- **Very low-income households** (earning under $21,000) can afford no more than $525/month in shelter costs and represent 1.35% of households.
- **Low-income households** (earning between $21,000 and $52,500) can afford $525 to $1,313/month in shelter costs and represent 15.05% of households.
- **Moderate-income households** (earning $52,500 to $84,000) can afford between $1,313 and $2,100/month in shelter costs and represent 19.79% of households.
- **Median-income households** (earning between $84,000 and $126,000) can afford up to $3,150/month in shelter costs and represent 27.53% of households**,** while **high-income households** (earning more than $126,000) can afford above that threshold.

This table shows that more than **one-third of all households (36.2%) earn less than 80% of the AMHI,** falling into categories where market housing is increasingly unaffordable without subsidy or non-market intervention.

Figure 6

Percentage of Households in Core Housing Need by Income Category



This figure demonstrates that core housing need is not limited to the very lowest income households. A considerable share of low- and moderate-income households across various household sizes experience difficulty affording adequate housing.

Table 6

2021 Affordable Housing Deficit

Income Category (Max. Affordable Shelter Cost per Month)	1 Person Household	2 Person Household	3 Person Household	4 Person Household	5+ Person Household	Total
Very Low Income ($525)	150	35	0	0	0	185
Low Income ($1,312)	665	375	125	50	15	1,230
Moderate Income ($2,100)	0	80	110	100	85	375
Median Income ($3,150)	0	0	0	0	0	0
High Income (> $3,150)	0	0	0	0	0	0
Total	**815**	**490**	**235**	**150**	**100**	**1,790**

This table quantifies the housing deficit, being the number of households for whom there are no adequately affordable housing options, by income level and household size.

- The greatest shortfall occurs among low-income households, with 1,230 households facing an affordability gap.
- Among very low-income households, 185 households (primarily one-person households) lack access to housing within their affordability threshold.
- Even moderate-income households face a deficit of 375 units, particularly affecting households with three or more people.

In total, 1,790 households fall into this deficit, demonstrating the scale of unmet housing need in the Town, with the core housing crisis primarily focused on the lower half of the income spectrum.

3.6.1 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	3,570
	Percentage	22.7
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	1,725
	Percentage	11.1
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	970
	Percentage	38.1
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	705
	Percentage	4.6
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	2,600
	Percentage	19.7
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	1,020
	Percentage	6.6
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	595
	Percentage	3.8
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	145
	Percentage	0.9
Adequacy – Tenant households in dwellings	Total	145
	Percentage	5.7

3.6.1 Households in Core Housing Need		
Characteristic	**Data**	**Value**
requiring major repairs (# and %)	Percentage	0.5
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	450
	Percentage	3.4
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	70
	Percentage	0.4
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	580
	Percentage	3.7
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	75
	Percentage	0.5
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	180
	Percentage	7.1
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	50
	Percentage	0.3
Suitability – Owner households in unsuitable dwellings (# and %)	Total	410
	Percentage	3.1
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	30
	Percentage	0.2
Total households in core housing need	Total	1,795
Percentage of tenant households in core housing need	Percentage	29.4

3.6.1 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Percentage of owner households in core housing need	Percentage	8.2

The Town has 1,795 households in core housing need, representing approximately 11.1% of all households. However, this need is not evenly distributed:

- 38.1% of tenant households spend more than 30% of their income on shelter, with 705 (29.4%) in core housing need.
- Among homeowners, 19.7% spend more than 30% of their income on housing, and 6.6% are in core housing need.
- Core need due to housing adequacy (requiring major repairs) affects 595 households, with 145 in core housing need, primarily among homeowners.
- Suitability issues (inadequate size for household composition) affect 580 households, though only 75 are considered in core need as a result.

Tenants are disproportionately affected across all three dimensions, which encompass affordability, adequacy, and suitability. For example, 5.7% of tenant households live in dwellings needing major repair, and 7.1% live in overcrowded conditions, compared to 3.4% and 3.1% of homeowners respectively. However, even among homeowners, rising housing costs and maintenance needs are pushing a growing number of households, especially seniors and single-income families into core need.

Analysis

The data presented in this section demonstrates the housing challenges faced by a significant portion of the Town's population. Many households are classified as being in core housing need, with a substantial portion, particularly renters, low- and moderate-income earners, and smaller households, are experiencing marked barriers to securing appropriate housing. The Town faces an estimated affordable housing deficit of 1,790 units, with the most pronounced shortfalls occurring within the low- and very-low-income categories, where affordable shelter costs fall below $1,300 per month.

The disproportionate burden carried by tenant households is particularly concerning. Over 38% of tenant households spend more than 30% of their income on shelter costs, and nearly one-third are in core housing need. Additionally, tenants are more likely than owners to live in dwellings requiring major repair or those deemed unsuitable due to overcrowding. These conditions heighten the risk of housing insecurity among already vulnerable populations, including seniors, single-parent families, one-person households, and individuals employed in precarious or low-wage occupations. Overall, this data demonstrates the inadequacy of current market-based housing solutions in meeting the needs of lower-income households.

3.7 Other Data/Information

To complement the quantitative assessment of core housing need presented in the previous section, the following data provides additional insight into the types of housing units required, the extent of housing need by unit size, and the degree to which certain population groups are disproportionately affected by housing affordability challenges. These findings are essential to informing inclusive housing policies and targeting solutions that reflect the lived realities of equity-deserving populations in the Town.

Table 7

Number of Homes in Core Housing Need, Town of New Tecumseth

Maximum Affordable Cost	1 Bedroom Homes	2 Bedroom Homes	3 Bedroom Homes	4 Bedroom Homes	5 Bedroom Homes	Total
$525	150	20	0	0	0	170
$1,312	870	230	95	0	0	1,195
$2,100	35	100	125	70	15	345
$3,150	0	0	0	0	0	0
>$3,150	0	0	0	0	0	0
Total	**1,055**	**350**	**220**	**70**	**15**	**1,710**

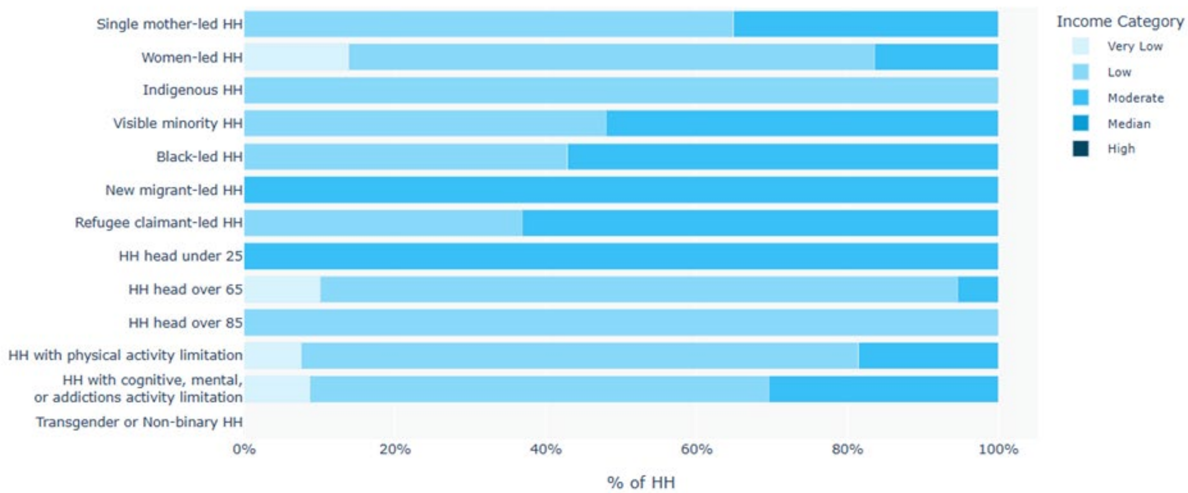
This table estimates the number of households in core housing need by comparing maximum affordable shelter costs to the availability of units by bedroom size. Of the 1,710 total households in core housing need:

- 1,055 households require one-bedroom units, with 150 of those in need of units at or below $525/month, and 870 need units priced below $1,312/month
- 350 households require two-bedroom units, with the majority of households falling within the very-low to low-income thresholds.
- The need drops for three-bedroom and larger homes, but remains notable, especially for 125 households needing three-bedroom homes at or below $2,100/month

The data demonstrates that core housing need is concentrated among households requiring smaller, more affordable rental units. Very-low income and low-income individuals are largely underserved by the existing housing market, particularly those seeking one-bedroom units, showing the imperative need to expand the supply of affordable bachelor and one-bedroom apartments, especially those priced below $1,300/month.

Figure 7

Percentage of Households in Core Housing Need by Priority Population Income Category, 2021



This figure illustrates the proportion of households in core housing need with various priority populations, disaggregated by income category (Very Low, Low, Moderate, Median, and High).

Priority groups, including single mother-led households, women-led households, Indigenous households, households led by older adults, and individuals with disabilities or activity limitations, are overwhelmingly clustered in the very low- to low-income categories, and as such, are far more likely to experience core housing need. It is important to note that Indigenous-, Black-, and visible minority-led households show elevated rates of low income and housing precarity, demonstrating the need for culturally appropriate, affordable housing. Meanwhile, older adults, especially those over 65, demonstrate elevated vulnerability, further reinforcing the demand for accessible and smaller units.

Contextual Analysis

Over the past several years, the share of owner households in core housing need has primarily fallen within the low- to moderate-income range, reflecting the comparative affordability of homeownership in the Town prior to the recent housing market surge. However, recent increases in housing prices and interest rates are likely to have pushed a growing number of owners, especially those on fixed or single incomes, into core housing need since 2021.

Conversely, the share of renter households in core need saw a slight decline during the pandemic years, which is a trend likely tied to temporary federal assistance programs and short-term rental declines during the economic downturn. However, this trend has likely reversed in the post-2021 period. The rapid influx of non-permanent residents, including temporary workers and migrant families, has added new demand to the already tight rental market, placing additional upward pressure on rent prices and increasing the number of renter households at risk of housing insecurity.

4. Priority Groups

In order to fully understand and address housing challenges within the Town, it is essential to examine the experiences of groups who face disproportionately high levels of housing need. There are 12 groups that CMHC defines as priority populations for affordable homes. Additionally, there is a 13th group, which accounts for women-led households, specifically single mothers. This group is identified in the National Housing Strategy, which targets 33% (with a minimum of 25%) of funding towards to housing for women-led households. Therefore, priority population groups are composed of:

- 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

These populations face barriers to securing suitable, affordable, and stable housing that outpace those of the general population. 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 individuals may identify with multiple priority categories, which are not adequately represented in the data. Despite these limitations, it is imperative to understand and collect information specifically on housing need by priority populations to ensure the development of inclusive housing policies. This section draws on both quantitative enumeration data and qualitative insights from local service providers to illuminate the unique circumstances and housing pressures affecting each of these groups in our community.

