

THE DISTRICT MUNICIPALITY OF MUSKOKA

2026 Fast Facts

The District Municipality of Muskoka

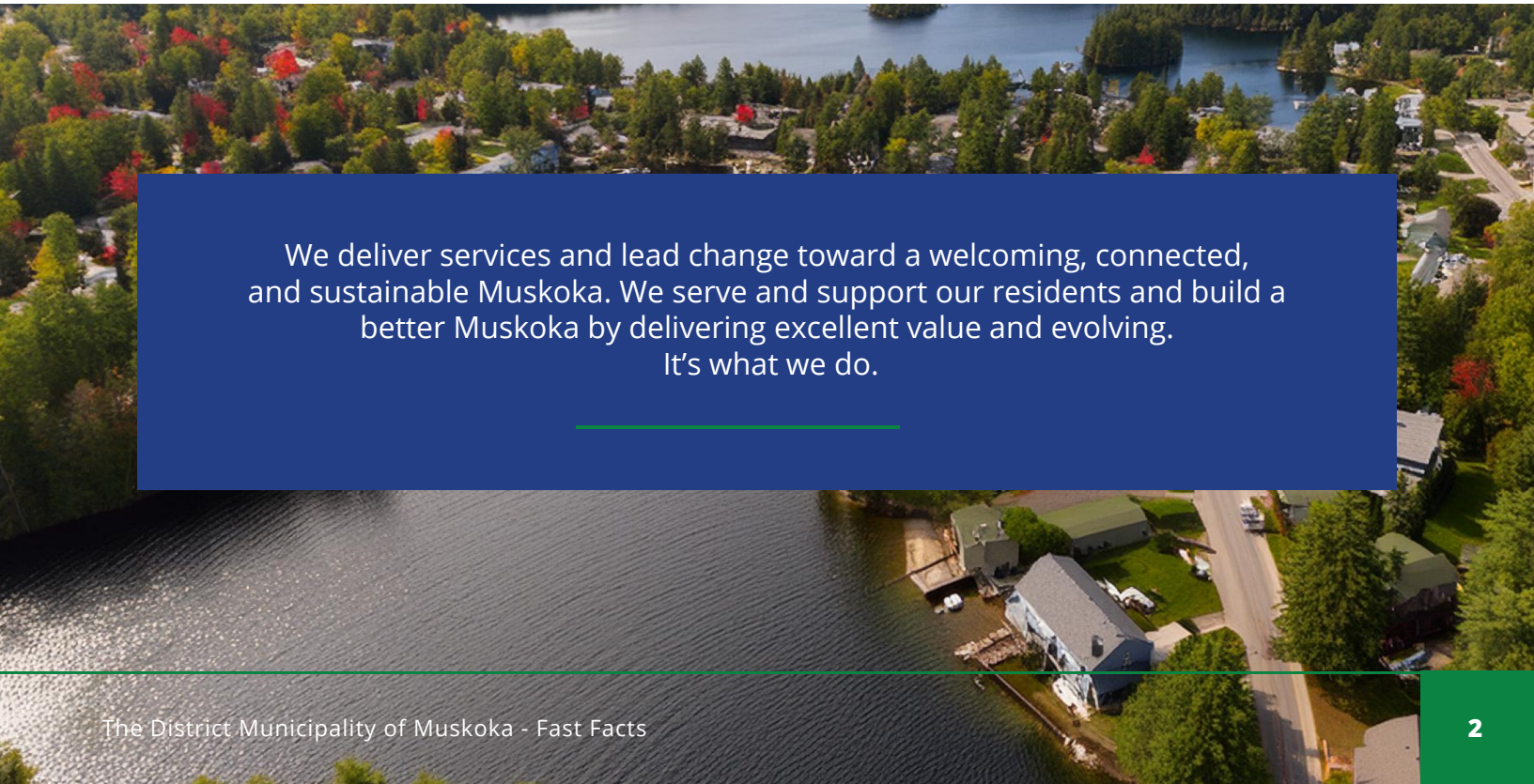
Community Profile

Nestled in Central Ontario, the District of Muskoka spans 4,774 square kilometers, encompassing more than 640 lakes and 760 square kilometers of wetlands. Renowned as a nostalgic destination for tourists and a beloved home for residents, Muskoka features six area municipalities and two Indigenous communities. It offers bustling downtown cores, a vibrant arts and culture scene, and year-round recreational opportunities closely tied to its natural beauty.

