

MUSKOKA
SECOND HOME STUDY

June 2023



TABLE OF CONTENTS

1 **1.0 INTRODUCTION**

1.1 Significance of Second Homes
1.2 Study Objectives

2 **2.0 METHODOLOGY**

2.1 Survey Design
2.2 Defining Seasonal Residents
2.3 Results
2.4 Limitations

3 **3.0 POPULATION & DEMOGRAPHICS**

3.1 Population Trends in Muskoka
3.2 Demographics and Income in Muskoka

4 **4.0 SECOND HOME CHARACTERISTICS**

4.1 Location of Permanent Residence
4.2 Location of Nearest Muskoka Community
4.3 Waterfront Second Homes
4.4 Second Home Access
4.5 Second Home Ownership Arrangements
4.6 Winterization and Permanency
4.7 Top 10 Barriers to Living in Muskoka Permanently

5 **5.0 SECOND HOME USE**

5.1 Frequency of Second Home Use
5.2 Second Home Rental
5.3 Recreational Activities and Public Facility Use
5.4 Health Services
5.5 Waste Management Services
5.6 Muskoka Airport Usage

6 **6.0 ECONOMIC IMPACTS**

6.1 Expenditures in Muskoka

7 **7.0 SUMMARY & CONCLUSION**

THE DISTRICT MUNICIPALITY OF MUSKOKA

LIST OF TABLES

Table 1 - Defining Second Home Households 7

Table 2 - Summary of Survey Response Rates 8

Table 3 - Seasonal, Permanent and Total Population Estimates 10

LIST OF FIGURES

Figure 1 - History of Second Home Studies in Muskoka 4

Figure 2 - Permanent vs. Seasonal Population in Muskoka 11

Figure 3 - Seasonal Dwelling Trends and Distribution in Muskoka 12

Figure 4 - Distribution of Total Second Homes in Muskoka 13

Figure 5 - Muskoka's Age Structure (Permanent vs. Seasonal Population) 14

Figure 6 - Annual Household Income (Permanent vs. Seasonal Population) 15

Figure 7 - Location of Permanenet Residence 16

Figure 8 - Location of Nearest Communities to Muskoka's Second Home Households 17

Figure 9 - Proportion of Second Homes on Waterfront Property 18

Figure 10 - Most Common Second Home Access Types Across Muskoka 19

Figure 11 - Second Home Ownership Arrangements 20

Figure 12 - Winterized Second Homes in Muskoka 21

Figure 13 - Plans for Permanency 22

Figure 14 - Barriers to Living in Muskoka Permanently 23

Figure 15 - District-Wide Second Home Use Frequency by Season 24

Figure 16 - Use of Muskoka Second Homes (by Second Home Residents) – Highlights 25

Figure 17 - Second Home Rental Advertising 26

Figure 18 - Second Home Rental Trends (Not Exclusively Renting) 26

Figure 19 - Top 6 Entertainment and Attractions (% of Second Home Household Reporting Use) 27

Figure 20 - Public Facilities (% of Second Home Households Reporting Use) 28

Figure 21 - Recreational Activities (% of Second Home Households Reporting Use) 29

LIST OF FIGURES CONT'D

Figure 22 - Most Frequently-Accessed Health Care Services in Muskoka by Second Home Residents 30

Figure 23 - Location of Health Care Service Access in Muskoka 31

Figure 24 - Health Care Destinations Outside Muskoka Accessed While Residing at Second Homes 31

Figure 25 - Health Care Service Availability and Impacts on Second Home Use 32

Figure 26 - Long-term Care use by Muskoka Second Homes 33

Figure 27 - Curbside Waste Collection at Second Homes 34

Figure 28 - Recycling and Compost Trends for Second Home Households 35

Figure 29 - Other Common Waste/Recycling Disposal Methods Used 35

Figure 30 - How Second Home Residents would like to Receive Waste Management information 35

Figure 31 - Usage of Muskoka Airport 36

Figure 32 - Destination Location of Second Home Visitors and Household Members 37

Figure 33 - Locations of Common Household Purchases 38

Figure 34 - Locations of Common Purchases per Second Home Households in Muskoka 39



ACKNOWLEDGEMENTS

The District of Muskoka would like to thank everyone who took the time to complete the Second Home Survey this year. The valuable data this initiative collects would not be possible without the willingness of Second Home owners to contribute information about themselves, their experiences, and their preferences.

Special thanks also to a wide variety of ratepayer associations for their work in spreading the word about the Second Home Study.

REFERENCES

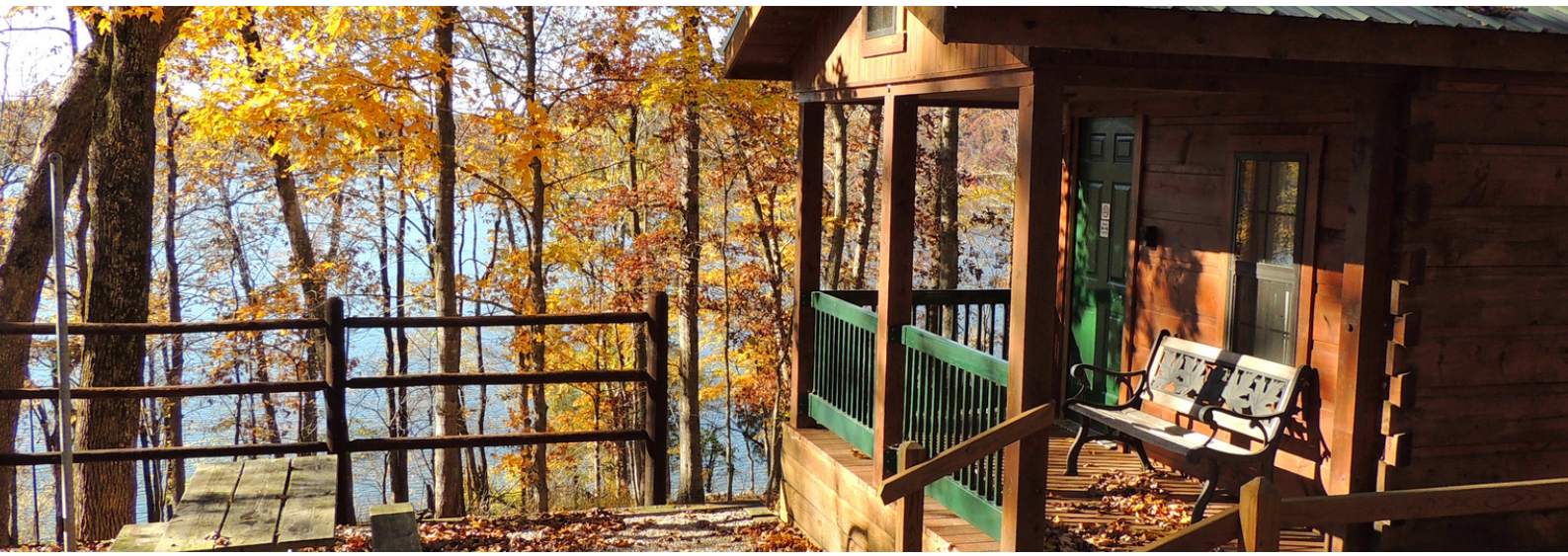
Icons and graphics: http://www.canva.com
Permanent population data and information, dwelling counts:
Statistics Canada. (2021). Census Profile: Muskoka, District municipality. Retrieved from https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?Lang=E&SearchText=muskoka&DGUIDlist=2021A00033544&GENDERlist=1,2,3&STATISTIClist=1,4&HEADERlist=0
Municipal Property Assessment Corporation. (2022). Dwelling Counts (Muskoka), Q3 2022.
Photos: District of Muskoka and http://www.canva.com

1.0 INTRODUCTION TO THE STUDY

The tradition of seeking refuge from the hustle and bustle of urban life at cottages in Muskoka has a long history dating to the mid-19th century. Since that time, seasonal residents have functioned as a significant component of the District of Muskoka's economic backbone. These residents are also vital contributors to Muskoka's culture and social structure, and comprise a significant proportion of the region's total population. As such, accurate estimates of the size and character of Muskoka's Second Home population are essential for the District of Muskoka, the six Area Municipalities, and a variety of other community organizations and businesses. This information allows service providers and other agencies to assess and provide for the needs of Muskoka's entire population.

To capture important information related to this portion of the population, the 2023 Second Home Study has been compiled based on survey responses to a variety of questions aimed at the District of Muskoka's seasonal residents, covering topics such as demographics, housing characteristics, cottage use and visitation, plans for permanency, recreational activities, and spending habits.





