

Housing for Everyone:

District of Muskoka's Updated
Housing and Homelessness Plan
for 2025-2035

Prepared by Vink Consulting

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Land Acknowledgement

Muskoka is on the traditional territory of the Anishnaabeg, which includes the Ojibwe, Odawa, and Potawatomi Nations, collectively known as the Three Fires Confederacy. The Huron-Wendat and the Haudenosaunee Nations have also walked on this territory over time. Southern portions of Muskoka were the traditional territory of the Wendat when they resided in Simcoe County between AD 1300 and 1650 and they travelled regularly through Muskoka during those centuries.

Today Muskoka is home to three sovereign nations: Wahta Mohawks First Nations, Moose Deer Point First Nation and the Moon River Métis. These lands are covered by the Williams Treaty (of 1923), the Robinson Huron Treaty of 1850 and the J. Collins land purchase (of 1785).

We honour all Indigenous Peoples, including First Nations, Métis and Inuit, for their cultures, their languages, their teachings, and ways of being that have protected the land and water since time immemorial.

In Muskoka, and across the country, Indigenous peoples continue to endure inequality and oppression due to colonialism. We acknowledge the historical and ongoing failure by settlers and institutions, including housing and homelessness serving systems, to uphold our responsibilities within treaties, which is leading to disproportionate experiences of homelessness and housing inadequacy.

To fulfill our vision of an inclusive and equitable world, we must do better in our efforts to address homelessness and housing inadequacy among Indigenous peoples. We commit to learn, to educate, to honour sacred places and to take actions toward real Truth and Reconciliation.

Acknowledgements

The District of Muskoka wishes to extend its deepest gratitude to all individuals and organizations who generously contributed their time, insights, and lived experiences to this project. Your voices have guided the development of housing and homelessness strategies that reflect the true needs of our communities.

We sincerely thank the community members who participated in the public survey and shared thoughtful and personal reflections on housing challenges across Muskoka. Your willingness to speak candidly about barriers, gaps, and hopes for the future has provided essential insight.

We are especially grateful to individuals with lived and living experience of homelessness who contributed through interviews and focus groups. Your perspectives are critical to ensuring that future strategies are grounded in real-world experience, dignity, and respect.

Thank you to the service providers, community organizations, food banks, housing staff, and municipal representatives who participated in stakeholder focus groups and consultations. Your frontline expertise and commitment to supporting vulnerable residents are deeply valued.

We also acknowledge the contributions of Indigenous partners who shared cultural, historical, and systemic context for housing needs within their communities. Your guidance reinforces the importance of Indigenous-led solutions and the need for culturally safe and inclusive planning.

We appreciate the participation of private sector developers, landlords, and real estate professionals who offered important insights into the barriers and opportunities in the housing market. Your input will help shape realistic and collaborative solutions moving forward.

We also extend our sincere appreciation to the dedicated staff of the District of Muskoka. Your insights, collaboration, and commitment to data collection and service delivery were instrumental in shaping this project. The depth of information provided by District staff enriched our understanding of housing needs and system performance, and your ongoing work continues to support vulnerable residents across Muskoka. Thank you for your tireless efforts and for helping guide this important work.

This report would not be possible without the openness, knowledge, and generosity of everyone who participated. Thank you for helping us build a stronger, more inclusive housing future for Muskoka.



Executive Summary

The District Municipality of Muskoka's updated Housing and Homelessness Plan (HHP) sets a bold and actionable direction for 2025–2035 to address the region's intensifying housing challenges. Titled *Housing for Everyone*, the HHP builds on progress made since 2020 and reflects new data, policy shifts, and extensive engagement with residents, partners, and people with lived experience.

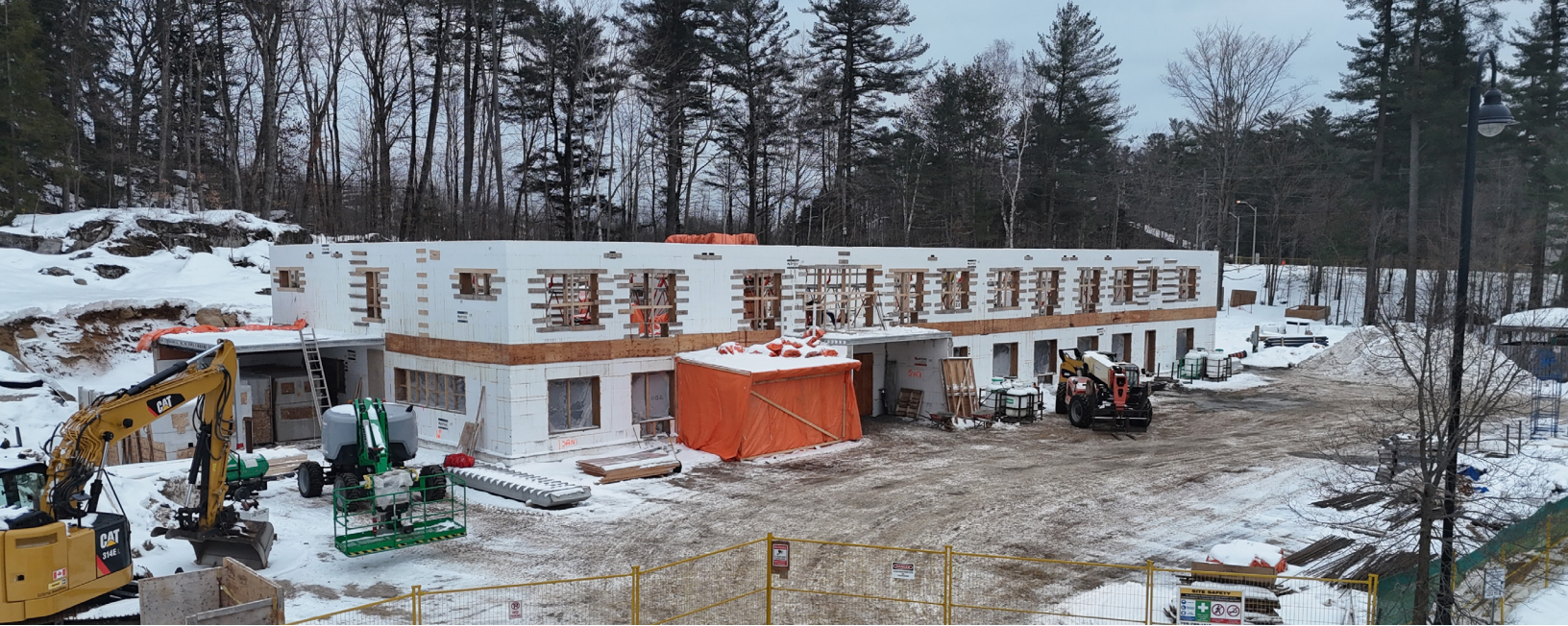
Housing pressures have grown sharply in Muskoka. Rising costs, inadequate social assistance rates, a shortage of affordable rental units, high rates of homelessness, and gaps in supportive housing are straining the system. This five-year update responds to these challenges with a coordinated, evidence-based, and equity-driven roadmap.

Key achievements since 2020 include:

- Launch of the \$30 million “Big Move on Housing” investment framework
- Creation of 77 new affordable units, with 68 more underway
- Expansion of the Muskoka Affordable Housing Initiatives Program (MAHIP)
- Provision of housing subsidies or benefits for over 440 households
- More than 260 households from the By-Name List moved into housing
- Establishment of the Coordinated Access System for people experiencing homelessness.

Despite this progress, significant needs remain. As of 2025:

- Over 2,700 households are in core housing need (based on 2021 census data)
- An estimated 113 households are known to be experiencing homelessness
- Most new housing need will come from smaller, lower-income households, especially seniors and people living alone
- Homelessness system bottlenecks, staffing shortages, and a lack of deeply affordable and supportive housing are limiting system flow.



The updated HHP outlines four strategic objectives:

1. Increase the supply of attainable housing
2. Support housing stability through coordinated services
3. Maximize the impact of existing housing assets
4. Strengthen homelessness responses through collaboration.

Targets include:

- 594 new attainable housing units by 2032, including 184 deeply affordable units for people experiencing homelessness
- Reduction in average motel stays to under 30 days and eventual transition to a purpose-built shelter and/or transitional/supportive housing
- Full implementation of acuity-based Coordinated Access by 2026, per available resources by community partners
- Creation of 13 new supportive housing, 6 transitional housing, 14 intensive case management, and 17 short-term case management spaces

Implementation of the HHP will be phased and accountable. It includes a detailed work plan, performance measurement framework, and commitments to annual public reporting, continuous improvement, and strengthened partnerships, including with Indigenous organizations, the private sector, and local municipalities.