Despite its allure, Muskoka faces unique challenges. Second homes account for approximately 47% of all households, reflecting a significant seasonal population of 84,400, alongside a year-round population of 66,674. Housing affordability is a pressing issue, with the median sale price for a non-waterfront residential property in Muskoka reaching $620,000 in the first quarter of 2026.

Economically, Muskoka's workforce reflects its seasonal nature, with 51% employed part-year or part-time as of 2021. The largest occupations include retail salespersons and food counter attendants and top employed industries are retail trade and construction, often earning modest wages. These modest wages contribute to a broader economic challenge in Muskoka, where the median employment income is 15.8% lower than that of the Province of Ontario

Muskoka's balance of idyllic landscapes and vibrant community life makes it a unique place to live, work, and play.



We deliver services and lead change toward a welcoming, connected, and sustainable Muskoka. We serve and support our residents and build a better Muskoka by delivering excellent value and evolving.
It's what we do.

The Land

- Muskoka is 4,774 square kilometers in area [2]
- Muskoka has over 640 lakes over 8 hectares in size [2]
- There are over 760 square kilometers of wetlands in Muskoka [2]
- 38 of the wetlands in Muskoka have been designated as Provincially Significant [3]



All denotations correspond to the reference documents listed on page 10 of this document.

The People

151,074
Total population in 2021 [1]

66,674
Permanent population [5]

84,400
Second Home population [5]

50,948
Total households in 2021 [5]

28,571
Permanent households [5]

22,377
Second Home households [5]

47% In 2021, Muskoka's population aged 55+ was 47%. Based on growth projections this number is expected to increase to 55% by 2051. [6]

The Economy

- 72% of Muskoka persons/households supported through social assistance programs (Ontario Works and Ontario Disability Support Program) are single adults without dependents.[13]
- The number of OW clients with "no fixed adresss" has tripled since 2021.[14]
- The average monthly OW caseload in Muskoka has increased by 22.2% since 2024. [13]

2023: Largest Occupations

Rank	Job	Median Wage
#1	Retail Salesperson	$16.62 an hour
#2	Retail Sales Supervisor	$19.42 an hour
#3	Food Counter Attendants, Kitchen Helpers & Related Supports	$15.10 an hour
#4	Cashiers	$15.92 an hour