1.1 SIGNIFICANCE OF SECOND HOMES

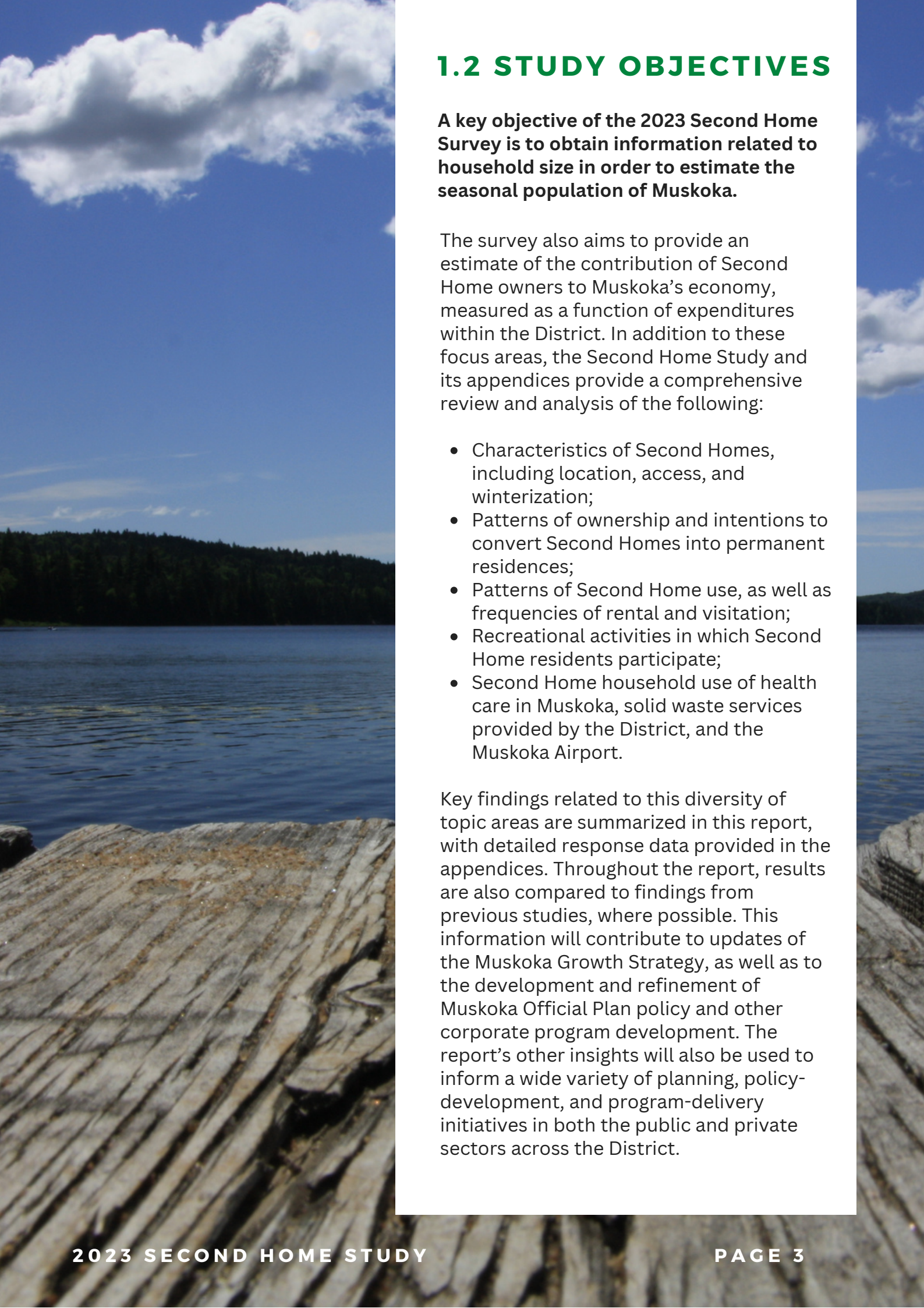
According to 2021 data from the Municipal Property Assessment Corporation (MPAC), seasonal dwellings or Second Homes account for approximately 47% of all households in Muskoka, which remains virtually unchanged from 2016. Their residents have traditionally comprised more than half of the District's total population. There is little doubt that these Second Home households contribute to Muskoka's robust seasonal economy, and the scale and importance of these impacts require that efforts be undertaken to better understand Muskoka's seasonal population.

As a result, the District of Muskoka has undertaken coordinated and systematic studies of the characteristics, preferences, and experiences of the Second Home population since the 1970s. Figure 1 presents an overview of the evolution of the five Second Home Studies focused on Muskoka's seasonal population.

The Study has gradually evolved from a focused study of the economic impacts of seasonal residents to a more comprehensive analysis of habits, preferences, and the frequency with which Second Homes are used. In all cases, these studies have demonstrated that the seasonal population contributes significantly to Muskoka's economy via expenditures, uses a wide variety of municipal services, and offers opportunities for visitation to friends and family.

> *Second Homes account for approximately 47% of all households in Muskoka.*

The 2023 Second Home Study represents a continuation of this approach, although a number of additional questions related to healthcare, solid waste services, and usage of the Muskoka Airport were updated in order to better understand potential impacts of key service levels and programs on the seasonal population. Due to the importance of Study results to the District, Area Municipalities, public agencies, and the business community, the District has committed to conducting an updated Second Home Study every five years.



1.2 STUDY OBJECTIVES

A key objective of the 2023 Second Home Survey is to obtain information related to household size in order to estimate the seasonal population of Muskoka.

The survey also aims to provide an estimate of the contribution of Second Home owners to Muskoka's economy, measured as a function of expenditures within the District. In addition to these focus areas, the Second Home Study and its appendices provide a comprehensive review and analysis of the following:

- Characteristics of Second Homes, including location, access, and winterization;
- Patterns of ownership and intentions to convert Second Homes into permanent residences;
- Patterns of Second Home use, as well as frequencies of rental and visitation;
- Recreational activities in which Second Home residents participate;
- Second Home household use of health care in Muskoka, solid waste services provided by the District, and the Muskoka Airport.

Key findings related to this diversity of topic areas are summarized in this report, with detailed response data provided in the appendices. Throughout the report, results are also compared to findings from previous studies, where possible. This information will contribute to updates of the Muskoka Growth Strategy, as well as to the development and refinement of Muskoka Official Plan policy and other corporate program development. The report's other insights will also be used to inform a wide variety of planning, policy-development, and program-delivery initiatives in both the public and private sectors across the District.

THE DISTRICT MUNICIPALITY OF MUSKOKA

Figure 1 - History of Second Home Studies in Muskoka

1973

Purpose: DMM project to determine economic impacts of recreation on Muskoka's industry.
Focus: All tourism users and sectors (Second Home owners, visitors to resorts, etc.)
Method: Sample of Second Home population sent paper surveys

1984

Purpose: Joint project between DMM and Muskoka Lakes Association to determine economic impact of seasonal population on Muskoka's economy.
Focus: Second Home population, characteristics, economic impacts etc.
Method: Sample of Second Home population sent paper surveys

2004

Purpose: Update 1984 information and compare responses, identify new demographic trends and changes in the Second Home population.
Focus: Multi-faceted, Second Home population, characteristics, economic impacts etc.
Method: Sample of Second Home population sent paper surveys

2013

Purpose: Update demographic trends and changes in the Second Home population from 1984 to 2013.
Focus: Multi-faceted, seasonal population, characteristics, economic impacts.
Method: Online survey (paper available upon request), invitations to participate sent to all Second Home households

2017

Purpose: Update demographic trends and changes in the Second Home population from 1984 to 2017.
Focus: Multi-faceted, additional questions re: use of health services, solid waste disposal and the Muskoka Airport.
Method: Online survey (paper available), invitations to participate sent to all Second Home households

2023

Purpose: Update demographic trends and changes in the Second Home population from 1984 to 2023.
Focus: Multi-faceted, similar questions to 2017 survey; updates as applicable to obtain most relevant information.
Method: Online survey (paper available), invitations to participate sent to all Second Home households



2.0 METHODOLOGY

2.1 SURVEY DESIGN

In order to identify Second Home owners in Muskoka and obtain the information required to complete this Study, property assessment information from the Municipal Property Assessment Corporation (MPAC) was drawn upon to locate Second Home properties. Invitations to participate in the online 2023 Second Home Survey were then mailed to the permanent address of each Second Home owner in Muskoka, and respondents were asked to participate in the survey by answering approximately 40 questions online. The survey was open from December 23, 2022 to February 27, 2023.

For those without internet access or who preferred to fill out a paper survey, copies of the survey were mailed upon request. It is also important to note that the 2023 survey was conducted anonymously, and no personal information that could identify names or addresses of respondents is included in this report.

Summaries of all responses to each question, broken out at the District and Area Municipal levels where applicable, can be found in Appendix I and a copy of the survey can be found in Appendix II.

DID YOU KNOW?

2023 WAS THE FIRST TIME THE SECOND HOME SURVEY OCCURRED OVER THE WINTER?

In previous years, the Second Home Survey has been disseminated over the summer months, typically aligning with the release of the interim tax bills

2.2 DEFINING SEASONAL RESIDENTS



The definition of a Second Home resident is: The owners of the Second Home, their spouses or partners, and all children under 18 years of age. Extended family members are also considered seasonal residents of Second Homes, provided they consistently reside in a Second Home for a cumulative period of time between 30 and 180 days in a typical year.

In 2004, a methodology was developed that distinguishes between seasonal residents and occasional visitors to Second Homes. For purposes of consistency across study periods, this methodology was applied in 2013 and 2017, and has been used again in the 2023 Study. For the purposes of this study, Muskoka Second Home households are comprised of all owners of the Second Home, each of their spouses or partners, and any children under the age of 18. Regardless of how often these individuals occupy the Second Home, they are still considered seasonal residents of Muskoka.

Adult children and extended family members are also considered seasonal residents, provided they consistently reside in the Second Home for a cumulative period of time exceeding 30 days in a typical year. Conversely, adult children and extended family members who spend less than 30 days in a typical year at the Second Home and all other guests are defined as visitors. Table 1 illustrates examples of how the Study distinguishes between types of household members for the purpose of defining seasonal residents and ultimately determining household size.