4.1 Housing Need and Challenges of Priority Populations

As stated, CMHC identifies priority populations whose housing needs exceed those of the general population. In the Town, both quantitative data and local service-provider insights reveal that several of these groups face pronounced housing challenges, including:

Single Mother-Led Households

Although census data do not disaggregate core housing need by family type, the *Simcoe County Homelessness Enumeration* (2022) found that 19% of those experiencing homelessness were single parents with dependents, 84% of whom were women. In the broader rental market, households led by single mothers, often earning incomes in the low- to moderate-income brackets, struggle to find one- or two-bedroom units priced below $1,312/month (core housing need deficit: 1,195 units at this threshold). Local women's shelters report full occupancy year-round with long waiting lists for transitional housing, demonstrating the acute shortage of affordable family units.

Youth (16-24 years)

Young adults comprise 11% of those counted as homeless in the 2022 Point-in-Time survey and represent 24% of first-time homelessness incidents. Headship rates for 20-24 year olds in the Town stand at only 5.4%, indicating that many remain in multigenerational homes due to rental costs averaging above their affordability threshold, with rental costs typically exceeding $1,300/month. Youth specific service providers, such as Youth Haven and agencies participating in the *Simcoe County Homelessness Enumeration* (2022), have reported persistent barriers for young adults in accessing safe and affordable rental housing, which is often one-bedroom and studio units.

Seniors (65+)

Residents over 65 years of age account for 20% of the enumeration count and 27.8% of all households. Nearly 70% of seniors in core need live alone yet occupy homes with three or more bedrooms. This mismatch demonstrates the need for accessible one- and two-bedroom units, which are currently under supplied in both market and non-market sectors.

Indigenous Peoples

Although only 4% of the Town's population identifies as Indigenous according to census data, 30% of enumeration participants self-identified as First Nation or Metis. Many of these individuals face layered barriers, including a shortage of culturally appropriate housing and low proximity and access to services. Service providers report that emergency shelters and transitional programs often lack capacity to offer targeted support tailored to Indigenous clients, who also experience higher rates of chronic homelessness.

Racialized Newcomers and Refugee Migrants

Newcomers constitute 15% of the general population but only 5% of enumeration respondents identified as recent immigrants or refugees. This reported proportion is likely an under representation due to hidden homelessness. Nonetheless, Simcoe County Newcomer Centre data show that newcomer households endure a 90-day average rental search and disproportionately occupy secondary suites. Local affordable housing agencies indicate that refugee families struggle to find three- or four-bedroom units at or below $2,100/month, contributing to a deficit of 345 units.

People with Disabilities and Mental Health or Additions Challenges

Over 73% of enumeration participants reported mental health challenges, 61% substance-use challenges, and 41% physical disabilities. Supportive, congregate housing with wrap-around services is not accessible within the Town, leaving many at risk of cyclical homelessness.

LGBTQ2S+

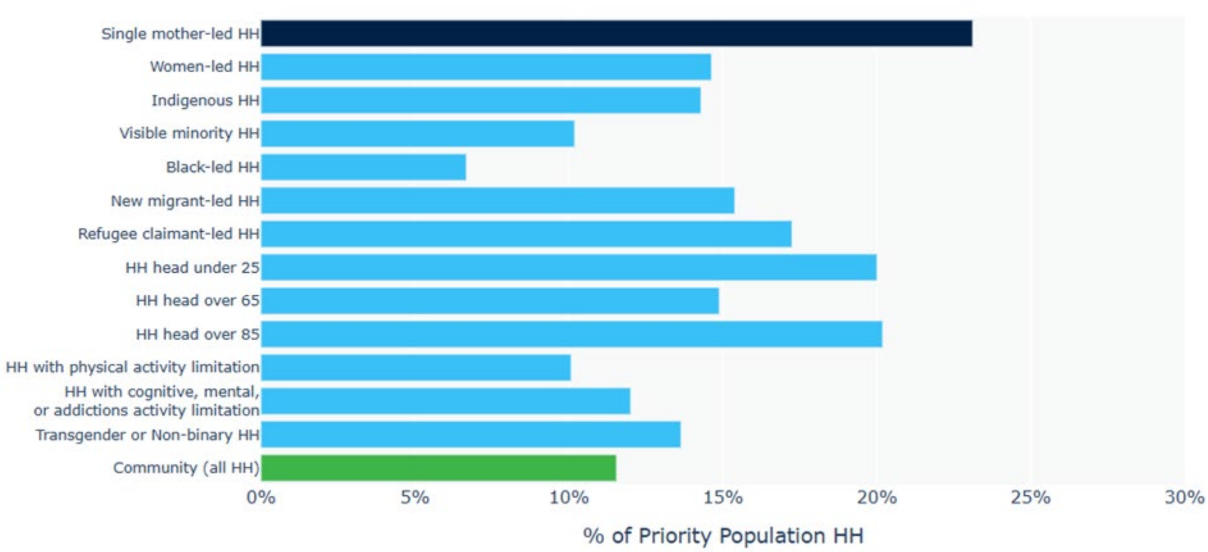
While enumeration data captures only 11% of participants identifying as LGBTQ2S+, it is important to consider that LGBTQ2S+ youth fleeing unsafe or unsupportive family environments may encounter barriers to safe, non-discriminatory rentals.

Veterans

Veterans, though a small cohort of 3% in enumeration, exhibit higher rates of rental arrears and precarious housing upon leaving service, with limited rent-supplement programs in place locally. While there is one local provider, which offers 33 affordable units specifically for veterans and seniors, it is still far too low to meet practical community needs.

Figure 8

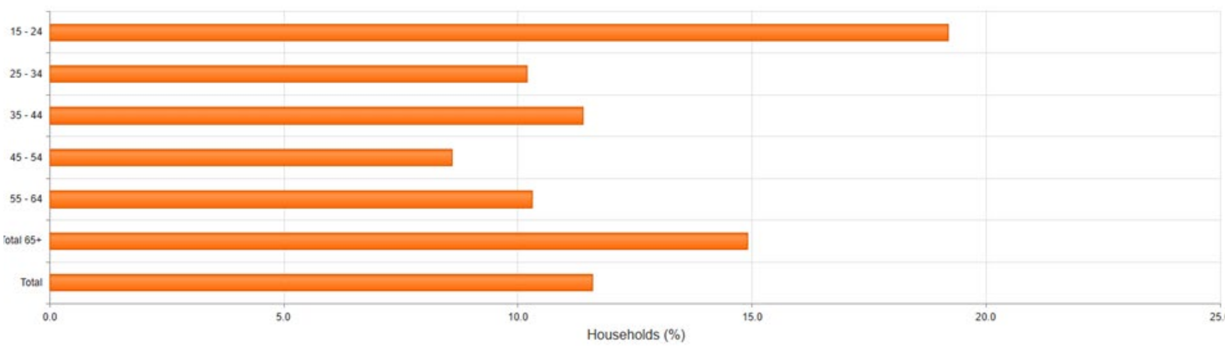
Percentage of Households in Core Housing Need by Priority Population, 2021



This figure highlights the disproportionate burden of core housing need among priority population groups. Single mother-led households are most affected, with a significant proportion experiencing housing need (approximately 23%), followed by households led by individuals over 85 and under 25 (approximately 20% each).

Figure 9

Age of Primary Household Maintainer (% of the Households in Core Housing Need), Town of New Tecumseth



Source: CMHC Housing Portal

This figure reinforces the data that demonstrates that youth (under 25) and seniors (65+) represent the age cohorts most likely to experience core housing need. This reflects both economic precarity among young adults and a growing need for aging-friendly housing options for older residents.

Analysis

The data illustrates that multiple priority groups in the Town face significant housing challenges. These are not merely individual vulnerabilities, but structural mismatches between available housing supply and the socio-economic realities of many residents. The rental housing market is highly undersupplied and does not adequately serve low- and moderate-income households. As discussed, one-bedroom and two-bedroom rental units priced below $1,300/month are critically lacking, and households relying on social assistance, pensions, or minimum-wage employment are effectively excluded from the market.

This data clearly demonstrates that systemic barriers, such as income inequality, discrimination, and lack of accessible housing options, contribute to high rates of core housing need among equity-deserving groups. These populations are often unable to access housing that is both affordable and suitable for their household composition or support needs.

There are also demonstrated disparities present pertaining to different age groups within the population. For youth, limited income, unstable employment, and lack of affordable rental housing prevent household formation or force overcrowded living conditions. For seniors, downsizing options are often unavailable or unaffordable, and many are left over-housed in single-detached homes they can no longer maintain. Both groups require smaller, accessible, and lower-cost housing options to meet their needs.

Furthermore, the intersectionality of vulnerability, where residents belong to multiple priority groups (e.g., an Indigenous single-mother with a disability), intensifies the risk and must be addressed through targeted, inclusive, and deeply affordable housing development. The Town's current housing stock, largely comprised of single-detached dwellings with three or more bedrooms, does not align with the composition or financial capacity of the population, particularly within these underserved groups.

4.2 Incidence and Severity of Homelessness

A Point-in-Time count between January 25th to 27th, 2022, identified 722 individuals experiencing homelessness across Simcoe County, including in the Town of New Tecumseth, representing a rate of 13.2 per 10,000 residents. This total includes:

- Emergency-sheltered (61%): 438 individuals in shelters, including domestic violence and motel-overflow programs.
- Provisionally accommodated (35%): 253 individuals couch-surfing, in transitional housing, motels paid privately, or institutional settings.
- Unsheltered or unknown (4%): 31 individuals living in vehicles, encampments, or public spaces.

Of these 722 individuals, 441 completed detailed Point-in-Time surveys. Key severity indicators include:

- Chronic homelessness: 70% met the federal definition (homeless for 6+ months in the past year), up from 64% in 2022.
- Youth and seniors: 11% aged 16-24, 20% aged 55+
- Families: 23% of participants were accommodated by dependents (184 children), up from 12% in 2020.
- Health challenges: 73% reported mental health issues; 61% substance use; 41% physical illness or disability.
- Income sources: 71% relied on OW/ODSP; 16% were employed; 8% reported no income.

Beyond the Point-in-Time data, the Simcoe County Homelessness Management Information System (HIFIS) recorded 1,740 unique individuals accessing emergency shelters in 2021, indicating a broader annual footprint of homelessness. The County's By-Name List (BNL) provides a real-time registry, with 444 active cases as of January 31, 2022, highlighting ongoing system demand and the need for rapid housing and prevention initiatives.

While Point-in-Time counts capture visible homelessness, hidden homelessness, such as those doubling up with family or friends, remains substantial. In the Point-in-Time follow-up survey, 43% of respondents had stayed with 1-3 friends or family in the prior year, and 4% had stayed with 10+ contacts, reflecting sustained housing instability beyond emergency shelters.