Together, the Housing and Homelessness Plan Update and the Homelessness System Review chart a path toward a more inclusive, coordinated, and effective housing system in Muskoka, one that ensures *housing for everyone*.

Introduction

The District Municipality of Muskoka's (the District) Housing and Homelessness Plan (HHP), titled *Housing for Everyone*, sets the strategic direction for housing and homelessness efforts across the region from 2020 to 2030. As the legislated Service Manager under *Ontario's Housing Services Act, 2011*, the District is required to complete a five-year update to this ten-year plan to ensure it remains responsive to evolving community needs and aligned with provincial policy directions. This update was undertaken alongside a comprehensive Homelessness System Review (HSR).

This update comes at a time of increasing housing pressures in Muskoka. Rising housing costs, limited affordable rental supply, growing homelessness, and the complex needs of residents are straining both the housing system and the services that support it. These challenges are particularly acute for lower-income residents, individuals with complex health needs, youth, seniors, and Indigenous peoples. The update provides an opportunity to reflect on progress to date, reassess needs and priorities, and renew the community's shared commitment to ensuring access to safe, affordable, and appropriate housing for all.

Scope

The scope of the Housing and Homelessness Plan Update includes a review of the entire housing continuum, from emergency shelters and supportive housing to rental and ownership markets. The update builds on recent investments, including the District's Affordable and Attainable Housing Investment Framework, known as "The Big Move on Housing," and integrates new data, policy shifts, and community feedback to guide the next phase of implementation.

Homelessness System Review

A Homelessness System Review was conducted in parallel to the HHP and offers an in-depth assessment of current homelessness responses, including prevention, emergency accommodation, housing access, and system coordination. It identifies system strengths, critical service gaps, and opportunities to improve outcomes for individuals at risk of or experiencing homelessness. This review incorporates both service provider perspectives and the lived experience of people who interact with the homelessness system, and its findings inform the renewed HHP.

Approach

The approach to the update has been grounded in evidence, equity, and engagement. Extensive consultations were held with community members, Indigenous partners, service providers, housing providers, people with lived experience, affected private sector parties, and municipal and District staff.

This inclusive engagement process ensured that the voices of those most affected by housing and homelessness challenges directly shaped the update's priorities and actions. A *What We Heard Report* captures the voices of residents, service providers, Indigenous partners, people with lived experience, and other stakeholders, offering detailed insight into community priorities, challenges, and opportunities identified through engagement.

To complement this, a quantitative analysis, including housing and demographic trends, core housing need data, and administrative data on homelessness, was also undertaken to ensure the plan is rooted in local realities and evidence. A comprehensive *Housing Needs Assessment* was undertaken to provide a detailed analysis of current and future housing demand across the full continuum, including affordability gaps, population trends, and housing pressures affecting specific population groups. The core findings of both the *What We Heard* and *Housing Needs Assessment* reports have been compiled and maintained in this updated HHP. Housing Needs Assessments of Area Municipalities were also reviewed where available and are referenced throughout the District's Housing Needs Assessment.

This updated HHP sets out refined objectives, measurable targets, and actionable strategies that are designed to guide District decision-making, investments, and partnerships over the next five years. It is a plan for implementation, accountability, and ongoing community collaboration. Together, the Housing and Homelessness Plan Update and Homelessness System Review provide a roadmap toward a future where there is truly housing for everyone in Muskoka.

Definitions and Acronyms

Acronyms

ACT	Assertive Community Treatment (a team-based model providing intensive mental health services)
AMHI	Area Median Household Income
AMO	Association of Municipalities of Ontario (an advocacy organization representing Ontario's municipal governments)
ARU	Additional Residential Unit (also referred to as additional dwelling units (ADUs), secondary suites or garden suites)
BNL	By-Name List (a real-time list of all known individuals experiencing homelessness in a community)
CMHC	Canada Mortgage and Housing Corporation
HAP	Housing Action Plan
HHP	Housing and Homelessness Plan
HNA	Housing Needs Assessment
HSR	Homelessness System Review
ICM	Intensive Case Management (individualized, flexible supports for higher-need clients)
MAHIP	Muskoka Affordable Housing Initiatives Program
ODSP	Ontario Disability Support Program
OW	Ontario Works
PSH	Permanent Supportive Housing (affordable housing paired with long-term support services)
RGI	Rent-Geared-to-Income housing (rent set at approximately 30% of household income)
STR	Short-Term Rental

Key Definitions

Affordable Housing — Housing that costs less than 30% of a household's before-tax income. This includes various types of housing, from market rentals to non-profit and supportive units.

Attainable Housing — Housing that goes beyond just affordability and encompasses a range of elements that support District residents in accessing and maintaining housing. Attainable housing means:

Adequate in condition (no major repairs needed).

Appropriate in size (bedrooms appropriate for the household).

Affordable (costing less than 30% of before-tax income).

Access to services (located in areas where common services are available).

Available (offering a range of housing types).

Coordinated Access — A standardized community-wide process to intake, assess, and prioritize individuals for housing and supports, aiming to match people experiencing homelessness to the right resources based on need.

Core Housing Need — A household is in core housing need if it does not live in affordable, suitable, and adequate housing, and cannot afford alternative housing in the community.

Deeply Affordable Housing — Housing targeted to individuals and households with the lowest incomes, and typically requiring significant subsidies.

Prevention and Early Intervention — Strategies designed to stop homelessness before it starts by supporting households to maintain their housing or quickly resolve crises.

Supportive Housing — Housing that combines affordable accommodations with on-site or mobile supports to help people maintain housing stability and improve health and well-being.

Muskoka's Progress on Housing and Homelessness: 2020 - 2024

Over the first five years of implementing *Housing for Everyone* (2020–2030), the District has made significant progress in strengthening its housing and homelessness response. In the face of growing affordability pressures and rising rates of homelessness, the District has taken decisive action to expand affordable housing and improve service coordination and supports. This section outlines key progress indicators under each of the Plan's four objectives and highlights the District's increased investment, leadership, and partnership efforts aimed at building a more inclusive and resilient housing system.

Responding to Growing Need

Over the past five years, the District has significantly scaled up its investment in housing and homelessness in response to escalating affordability challenges, rising homelessness, and gaps in supportive housing. A new Affordable and Attainable Housing Investment Framework, the District's "Big Move on Housing", commits \$30 million to create 444 new housing units by 2032, with a focus on:

- Meeting the deepest housing needs
- Increasing the supply of attainable market-based housing
- Building local capacity to sustain long-term solutions.

Objective 1:

Drive the Creation of New Attainable Housing

Progress Highlights:

- 77 affordable units completed (26 subsidized, 51 Muskoka Affordable Housing Initiatives Program (MAHIP)-funded); 68 more underway¹
- The District is actively developing a pipeline of properties to enable quick activation of housing projects aligned with funding opportunities.
- New MAHIP Capital Incentives launched, supporting Additional Residential Units and multi-residential builds
- \$590,000+ invested in the Muskoka Community Land Trust
- District-led projects include the 100 Pine Street development, a 44-unit barrier-free building for seniors and people with disabilities
- Community capacity building: 2023 Housing Funding Forum (113 attendees, 19 sectors)
- Muskoka Housing Task Force 2.0 re-established to lead advocacy, host events, and drive collaboration
- A new Housing Projects Team was established, which has been instrumental in advancing development projects, coordinating funding opportunities, and supporting Task Force and community-led initiatives.
- Streamlined development review and approvals including internal process reviews, better alignment with Area Municipalities, expanded delegated authority for staff, adoption of digital planning application systems, enhanced online service delivery and digital workflows, incentivized and encouraged pre-consultation, an updated growth strategy, and a comprehensive review of the Muskoka Official Plan in progress.
- Delivered faster and more consistent development review timelines, improved coordination across tiers of government, improved transparency for applicants, and higher quality submissions resulting in fewer delays.