TABLE 1 - DEFINING SECOND HOME HOUSEHOLDS

Sample Description of Household	Immediate Family Members	Extended Family Members	Total Household Size
A Second Home owner, married with no children, with only occasional visits by extended family a few weekends a year equates a Second Home household size of **2**.		Only Occasional Use by Extended Family	= 2
A Second Home owner who is married with 3 children aged 17, 15, 10, and whose retired parents spend the summer (over 30 days) at his or her Muskoka home equates a Second Home household size of **7**.		Retired Parents 	= 7
A Second Home owner who is married with one child aged 5 but only spends 3 weeks of the year in Muskoka equates a Second Home household size of **3**.		Spend less than 30 days per year, but all Immediate Family	= 3
A Second Home owner who is single with no children but shares his or her Muskoka home with 3 adult siblings, all of whom spend every summer weekend in Muskoka equates a Second Home household size of **4**.		Adult Siblings 	= 4

2.3 RESULTS

A total of **22,377** invitations to participate in an online survey were distributed in December, 2022. The survey was communicated primarily via mail and social media.

5,952 usable (i.e. unique, complete, and not duplicated) surveys were received by the survey's closing date of February 27, 2023 representing a total response rate of **26.7%.** The response rate was on par with 2013 (25%) and well-exceeded 2017 (16%). An online format offered every Second Home owner an opportunity to participate. Table 2 provides a summary of invitations mailed to Second Home owners and rates of response by Area Municipality.



TABLE 2 - SUMMARY OF SURVEY RESPONSE RATES

Municipality	Total # of Mailed Invitations	Results - Complete Surveys		Representation - Complete Surveys	
		Number Usable*	Response Rate	% of Second Homes	% of Surveys Received
Muskoka	22,377	5,952	26.7%	100.0%	100.0%
Bracebridge	2,123	498	23.5%	9.6%	8.4%
Georgian Bay	4,357	986	22.6%	18.5%	16.6%
Gravenhurst	3,287	867	26.4%	14.6%	14.6%
Huntsville	1,860	440	23.7%	12.6%	7.4%
Lake of Bays	3,513	903	25.7%	13.5%	15.2%
Muskoka Lakes	7,237	1,960	27.1%	31.1%	32.9%

* Note that of the 5,952 total responses, 5,654 identified the Area Municipality in which their Second Home is located. This means that total responses for Area Municipalities may not always sum to District totals.

27%

2023 Response Rate

16%

2017 Response Rate

25%

2013 Response Rate



2.4 LIMITATIONS

Like all survey-based studies, the information presented in this report carries a number of limitations and assumptions. The first relates to potential sources of bias in the survey responses. The 2023 Second Home Study used a census sampling technique, meaning that the entire Second Home population was given the opportunity to complete the survey. Therefore, there may be some shared tendency among respondents influencing a decision to complete the survey. For example, those with positive or negative experiences with municipal government or older respondents with more spare time may be overrepresented, potentially leading to skewed results.

Statistical limits on the reliability of the information are as follows. On a District-wide basis, a sample size of 26.7% (5,952 responses from a possible 22,377 households) yields a margin of error of +/- 1.1 percentage points (confidence interval), 19 times out of 20 (95% confidence level). This means that the sample is representative of Muskoka's seasonal population 19 times out of 20 with possible variation of 1% higher or lower of reported values.

Confidence limits and margins of error for each individual question vary depending on the rate of response. However, a response rate of over 26.7% is high enough to yield results which may be considered statistically significant for the population in question.

With any survey that includes open-ended answers, a large variation in responses can occur. At times, these responses require a significant amount of interpretation to be applied. Due to the subjective nature of interpretation, any answers that would be required to be interpreted were removed from the calculations. Additionally, respondents that chose 'prefer to not answer' were removed from the calculations for that question in which that response was provided. Further, those respondents that filled out electronic versions of the survey were permitted to proceed based on their previous answer. Paper surveys did not offer the same constraint. Lastly, there were a limited amount of respondents who indicated they rented their Second Home exclusively. Though these respondents were not permitted to answer all questions within the survey, they were included in the tally of total survey responses. Total response rates did not include filtering in this regard.

3.0 POPULATION AND DEMOGRAPHICS

3.1 POPULATION TRENDS IN MUSKOKA

Table 3 provides an overview of the distribution of seasonal and permanent population in Muskoka and its six Area Municipalities, using the population estimates derived from both the 2023 Second Home Study (for the seasonal population) and the 2021 Statistics Canada census (for the permanent population). This demonstrates that Muskoka's seasonal residents comprise a large portion of the region's total population (55.0% at the District scale). This represents a slight decline from 57.8% in 2017 and 58.4% in 2013. Table 3 also provides average numbers of persons per household for each municipality. In 2023, an average household size of 3.64 was reported, slightly higher than 3.58 in 2017 but down slightly from 3.74 in 2013.

82% of Georgian Bay's total population is seasonal

23% of Huntsville 's total population is seasonal

-2.8% reduction in seasonal share of Muskoka's total population from 2017 to 2023

TABLE 3 - SEASONAL, PERMANENT AND TOTAL POPULATION ESTIMATES

Municipality	Total # of Seasonal Dwellings*	% Seasonal of Total Dwellings	Average # of Persons per Household**	Population Breakdown			
				Estimated Seasonal (2022)***	Permanent (2021)****	Total	% Seasonal
Muskoka	22,377	47.05%	3.64	81,452	66,674	148,126	55.0%
Bracebridge	2,123	23.45%	3.48	7,382	17,305	24,687	29.9%
Georgian Bay	4,357	84.19%	3.67	15,976	3,441	19,417	82.3%
Gravenhurst	3,287	39.74%	3.57	11,723	13,157	24,880	47.1%
Huntsville	1,860	16.59%	3.31	6,160	21,147	27,307	22.6%
Lake of Bays	3,513	81.24%	3.57	12,548	3,759	16,307	76.9%
Muskoka Lakes	7,237	60.16%	3.79	27,461	7,652	35,113	78.2%

* Dwelling Numbers reported by MPAC forQ3 2022

** Note that values for Area Municipalities exclude responses that do not identify the Area Municipality in which their Second Homes are located

*** Note that Muskoka totals for seasonal population do not always equal the sum of the Area Municipal population estimates due to rounding and skipped responses

**** Permanent population numbers acquired from Statistics Canada Census Profiles for Muskoka (Census Division)

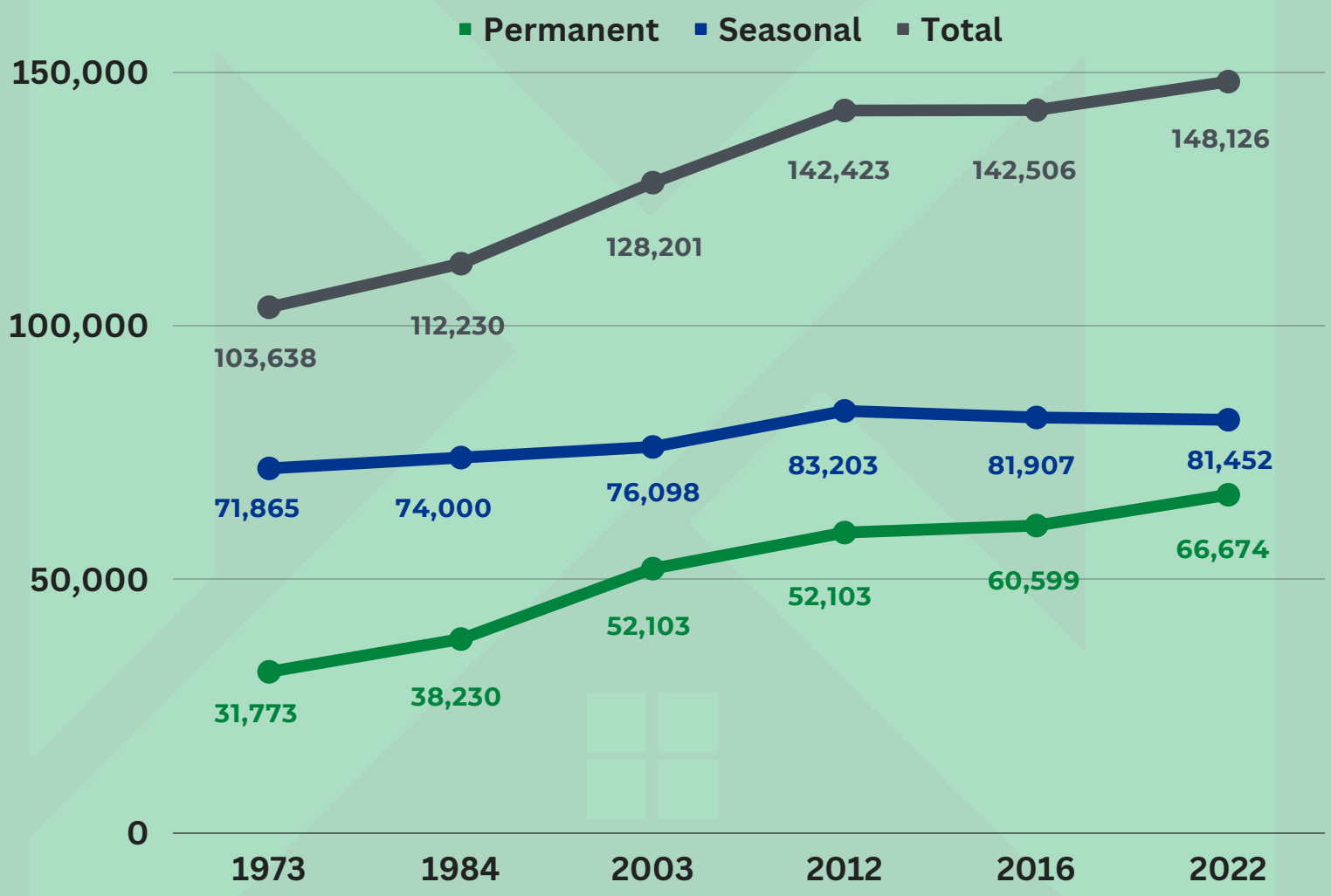


Figure 2 - Permanent vs. Seasonal Population in Muskoka, 1973-2023

(Sources: Statistics Canada, 2021 and 1973, 1984, 2004, 2013, 2017 and 2023 Second Home Studies)