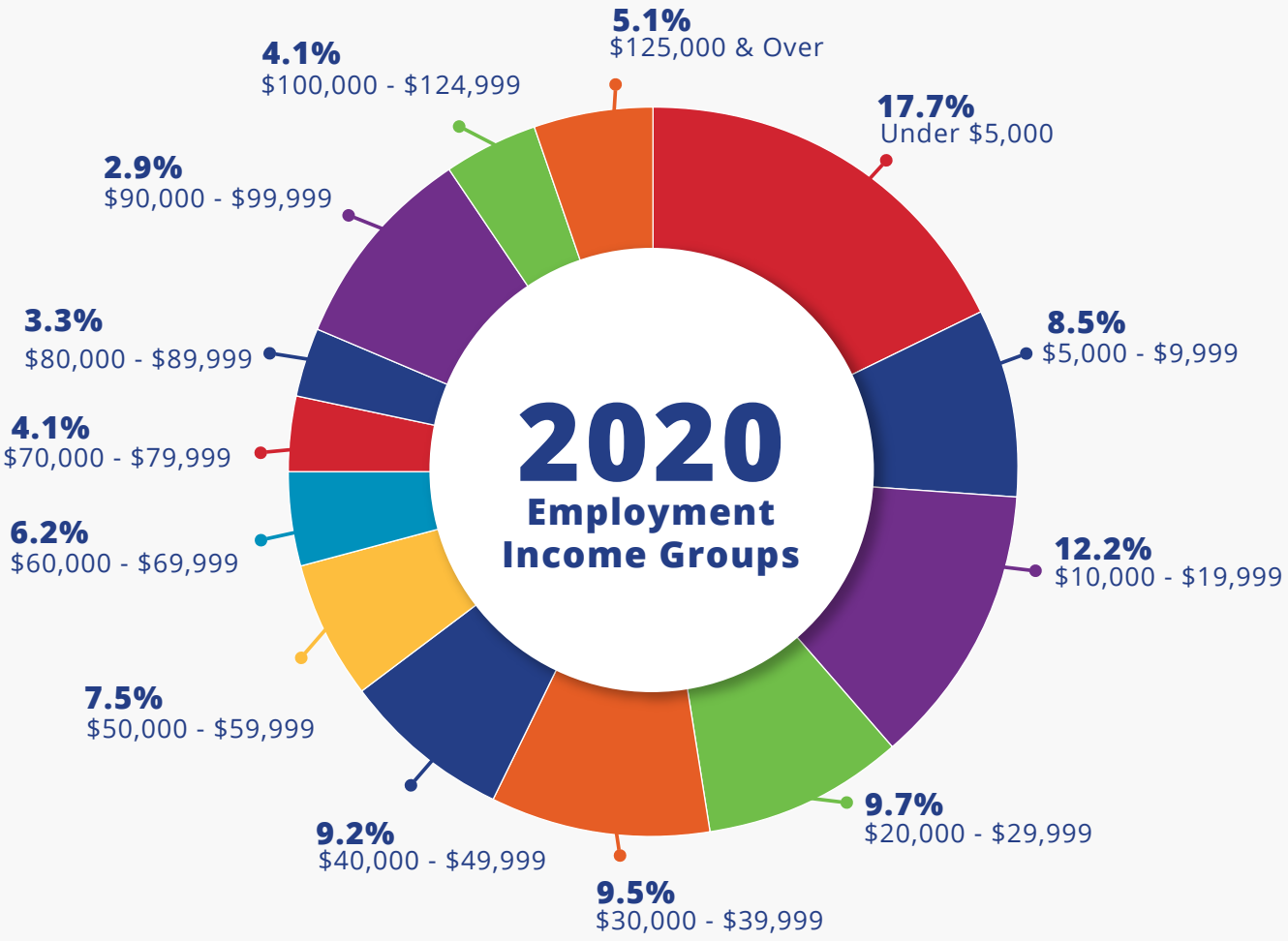
2023: Highest Ranked Industries

Rank	Job	Number of Jobs	Median Wage
#1	Retail Trade	4,529 jobs	$36,730 a year
#2	Construction	3,550 jobs	$58,477 a year
#3	Health Care and Social Services	3,460 jobs	$53,093 a year

Statistics Canada (2021)



Employment Income Groups



Employment income groups before tax - population aged 15 years and over in private households. Statistics Canada (2021).

18%
earned under $5,000 dollars

48%
earned under $29,999

9%
earned $100,000 or more

Housing

$620K
median sale price for non-waterfront residential property in the District of Muskoka [10]

47%
of all households in Muskoka are second homes [5]