¹ The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 70

Objective 2:

Support Housing Stability and Coordinated Services

Progress Highlights:

- 463 RGI units, 99 affordable units, and 112 market units maintained, 12 transitional units created and maintained
- 442 households receive housing subsidies or benefits, including rent supplements, retirement home fee assistance, Portable Housing Benefits, and Alternate Level of Care subsidies²
- 41 private homes and multi-residential buildings received support for essential repairs and accessibility upgrades through National Housing Strategy bi-lateral or revolving loan funding and 12 households received down payment assistance, supporting transitions to homeownership through municipal and philanthropic funds³
- Integrated client support: human services roadmap, cross-sector referral tools, intensive case management for tenants with complex needs
- Expanded partnerships (e.g. Canadian Mental Health Association – Muskoka-Parry Sound (CMHA-MPS), Mind Aid, Mobile Crisis Rapid Response Team (MCRRT), Community Paramedicine)

Objective 3:

Optimize Current Housing Assets

Progress Highlights:

- Full Asset Management Plan (AMP) completed in 2024
- Highest and Best Use (HABU) study conducted for 7 housing sites; 4 prioritized for redevelopment
- Upgrades across the portfolio: capital renewals and accessibility improvements
- HABU-informed projects ready to align with investment funding and intensification goals

² The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 68

³ The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 70-73

Objective 4:

Partner to Create Supports to Address Homelessness

Progress Highlights:

- 265 households on the By-Name List experiencing homelessness moved into housing (with and without assistance) (April 2022 – March 2025)
- Over 1,400 households received emergency motel shelter (April 2020 – March 2025)
- 53 households experiencing homelessness were assisted with last month's rent to support their transition into housing (April 2022 – March 2025)
- Between April 2022 and March 2025, 47 households experiencing homelessness were supported with rent supplements
- By-Name List and Coordinated Access System fully operational and achieved nationally recognized quality designations through Built for Zero Canada
- Homelessness Emergency declared (2023) to mobilize urgent cross-sector action
- Enhanced community coordination through:
 - Development of encampment outreach strategy
 - Participation in Situation Table and Justice Committee
 - Partnerships with OPP, CMHA, and others for wraparound supports

District Investments (2020–2024)

- Housing & homelessness spending grew from \$11.4M (2020) to \$15.7M (2024)
- Municipal levy: \$3.9M → \$7.8M
- Other sources (provincial/federal/rents): \$8.9M → \$9.7M
- MAHIP investment grew from \$2.2M (2020) to \$3.4M (2024)
- Includes funding for innovation, staffing, subsidy programs and capital expansion
- Investment reflects a growing commitment to comprehensive, flexible, and locally responsive housing solutions

Area Municipal Actions

Area Municipalities are key partners in addressing Muskoka's housing crisis, and many have undertaken significant work in recent years to understand and address their specific local housing needs and to accelerate the supply of affordable and attainable housing, including:

- Conducting their own detailed Housing Needs Assessments (HNAs)
- Establishing and beginning to implement their own Housing Action Plans (HAPs)
- Implementing numerous policy changes, including Official Plan and Zoning By-Law Amendments, updated policies for height and density and ARUs, and limiting short-term rentals to support a broader range and affordability of housing
- Implementing new software to streamline development review and approvals
- Reviewing area municipal lands and identifying properties that could be suitable for affordable housing (including potential for land donations to non-profit organizations or the District), and working with District staff to discuss the development potential and possible constraints of identified properties
- Creating and launching various programs, incentives, and resources to support development of affordable housing and ARUs
- Participating on the Muskoka Housing Task Force, contributing to ongoing meetings, hosting events, and generally promoting the need for affordable housing in community

Efforts of the Area Municipalities have likely contributed significantly to the increased development of multi-residential construction in recent years, with construction starts for single detached homes and apartments being nearly the same in 2024.¹

¹ The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 54

Current State of Housing and Homelessness

Muskoka is facing intensifying housing pressures that are impacting residents across the income spectrum, particularly renters, individuals with complex needs, and those experiencing or at risk of homelessness. This section provides a snapshot of key housing needs, market conditions, and homelessness trends, drawing on both data and system insights. It highlights the scale and nature of unmet need, existing gaps in emergency and supportive housing, and systemic barriers that limit access to stable, affordable homes. Together, these findings underscore the urgency of coordinated, targeted action to strengthen Muskoka's housing and homelessness response.



Overview of Housing Need

- Core housing need affects 10% of households in Muskoka, disproportionately impacting renters (27.5%) compared to owners (6.3%)⁴
- 2,780 households are in core housing need (2021), with 547 households experiencing homelessness in 2024/25 and 780 estimated “suppressed” households, those unable to form due to affordability or availability constraints^{5,6}
- Core housing need in Muskoka is concentrated among low- and very low-income households, with 1,960 low-income and 425 very low-income households affected⁷
- Single-person (1,740) and two-person (710) households make up the majority of those in core housing need, highlighting the need for deeply affordable, smaller-sized housing options⁸
- Waitlists are long and growing; almost 500 households are on the Rent-Geared-to-Income (RGI) waitlist, and only 26 were housed from the list in the past year⁹

Housing Market Trends

- Housing affordability is a major issue, especially for low- and moderate-income renters:
- 33% of renters are in unaffordable housing (spending more than 30% of income)¹⁰
- Very few new deeply affordable units have been added, and market rents exceed what social assistance rates can cover
- Housing stock is dominated by single-detached homes (82.5%), with a shortage of small, affordable rental units (only 8% of homes are 1-bedroom or smaller)¹¹
- Between 2021 and 2024, Muskoka averaged approximately 475 housing starts per year. Building permits averaged 469 per year between 2021-2023, which was a decrease from the 2016-2020 period when they averaged 615 per year

4 The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 38

5 Suppressed households refer to individuals or family units who would form separate households if suitable and affordable housing were available. For example, young adults living with parents, couples delaying household formation, or unrelated adults sharing accommodation because of housing costs or lack of supply. Refer to the Housing Needs Assessment for further information on how this was estimated.

6 The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 39, p. 43, p. 23

7 The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 79

8 The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 79

9 The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 68-70

10 The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 37

11 The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 48-49

Future Housing Needs

- Muskoka's housing needs are projected to grow by nearly 6,000 households between 2021 and 2031, driven almost entirely by smaller households, while demand from larger households (four or more persons) is expected to decline. This growth will need to be accommodated by 5,235 new permanent dwelling units over that ten year timeframe plus 760 conversions of seasonal dwellings to permanent dwellings. The number of new permanent units needed from 2026-2036 is anticipated to be 4,995.¹²
- Based on data on housing starts and building permits from 2021 to 2023/2024, to meet the 2031 forecast, an estimated 2,580 additional units would be required between 2026 and 2031 (about 516 units per year).¹³ According to the 2024 Growth Strategy, as of October 2024, the District had 5,600 housing units in the development approvals process, with 86% of those registered and/or draft approved.
- Growth in housing needs between 2021 and 2031 will span all income levels:
 - High-income households (+2,356 or 40% of growth)
 - Low-income households (+1,819 or 31% of growth)
 - Median-income households (+1,213 or 20% of growth)¹⁴
- Growth among very low-income households is modest (+112), but they remain the group with the most acute need for deeply affordable housing.¹⁵
- Data shows the need for smaller, affordable units to serve low- and moderate-income households.

¹² The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 80-81

¹³ The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 82-84

¹⁴ The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 85

¹⁵ The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 85

Forecast Growth in Housing Units by Household Size and Income (2021-2031)¹⁶

Income Category	Annual Household Income	Affordable Shelter Cost	1 person	2 persons	3 persons	4 persons	5+ persons	Total	%
Income 20% or under of AMHI*	<=16,600	<=\$415	334	-158	-64	-	-	113	2%
Income 21% to 50% of AMHI	\$16,600 - \$41,500	\$415 - \$1,038	1,414	424	-36	28	-	1,829	31%
Income 51% to 80% of AMHI	\$41,500 - \$66,400	\$1,038 - \$1,660	326	328	23	-228	2	451	8%
Income 81% to 120% of AMHI	\$66,400 - \$99,600	\$1,660 - \$2,490	228	860	173	-28	-13	1,220	20%
Income 121% or over of AMHI	>=\$99,601	>=\$2,491	398	2,053	481	-270	-292	2,370	40%
Total			2,711	3,518	577	-498	-313	5,995	100%
%			45%	59%	10%	-8%	-5%	100%	

Source: Derived from HART Projections and Watson Associates Economists Ltd. Forecasts

*AMHI refers to Area Median Household Income – For Muskoka this was \$83,000 in 2020

Future Housing Needs of Seniors and Vulnerable Populations

- Muskoka's population aged 75+ is projected to grow significantly, creating demand for 660 additional supportive housing units for seniors by 2031, along with expanded options for independent living, accessible and supportive housing, and long-term care.¹⁷
- An estimated 405 additional housing units will be needed between 2021 and 2031 to meet the projected growth of off-reserve Indigenous households in Muskoka.¹⁸
- By 2031, Muskoka will need approximately:
 - 580 more accessible housing units for people with mobility disabilities,¹⁹

¹⁶ The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 86

¹⁷ The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 87

¹⁸ The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 85

¹⁹ The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 87

- 38–94 additional units with supports for people with serious mental illness or addictions,²⁰ and
- 28–33 additional units with supports for adults with intellectual disabilities.²¹

Current Homelessness

- An estimated 113 households were known to be experiencing homelessness in March 2025, though the actual number is likely higher due to hidden homelessness and individuals not engaged with services.²²
- In March 2025, the majority of households experiencing homelessness were experiencing chronic homelessness (91%), reflecting persistent barriers such as unaffordable housing, limited support services, and a lack of appropriate supportive housing options.²³
- People experiencing homelessness are mainly single adults (73%), and about 14% identify as Indigenous.²⁴
- High acuity needs are common, with 67% estimated to be medium or high acuity, indicating significant support needs.²⁵

Emergency and Transitional Housing

- Emergency shelter is provided primarily through motels, with an average of 70 households sheltered nightly. Some households stay 6–12 months, pointing to a lack of exit options.²⁶
- Only 12 transitional units exist for youth (Alex’s Place), with limited prioritization by need, and only 41% of youth exit to permanent housing.