Figure 2 demonstrates that Muskoka's seasonal and permanent populations have both grown gradually since the 1970s. However, these data also suggest the seasonal population (as calculated in this study by multiplying persons per Second Home household by the number of seasonal dwellings) has declined slightly since 2013. Based on the updated information provided through the 2023 Survey, the number of persons per household has not remained at 3.74, as reported in the 2013 Second Home Study and forecast in the 2013 Muskoka Growth Strategy for the period from 2016 to 2021, but has exceeded the 2017 estimated number of persons per household. This information will be further analyzed through the 2023 Muskoka Growth Strategy Update.

Figure 3 - Seasonal Dwelling Trends and Distribution in Muskoka

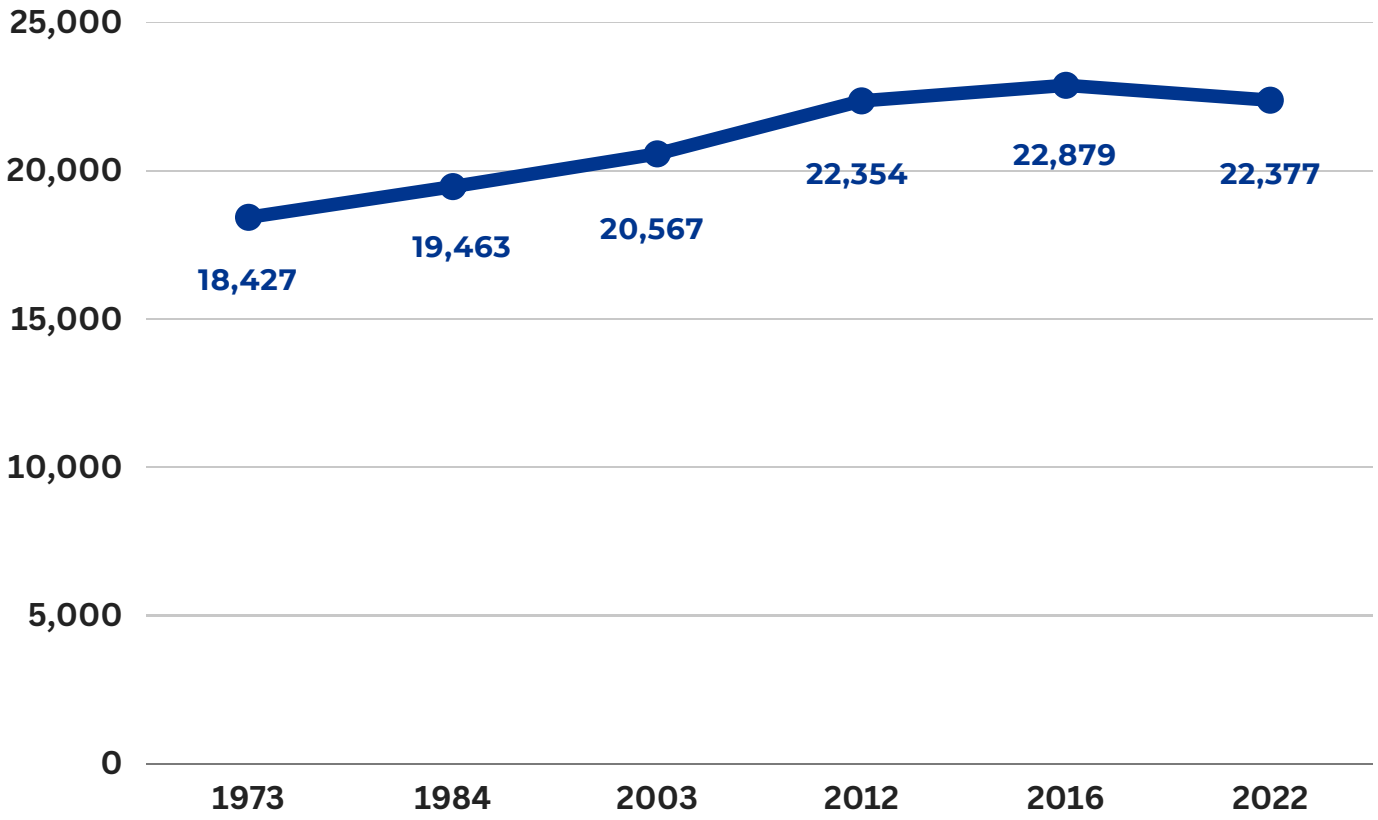
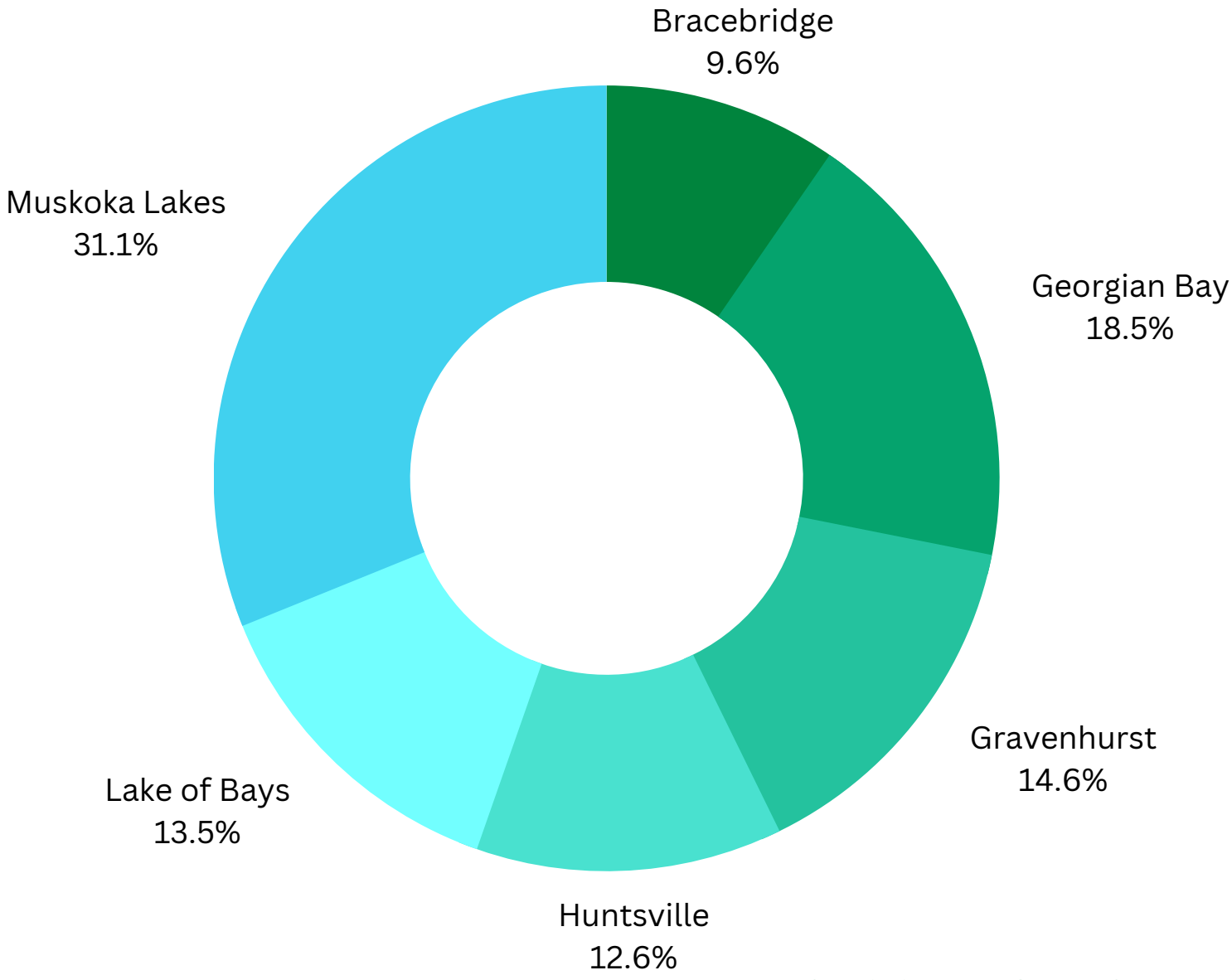


Figure 3 provides an overview of trends in seasonal dwellings in Muskoka, and these data also suggest that there has been a slight decline in Second Home dwellings since 2017. As outlined in Table 3 and according to MPAC figures from the third quarter of 2022, there were 22,377 Second Homes in Muskoka. The 2021 Census confirms there are also 28,571 permanent dwellings in Muskoka. This means that approximately 47% of Muskoka's 50,948 dwelling units are used seasonally. The data also suggests that the proportion of seasonal to permanent dwellings varies considerably among Muskoka's Area Municipalities, ranging from approximately 23% seasonal in the Town of Huntsville to 82% in the Township of Georgian Bay. Second Homes continue to exceed the number of dwellings inhabited by permanent residents in all three Townships by significant margins. The Township of Muskoka Lakes features the greatest proportion of Muskoka's District-wide Second Home total with 32%. While most municipalities experienced a decrease in Second Homes, Lake of Bays had the largest increase in the number of Second Homes since 2017 (66 new Second Homes).