This data demonstrates a severe and multifaceted homelessness crisis in the Town, particularly affecting vulnerable groups, such as families with children, youth, seniors, Indigenous peoples, and individuals with disabilities or health challenges, among others. The high rate of chronic homelessness, coupled with limited shelter capacity and scarce supportive housing, shows the need for an urgent, coordinated, and impactful response.

4.3 Local Factors Contributing to Homelessness

Homelessness in the Town arises from a confluence of economic, social, and service delivery gaps, many of which are magnified by the Town's rapid growth and constrained housing supply. Primary contributing factors include:

1. Affordable Housing Shortage

- **Rising Costs and Limited Supply**: Between 2016 and 2021, the Town's average home price increased by over 129%, while purpose-built rental construction remained minimal. With vacancies under 2% for most unit types, low- and moderate-income households are effectively shut out of both homeownership and market rentals.
- **Downsizing Challenges**: Seniors wishing to downsize face a lack of smaller, accessible units, trapping many in homes they can no longer afford or maintain.

2. Income and Employment Instability

- **Precarious Work**: Nearly 5,000 local jobs are temporary, seasonal, or contract, which typically offer neither predictable income nor benefits. Workers in retail, tourism, and agriculture earn median wages below $31,000, making consistent rent payment untenable.
- **Commuter Town Dynamics**: With a net outflow of over 6,800 workers each day, many residents must choose between affordable housing far from employment or overstretched budgets to live closer to work.

3. Service Gaps in Health, Mental Health, and Addictions

- **Mental Health and Addictions**: Over 73% of those counted in the 2022 enumeration completed by the County reported mental health challenges and 61% substance-use issues, yet the Town lacks local addiction supportive-housing programs or integrated outreach teams. This forces many into crisis of emergency shelter systems outside of the Town.

- **Limited Community Supports**: Limited small local clinics and three-month waitlists for addiction services in 2023 have left vulnerable populations with few alternatives.

4. Domestic Violence and Family Conflict

- **Shelter Capacity**: Survivors of domestic violence account for an estimated 10% of emergency shelter demand. My Sister's Place and other agencies report 100% occupancy and multi-month waitlists for transitional units, driving hidden homelessness among women and children.

5. Demographic and Migrant Pressures

- **Newcomers and Refugee Claimants:** While only 5% of enumeration respondents were recent immigrants, local data show newcomers wait an average of 90 days for rental units. Refugee families, which often constitute larger households, compete for the same limited stock of affordable three- and four-bedroom units.

- **Youth Housing Stability:** Young adults (18-29) exhibit headship rates under 30%, delaying household formation and contributing to intergenerational crowding.

6. Infrastructure Constraints

- **Servicing Limits**: A shortage of potable water capacity has stalled new multi-unit developments since 2022, further tightening the housing supply and exacerbating affordability pressures.

4.4 Temporary and Emergency Relief Resources

Town residents experiencing homelessness rely on a combination of County-administered programs and nearby shelters. Despite this support, capacity remains well below local need:

1. County Motel/Voucher Program

- **Capacity**: On the 2022 Point-in-Time night, South Simcoe, which includes the Town of New Tecumseth, had 46 motel voucher beds available. These were arranged through agreements with motels primarily in Alliston and nearby Bradford.

- **Usage**: Of the 153 South Simcoe residents recorded in emergency shelter via motel vouchers, many were from the Town, representing demand more than three times the available capacity of 46 beds and indicating significant overflow into informal or unsafe accommodations.

2. Violence Against Women (VAW) Shelter Beds

- **Capacity**: Aside from support offered by My Sister's Place services, as described below, the nearest dedicated VAW shelters are located in Barrie, offering 62 emergency beds for woman and children fleeing domestic violence.
- **Usage**: These beds operate at 100% occupancy year-round, with waiting lists extending beyond four weeks. As a result, survivors from the Town often face travel barriers or must remain in unsafe situations until space becomes available.

3. Transitional Housing

- **County-Wide Transitional Beds**: Simcoe County funds 135 transitional housing beds across its service area.
- **Local Access**: Within the Town, only 12 transitional units (typically in licensed group homes) are directly accessible. On Point-in-Time night, 253 individuals were provisionally accommodated (couch-surfing, hospital stays, or temporary motels), highlighting a local shortfall of 241 transitional beds.

4. Warming and Daytime Supports

- **Seasonal Warming Centre**: Operated by Alliston's Ministerial Association, this pop-up shelter provides 20-30 beds during extreme cold temperatures but does not operate year-round.
- **Drop-in Services**: Weekly outreach at Alliston's Library offers basic hygiene kits and referrals, but the Town lacks a dedicated indoor daytime drop-in or warming facility in Beeton or Tottenham.

5. Capacity vs. Documented Need

- **Emergency Gap**: At least 438 Couty-wide emergency shelter users on Point-in-Time night contrasted with only 46 motel beds and 62 VAW beds, leaving an estimated 330+ crisis shelter beds unmet for South Simcoe alone.
- **Transitional Deficit**: Only 12 in-Town transitional beds versus 253 provisionally accommodated residents represents a gap of 241 beds.
- **Supportive Housing Absence**: There are no permanent supportive housing units in the Town, despite 70% chronic homelessness and high rates of mental health and addiction challenges.

Current emergency and transitional relief resources, including motel vouchers, regional VAW shelters, limited transitional beds, and sporadic warming-centre capacity, are not commensurable with the scale of need in the Town. Sustained investment in locally based emergency shelter, expanded transitional housing, and indoor daytime supports is critical to prevent further entrenchment of homelessness and to bridge residents into stable, permanent housing solutions.

An overview of dedicated programming and corresponding missions addressing homelessness within the Town is outlined below:

Support and Hope for Individuals and Families Today (S.H.I.F.T.) Emergency Overnight Shelter Program

Provides overnight shelter year-round to individuals and couples experiencing homelessness, as well as access to housing, employment search, community support, food, and meals. This program focuses primarily on short-term accommodations, with limited shelter beds available and 24/7 staff support. The program is intended to bridge the gap between entering homelessness and moving into safe and sustainable housing.

Simcoe County: Street Outreach

Enhanced street outreach services provide support to those experiencing homelessness year-round, with an increased emphasis during extreme winter temperatures. Outreach teams offer a range of services to those who are vulnerable and who may not otherwise access shelters. Outreach teams facilitate access to shelter or respite beds in addition to offering individualized support to help with accessing a range of services, such as income support, mental health and addiction services, and health care services. Simcoe County Street Outreach also focuses on assisting individuals in developing plans to transition to more permanent housing options.

My Sister's Place

Provides emergency and longer-term shelter for women and children experiencing domestic abuse. The shelter is looking to fund a major expansion of their facilities. However, the organization has not been able to receive grant funding necessary to support such expansions. There is an apparent need within the community for additional shelter beds and accommodations in alignment with those administered by My Sister's Place.

4.5 Housing Needs for Those Excluded from Publicly Available Data Sources

Certain segments of the Town's population are not fully captured by conventional core housing need metrics, yet confront significant housing challenges, including:

Post Secondary Students

While the Town itself does not host a major campus, many residents commute daily to nearby Georgian College campuses in Barrie and Orillia. These students often seek short-term furnished studio units, or one-bedroom apartments close to transit options. The prevailing stock, consisting primarily of large single-detached homes and long-term rental leases, does not accommodate their flexible, budget-constrained tenancies. As a result, some students reside in informal house-shares or accept excessively long commutes, which can affect academic performance and local labour retention.

Residents of Congregate and Supportive Living Facilities

The Town provides approximately 60 licensed beds in group homes and supportive-living residences for seniors and adults with developmental disabilities. Although these facilities address high-support needs, there remains a gap for individuals transitioning out of congregate care. Upon discharge, residents often encounter lengthy waitlists for smaller apartments, which is important housing that would allow them to live independently with minimal supports. Without this, it creates periods of instability or temporary reliance on family or emergency shelters.

Temporary Foreign Workers and Seasonal Agricultural Labourers

Annually, many temporary foreign workers arrive under agricultural and manufacturing programs. Employers commonly arrange dorm-style “bunkhouse” accommodations or rent secondary suites, which are units that frequently exceed occupancy limits and lack proper maintenance. At contract end, workers may be required to vacate on short notice, with few alternative rental options and limited awareness of tenant protections. This precarity can lead to sudden housing loss, with workers sometimes doubling up in overcrowded units or sleeping in vehicles.

Although these groups fall outside standard CMHC datasets, their experiences matter and show critical gaps in the Town’s housing market: the absence of small, flexible rental units for students; the lack of accessible market options for post-care residents of group homes; and unstable, employer-controlled housing for temporary workers. Recognizing their experiences and needs is vital to ensuring that strategies to improve housing affordability and security in the Town leave no population group behind.

5. Housing Profile

5.1 Key Trends in Housing Stock:

Over the past three census periods, the Town has experienced a considerable expansion of its housing stock, yet almost none of that growth has expanded the pool of affordable or below-market units. In 2006, the Town had approximately 10,000 private dwellings. By 2021, this had risen to approximately 15,850. Almost two-thirds of new construction between 2006 and 2021, accounting for approximately 5,900 units, have been single-detached homes, which now represent over 70% of all units in the Town.

In contrast, the supply of purpose-built rental and non-market housing has remained essentially static. As of 2021, there were only 428 primary rental units recorded in CMHC’s database. Additionally, as of 2024, there were 34 secondary units recorded in local data tracking, out of a total inventory of 15,800 dwellings. The Town’s rental vacancy rate for one- and two-bedroom units is effectively zero. This points to a high demand for new entry-level or modestly sized homes, as those built since 2006 have been and remain occupied, resulting in no additional supply accumulating to create a buffer of affordable stock.

Even modest increases in multi-unit formats have not translated into deeper affordability. In the past decade, townhouses and low-rise apartments have increased from 2,450 units in 2011 to 3,425 by 2021, an addition of 975 units. However, these formats still represent under 22% of total stock, and one-bedroom apartment rental prices often exceed $1,300/month, which is well above the affordability threshold for low- and moderate-income households.

Overall, while the Town's housing count has increased by nearly 6,000 units over fifteen years, the net gain in affordable and below-market housing has been essentially nonexistent. Market-rate production has far outpaced any expansion of non-market or subsidized rental housing, leaving many local households with few options as vacancy rates decline and prices continue to rise.

5.2 History of Housing and Driving Forces

The Town's housing landscape has been continuously reshaped by its evolving economy, infrastructure constraints, transportation links, climate considerations, and migratory trends. Initially, the Town was established as a collection of small agricultural villages, including Alliston, Beeton, and Tottenham. The Town saw only modest housing growth through the 1960s and 1970s, when roughly 3,340 new units were built. Affordable lands and proximity to Highway 89 and Highway 400 attracted early commuters to Barrie and the Greater Toronto Area.