²⁰ The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 86-87

²¹ The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 87

²² The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 43

²³ The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 43

²⁴ The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 43

²⁵ The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 43

²⁶ The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 71



Supportive Housing and Services

- There is no permanent supportive housing model for high-acuity individuals.
- Existing health-funded supportive housing (e.g. CMHA) operates in parallel to the homelessness system, focusing primarily on clients connected through the health system rather than the broader homelessness population.
- Post-housing supports are limited, contributing to returns to homelessness.
- Homelessness projection modeling indicates that a mix of housing and supports is needed to fully address homelessness across all acuity levels, including:
 - 13 Permanent Supportive Housing units for high-acuity individuals with complex needs
 - 14 Intensive Case Management units for medium- to high-acuity individuals
 - 17 Rapid Re-Housing or Short-Term Case Management units for low- to medium-acuity households.²⁷
- Without expanded supportive housing capacity for high-acuity individuals, homelessness in this group is expected to continue growing.

System Capacity and Gaps

- Many individuals on the By-Name List (BNL) lack required documentation (61%), stalling housing access.
- Formal housing matches are limited; most people housed self-resolve rather than being matched through coordinated access.
- Medium-acuity individuals are under-served, often falling through gaps in prioritization.

²⁷ The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 87

Implications

Muskoka's housing and homelessness systems are under significant strain, with:

- Growing unmet need for deeply affordable and supportive housing.
- Overreliance on short-term emergency responses, especially motels.
- Gaps in system flow, coordination, and access to housing for individuals with complex needs.
- Targeting the District's 184 planned Deepest Need units to people experiencing homelessness could resolve homelessness for low- and medium-acuity households and reduce system strain.
- Need for targeted investments in supportive housing, coordinated access improvements, and housing solutions that align with the actual acuity and demographic profiles of those in need.
- The total number of units or spaces ultimately required to address homelessness will increase if there are delays in the creation of deeply affordable housing units that are paired with evidence-based support models such as Housing First, Assertive Community Treatment (ACT), Intensive Case Management (ICM), and Permanent Supportive Housing.
- Without sufficient new supply and timely implementation of supportive services, people experiencing homelessness remain in emergency and transitional systems for longer periods, contributing to system backlogs and compounding housing demand.
- Individuals who are newly at risk of homelessness continue to enter the system, further inflating overall need. As a result, delays not only extend individual experiences of homelessness but also increase long-term system pressures and create higher resource and capital requirements in future years.



Emerging Policy and Planning Priorities

Based on the current state of housing and homelessness in Muskoka, several strategic priorities are emerging to guide future planning:

- **Expand housing diversity and supply** by encouraging townhouses, apartments, and secondary units to better serve seniors, small households, and low-income renters.
- **Strengthen the rental market** by continuing to encourage and support the construction of new purpose-built rentals, and protecting existing affordable stock.²⁸
- **Increase non-market and supportive housing** to meet the needs of very low-income households, seniors, Indigenous residents, people with disabilities, and people experiencing homelessness.
- **Plan for an aging population** by investing in accessible, supportive, and seniors-focused housing, including models that support aging in place.
- **Help identify and address barriers to construction** by working with municipalities, developers, and funding partners to identify and address barriers that are preventing housing from being built on otherwise suitable lands.
- **Support the local workforce** by ensuring adequate rental and ownership options for middle-income and essential workers across Muskoka's economy.
- **Improve system navigation and strengthen coordinated access** to ensure individuals and families are quickly connected to the most appropriate housing and supports, reducing reliance on emergency responses and improving flow-through.
- **Expand prevention and early intervention strategies** to reduce inflow into homelessness, with a particular focus on youth, families, and individuals at imminent risk of housing loss.
- **Strengthen cross-sector partnerships and integrated service delivery models** to better address complex needs and improve outcomes, especially for high-acuity individuals requiring coordinated health, mental health, and social supports.
- **Enhance data systems, accountability frameworks, and performance measurement** to support evidence-informed decision-making, enable real-time system monitoring, and drive continuous improvement across the housing and homelessness system.

²⁸ The District Municipality of Muskoka, 2025, 2025 Housing Needs Assessment, p. 57

What We Heard: Engagement Findings

As part of the District's Housing and Homelessness Plan Update and Homelessness System Review, diverse engagement activities were undertaken between February and June 2025. Voices from community members, people with lived/living experience, service providers, Indigenous partners, other parties interested and affected by housing, and District staff offered critical insight into strengths, gaps, and opportunities across Muskoka's housing and homelessness system.

1. Critical Shortage of Affordable and Suitable Housing

Across all engagement groups, the lack of deeply affordable and appropriately sized housing emerged as the most pressing issue.

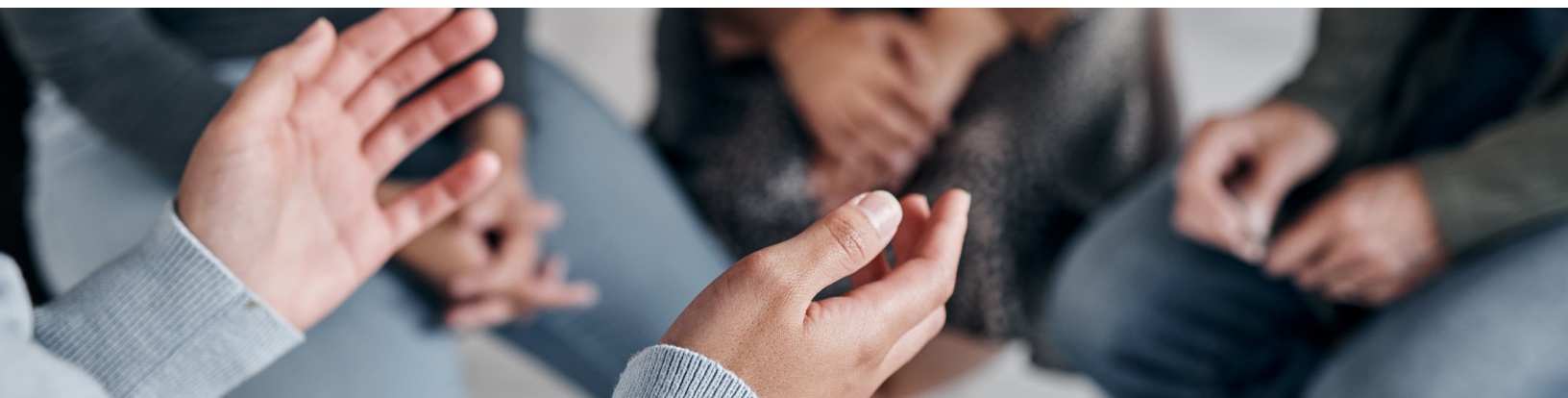
- Residents emphasized **a lack of rental options for low- and middle-income earners, seniors, and youth**, and highlighted rising rents, seasonal pressures, and limited diversity in housing types.
- People with lived experience noted that **even with subsidies, rent was unaffordable**, and that they faced barriers like discrimination, credit checks, and a shortage of units.
- District Community Services staff pointed to the **absence of new rent-geared-to-income (RGI) units since 1985, loss of rooming houses**, and rental market conditions that force people to choose between rent and food.
- Landlords and developers described **high construction and servicing costs, limited municipal incentives, Landlord and Tenant Board issues and stigma** as **key barriers** to expanding affordable options.
- Some existing community housing units are in need of significant investment to complete necessary repairs, but current capital funding is inadequate to address these needs.
- Constraints in internal and external resources can often lead to delays in having units fit for re-occupancy.