Figure 4 - Distribution of Total Second Homes in Muskoka (2021)



(Statistics Canada, 2021)

-2.4%

Decrease in Muskoka Second Homes between 2017-2023

+8.8%

Increase in Muskoka Second Homes between 2003-2023

3.2 DEMOGRAPHICS AND INCOME IN MUSKOKA

48%

of Muskoka's Second Home population is 55+

+3.3%

more 75+ residents in permanent population vs. seasonal

+2.3%

of Muskoka's Second Home and permanent populations are under 25

Figure 5 - Muskoka's Age Structure (Permanent vs. Seasonal Population)

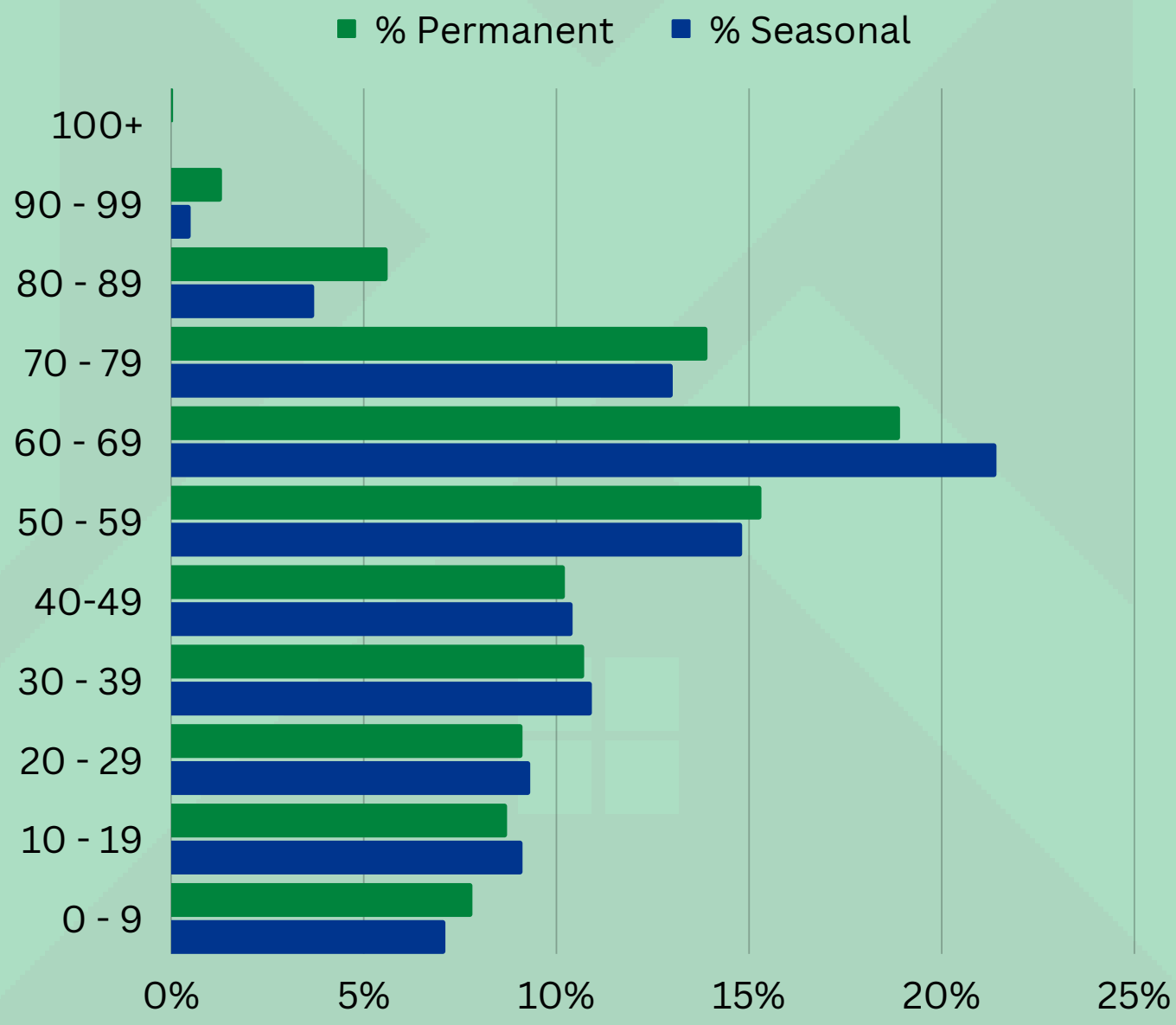
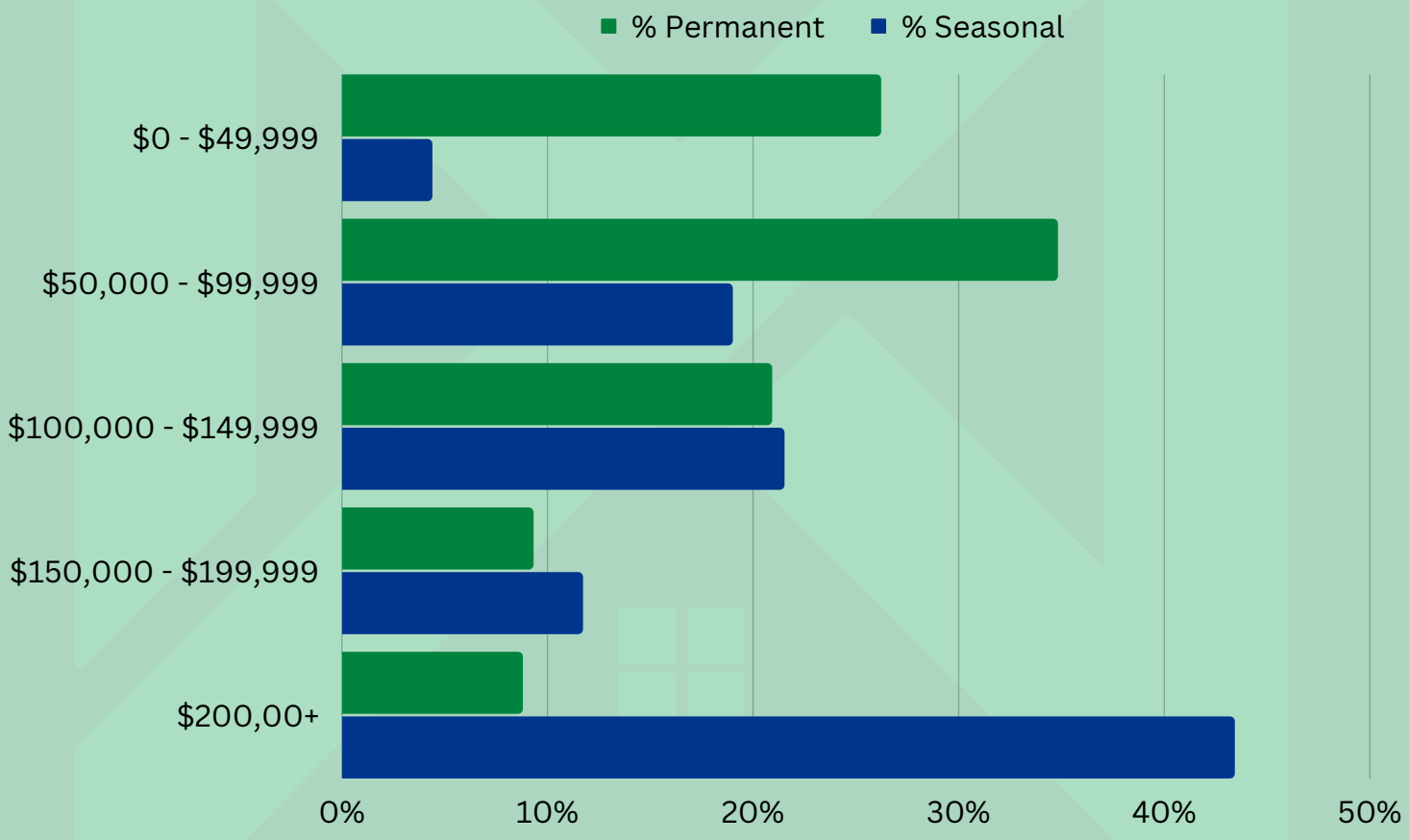


Figure 6 -Annual Household Income (Permanent vs. Seasonal Population)



43%

of Muskoka's Second Home households earn over $200K

+4%

increase in Second Home household earnings over $200K since 2017

Conversely, Figure 6 suggests that there are significant differences in household income between Muskoka's permanent and seasonal populations. Almost 77% of Second Home households earn over $100,000 annually (which is similar to 76% 2017, and up from 70% in 2013), compared to 28% of permanent households (which was the same in 2017, and up from 22% in 2013). Despite relatively similar numbers between 2017 and 2023 there has been a 4% increase in Second Home households earning more than $200,000 since 2017. Further, in 2023, the Township of Muskoka Lakes had the highest proportion of Second Home households earning more than $100,000 annually at 82% (up from 72.3% in 2013 and 77.8% in 2017).