The 1980s and 1990s introduced a second wave of development, as manufacturing at the Honda plant in Alliston created many local job opportunities. Between 1981 and 2000, the Town added over 4,000 new dwellings, which predominantly included single-detached homes, to house the expanding blue-collar workforce. However, growth then stalled in the early 2000s, partially due to limited water servicing capacity, which is a constraint that has only become more pronounced.

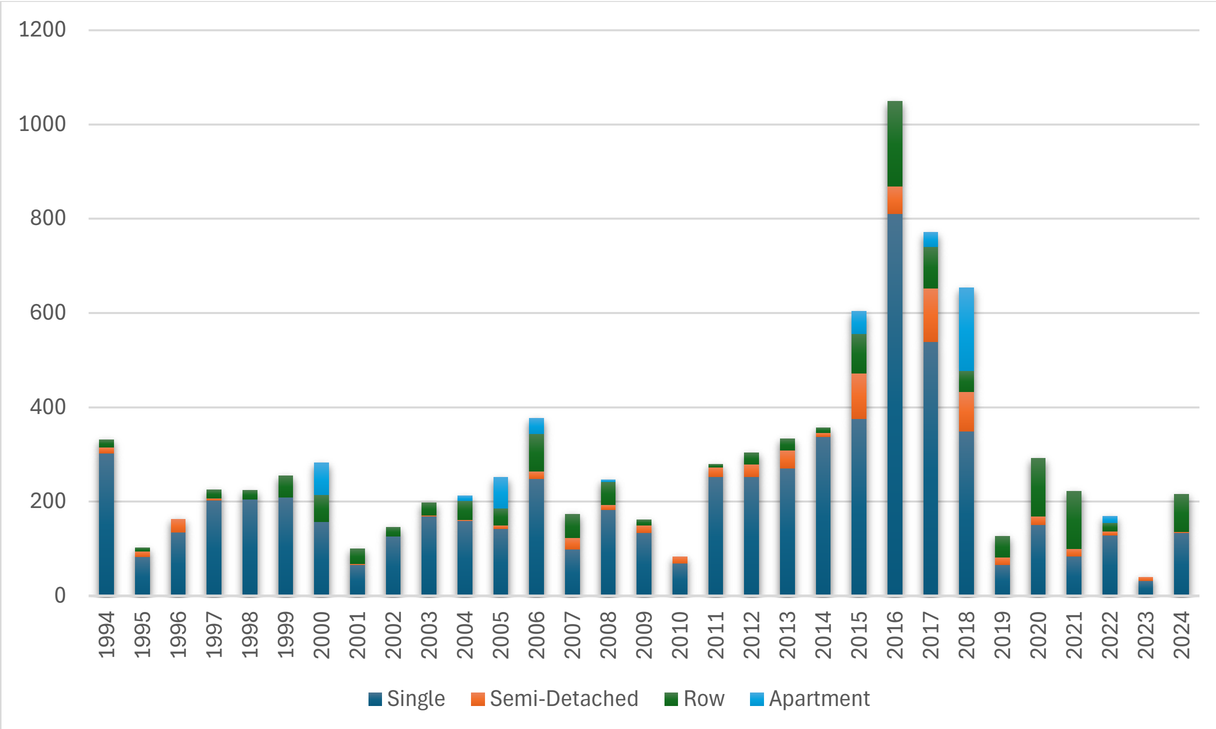
From 2010 onwards, rising Greater Toronto Area housing costs drove younger and immigrant households into the Town, seeking more affordable homeownership or rental options within commuting distance to York and Peel Regions. Between 2011 and 2018, the Town recorded its largest single-period increase in housing starts, peaking at over 1,000 units in 2016, as developers sought to capitalize on strong demand for low-rise subdivisions. Semi-detached and townhouse projects also emerged during this period, accounting for approximately 20% of absorbed units at that time.

However, these gains have been tempered by recurring long-term challenges. The Town's water treatment and distribution systems have reached capacity, which has delayed the implementation of multi-unit intensification projects and effectively capped new supply since 2020. At the same time, extreme weather events, most notably the 2017 flood and the 2019 ice storm, have prompted stricter stormwater management requirements and constrained developable land, which has further limited housing options.

As a result, the Town now has a near zero rental vacancy rate and rising core housing need. There is a clear pattern demonstrating that while rapid expansion of single-detached housing has met aggregate demand, the Town remains critically short of the more diverse, affordable, and multi-unit housing necessary for an increasingly diverse population.

Figure 10

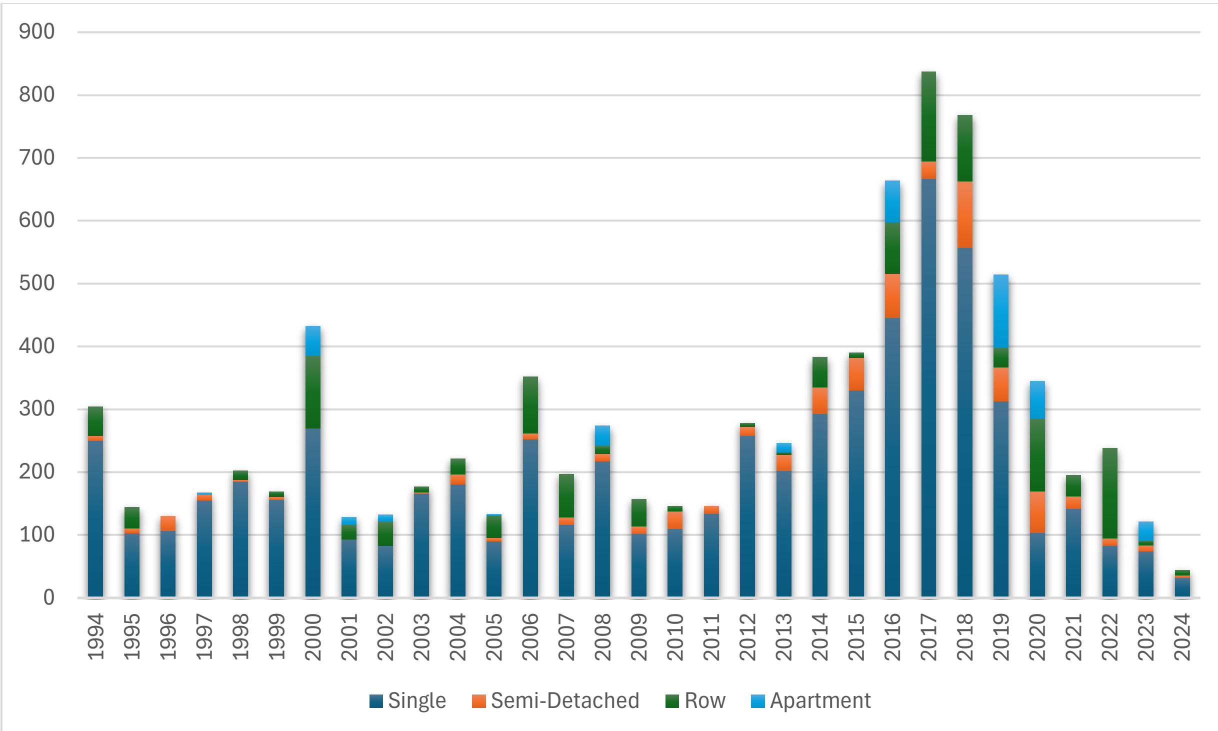
Historical Starts by Dwelling Type, Town of New Tecumseth



Since 1994, single-detached starts have dominated, peaking at over 800 new units in 2016 of the total of approximately 1,000 units constructed. Semi-detached and row-townhouse construction grew modestly after 2010, while apartments remained an almost negligible share of annuals starts. The post-2016 surge reflected heightened commuter inflows from the Greater Toronto Area, yet servicing constraints have already driven starts back below 300 units per year from 2019 onwards.

Figure 11

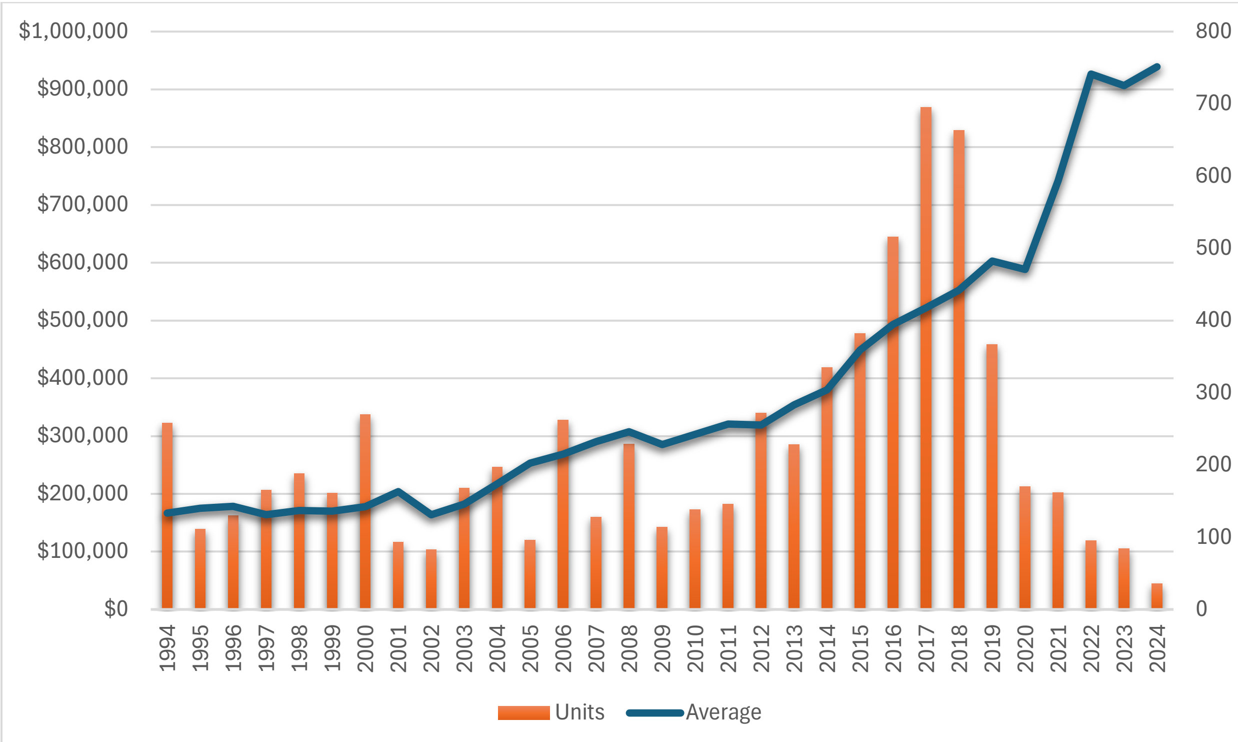
Historically Absorbed Homeowner and Condominium Units by Dwelling Type



Absorbed single-detached dwellings generally accounted for over 75% of all sales historically, with row townhouses and semi-detached dwellings primarily comprising the remaining 25%. A shift towards low-rise multi-unit forms began to grow around 2014, coinciding with provincial intensification directives, though absolute numbers for condominiums, apartments, and attached housing forms remain small relative to single-detached dwellings. There are very low numbers of recently occupied units due to lack of water allocation and servicing availability.