2. Need for Expanded Supportive and Transitional Housing

- A consistent call emerged for more housing that integrates on-site, or mobile supports tailored to people with complex needs.
- Community members and service providers stressed the **importance of supportive housing** with mental health, addictions, and life skills supports.
- District staff reinforced this need, describing interest in innovative models (e.g. bachelor units with support services) and the **importance of wraparound services to ensure tenancy stability, including mental and physical health and addictions services**.
- Non-profits noted that **clients are often housed without sufficient supports**, leading to cycling back into homelessness.
- Community-based service providers are struggling with capacity.

3. Emergency Shelter System is Inadequate and Unsustainable

- The motel voucher system is heavily relied upon but widely seen as inadequate.
- People with lived experience and staff described **motels as unsafe, unsanitary, and restrictive** (e.g. refusing pets, couples, or people with behavioural challenges).
- Staff noted that the absence of a formal emergency shelter system creates administrative burden, safety concerns, and contributes to long-term homelessness.
- All groups voiced strong **support for a permanent, supported emergency shelter** with separate spaces for youth, families, women, and men.



4. System Navigation, Outreach, and Service Coordination are Fragmented

- Participants highlighted the **lack of clear pathways through the housing and homelessness system**.
- People with lived experience and health professionals reported not knowing where or how to access services.
- Staff described barriers created by a paper-based housing application system, limited digital tools, and poor coordination across departments and service providers.
- Outreach services, while valued, are infrequent and struggle to consistently engage individuals sleeping rough or in rural areas. Staff noted ethical concerns and the need for a mobile outreach unit.

5. Post-Housing Supports and Housing Stability Services are Insufficient

Many **individuals who secure housing struggle to maintain it**.

- Lived experience participants said they were left without support after being housed, particularly regarding food, transportation, mental health, and safety planning.
- District staff identified a lack of dedicated tenancy stabilization workers and after-housing supports, especially for people with complex needs.
- District staff suggested that encouraging tenants to use independent living agencies to focus on areas like housekeeping to provide weekly unit upkeep and basic housekeeping support, with tenant consent, could be a cost-effective way to prevent evictions, reduce unit damage, and support housing stability. This type of proactive service may lower long-term maintenance costs and show tenants that the District is committed to helping them stay housed.
- Service providers noted that vulnerable tenants, especially single mothers, are susceptible to eviction or unit takeovers without ongoing support.

6. Gaps in Prevention, Early Intervention, and Tenant Education

- There is a need to prevent housing loss before it occurs.
- Service providers and District staff both emphasized the **value of early identification, particularly for youth in schools**.
- Staff noted that **life skills and tenant education programs** like Rent Smart are **no longer available**, leaving clients unprepared for independent tenancy²⁹.
- There is **a lack of housing literacy, awareness of tenant rights, and guidance through the application process for housing and supports**.

7. Barriers to System Flow: Documentation, Prioritization, and Referrals

- Many clients remain **stuck in homelessness due to process bottlenecks**.
- Engagement across groups identified challenges in gathering identification, completing applications, and accessing supports that align with acuity level.
- Staff reported limited capacity to assist with document readiness or housing searches and noted concerns about whether individuals are appropriately triaged and prioritized in systems like coordinated access and transitional housing.
- A first-come, first-served model for youth transitional housing was viewed as inequitable and misaligned with system goals.

²⁹ Since the community engagement took place, a new organization has reinvigorated the Rent Smart program structure, materials, and educators. The District also intends to partner locally to reestablish this program's presence and support successful tenancies locally.

8. Service Gaps for Specific Populations

Some groups face disproportionate housing barriers and are underserved by current models.

- **Youth** experience hidden homelessness and often lack identification or service connections.
- **Single adult men**, particularly those with trauma or emotional regulation issues, are excluded from current models and face stigma.
- **Seniors** with health and mobility needs lack assisted living or supportive housing.
- **Indigenous people** face racism, disqualification from programs, and are often invisible in datasets.
- Staff and Indigenous partners **called for Indigenous-led, culturally safe housing and services**.

9. System and Market-Level Barriers to Housing Development

The **planning, servicing, and policy environment presents some obstacles to increasing supply**.

- Participants cited perceived delays in zoning and servicing approvals, high costs, and community resistance (NIMBYism).
- District staff emphasized the need for clearer financial modeling to understand what funding, incentives, and program supports would make affordable housing projects viable.

10. Opportunities for Innovation, Partnership, and Systems Change

Stakeholders shared numerous ideas to address the identified challenges:

- Staff and stakeholders **supported innovative housing models** like co-housing/shared living arrangements, community land trusts, winterized tiny home clusters (subject to appropriate servicing), and employer-backed multi-residential rentals.
- There was **strong interest in expanding philanthropic partnerships, attracting external non-profits, and building local capacity within the non-profit sector.**
- District staff emphasized the **need for shared tools, data integration, and feedback loops** between frontline delivery and system planning for housing and homelessness to ensure a fulsome picture of who is being served, where gaps exist, what needs should be met, and what outcomes are achieved across all platforms and service deliverers.



District Role and Influence on Housing and Homelessness

The District operates within a complex housing landscape shaped by local actions and broader external forces. While municipalities have significant tools at their disposal, many of the key drivers of housing instability and homelessness fall outside of their direct control. Understanding where municipalities can lead, where they can influence, and where they must respond is essential for setting realistic and effective goals.

Who Does What: Municipal Roles in Housing

As Muskoka's provincially designated Service Manager for housing, the District plans and oversees Muskoka's housing and homelessness system. This includes assessing needs, preparing and implementing the Housing and Homelessness Plan, planning the appropriate mix of housing and supports, coordinating access to services, allocating District-funded resources, monitoring outcomes, and convening partners across sectors.

The District also develops and manages some affordable housing, provides housing development incentives, and advocates to provincial and federal governments for funding and policy changes.

Through the Muskoka Official Plan, the District establishes regional growth and housing policies, directs growth to appropriate settlement and serviced areas, and plans the water and wastewater servicing needed to support growth and housing development. The District is responsible for the approval of larger scale development proposals, such as plans of subdivision and condominium, encouraging a mix of densities and unit types to promote a variety of homeownership opportunities.

Area municipalities prepare locally focused Official Plans and zoning bylaws that must conform with the Muskoka Official Plan. They also make site-specific planning decisions, administer building permits, enforce local bylaws and property standards, identify municipally owned land that may be suitable for housing, and support housing through local infrastructure, fee, incentive, and planning decisions. They also regulate matters such as additional residential units and short-term rentals. Together, the District and

local municipalities shape the policy, infrastructure, investment, and development conditions needed to expand housing supply and respond to housing and homelessness needs.

Forces Outside District Control

There are several socioeconomic and structural factors that municipalities must respond to but cannot directly control. These include:

- **Population Growth and Demographic Change:** Migration trends, aging populations, and shifts in household size affect housing demand but are outside municipal control.
- **Private Market Conditions:** Rent levels, vacancy rates, housing prices, and development economics are driven by market forces, although they can be influenced indirectly through policy and incentives.
- **Provincial and Federal Systems:** Social assistance rates, health, mental health and addictions services, child welfare, and the criminal justice system all impact housing need, as do Landlord and Tenant Board (LTB) processes and landlord-tenant legislation.
- **Economic Trends:** Inflation, interest rates, and employment patterns, including the prevalence of seasonal or part-time work, shape affordability and housing precarity.

These factors create a backdrop that municipal planning must navigate and respond to through evidence-based, adaptive strategies.

Areas of Medium Influence

Areas of medium influence are areas where the District has important influence, but outcomes depend significantly on other actors, including lower-tier municipalities, developers, community agencies, landlords, senior levels of government, and broader market conditions. In these areas, the District's role is often to enable, convene, coordinate, incentivize, advocate, or align partners rather than to fully control the outcome.

The District can influence several critical domains even if it cannot fully control them. These include:

- **Housing Supply:** The District can guide the type, location, of housing development through land use planning, infrastructure investments, and development incentives.
- **Housing Stability Supports:** Through programs like rent supplements, eviction prevention, homelessness outreach, and wraparound supports, the District can help stabilize vulnerable residents and prevent homelessness.
- **Prioritization Strategies:** The District can influence how housing and supports are allocated through coordinated access systems and eligibility frameworks that align resources with need.
- **Advocacy and Partnerships:** The District can play a vital role in advocating to senior governments for funding and policy changes and in convening cross-sector partners to align and coordinate local action.
- **Provincial and Federal Funding:** Municipal housing and homelessness responses are heavily shaped by the availability, timing, and flexibility of provincial and federal funding. While municipalities can advocate for funding and align local plans with available programs, they do not control the scale of investment or program rules.