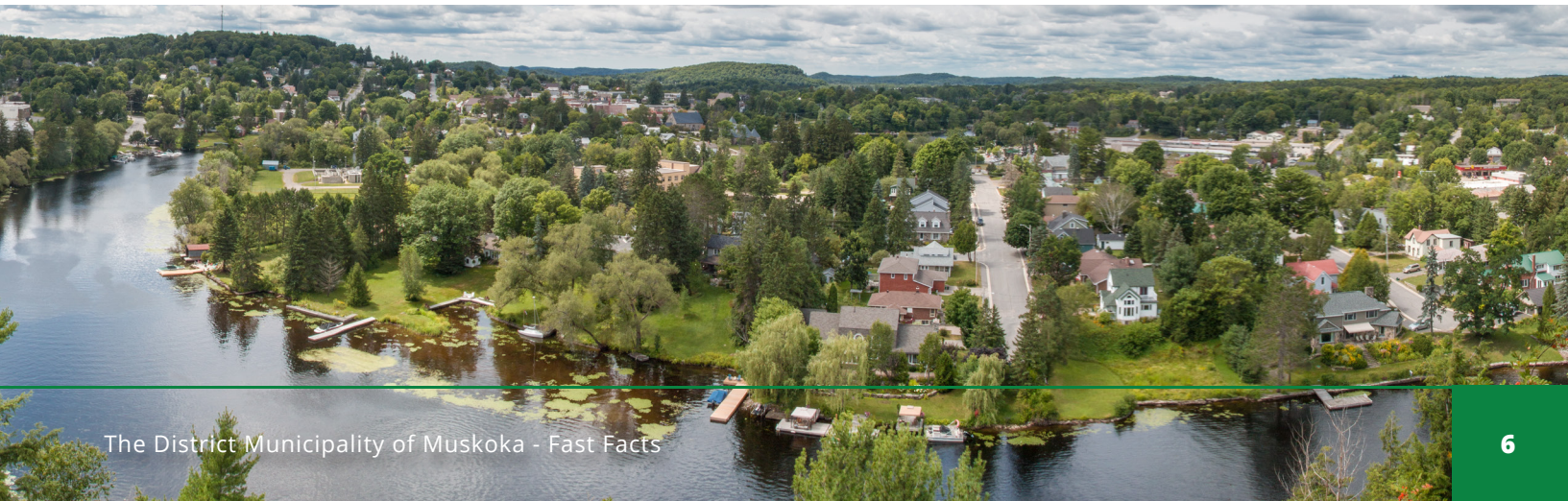
10%
of Muskoka residents are living in poverty.[1]

- The Community Housing system in Muskoka consists of 730 units across 4 municipalities.
  - The District of Muskoka directly owns or provides Property Management services for 472 Community Housing Units
  - The District of Muskoka owns and manages 155 Affordable Housing Units.
  - The District of Muskoka provides community housing system oversight and subsidies to non-profit housing providers collectivly offering an additional 103 units across the District.

- As of July 2026 there are 507 households waiting for rent-geared-to-income assistance, and 385 housholds have applied for a Market Rent unit, Affordable unit or Supportive Housing unit.

77% of the waitlist for rent-geared to income are waiting for a 1-Bedroom unit.

37% of the waitlist are senior households.



Our Municipal Profile

It's who we are, where we are, and what we do.

- 615 Permanent Full-Time Employees
- 154 Permanent Part Time Employees
- 71 Temporary/Seasonal Employees

- 1467 lane km of District Roads
- 51 bridges and 47 major culverts
- 1 landfill, 10 transfer stations
- 19 water facilities and 362 km of watermain
- 78 wastewater facilities and 331 km of sewer and forcemain
- 9 sewage lagoons
- 13403 water connections and 11,786 wastewater connections
- Port Carling Locks

- 3 Community Service Hubs
- 2 Long Term Care Homes (The Pines and Fairvern)
- 5 Paramedic Stations across Muskoka
- Seniors programming in 13 locations across Muskoka
- EarlyON Family and Child Centres programming in 12 locations across Muskoka
- Directly operate the Muskoka Home Child Care Agency
- Child Care Directed Growth Strategy will see 401 new CWELCC spaces for 0-4 year olds