Figure 12

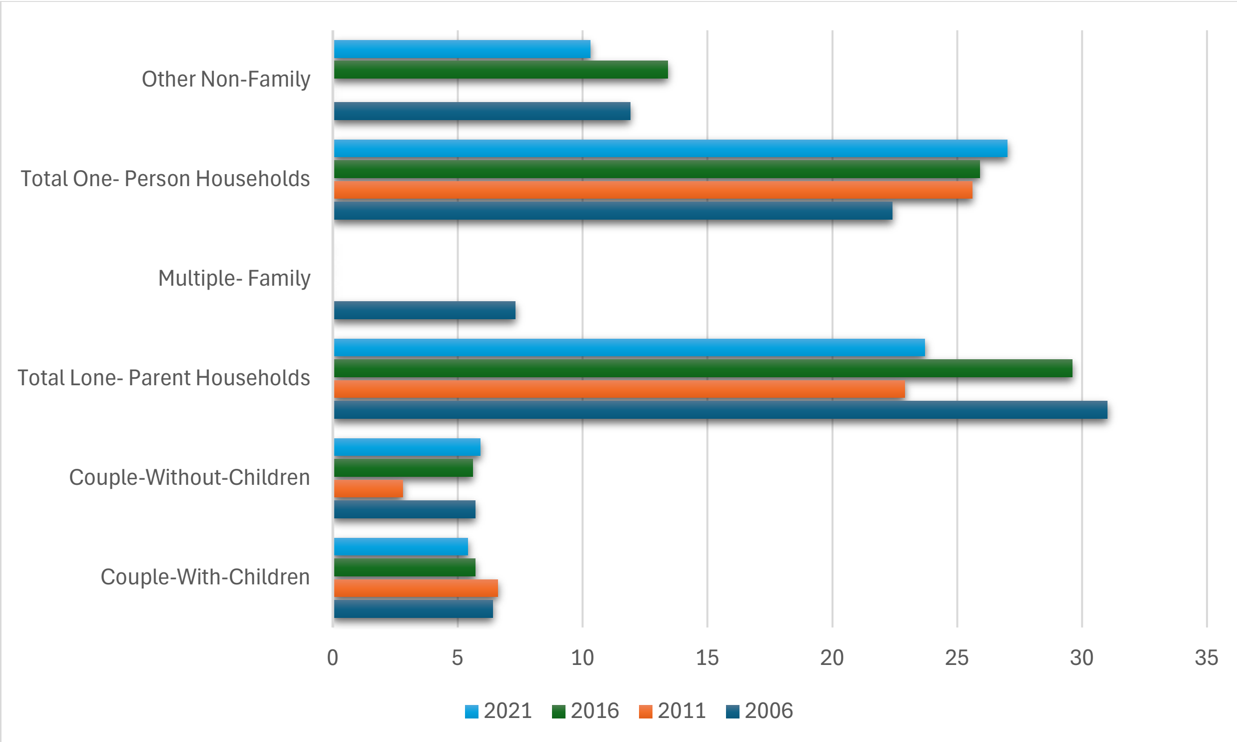
Historical Average, Median, and Price Percentiles for Absorbed Homeowner and Condominium Units



Housing prices accelerated sharply after 2015, from a median of approximately $475,000 to nearly $900,000 by 2017, making entry-level homeownership increasingly difficult to attain. Since 2020, housing prices have risen rapidly. Consistent income gains, as demonstrated later by Figure 14, have not kept pace with these price escalations, eroding affordability, especially for first-time buyers.

Figure 13

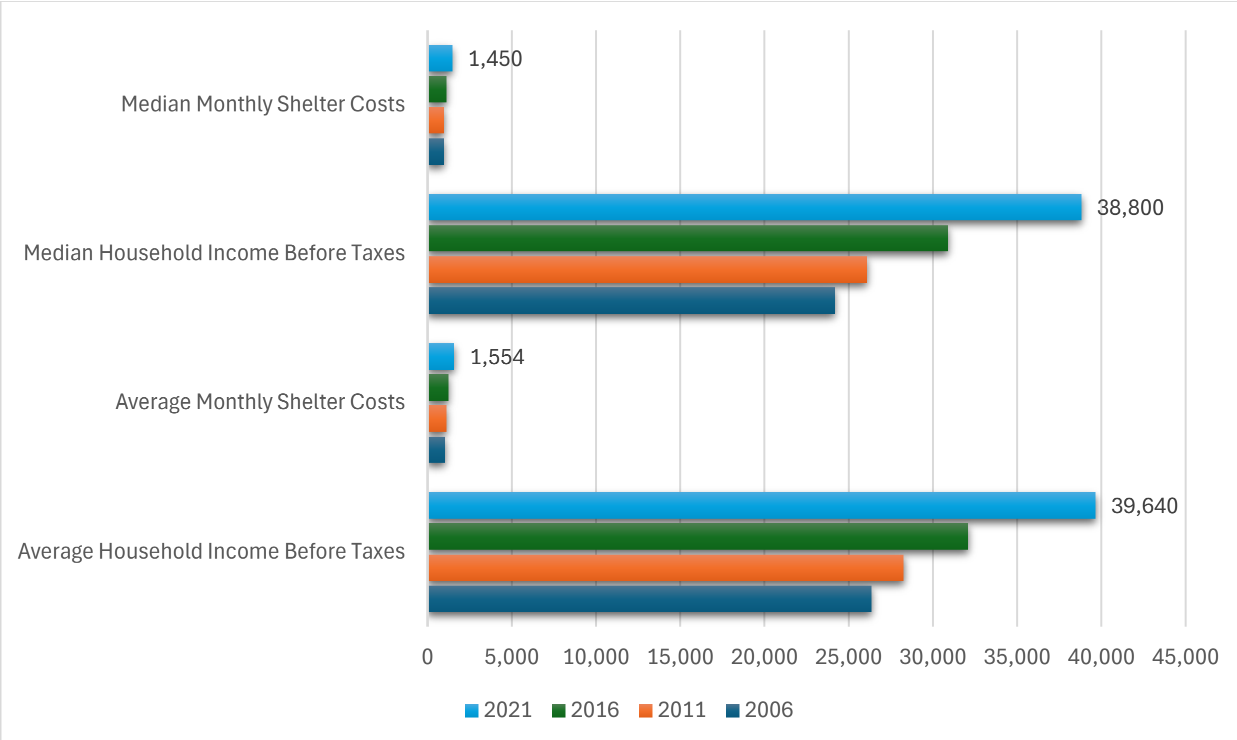
Historical Household Type (% of Households in Core Housing Need)



Between 2006 and 2021, core housing need has been most experienced by one-person households and single-parent households based on factors of affordability, adequacy, and suitability. This demonstrates a considerable gap in housing options that are appropriate in size and attainability, particularly for smaller household sizes. Given the lack of new housing starts, this situation may take time to improve.

Figure 14

Historical Incomes and Shelter Costs (Households in Core Housing Need)



While the average pre-tax household income rose from approximately $26,000 in 2006 to nearly $40,000 in 2021, median monthly shelter costs also rose from approximately $950 to $1,450 over the same period. Consequently, more households fall into the affordability gap. Additionally, from this data, affordable housing attainability measured at 30% of pre-tax income for households is approximately $991 per month ($39,640 / 12 months x 0.3 = $991). Therefore, there's a significant gap between monthly shelter costs and what residents have available for shelter. Overall, shelter cost growth has outstripped income growth, pushing a larger share of low- and moderate-income households into core housing need.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
Total private dwellings	Total	15,850
Breakdown by structural types of units (number of units)	Single-detached	11,225
	Semi-detached	1,110
	Row house	1,445

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
	Apartment/flat in a duplex	520
	Apartment in a building that has fewer than 5 storeys	1,385
	Apartment in a building that has 5 or more storeys	75
	Other single attached	35
	Movable dwelling	60
Breakdown by size (number of units)	Total	15,850
	No bedrooms	45
	1 bedroom	855
	2 bedrooms	2,710
	3 bedrooms	7,010
	4 or more bedrooms	5,240
Breakdown by date built (number of units)	Total	15,850
	1960 or before	1,745
	1961 to 1980	3,340
	1981 to 1990	1,855
	1991 to 2000	2,120
	2001 to 2005	945
	2006 to 2010	1,200
	2011 to 2015	1,830
	2016 to 2021	2,830
Rental vacancy rate (Percent)	Total	0
	Bachelor	*

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
	1 bedroom	0
	2 bedrooms	0
	3 bedrooms+	*
Number of primary and secondary rental units	Primary	428
	Secondary	54
Number of short-term rental units	Total	95

As of 2021, the Town counted 15,850 private dwellings, which included 11,225 single-detached, 1,110 semi-detached, 1,445 townhouses, and 1,980 apartments of varying density and forms. Of these apartments, only 75 units exist in buildings of five or greater storeys. By size, three-bedroom homes dominate at 7,010 units, followed by four or more bedroom homes with 5,240 units. Meanwhile, bachelor and one-bedroom units account for only 45 and 855 units respectively, and two-bedroom homes account for 2,710 units.

This is far short of the one- and two-bedroom households necessary to sustain the population demographics, putting these individuals at risk and vulnerable in terms of housing. Additionally, over 2,830 units have been built since 2016, yet vacancy rates are obsolete for one and two-bedroom rentals, further confirming a critical mismatch between existing supply and demographic demand. Additionally, there are approximately 95 short-term rental units in the Town, which may further reduce the supply of long-term rental housing.

5.3 Built and Lost Affordable Units for Low and Very Low-Income Households

Over the past five years, the Town has not experienced any notable expansion in the stock of housing that is affordable to low- and very low-income households. While residential development has continued, this growth has concentrated overwhelmingly on market-rate ownership units, particularly single-detached homes, rather than rental or non-market housing targeted to those earning below 80% of the Area Median Household Income (AMHI).

In the absence of new dedicated affordable housing construction, much of what has historically functioned as naturally occurring affordable housing, such as older, modest rental units, secondary suites, and small apartments, has become increasingly unaffordable due to market turnover, landlord renovations, and intensifying demand. This quiet erosion of older, lower-rent stock is difficult to track formally, but the effects are visible, as there are fewer listings below $1,300/month, longer waitlists for rent-subsidized housing through the County, and increased reliance on temporary accommodations and extended family support.