These areas of medium influence are where collaborative leadership and system stewardship are most impactful.



Areas of High Influence

Areas of high influence are those where the District has relatively direct authority over program design, funding decisions, service standards, eligibility rules, prioritization approaches, staffing models, and the operation or funding of housing and homelessness services. These are areas where District decisions can directly shape how services are delivered and how resources are allocated.

The District has direct control over several levers that significantly affect housing and homelessness outcomes:

- **Program Design and Delivery:** The District can control how housing and homelessness programs are structured. This includes setting eligibility criteria, defining length of stay in transitional housing, staffing models, support intensity, and case management approaches.
- **Targeting and Matching:** The District can determine how people are prioritized for services and housing, and how to align available spaces with the right supports and clients. This lever is only effective when a range of appropriate supports and housing options are available within the system.
- **Infrastructure and Land Use:** The District identifies and designates appropriate areas for growth, establishes regional planning policies, allocates infrastructure capacity, identifies constraints and plans for future expansions.
- **Service Planning and Quality Standards:** They set service standards, monitor performance, and ensure accountability across programs they fund or operate.

Decisions in these areas, about program scale, intensity, and target population, can significantly shift outcomes and system flow. For example, changing intake prioritization or embedding post-housing supports can directly reduce chronic homelessness and improve housing stability.



The Plan: 2025-2035

This update to Housing for Everyone retains the original 2020–2030 vision and four strategic objectives while introducing updated targets and actions that respond to today’s realities. Informed by data, engagement, and system insights, the 2025–2035 Plan focuses on implementation, coordination, and measurable progress across the housing continuum. It outlines a practical and community-driven roadmap to guide investments, partnerships, and policy decisions that advance housing access, stability, and inclusion for all Muskoka residents.

Vision

The District’s Housing and Homelessness Plan is grounded in the broader vision articulated in Muskoka’s Official Plan:

“Muskoka will be a place where people can live, work, and play. The overall prosperity of Muskoka will rely on the integration of a vibrant economy and a healthy natural environment along with a caring community that fosters a sense of belonging and supports those in need. Sustainable development will allow for desirable growth and change that respects the small-town, rural and waterfront character of Muskoka. All residents will be valued and community well-being will be promoted.”

This vision guides the Plan’s central goal: ensuring *Housing for Everyone*. A strong and inclusive housing system is essential to achieving community well-being, economic vitality, and social equity across Muskoka. By focusing on access, stability, and affordability, the Plan supports the broader aspiration of a Muskoka where all residents can thrive.

Objectives

The District's Housing and Homelessness Plan is structured around four interrelated objectives that together support the vision of Housing for Everyone:

1. Increase the supply of attainable housing

Accelerate the development of diverse, affordable, and market-based housing options that meet the needs of Muskoka's current and future residents, including mixed-income housing models and deeply affordable and non-market supply.

2. Support housing stability through coordinated services

Align and enhance supports that help individuals and families remain housed, including rent subsidies, wraparound services, and culturally appropriate supports.

3. Maximize the impact of existing housing assets

Preserve, upgrade, and intensify the use of publicly and non-profit-owned housing to better meet community needs and improve long-term sustainability.

4. Strengthen homelessness responses through collaboration

Expand supportive and emergency housing, improve system navigation, and coordinate cross-sector efforts to prevent, reduce, and ultimately end homelessness.

The following pages outline specific targets and actions for each objective. These are designed to be realistic, measurable, and grounded in the District's current context. They reflect the insights of community members and partners and are intended to guide coordinated efforts over the next five years.



Housing as a Human Right: A Guiding Framework for Action

The District recognizes that **housing is a human right**, foundational to individual dignity, health, safety, and community inclusion. This principle is affirmed by the *National Housing Strategy Act (2019)* and international human rights law, including the *International Covenant on Economic, Social and Cultural Rights*, to which Canada is a signatory.

The *National Housing Strategy Act* sets out a Housing Policy Declaration that:

- Recognizes that the right to adequate housing is a fundamental human right affirmed in international law;
- Acknowledges that housing is essential to the inherent dignity and well-being of the person and to building sustainable and inclusive communities;
- Commits to improving housing outcomes for people in Canada; and
- Requires the *progressive realization of the right to adequate housing* as recognized under the *International Covenant on Economic, Social and Cultural Rights*.

The District's Housing and Homelessness Plan aligns with the principles set out in the *National Housing Strategy Act (2019)* and Canada's international human rights commitments. These frameworks affirm that all levels of government share responsibility for advancing the right to adequate housing by:

- **Prioritizing those in greatest need**, including people experiencing homelessness and those facing systemic barriers to housing;
- **Allocating the maximum available resources** toward housing and homelessness solutions; and
- **Establishing clear targets and timelines** for the reduction and eventual elimination of housing need and homelessness.

Through this Plan, the District demonstrates its commitment to these principles by embedding measurable targets, directing resources to those with the highest housing barriers, and partnering across sectors to progressively realize the right to housing in Muskoka.

The District also recognizes the unique rights of Indigenous Peoples, including the right to self-determination in housing, and aligns with Article 23 of the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP):

“Indigenous peoples have the right to determine and develop priorities and strategies for exercising their right to development... including the right to be actively involved in developing and determining housing and other economic and social programs affecting them...”

This principle guides the Plan’s commitments to Indigenous-led solutions, culturally safe housing, and dedicated partnerships with Indigenous organizations.



Objective 1:

Drive the creation of new attainable housing

Targets:

- **New Units Created:** 594 new attainable housing units by 2032, including those planned through the Affordable and Attainable Housing Investment Framework:
 - 184 deeply affordable units for people experiencing homelessness
 - 260 attainable and affordable market-based rental units led or supported by the District; and
 - 150 additional attainable and affordable market and non-market units generated through private market and non-profit development stimulated by other actions in the Plan

By 2035, exceed this trajectory by achieving at least 750,Ä1000 new attainable housing units over the full plan period.

- Ensure at least 10% of all new District-supported units meet **universal design or accessibility** standards by 2030 and increase this to at least 15% by 2035.
- Launch at least one **affordable housing development on faith/ service provider-owned land** by 2030, and by 2035 launch at least two such developments or secure at least two sites for affordable housing development on this type of land.
- Continue to improve, where possible, on the development review and approvals process, and work with Area Municipalities to implement any relevant recommendations stemming from the upcoming Development Services Review.
- Investigate the possibility and legality of developing a cost-sharing and/or front-ending policy for the extension of housing enabling infrastructure to support the advancement of affordable housing projects.

Actions:

1. Diversify the housing supply

- a. Continue to implement the District’s “Big Move on Housing” plan to accelerate attainable housing initiatives, including deeply affordable, non-market, and attainable market-based housing, and capacity building for housing construction.
- b. Continue the Muskoka Affordable Housing Initiatives Program (MAHIP) (with an improved work flow and updated prerequisites) and enhance incentives for attainable market-based housing as necessary, including considering how the program can better support faster and more cost-effective delivery models such as modular and factory-built housing.
- c. Continue to provide incentives to support the construction of Additional Residential Units and explore adjustments as required to improve uptake.
- d. Work with local municipalities to support and fund adaptive reuse of existing buildings where appropriate (e.g. commercial, institutional) for attainable housing development. (i.e. collaboratively identify candidate sites, understand zoning, building code, and Fire Code barriers, and explore whether any incentives, funding tools, or partnerships could support conversion).
- e. Share housing demand and supply data to support local municipalities, developers, and non-profits in aligning policies and projects with need.
- f. Ensure new housing projects supported by the District incorporate accessible design features where feasible, and encourage universal design standards to support aging in place and inclusive communities.

2. Unlock development-ready land

- a. Collaborate with municipalities to identify priority growth areas within existing Urban Service Centres in order to develop a comprehensive servicing plan to guide infrastructure investments (e.g. sewer, water, pump stations).

3. Improve planning and development policies and processes

- a. Continue to streamline development application approvals by ensuring broader adoption and use of Plan Hub, the District's online development application portal, across all departments including Engineering, Public Works, Legal, and Finance, and promoting consistent and timely feedback from all commenting departments, agencies, developers, and area municipalities in accordance with required review timelines.
- b. Encourage local municipalities to explore adoption of Community Planning Permit Systems in appropriate growth areas as a tool to streamline planning approvals and support a broader range of housing options³⁰.
- c. Continue to encourage early and consistent engagement with developers through pre-consultation meetings that flag available incentives and clarify planning, and technical requirements.
- d. Provide education to councillors and the public to reduce NIMBYism and build support for affordable housing developments.
- e. Continue to apply policies which create incentives for development that takes place in a timely manner, limit land speculation, and prevent perpetual renewals.