4.0 SECOND HOME CHARACTERISTICS

4.1 LOCATION OF PERMANENT RESIDENCE

This section summarizes the results of a number of questions related to characteristics of Second Homes and their owners, including locations of permanent residence, proximity to Muskoka communities, means of access, as well as trends related to winterization and intentions for permanency.

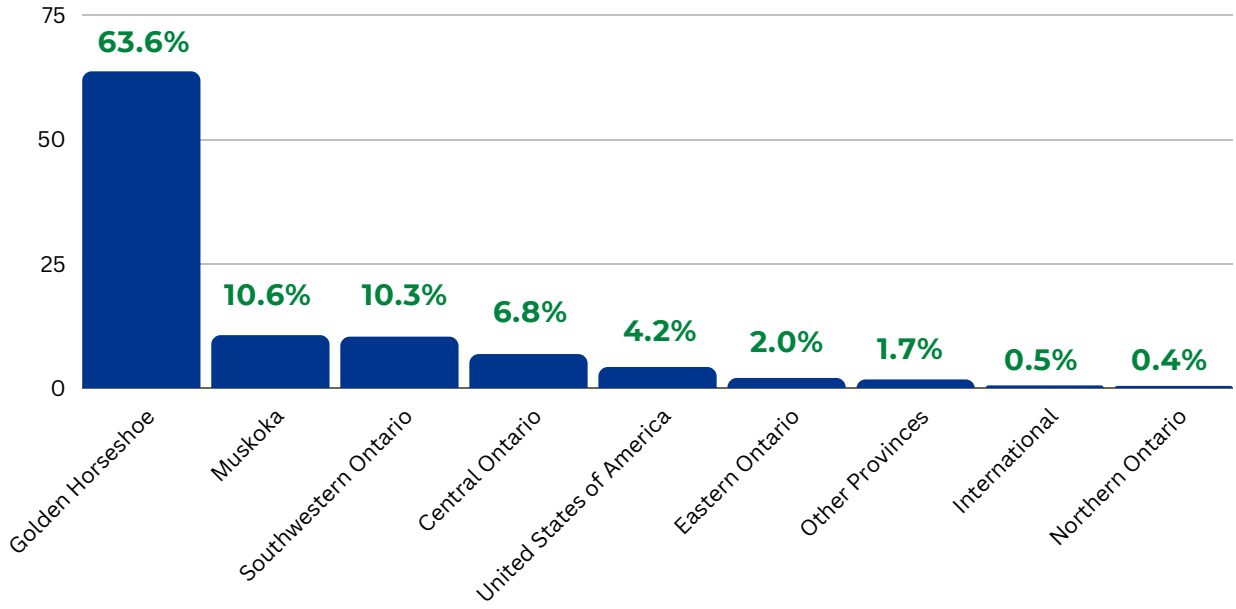


Figure 7 - Location of Permanent Residence

Note: Refer to appendices for a comprehensive list of municipalities

Muskoka's Second Home population comes from a wide variety of places in Ontario, Canada, and the world. More than 400 unique permanent home locations were identified by respondents, although a large majority (93.7%) of Second Home households reside permanently in Ontario, aggregated results are presented in Figure 7, demonstrating that the Golden Horseshoe (encompassing the Greater Toronto Area and surrounding areas) is the most common location of permanent residences for Second Home households. This was also the case in 2017, 2013. Although the proportion has declined steadily over time down to 64% in 2017, the percentage remains relatively the same at 63.6% in 2023. The proportion of respondents living outside Ontario has declined from 11% in 2017 to 6.3% in 2023. Although there has generally been a growing awareness and attractiveness of Muskoka as a seasonal destination beyond Ontario's borders, travel limitations during the COVID-19 pandemic may have resulted in international Second Home owners divesting of their properties in Muskoka due to inaccessibility.

4.2 LOCATION OF NEAREST MUSKOKA COMMUNITY

Figure 8 - Location of Nearest Communities to Muskoka's Second Home Households

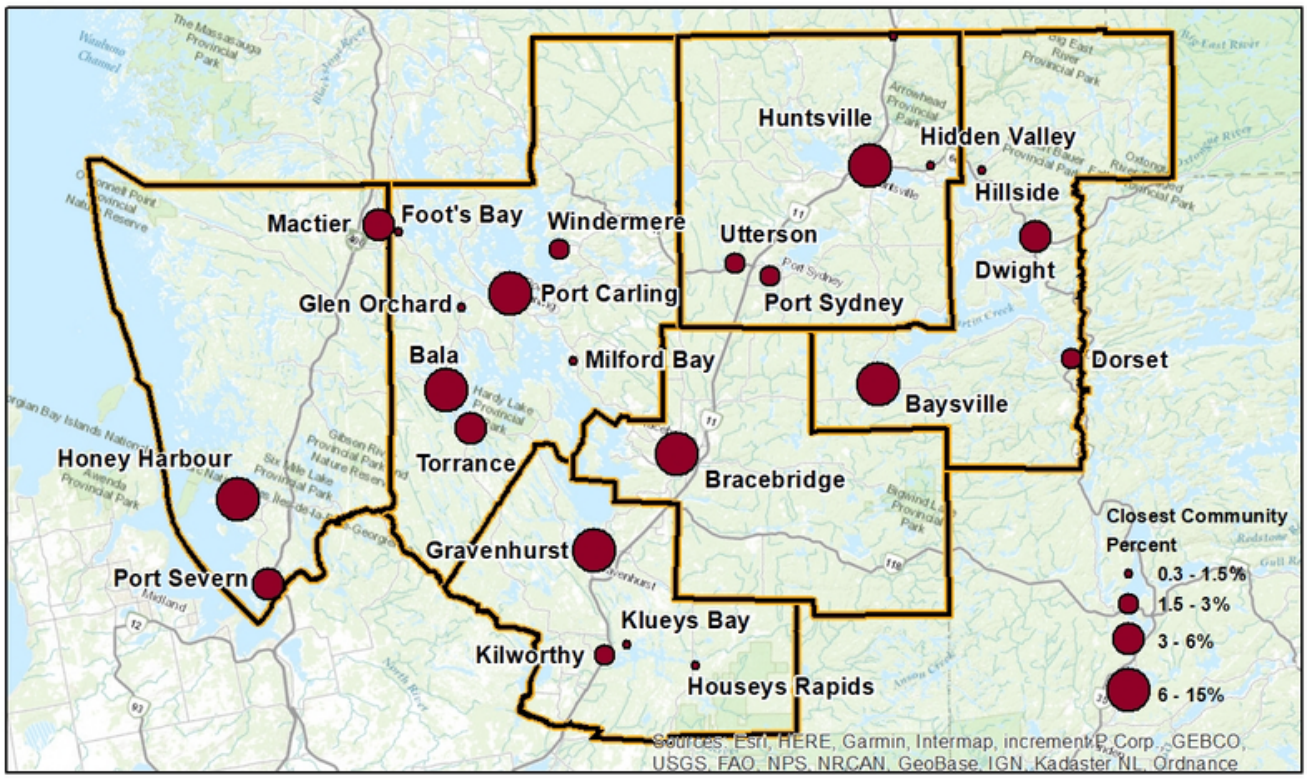


Figure 8 suggests that Gravenhurst is the Muskoka community in closest proximity to the greatest proportion (12.3%) of Muskoka Second Homes. This remains unchanged from the previous Second Home surveys.





4.3 WATERFRONT SECOND HOMES

Key figures related to waterfront Second Home locations are captured in Figure 9. The vast majority (96.7%) of respondents indicated that their Second Homes are located on waterfront property, representing a slight increase from 2017 (95.7%). There are some differences among Area Municipalities, ranging from a high of 99% of Second Homes on the water in Georgian Bay to 88% in Huntsville. It is also worth noting that 56% of respondents indicated that their Second Homes are located on one of Muskoka's 10 largest lakes, a proportion that has increased from 44.5% in 2017.

Muskoka's 10 largest lakes include (in order): Georgian Bay, Lake Muskoka, Lake of Bays, Lake Rosseau, Lake Joseph, Skeleton Lake, Six Mile Lake, Three Mile Lake, Sparrow Lake, and Mary Lake.

Figure 9 - Proportion of Second Homes on Waterfront Property

3.3%

of Second Homes in Muskoka are located on non-waterfront property

96.7%

of Second Homes in Muskoka are located on waterfront property

56%

of Second Homes are located on the 10 largest lakes in Muskoka

44%

of Second Homes are located on all other lakes and rivers in Muskoka

4.4
SECOND HOME ACCESS

Muskoka's unique geography and mixture of seasonal and year-round roadways suggest that there are a variety of ways in which Second Home owners access their properties. At the District scale, access via public year-round maintained roads is most prevalent, a proportion which has remained relatively static over time (35% in 2023, 39% in 2017, and 37% in 2013). However, there are some differences throughout Muskoka. The most common access methods in each Area Municipality are presented in Figure 10.