The lack of new affordable housing has not only constrained options for lower-income households but also placed added pressure on the limited stock that remains, driving up competition and subsequently, rental housing prices. This gap has created a housing environment where even those earning near the median income struggle to secure housing without financial strain, leaving low-income residents at a particularly high risk of housing precarity or displacement.

Overall, while the Town has seen housing growth in absolute terms, there has been no net gain of affordable units in proportion to the number of economically vulnerable residents. Without intervention, this trend is likely to continue, deepening local housing insecurity and widening equity gaps.

5.4 Average Rent Changes and Influential Factors

Over the past three decades, the Town has seen steady, and recently accelerating, increases in average rent across all unit types. Average rents have risen substantially since the mid-1990s, with the most pronounced increases occurring between 2016 and 2024. During this period, average rents for two-bedroom units for example, increased from $985/month to $1,320/month, which represents an increase of approximately 35% over eight years.

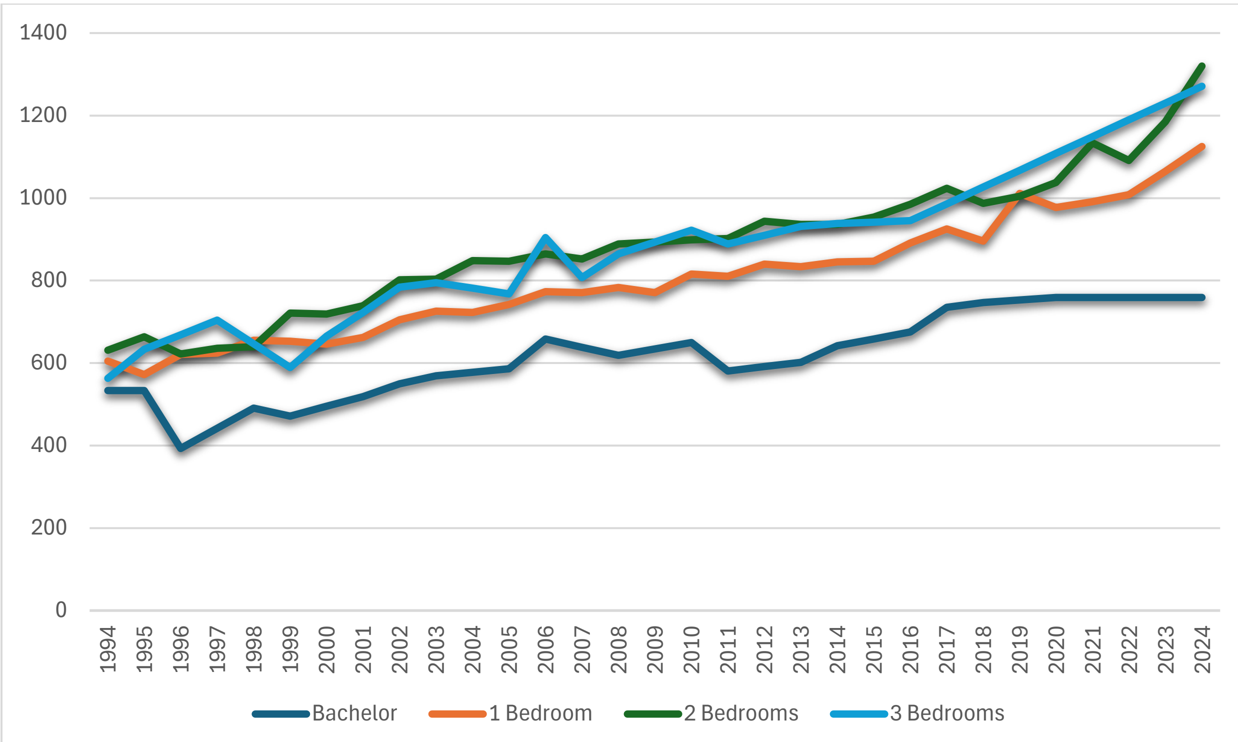
Several interrelated factors have contributed to this sustained upward pressure on rents:

- **Demographic and Economic Growth:** The Town's population grew by 28% between 2016 and 2021, outpacing housing supply, particularly rental stock. As individuals migrate to the Town faster than homes can be built, demand, competition, and prices increase.
- **Supply Constraints:** A limited supply of purpose-built rental housing and restrictions on development due to water servicing limitations have prevented new stock from being built at a pace sufficient to meet demand.
- **Regional Housing Market Pressures:** Rising ownership costs in the Greater Toronto Area have driven more moderate-income earners into the rental market, reducing turnover and pushing up prices locally.
- **National Policy Shifts:** While federal funding streams, such as the Rapid Housing Initiative, have offered support in creating affordable housing units elsewhere, few of those projects have been realized in the Town. This is largely due to limited local development capacity because of a lack of potable water, as well as the absence of local dedicated affordable housing providers.
- **Inflation and Construction Costs:** Recent increases in construction material costs and interest rates have discouraged developers from pursuing rental projects, especially those that would fall below market rate.

Together, these dynamics have produced a rental market where affordability is increasingly out of reach for low- and moderate-income residents. Without deliberate policies, incentives, and funding available to expand the housing stock through increased water servicing capacity, while protecting existing lower-cost units, rents are anticipated to continue rising in the years ahead.

Figure 15

Historical Average Rents by Bedroom Type



This figure demonstrates the steady increase in average monthly rents across bachelor, one-bedroom, two-bedroom, and three-bedroom units from 1994 to 2024. While all unit types have experienced rising costs, two- and three-bedroom units have seen the most significant growth in recent years, reflecting constrained supply and demand for rental units appropriate for families.

5.5 Vacancy Rates Over Time and Influential Factors

Vacancy rates in the Town have declined steadily over the past two decades, with most recent data showing near-zero vacancy for one- and two-bedroom rental units. Although data pertaining to historical rental rates in the Town is limited, CMHC data suggests that rental vacancy rates historically were approximately 2%, allowing for a degree of movement and choice within the market. However, current rental vacancy rates have become increasingly constrained.

Several factors have contributed to the low rental vacancy rate. First, population growth has accelerated, particularly over the past ten years, as the Town has absorbed migration from more expensive areas of the Greater Toronto Area. The Town's previous relative affordability and rural-suburban appeal have attracted both retirees and working families, increasing demand across all housing typologies, especially rental and smaller forms. The Town has added very few purpose-built rental buildings, and coupled with restrictive servicing infrastructure, particularly water and wastewater limitations, have reduced the pace and scale of infill and intensification projects that might have added to the rental stock. The lack of new housing starts contributes to a very low inventory of rental units in the Town, hence rates have been increasing.

Compounding this, existing rental units have sometimes been converted to ownership or lost through redevelopment and renovations. The secondary rental market, typically made up of basement apartments, converted single-family homes, or informal suites, has filled some of the gap but may not be as strictly regulated as traditional rental agreements, with inconsistent housing affordability and security for tenants.

Therefore, vacancy rates remain critically low, making it exceptionally difficult for tenants, especially those with lower or fixed incomes, to find and retain suitable housing. This prolonged tightness in the rental market not only increases costs but also puts pressure on households to accept substandard units, delay housing formation, or relocate outside of the community altogether.

5.6 Trends in Core Housing Need Between Tenant and Owner-Occupied Households

Over time, core housing need in the Town has intensified, especially among tenant households. The proportion of households in core housing need has steadily increased, reflecting both affordability pressures and a mismatch between housing types and the existing housing stock.

In 2021, 11.1% of all households in the Town were in core housing need, accounting for 1,795 households, representing more than 1 in 10 individuals and families. Of these, 29.4% of tenant households were in core housing need, compared to just 8.2% of owner households. This stark disparity demonstrates the growing vulnerability of renters within the local housing system. While owner households tend to have higher incomes and more stable housing costs over time, tenant households are more exposed to rent increases, housing insecurity, and limited choice in a highly constrained rental market.

The drivers of increasing core housing need include rapidly rising shelter costs, particularly in the rental market, stagnant or insufficient income growth for lower-income households, and a severe shortage of affordable units sized appropriately for singles, seniors, and small families. As noted in earlier sections, single-person and two-person households have become the most common household types in core housing need, often being forced to occupy units that are either too large or unaffordable in order to achieve basic shelter needs.

Among owners, core housing need has also risen modestly, driven largely by seniors living on fixed incomes in aging homes requiring significant repairs, or by younger owners who purchased during peak housing price periods out of necessity but now face mortgage and utility costs exceeding affordable thresholds.

Looking ahead, unless new affordable and appropriately sized housing is introduced into the market, these trends are expected to continue. The persistent gap between tenants and owner experiences in core housing need reinforces the need for targeted, tenure-sensitive policy responses.

5.7 Non-Market Housing

The Town's non-market housing supply remains limited relative to the growing demand for deeply affordable housing. Non-market housing refers to units that are either directly subsidized, offered below market rent, part of a co-operative housing model, or designed for transitional or supportive use. These units are essential for ensuring that low- and moderate-income households, people experiencing homelessness, seniors, and people with disabilities, among others, have access to safe and stable housing.

Simcoe County, as the Consolidated Municipal Service Manager (CMSM), is responsible for the administration and coordination of most non-market housing across the Town. Based on information retrieved from the County's interactive Community Housing map, the following represents the current state of non-market housing within the Town.

5.7.1 Current Non-Market Housing Units		
Characteristic	**Data**	**Value**
Number of housing units that are subsidized	Total	70
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	53
Number of co-operative housing units	Total	53
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	*

Note: Numbers of supportive and transitional housing units specifically are not available. Supportive and transitional housing supports that are established by the County are not present in the Town, and are located in areas that may be inaccessible residents, such as Barrie, Collingwood, and Orillia.

Although the Town has experienced growth in its market-rate housing stock, the non-market housing supply is nowhere near reflective of population needs. With only 70 subsidized units, which are composed entirely of rent-geared-to-income options, 53 below market rent units, 53 co-op units, and no units designated by the County for supportive or transitional housing, the Town remains underserved across all categories of affordable and supportive housing. This shortfall is especially significant given the increasing prevalence of core housing need among renter households (29.4% as of 2021) and rising rates of hidden homelessness.

5.8 Other Affordable and Community Housing Options and Gaps

While the Town benefits from a small supply of subsidized housing units, as outlined in the above Section 5.7, a number of important gaps remain in the spectrum of affordable and community housing options. These unmet needs disproportionately affect the Town's most vulnerable residents, including priority populations and low-income seniors, people with disabilities, and individuals requiring transitional or supportive services.

Accessible and Senior-Oriented Housing

Given that nearly 28% of households in the Town are headed by individuals aged 65 and older, there remains a service gap in fully accessible and barrier-free housing options. Although the County oversees several seniors' housing programs, local availability is limited. Long-term care beds in the area, primarily provided through privately owned or County facilities, face extensive and lengthy waitlists, and there is little affordable assisted living housing tailored to seniors with moderate needs. Of the 53 total units that are below market rent in the private market as previously noted, 33 units are located at the Dr. F.M. Walker Veterans and Seniors Villa. Moreover, much of the existing housing stock occupied by seniors (e.g. older single-detached homes) are not suitable for aging in place due to stairs, narrow hallways, or inaccessible bathrooms, among other accessibility and mobility concerns.