4. Support improved financial feasibility for developers

- a. Engage developers to understand what program features or incentives would make affordable development more attractive, including mixed-income housing models and opportunities to accelerate delivery through innovative construction approaches, such as modular and factory-built housing.
- b. Advocate for better financing tools at the provincial and federal level to address reluctance among developers to become landlords.

5. Protect and enhance the rental supply

- a. Proactively encourage purpose-built rental housing, including mixed-income housing models, through increased awareness and promotion of existing incentives for attainable market-based housing.
- b. Advocate for tools to preserve existing affordable rental housing stock, such as a right of first refusal policy acquisition funds for non-profits and land trusts, and opportunities to incorporate refusals of conversion of rental stock to condominiums
- c. Advocate to the province for Landlord and Tenant Board reforms to address reluctance among developers and small landlords (i.e. of ARUs) to become landlords.

³⁰ Community Planning Permit Systems (CPPS) combine zoning, site plan control, and minor variance processes into a single, streamlined approval framework that can help accelerate housing delivery while maintaining design and environmental standards.

6. Engage and partner across sectors to deliver non-market housing

- a.** Support non-profit and co-op housing providers to access capital and navigate development processes.
- b.** Partner with Indigenous organizations and leaders to support Indigenous-led housing initiatives that reflect cultural needs and community preferences.
- c.** Explore opportunities to engage with faith-based and service organizations which may have surplus or vacant land or financial resources and an interest in supporting community growth and affordability.
- d.** Continue to partner with and support Area Municipalities in their efforts to address the housing crisis through provision of data, promotion of Area Municipal housing programs and incentives, and providing housing-related input or expertise when requested.

Objective 2:

Provide supports and align services to improve housing stability for all

Targets:

- **Rental Subsidies:** By 2026, review and update all District-funded rent subsidies to align with current market rents. Adjustments will be implemented upon household turnover or for subsidies not currently resulting in permanent housing placements, to ensure funds are effectively targeted to support stable, long-term tenancies. By 2030 and 2035, demonstrate continued alignment of subsidy levels and program design with market conditions and housing stability outcomes.
- **Rental Subsidies:** Support 49 additional households with rental subsidies by 2032 and 10 additional households by 2035, subject to funding availability and market conditions.
- **Homeownership Assistance:** Continue to support affordable home ownership through programs that address down-payment assistance, urgent repairs and accessibility modifications or development charge relief that enable access to, or retention of ownership tenure for low- and modest income households. Subject to budget availability and market conditions target access to, or retention of homeownership for 15 households through existing programs by 2030 and 25 households by 2035.
- **Supportive Housing Advocacy:** Support health and developmental services partners in advancing proposals that result in funding commitments for at least 50 new supportive housing units for seniors and people with developmental disabilities by 2030 and at least 100 units by 2035.
- **Indigenous partnership agreement:** Formal Indigenous partnership agreements with at least two organizations by 2028. By 2035, maintain and deepen partnerships with Indigenous organizations.
- **Tenant Education:** At least four tenant education sessions per year.

Actions:

1. Secure appropriate and sustainable supports that enhance housing stability

- a. Advocate for income supports that reflect the actual cost of living, including reform to ODSP and OW.
- b. Advocate to senior governments for increased investment in non-market housing, especially targeted to rural and mixed-market contexts like Muskoka.
- c. Advocate to the provincial government to modernize rent subsidy formulas, so they reflect local market conditions and improve housing access for low-income residents.
- d. Advocate to the provincial and federal government, for funding to build in longer-term tenancy support and housing stabilization services in community housing, particularly for youth, high-acuity adults, and individuals at risk of repeat homelessness.
- e. In partnership with health and developmental services systems, advocate for funding and explore opportunities to support development of supportive housing for seniors, people with developmental disabilities, and high-acuity individuals experiencing homelessness.
- f. In partnership with health services systems, advocate for the expansion of low-barrier mental health and addictions services, including bed-based treatment programs that provide residential stabilization and recovery supports, and including supports for people with physical, cognitive, and sensory disabilities.
- g. Collaborate with District staff across programs to ensure tenants have access to transportation to ensure access to amenities and support services.

2. Build culturally appropriate supports

- a. Build stronger connections with and fund Indigenous organizations to improve and facilitate referrals and ensure clients can access culturally appropriate supports and identity-based or community specific resources.

3. Prioritize community-oriented and sustainable homeownership

- a. Continue to offer the Down Payment Assistance Program to help households access attainable homeownership; provide preference to those with local residency; and target populations facing disproportionate housing need.
- b. Continue to deliver an Urgent Repairs program as funding permits to help low- and modest-income homeowners maintain safe, adequate housing.
- c. Support innovative community-led and non-profit efforts such as land trusts, shared living models, shared equity and rent-to-own programs, and co-op housing to create and preserve attainable homeownership opportunities.
- d. Explore tools to limit speculative or bulk investor purchases in new subdivisions (e.g. subdivision agreement clauses, site-specific zoning, or covenants to limit the number of units per buyer) and to preserve ownership and long-term rental opportunities for local households.

4. Strengthen and promote tenant rights, education, empowerment, and safety

- a. Strengthen tenant education in the secondary rental market (e.g. lease terms, renoviction rules) by promoting third-party educational opportunities.
- b. Collaborate with legal advocacy organizations (e.g. ACTO, Fair Rent Ontario) to advocate for enhanced municipal authority over tenancy protections, including renoviction bylaws.
- c. Assist in addressing substandard rental conditions, including in staff housing, and housing precarity by providing information for tenants about their rights and complaint pathways with respect to property standards, continuing to maintain relationships with Area Municipalities, and considering more consistent tracking of tenant complaints and property condition issues to identify other opportunities for the District to support.

5. Support safety and stability for women and children

- a. Continue to support the work of Muskoka Women's Advocacy Group in providing antiviolence crisis support for women and children and working collaboratively to address the housing needs of survivors of domestic violence.

Objective 3:

Optimize current housing assets

Targets:

- **Prioritization Framework:** Fully implement acuity-informed Coordinated Access by 2026; Where not subject to regulations, 100% of housing placements or supports are matched by need. By 2030, maintain this standard and use Coordinated Access data to monitor placement patterns, identify gaps, and inform continuous improvement. By 2035, demonstrate sustained use of acuity-informed matching across the system, with evidence that placement decisions, housing access, and support alignment are increasingly responsive to household need.
- **Community Housing Redevelopment:** Redevelop 2 District-owned community housing sites by 2030. By 2035, complete, substantially advance, or secure funding and approvals for a second wave of redevelopment, intensification, or modernization projects across additional District-owned sites, as appropriate.
- **Non-Profit Engagement:** Support all non-profit housing providers with asset management and viability planning by 2027. Encourage and support strategic planning and Board diversity/capacity. By 2035, ensure that all providers have current asset management and viability plans that support negotiated service agreements under the *Housing Services Act* and are reviewed and refreshed regularly, with priority actions underway where feasible.
- **Pre-development Studies:** Complete pre-development studies for all four prioritized sites by 2027 including confirmation of servicing capacity. By 2030, advance all feasible prioritized sites to the next stage of development, such as approvals, funding applications, partnership development, servicing, or construction readiness. By 2035, complete or substantially advance a broader pipeline of redevelopment or intensification projects informed by these studies.
- **Energy efficiency:** Continue to improve energy efficiency (with a target of 25% reduction in utility costs) across 50% of the community housing portfolio by 2030. By 2035, extend these improvements across at least 75% of the portfolio.

Actions:

1. Embed equity in prioritization frameworks

- a. Implement a fully acuity-informed coordinated access system that ensures all housing and support placements (for example, Alex's Place and Housing with Related Supports) are matched to individual need, with clear protocols for prioritizing medium- and high-acuity households experiencing homelessness.
- b. Make use of the "Disadvantaged" status in social housing allocation to improve access to housing for prioritized individuals on the By-Name List by aligning By-Name List and Community Housing waitlist processes and ensuring homelessness case managers support eligible clients to apply for housing.
- c. Continue and strengthen prioritization frameworks for affordable housing to ensure higher need households are prioritized across all housing types, not just RGI.