Figure 10 -Most Common Second Home Access Types Across Muskoka

Public year-round maintained roads:

36%
of Gravenhurst Second Homes

47%
of Huntsville Second Homes

36%
of Muskoka Lakes Second Homes

56%
of Lake of Bays Second Homes

Water access only:

59%
of Georgian Bay Second Homes

Privately maintained roads:

40%
of Bracebridge Second Homes

4.5 SECOND HOME OWNERSHIP ARRANGEMENTS







Most Second Homes (68%) are owned solely, with joint ownership arrangements (with family members or others) comprising the remainder, having an average of 2.3 joint owners.

68%
Sole Ownership

30%
Joint Ownership

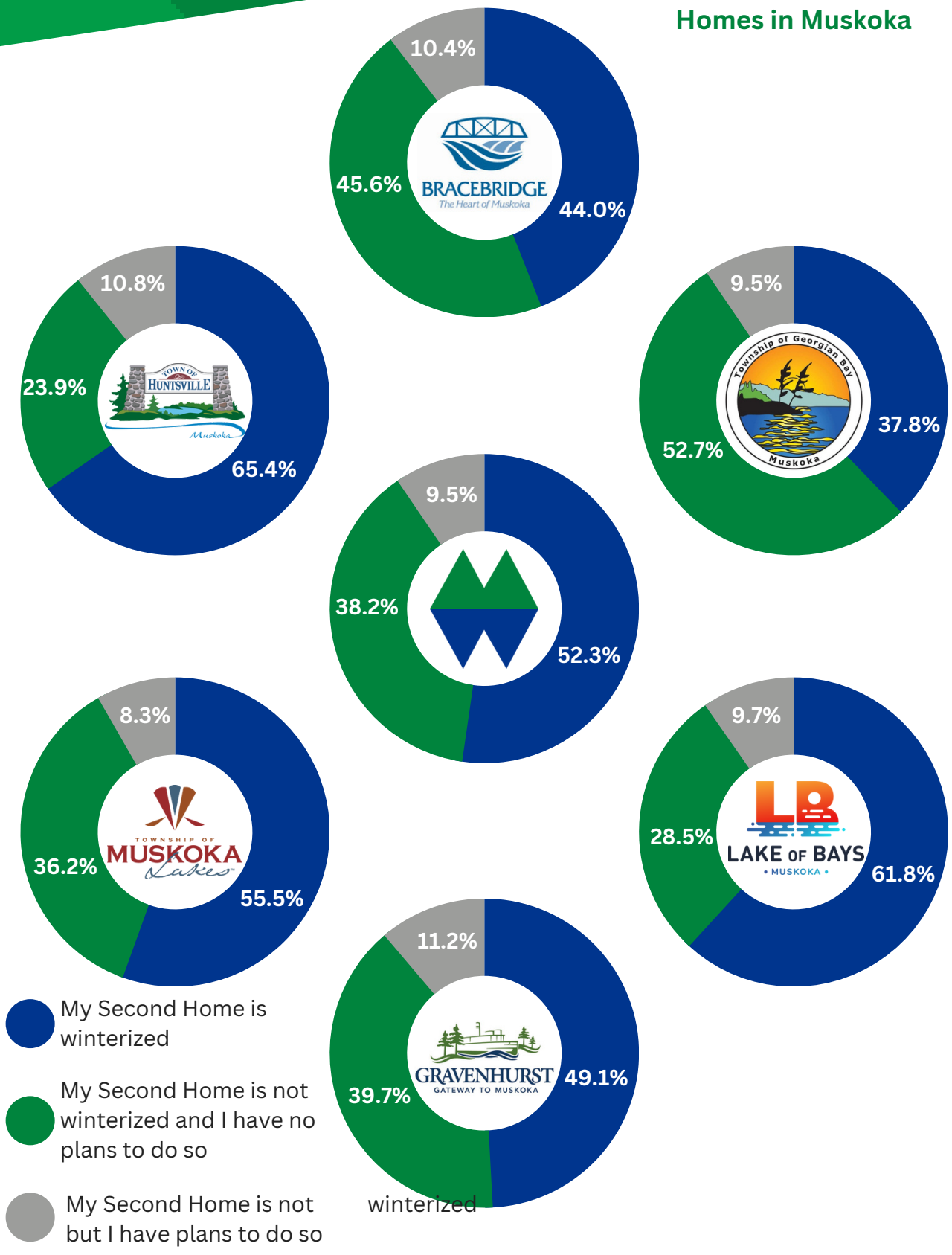
2%
Corporate Ownership

2.3
Average Number of Joint Owners

Figure 11 - Second Home Ownership Arrangements

4.6 WINTERIZING AND PERMANANCY

Figure 12 - Winterized Second Homes in Muskoka

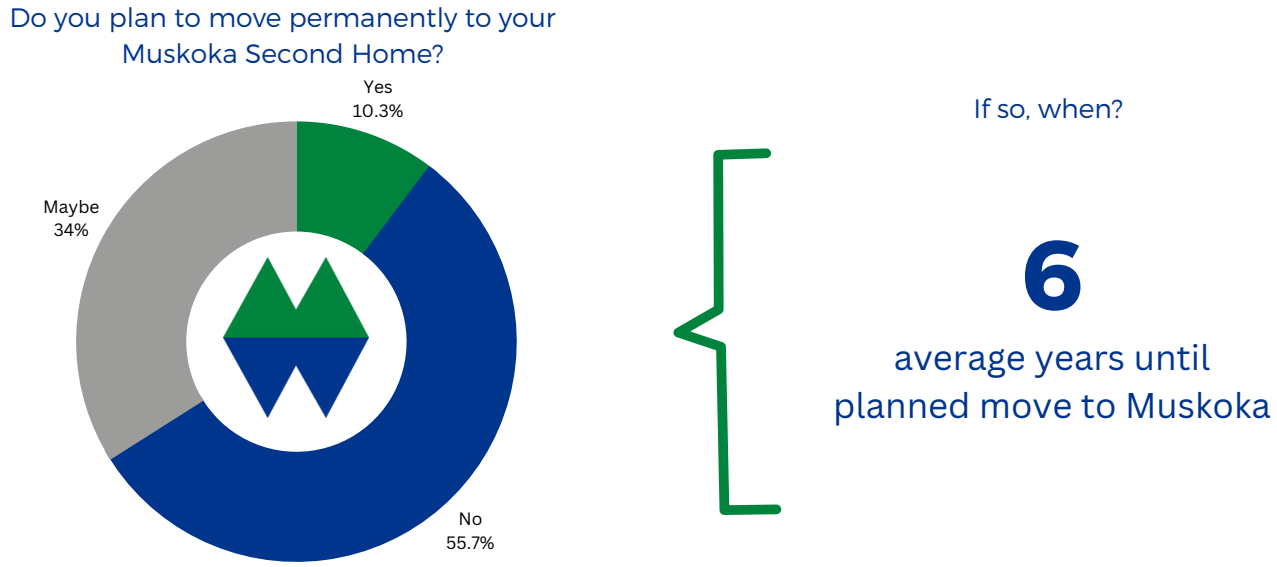


Winterization is an important determining factor in the frequency and seasonal variation of how Second Homes are used, and a likely contributor to a household's willingness to make their Second Home their permanent home in the future. Figure 12 presents figures related to winterization at the District scale, suggesting that rates of winterization have started to stabilize over time, with 52% of Second Homes are now winterized, mirroring that of 2017 but higher compared to 48% in 2013. Winterization varies by Area Municipality, and it is no surprise that Georgian Bay, with its high rate of water access-only properties (59%), has the lowest rate of winterization in Muskoka (38%). It is also important to note that many non-winterized dwellings are not recognized by Statistics Canada, which considers these dwellings "marginal" and excludes these households from census counts. MPAC, however, accounts for all types of seasonal dwellings, regardless of winterization. Combined with the persons per unit figure reported in Section 3.0, accounting for non-winterized dwellings allows the District to estimate Muskoka's total population with a higher degree of accuracy. Of those who indicated they plan to winterize their Second Homes in the future, 61% indicated they plan to in 0-5 years, 34% in 5-10 years, and 5% in 10 or more years.