Rent Supplements and Affordability Programs

The County, as the service manager, administers several rent supplement and housing allowance programs, including the Canada-Ontario Housing Benefit (COHB). However, uptake in the Town has been limited by both the scarcity of available units and landlords' reluctance to accept below-market rents. Waitlists for rent-geared-to-income units remain long, often spanning several years, and the supplement programs do not fully offset the cost burden for very low-income tenants when local market rents exceed eligible thresholds.

Supportive and Transitional Housing Needs

There is a critical lack of supportive housing in the Town for individuals with developmental disabilities, mental health conditions, and addictions. Currently, some supportive housing placements are available through Empower Simcoe and partner organizations, with most supports located outside of the Town, in areas such as Barrie, Orillia, and Bradford. Empower Simcoe also provides some tenant support services, such as assisting in funding applications for the Ontario Electricity Support Program, Housing Retention Fund, and Low-Income Energy Assistance Program. Residents in need of wrap-around services (e.g. case management, daily living assistance, addiction recovery, trauma-informed care) are often forced to relocate to Barrie, Orillia, or Midland to access programs, creating barriers related to transportation, community dislocation, and service disruption.

Similarly, transitional housing options are essentially nonexistent. Survivors of domestic abuse, youth aging out of care, and people exiting homelessness are often discharged into a private rental market, lacking sufficient support and stability and increasing the risk of recidivism into homelessness or crisis services.

Emerging Gaps

Finally, new and emerging demographic trends, including the influx of temporary foreign workers, international students and newcomers, and precariously housed workers, have created additional housing stress that is not fully captured in standard CMHC indicators. These groups often require flexible, low-cost, and shared housing solutions that are simply not available at the present time.

5.9 Housing Trends

Over the last decade, housing values in the Town have increased drastically, reflecting broader market pressures across the Greater Golden Horseshoe region. The median monthly shelter cost for rented dwellings is now $1,410, which is a figure that exceeds affordability and feasibility measures for many low- to moderate-income households, particularly those earning under $60,000 annually. The average rent for a purpose-built one-bedroom apartment is $991/month, while two-bedroom apartments average $1,134/month. Median rates are slightly lower, at $964 and $1,134 respectively, though still unattainable for households in the lowest income quintile.

The ownership market has similarly escalated. The average sale price for a residential unit in the Town is now approximately $950,000, with the median closer to $1.02 million. For larger homes (3+ bedrooms), the average price surpasses $1,024,000. Even smaller units, such as one-bedroom or bachelor units, sell at an average of $379,900, placing them out of reach for most first-time buyers without significant financial support. These trends reflect a shift in the community’s housing landscape, from what was once a moderately affordable option outside of the Greater Toronto Area to a high-cost market increasingly inaccessible to new entrants and lower-income households.

5.9.1 Housing Values		
Characteristic	**Data**	**Value**
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1,410
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1,059
	Bachelor	*
	1 bedroom	991
	2 bedrooms	1,134
	3 bedrooms+	*
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	975
	Bachelor	*
	1 bedroom	964
	2 bedrooms	1,084
	3 bedrooms+	*
Sale prices (Canadian dollars)	Average	$950,000
	Median	$1,020,000
Sale prices by unit size (Average, Canadian dollars)	Average	$950,000
	Bachelor	$379,900
	1 bedroom	$379,900
	2 bedrooms	$625,000
	3 bedrooms+	$1,024,000
Sale prices by unit size (Median, Canadian dollars)	Median	$1,020,000
	Bachelor	$379,900
	1 bedrooms	$379,900
	2 bedrooms	$639,000
	3 bedrooms+	$1,024,749

This figure presents average and median shelter costs, rental prices by unit size, and sale prices by tenure and bedroom count. Data confirms rising housing costs across all sectors and demonstrates the affordability gap for both renters and aspiring homeowners.

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
Demolished – breakdown by tenure	Tenant	0
	Owner	2
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	237
	Single	153
	Semi-detached	0
	Row	83
	Apartment	1
Completed – Breakdown by tenure (annual, number of structures)	Tenant	*
	Owner	Primarily, data unspecified
	Condo	*
	Coop	0
Housing starts by structural type and tenure	Total	237

This table reflects the annual changes in the Town's housing stock based on 2024 building permit and construction data. Of the 237 new residential structures completed or issued, 153 were single-detached homes and 83 were row or cluster townhomes. During this time, only one new apartment was recorded, reinforcing a local housing production trend that continues to favour low-density, ownership-oriented forms. At the same time, the addition of 51 newly issued legal secondary suites (e.g. basement apartments or Additional Dwelling Units) reveals a significant gap in the delivery of affordable rental housing options, and the inability of many homeowners to make independent mortgage payments, resorting to renting out a portion of their dwelling. The absence of apartment completions demonstrates the Town's ongoing structural reliance on single-family forms, which is an issue that may compound affordability challenges and limit housing choice over time.

6. Projected Housing Needs and Next Steps

This section outlines projected housing needs for the Town to the year 2031, with a focus on aligning anticipated population growth with the right mix of housing by type, size, and affordability. Projections are grounded in recent local population trends, demographic changes, and housing supply characteristics, integrating methodologies recommended by the federal government through the Housing Assessment Resource Tools (HART). This analysis reflects anticipated future needs through the lens of continuous learning, looking at previous patterns of unmet needs and constrained supply to offer a complete picture of future housing pressures.

6.1 Projection Methodology Guidelines

The projection methodology follows the three-step process recommended by HART: (1) population projection, (2) household formation projection based on age-specific headship rates, and (3) housing demand projection by tenure, structure type, household size, and income. These projections also integrate local economic and demographic factors, including recent immigration and aging patterns, to ensure a holistic and comprehensive understanding of future need.

Household formation projections use the latest Ministry of Finance forecasts for the Town, adjusted for gender, age distribution, and net migration. Ownership and rental tenure projections are informed by 2021 census data, while housing type projections reflect historical dwelling propensities and the latest construction activity. Special consideration is given to the Town's low vacancy rates, aging household stock, and recent patterns of suppressed household formation among younger adults, which are all factors that increase pressure on appropriately sized and affordable housing.

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	331	34	0	0	0	365
Low Income	1,760	941	174	81	31	2,987
Moderate Income	935	1,639	535	405	221	3,735
Median Income	710	2,082	991	827	556	5,166
High Income	183	1,721	1,641	1,963	2,223	6,731
Total	3,919	6,417	3,341	3,276	2,031	18,984

This table demonstrates the projected distribution of households across income and size categories by 2031. The largest demand will be concentrated among two-person households, reflecting continued growth in aging couples and single-parent family units. It is important to note that the demand for one-person households is also substantial, particularly among very low- and low-income groups, demonstrating the need for smaller, affordable rental units, seniors' housing, and supportive housing options. High-income households show the most pronounced demand for larger households (3+ people), which aligns with preferences for low-density, ownership-oriented housing. The relatively low projected numbers for very-low income, multi-person households may also mask hidden need or suppressed formation due to affordability constraints.

6.2 Projection Methodology

Projections for the Town use a population-based cohort component model reflective of the Ministry of Finance's 2024 forecast. Age-specific headship rates from Statistics Canada were applied to generate estimates of future household formation, while ownership and rental rate were derived from the 2021 census. Dwelling type projections rely on historical completions and CMHC's under-construction data. Adjustments were made to reflect local development constraints (e.g. water capacity, zoning, rental vacancy rates), and observed housing mismatch data was used to adjust for household-type assumptions.

6.2.1 Projections - 2031

Characteristic	Data/Formula	Value	Methodology Note
Women by age distribution (# and %)	0-14	5,264 (18.4%)	2031 Town of New Tecumseth population forecast adjusted based on Ministry of Finance (MOF) population projections, Fall 2024 release. (x) MOF forecast by gender.
	15-19	1,491 (5.2%)	
	20-24	1,222 (4.3%)	
	25-64	14,969 (52.3%)	
	65-84	4,919 (17.2%)	
	85+	758 (2.6%)	
Male Births	Births x Estimated Proportion of Male Births	143 per year	MOF components of population projections.
Female Births	Total births – Male Births	146 per year	
Survival Rate	Survival rate for those not yet born at	99.6%	Statistics Canada components of population change

6.2.1 Projections - 2031			
Characteristic	**Data/Formula**	**Value**	**Methodology Note**
	the beginning of the census year		from the annual demographic estimates.
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	2,235	County-wide net migration estimates per MOF data applied to projected 2031 Town population.
Projected Family Households	Age-group population x projected age-specific family headship rate	15,850	Ratio of current family/non-family split as reported by Statistics Canada applied to 2031 population estimate.
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	4,648	Ratio of current family/non-family split as reported by Statistics Canada applied to 2031 population estimate.
Total Projected Headship Rate	Family headship rates + non-family headship rates	44.4%	Based on 2031 population estimate over 2031 household estimate
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	360 (annual family) 105 (annual non-family)	Annual change from the estimated 2031 family/non-family households applied to current family/non-family households
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year, and age group	17,195	Ratio of 2021 owner households over 2021 population applied to estimated 2031 population

6.2.1 Projections - 2031			
Characteristic	**Data/Formula**	**Value**	**Methodology Note**
Projected Renter Households	Projected households by type, year, and age group – projected owner households by type, year, and age group	3,303	Ratio of 2021 owner households over 2021 population applied to estimated 2031 population
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure, and age group	Single Detached House	2021 Census special run and recent CMHC under construction inventory

By 2031, household formation is anticipated to grow steadily, with a total of over 20,000 households. Ownership will continue to dominate the market, but renter households, projected to account for over 3,300 units, represent a growing cohort with unique affordability needs. Net migration remains the principal growth driver, as more families seek housing in the Town's commuter-accessible communities. Household formation among younger age groups and seniors will drive demand for smaller, more flexible housing types, such as secondary suites, townhomes, and mid-rise apartments. Ensuring these forms are flexible in where they are permitted and prioritized will be critical to supporting the future population of the Town.

6.3 Population and Households Projections

As a rapidly growing municipality within Simcoe County, the Town is expected to add over 12,800 new residents by 2031, driven largely by interprovincial migration and family formation. These projections are used to model housing need not only in terms of quantity, but also in tenure, structure type, and affordability.