2. Preserve and upgrade existing community housing stock

- a. Establish new strategic partnership arrangements with community housing providers to preserve existing stock, strengthen provider sustainability, and support future growth, including reinvestment of funds freed up following mortgage maturity into capital repairs, continued access to and renewal of RGI housing linked to the centralized waitlist, and capacity-building supports that position providers to expand programming, community development, and potentially housing supply over time.
- b. Explore and pursue service agreements with new housing providers to bring additional units into the community housing system, including through mechanisms such as headleases and other partnership models that expand access to affordable housing.
- c. Continue to implement the District's Asset Management Plan for community housing to ensure community housing buildings are maintained, upgraded, redeveloped, and divested as appropriate.
- d. Conduct an accessibility audit across the community housing portfolio and prioritize retrofits or unit conversions to expand availability of accessible units.
- e. Pursue and utilize all available provincial and federal funding to improve the quality, accessibility, and energy efficiency of existing community housing stock.
- f. Incorporate climate resilience and energy efficiency into the design and retrofit of community housing, aligned with green building standards and available funding, and encourage for other rental housing.
- g. Continue to prioritize reductions vacancy periods between tenancies in community housing stock

3. Maximize use of District-owned land for redevelopment and intensification

- a. Continue to conduct pre-development planning for the most promising underutilized or aging District housing sites or other surplus or underutilized District-owned and municipal-owned land and support affordable housing developments on these sites.
- b. Ensure adequate capacity exists for housing asset management and development activities to support administration of upgrades, redevelopment and intensification of existing stock and new direct developments.

4. Maximize use of rental subsidies

- a. Review and, where permitted, streamline and adjust rent subsidy programs to better reflect current market conditions and ensure subsidy levels are sufficient to support successful and sustained tenancies in Muskoka's rental market.
- b. Advocate to the provincial government for program flexibility to adjust rental subsidies to better reflect local market conditions and incomes.
- c. Explore opportunities to implement rent assurance and landlord engagement programs to improve participation in rent supplement initiatives and reduce perceived risk

5. Strengthen non-profit sector capacity

- a. Continue to offer capacity-building supports for non-profits in asset management, tenant engagement, and financial planning.
- b. Continue to work directly with the Board of Directors of the non-profit and cooperative housing corporations to understand their future plans and to determine the role that the District can play to support their viability, including promoting shared service models.



Objective 4:

Partner to create supports to address homelessness

Targets:

- **New Housing-Focused Supports:**

- Create 6 Transitional Housing units by 2026
- Create 13 Permanent Supportive Housing units for high acuity individuals by 2027
- Create 14 Intensive Case Management units for medium to high acuity individuals by 2027
- 17 short-term case managements spaces³¹ to support timely re-housing and stabilization by 2027 (reallocating motel resources)

By 2035, maintain these supports and expand capacity where feasible based on demonstrated need, with the goal of securing a second wave of supportive housing, intensive case management, transitional housing, or re-housing supports.

- **Motel Use:** Reduce the average number of days in motels to fewer than 30 days per household by 2027. By 2035, maintain a trajectory of reduced motel reliance and demonstrate that motels are used only as a short-term response.
- **Emergency Shelter:** Open at least one low-barrier, service-enriched emergency shelter by 2028, with design specifications that allow for seamless conversion into self-contained studio units by 2030
- **BNL Engagement:** Connect 100% of individuals staying in motels for more than 14 days to the BNL within 3 days by 2026
- **Prevention:** Establish early identification supports and referral protocols in partnership with all three school boards serving the District by 2029. By 2035, sustain and strengthen these partnerships and demonstrate that school-based identification and referral pathways are embedded in local homelessness prevention efforts for youth and families.

³¹ Spaces refers to the number of households to be served at one time rather than physical units

- **Data Coordination:** Implement an integrated information management system by 2027. By 2030, ensure the system is being used consistently to support coordinated service delivery, performance monitoring, and planning. By 2035, maintain an integrated information management approach that supports coordination, continuous improvement, and evidence-informed decision-making.
- **Housing Plans:** 100% of households in motels will have a housing plan within 14 days by 2026.
- **Partnerships for Complementary Services:** Formalize at least three MOUs with health and service partners by 2027 and by 2035 maintain and deepen these partnerships so they contribute to a more integrated homelessness response and more effective housing stabilization.



Actions:

1. Increase the supply of deeply affordable and supportive housing units for people experiencing homelessness

- a. Prioritize the 184 targeted units of deeply affordable housing that are part of the District's "Big Move on Housing" for homelessness.

2. Expand housing-focused supports across the acuity spectrum

- a. Based on the resource allocation model in the Homelessness System Review projections, reallocate funding currently used for prolonged motel stays towards evidence-based housing focused supports, including 13 units of permanent supportive housing units for high acuity individuals, 14 units of intensive case management for medium/high acuity clients, and 17 short-term case management spaces for those with low to medium needs³².
- b. Establish formalized partnerships with mental health and addictions and other non-profit support providers to increase access to supports for people who have experienced homelessness and jointly advocate for the resources needed to expand service capacity.



³² The Homelessness System Review (Section 7.0: Homelessness Projection Modelling) identifies an optimal resource allocation model for Muskoka's homelessness response system, projecting the mix of supportive housing and case management resources needed to reduce reliance on motels and improve housing outcomes.

3. Improve engagement, system entry and flow-through

- a. Fund or pursue funding for dedicated staff roles to support documentation readiness, housing search assistance, housing plan development and accountability, and landlord liaison.
- b. Strengthen structured intake assessments, progressive engagement, and support standards for all service entry points (i.e. motels and outreach) to improve engagement, housing planning, and accountability, with a mandate for BNL connection after 14 days.
- c. Expand mobile outreach coverage and visibility, especially in rural and hidden homelessness contexts, and strengthen structured follow-up processes after initial contact.
- d. Implement standardized assessment tools across all programs, including prevention, transitional housing, and housing case management to ensure consistent acuity determination.
- e. Establish partnerships with community providers to accept referrals through the Coordinated Access system (using the By-Name List).

4. Shift away from motel use

- a. Reallocate resources from emergency responses into evidence-based support models like Housing First, ACT, ICM, and Permanent Supportive Housing and pair with the deeply affordable housing units to be developed.
- b. Develop low-barrier permanent emergency shelter options to replace reliance on motels, including low-barrier shelter spaces for men, women, youth, and families.
- c. Establish a framework of minimum expectations and communication protocols with motels while motel use remains part of the system.

5. Continue and strengthen prevention and early intervention

- a. Continue to offer Housing Support Funds to assist households in preventing homelessness or regaining housing.
- b. Fund or pursue funding to develop early identification infrastructure in schools to proactively identify and support youth at risk.

6. Strengthen system coordination, data, accountability and performance management

- a. Develop integrated information management systems to improve coordination and real-time tracking across providers.
- b. Improve data tracking to better capture outcomes for prevention clients, motel users, and people exiting homelessness into housing.
- c. Formalize referral pathways to the Housing Supports Team, ensuring the highest-needs individuals are prioritized and connected to Intensive Case Management.
- d. Create service standards and accountability frameworks for shelter, transitional housing, and supportive housing as these forms of housing and support are developed.
- e. Develop a set of outcome measures and success indicators across the homelessness and housing stability continuum.
- f. Integrate initiative-level tracking into annual reporting, with a focus on reporting outcomes in accessible, communicable ways to Council and the public.
- g. Create user-friendly referral pathways, forms, and guidance, and train community partners (e.g. primary care, schools, food banks) on how to connect individuals to housing supports and homelessness prevention programs.



Next Steps

The approval of the updated Housing and Homelessness Plan and Homelessness System Review marks an important milestone, but also signals the beginning of the next phase: implementation. To ensure timely and coordinated action, the following next steps will guide immediate priorities:

1. Formal Adoption

- District Council approval of the Plan.

2. Establish Implementation Governance and Accountability

- Set up an internal implementation working group to oversee early actions and track progress.
- Confirm roles and responsibilities across departments and with external partners.
- Begin regular meetings with key partners to coordinate priority initiatives.

3. Prioritize Year 1–2 Actions

- Identify quick-start activities from the Implementation Work Plan (e.g. advancing Big Move pipeline projects, reallocating resources from emergency responses into evidence-based support models, initiating coordinated access enhancements, beginning pre-development studies on key lands).
- Prepare detailed Year 1–2 work plans and resource allocation schedules.

4. Strengthen Performance Measurement and Reporting Systems

- Confirm baseline data sources.
- Develop reporting templates to track progress.

5. Engage and Build Capacity with Partners

- Host workshops and information sessions with local municipalities, community partners, Indigenous organizations, non-profits, and housing providers to align priorities and build capacity.
- Provide technical assistance and supports for early implementation activities.

6. Secure and Align Funding

- Pursue available federal and provincial funding opportunities aligned with early implementation priorities.
- Develop strategies to leverage partnerships where possible.

7. Annual Progress Reporting

- Prepare and present the first annual report to Council and the community by June 2027
- Use this update to review successes, identify challenges, and adjust actions as needed.