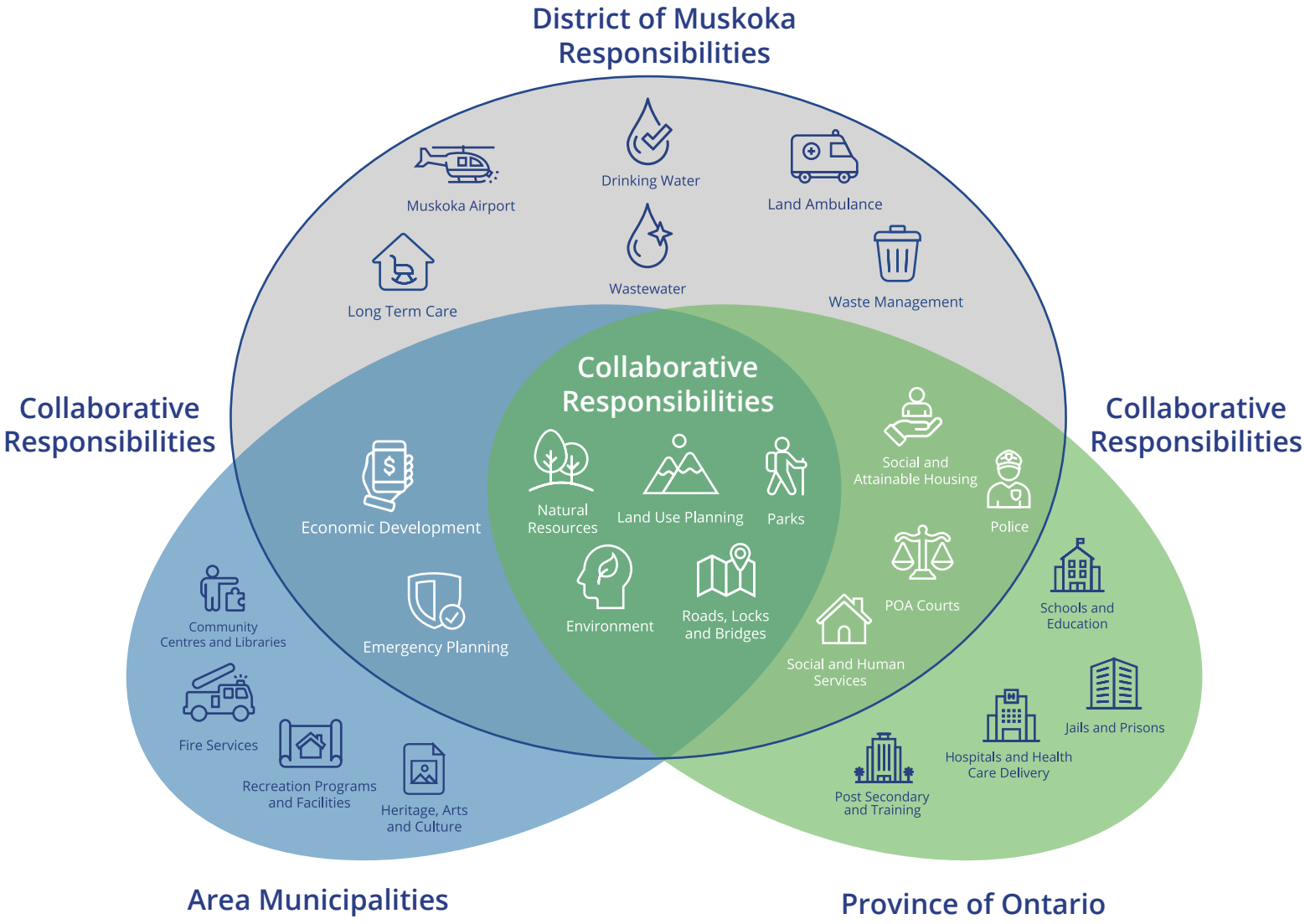






Two-Tier Local Government System

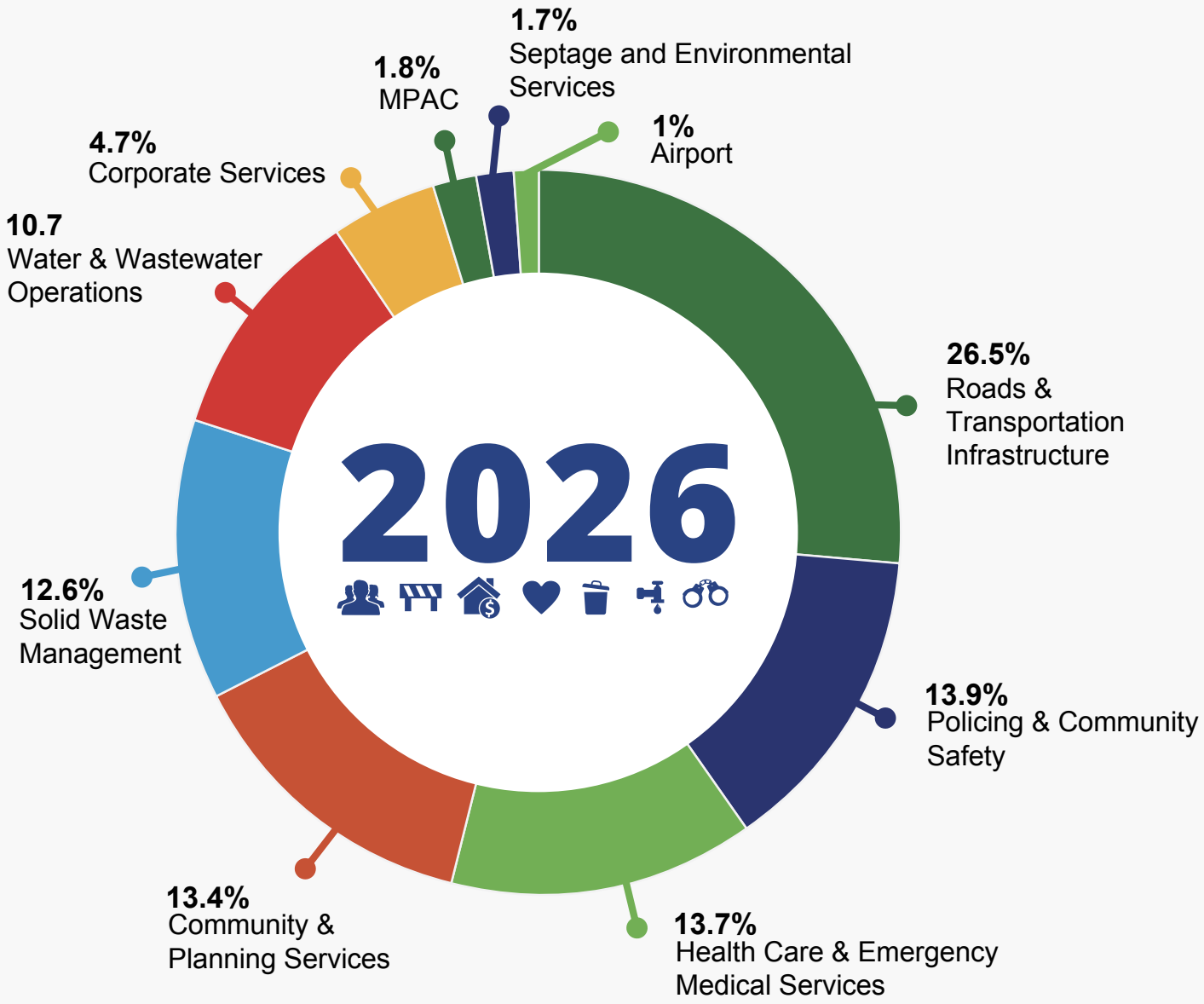
The District Municipality of Muskoka is made up of six Area Municipalities. All levels of government work together to align services and achieve cost-efficiencies to best serve residents and visitors to Muskoka.





Budget

Where Do District Tax Dollars Go?



Making sure we deliver good value, efficient, customer-centred services and have the sustainable infrastructure to meet Muskoka's needs – today and tomorrow.