6.3.1 Anticipated Population by 2031			
Characteristic	**Data**	**Value**	**Methodology Note**
Anticipated population	Total	56,808	2031 Town of New Tecumseth population forecast adjusted based on Ministry of Finance (MOF), Fall 2024

6.3.1 Anticipated Population by 2031			
Characteristic	**Data**	**Value**	**Methodology Note**
			release population projections.
Anticipated population growth	Total	12,868	2031 population forecast less 2021 Census.
	Percentage	29.3% or 2.9% annually	% growth between 2021 and 2031
Anticipated age	Average	43	2031 population estimate applied to current 2021 census age structure adjusted for MOF 2031 County age structure
	Median	42	
Anticipated age distribution (# and %)	0-14	10,630 (18.7%)	2031 Town of New Tecumseth population forecast adjusted based on MOF projections. Current 2021 age structure also considered in the 2031 estimated age structure.
	15-19	2,963 (5.2%)	
	20-24	2,707 (4.8%)	
	25-64	30,116 (53.0%)	
	65-84	9,145 (16.1%)	
	85+	1,246 (2.2%)	

The Town's projected 29.3% increase in population growth will add significant pressure to the housing market. A relatively young age profile, with 53% of residents between the ages of 25 and 64, suggests continued demand for both family-sized units and first-time homebuyer products. The rising share of seniors and youth under 14 years old also demonstrates the need for diverse and supportive housing types, including accessible bungalows, apartments, and units within close proximity to amenities, such as schools, services, and recreational activities.

6.3.2 Anticipated Households by 2031			
Characteristic	**Data**	**Value**	**Methodology Note**
Current number of households	Total	15,855	Town forecast adjusted based on

6.3.2 Anticipated Households by 2031			
Characteristic	**Data**	**Value**	**Methodology Note**
			MOF population projections to 2031
Anticipated number of households	Total	20,498	Growth between 2021 Census and 2031 City forecast
Anticipated Household Age	Average	37	Based on Statistics Canada Period of Construction data Special Run, 2021
	Median	29	
Anticipated Households by Tenure	Renter	3,303	Ratio of 2021 owner households over 2021 population applied to estimated 2031 population
	Owner	17,195	
Anticipated Units by Type	Total	20,498	Town forecast based on CMHC Housing completion data, under construction inventory and Statistics Canada Building permit information.
	Single	14,311	
	Semi-detached	1,422	
	Row	2,062	
	Apartment	2,703	
Anticipated Units by Number of Bedrooms	1 bedroom	1,103	Based on Statistics Canada Period of Construction data Special Run, 2021 applied to 2031 Town forecast. Note: units that contain 0 or 6 plus bedrooms exists but are not shown.
	2 bedroom	3,522	
	3 bedroom	9,088	
	4 bedroom	5,455	
	5 bedroom	1,090	
Anticipated Households by Income	Average	3,754	Source: Housing Assessment Resource Tool (HART)
	Median	3,959	
	Very Low	371	
	Low	2,987	

6.3.2 Anticipated Households by 2031			
Characteristic	**Data**	**Value**	**Methodology Note**
	Moderate	4,931	
	High	6,725	
Anticipated average household size	Total	2.71	Forecast 2031 Town population over forecast 2031 number of households.
Draft approved lots by planned housing type	Total	3,053	The total approved lots accounts for 1,706 single detached and semi-detached units, 754 townhome units, and 593 apartment units based on internal Planning & Development Department data.
Draft approved lots by tenure	Tenant	*	
	Owner	*	

By 2031, the Town is projected to contain 20,498 households, representing an increase of over 4,600 from 2021. As discussed, the vast majority are anticipated to continue to be owner-occupied, yet modest growth in rental households is meaningful, especially given the Town's current rental supply constraints. Diversifying housing stock through planned apartments, townhouses, and secondary suites will be essential to prevent further affordability strain and accommodate future demographic changes. The historical persistence and focus on single-detached housing may not meet the evolving needs of smaller households or those in core housing need, demonstrating the necessity of medium-density and higher-intensification of housing forms in future land use planning.

The draft approved lots by planned housing type outlines this shift already taking place, with single-detached and semi-detached housing forms accounting for only 55% of the draft approved lots. This is a considerable shift from the Town's historical housing typology mix, with low-density housing forms traditionally accounting for approximately 70% of builds. Additionally, higher-density forms of housing are becoming increasingly prevalent, demonstrating a movement towards more affordable units and higher land use efficiency, accounting for 19% of draft approved lots. This represents a promising future housing outlook and reflects the work the Town has already invested towards encouraging housing diversity, attainability, and affordability.

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

7.1 Housing Needs Assessment Informing Long-term Planning and Actions

Integrating Housing Needs into Comprehensive Planning

This Housing Needs Assessment will play a vital role in shaping future housing and housing-related policies and programs developed by the Town, as well as in adjusting existing policies and programs. These policies include the Official Plan, Intensification Strategy, Affordable Housing and Homelessness Strategy, the Community Improvement Plan, and applicable By-laws. The Growth Management Study and draft Official Plan Amendment #5 contains updated policy directions to reflect these needs, and additional policies will be included in the remainder of the Official Plan Review and update. The Town needs to push for a greater variety of housing sizes, tenures, and types in order to have adequate housing to meet the needs of current and future residents, especially given the demographic shifts occurring, including an aging population, increase in immigrant population, and a higher proportion of single person households. It is expected that future iterations of the Housing Needs Assessment will serve a similar purpose. Key information regarding current and future housing needs, particularly for vulnerable population groups, land requirements, housing prices and rents, population projections, and socio-economic, environmental, and transportation conditions will be used to inform the development of adequate, suitable, and affordable housing in the Town.

This Housing Needs Assessment emphasizes the importance of integrating housing with infrastructure planning, including transit, water and wastewater systems, and community amenities, to create complete and resilient communities. Additionally, the Housing Needs Assessment serves as a valuable tool for securing funding from government sources by providing an objective report with recent data that justifies the need for grants and contributions to address existing gaps.

Guiding Infrastructure and Growth Management Strategies

For example, the Housing Needs Assessment reflects the necessity of integrating housing development with transportation planning. The Town's Multi-Modal Active Transportation Master Plan demonstrates this sentiment in action, emphasizing the development of a sustainable transportation network, including pedestrian and cycling infrastructure, to support the Town's growing community. The lack of public transportation means that affordable housing must be made available in close proximity to other services, amenities, and employment opportunities and requires Secondary Plans for Settlement Area Boundary Expansions to demonstrate where affordable housing and higher density options will be accommodated.

Additionally, the Housing Needs Assessment will assist in site-specific development application reviews to ensure that housing delivery matches the needs of the community. The Town needs to push for more rental units, affordable housing options, and smaller-size dwelling developments. The Town will focus future efforts on requiring single detached dwellings to be built with the capacity for Additional Residential Units to be constructed in compliance with the Zoning By-law 2021-128 general provisions. Through this, the Town will encourage creativity and initiative by the development community to meet current and future demand. In line with this, this Housing Needs Assessment will also help inform the Town's Master Servicing Plan, expected to be initiated in late 2025 or early 2026.

Overall, this Housing Needs Assessment reinforces the importance of proactively planning and pursuing housing opportunities across the entire housing continuum. It also emphasizes priorities such as gentle intensification, missing middle housing, transit-oriented community development, and the development of complete communities. It is apparent that the gap is widening in the Town. Affordability and a lack of unit choice is constraining Town residents and making everyday life and shelter needs difficult. Moving forward, significant change is needed.

Anticipated Growth Pressures due to Infrastructure Gaps

The Housing Needs Assessment reveals a community at an inflection point. The Town is experiencing rapid growth, nearly 30% since 2016, and demand for housing is projected to increase by over 4,600 households by 2031. However, this growth cannot be realized without addressing critical infrastructure constraints that currently suppress housing supply, limit development approvals, and threaten the Town's long-term affordability and resilience.

The most urgent barrier is water capacity. Development in the Town has been greatly constrained by a limited water supply, with available allocation nearing its capacity. This bottleneck has directly impacted housing completions in recent years, as numerous approved developments remain unbuilt due to servicing constraints. The Town is actively working to address this issue through two key strategies: (1) having negotiated increased allocation from the Collingwood Water Treatment Plant expansion, an essential regional infrastructure project, and (2) implementing well optimization techniques across the Town's groundwater systems to increase supply in the interim. Without this increase in potable water, the delivery of both market and affordable housing will continue to be slow, undermining municipal and provincial housing targets.

Wastewater infrastructure is also approaching its limits. As intensification and greenfield development accelerate, existing wastewater treatment plants and associated linear infrastructure will require significant upgrades and expansions. These investments are not optional. They are foundational to supporting the kind of compact, complete communities envisioned in the Growth Management Study and the Official Plan Review. Failing to deliver these upgrades will result in a backlog of serviceable lands, further driving up housing costs due to restricted supply. However, these upgrades require significant investment and allocation of funding for the Town upfront and are currently not feasible without economic support. With the recent changes to the *Development Charges Act*, 1997, S.O. 1997, c.27, there are inherent implications for the Town's ability to cost-recover effectively, further straining and restricting the Town’s ability to implement such upgrades to infrastructure.

Transportation infrastructure also demands urgent modernization. As the Town grows, so too does the pressure on an aging and increasingly congested road network. Critical corridors, such as Church Street North, and key routes through Alliston, Beeton, and Tottenham are struggling to manage traffic volumes at times, particularly during peak hours. Long-term solutions must include investment in active transportation infrastructure and the introduction of a local transit system. At present, the Town has no internal public transit and extremely limited regional connectivity through the Simcoe LINX, placing additional burden on car-dependent households and excluding lower-income residents from full economic participation.

Community infrastructure is also under pressure. A growing population will require an expanded network of social infrastructure, including schools, childcare centres, recreation facilities, parks, and healthcare access points. Existing facilities must be expanded to ensure capacity is not exceeded with the influx of new residents anticipated. Without forward planned investment, families could be underserved, youth programs could be strained, and opportunities for healthy and supportive aging in place could be diminished. Moreover, as identified throughout this Housing Needs Assessment, increasing numbers of seniors, newcomers, and low-income renters require supportive services that are currently limited or nonexistent within the Town.

Additionally, digital infrastructure and climate resilience must not be afterthoughts. Broadband service gaps persist in certain rural and peripheral areas of the Town, limiting the Town’s economic competitiveness and excluding residents from remote work, telehealth, and educational opportunities. As climate risks intensify, growth must also be steered away from sensitive environmental features, such as the Oak Ridges Moraine and Nottawasaga Valley Conservation Areas of environmental protection. New housing supply must be both environmentally and infrastructurally sustainable, requiring investment in green stormwater management, flood mitigation, and energy-efficient building practices.

This is a critical moment. If the Town is to meet its population and housing projections, deliver on affordability goals, and build livable, equitable communities, strategic infrastructure must be treated not as a parallel process but as a prerequisite to housing delivery. This Housing Needs Assessment provides an outline for doing so, as it identifies where the needs are the greatest and where growth will occur, ensuring no one is left behind.