Financial Health

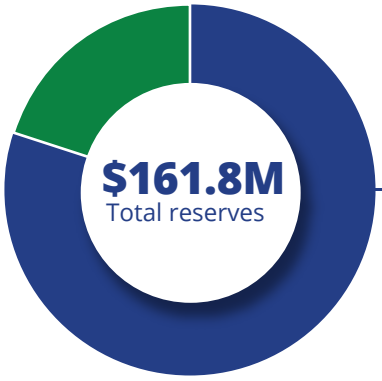
Aa1
Credit Rating

$82.5M
August 2026 debt level

$43.9M
2025 debt level

$62.2M
Forecasted increase in debt in 2026-27 for Fairvern Long-Term Care Home, FELCC and affordable housing

Reserves and Asset Management

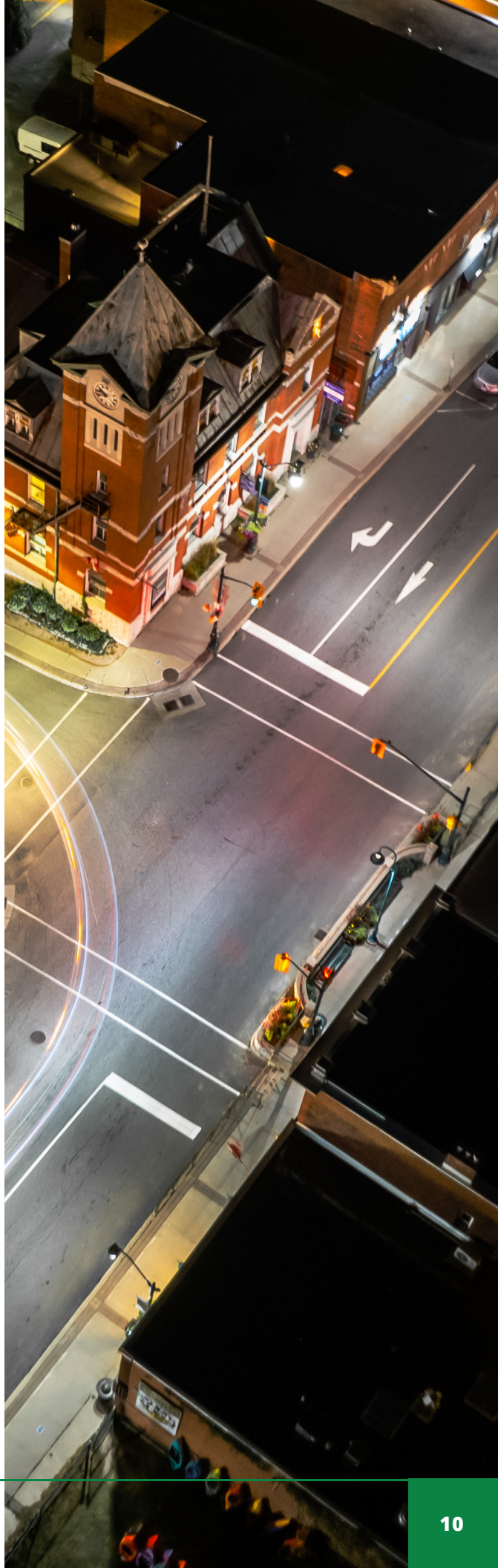


$76.7M
Committed to future capital projects

$11.9M
2025 decrease to reserve fund

$6.5B
estimated replacement value of critical assets

Audited Financial Statements, 2025



Related Resources

1. Statistics Canada (2021)
2. District Municipality of Muskoka – Open Data Licence v.1.0, July 2024
3. The Open Government Licence – Ontario, July 2024
4. District of Muskoka, Arcori Waitlist Report, July 2024
5. District of Muskoka, Second Home Study, 2023
6. District of Muskoka, Growth Strategy Final Report, 2024
7. District of Muskoka Audited Financial Statements, 2024
8. District of Muskoka, Water and Wastewater Treasurer's Report, 2024
9. District of Muskoka, Asset Management Plan, 2025
10. Canadian Real Estate Association, 2026
11. District of Muskoka, Housing and Homelessness Annual Report, 2024
12. Canada Wide Early Learning and Child Care System Directed Growth Update, 2025
13. MCCSS, Ontario Works Performance Report, May 2026.
14. MCCSS, Caseload at a Glance Report, December 2025

Contact

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