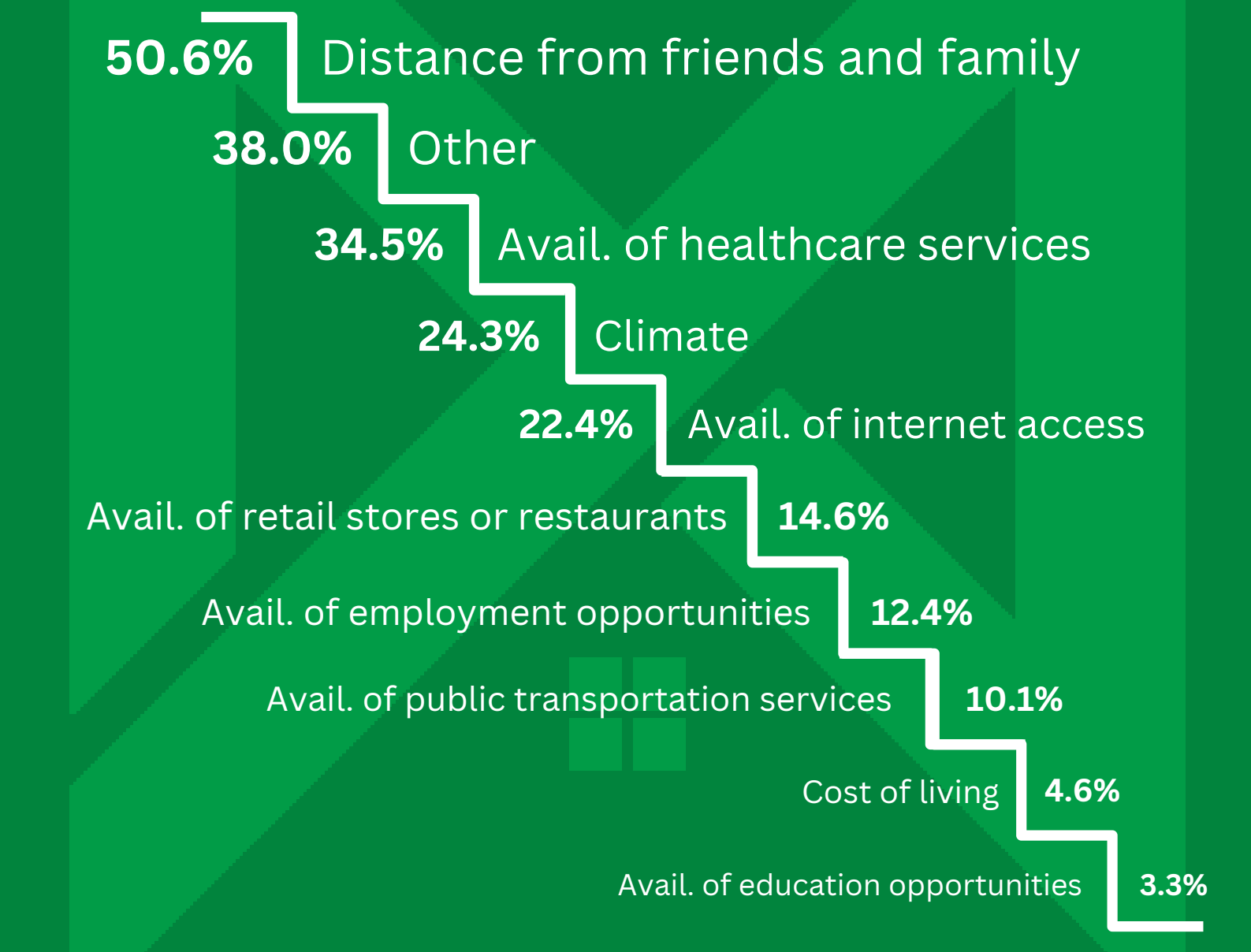
Figure 13 suggests that 10% of survey respondents have plans to make their Muskoka Second Home their permanent home in the future, representing a decrease from 2017 (12%), but an increase from 8% in 2013. For the remaining 90% of the seasonal population, there are many reasons why households choose to live permanently elsewhere. The most frequently-cited barriers to living permanently in Muskoka are described in Figure 14. These include distance from employment and family and friends, as well as climate, transportation limitations, and issues with internet access.

Figure 13 - Plans for Permanency



4.7 TOP 10 BARRIERS TO LIVING IN MUSKOKA PERMANENTLY

Figure 14 - Barriers to Living in Muskoka Permanently

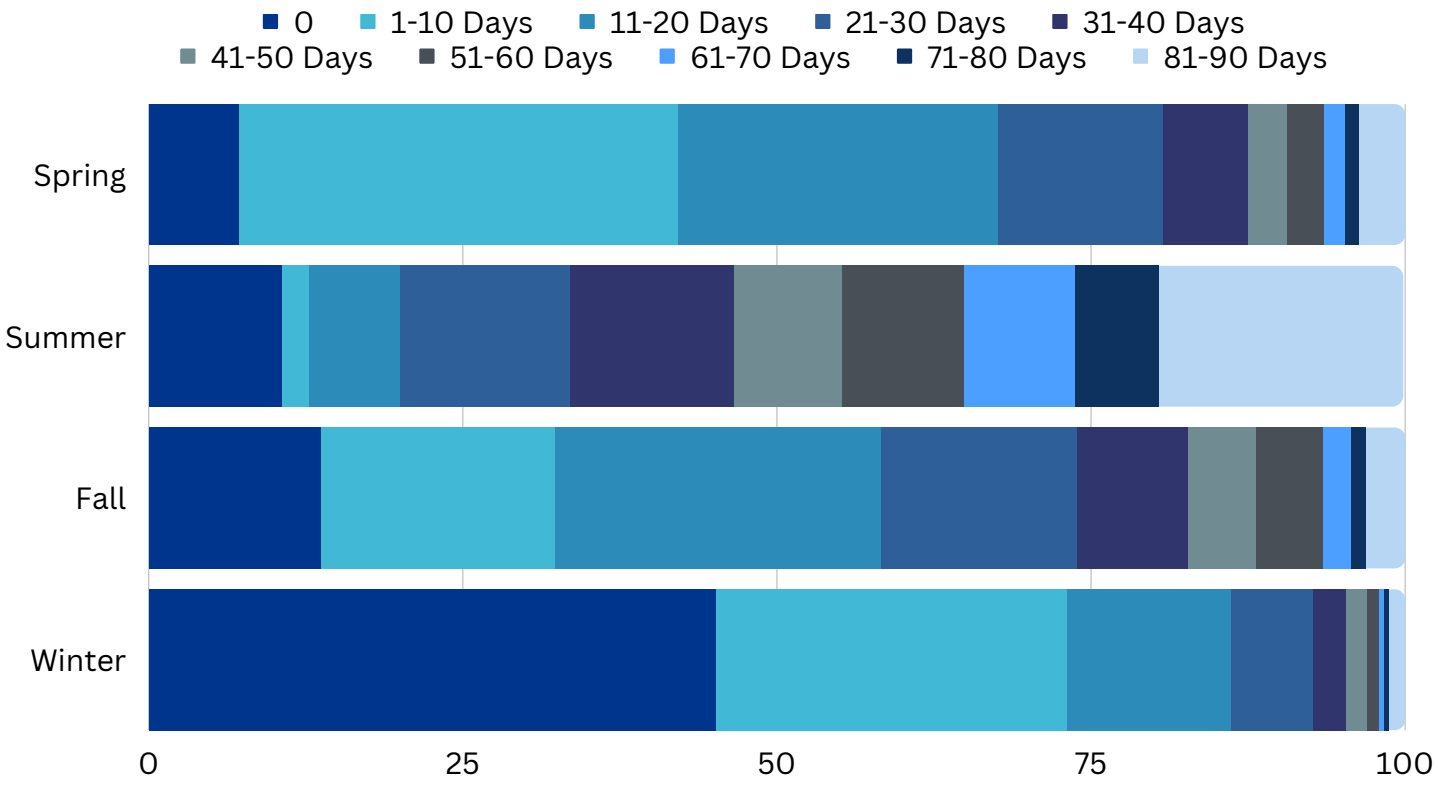




5.0 SECOND HOME USE

5.1 FREQUENCY OF SECOND HOME USE

Figure 15 - District-Wide Second Home Use Frequency by Season



As reported in the previous Second Home Studies, Muskoka is evolving gradually into a four-season destination. Unsurprisingly, the majority of Second Home use continues to occur in the summer, while the fall and spring "shoulder" seasons have demonstrated slight increases over time. The 2023 results indicate more than half of Second Home residents spend up to 30 days at their Second Home in both the fall and spring seasons. This is a slight increase from 2017 when residents indicated they generally spend up to two weeks at their Second Home. With respect to the winter season, only 45% of respondents indicated they never use their Second Home, which is a decrease from 51% in 2017. This is also a further reduction from 2013 which reported 54%.

Additionally, respondents reported that their guests typically stay for **2 to 5 nights.** This is in keeping with the duration of 2 to 3 nights reported in the 2017 and 2013 studies.

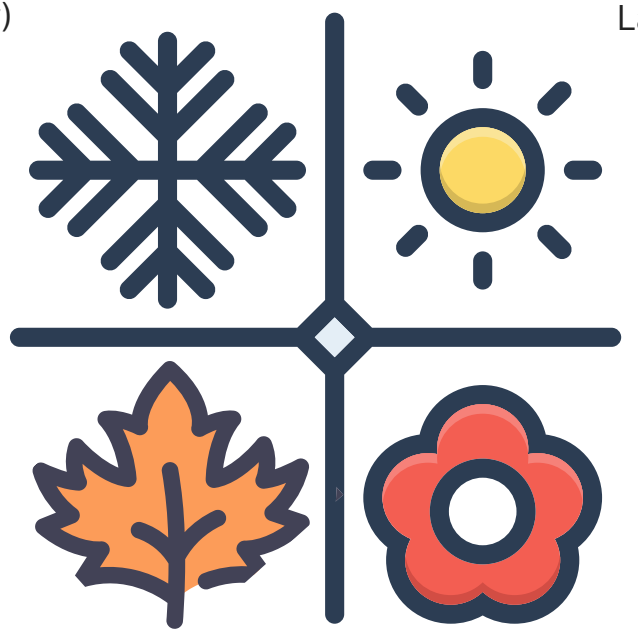


A number of key findings related to Second Home usage are presented in Figure 16. The lowest attendance during the winter months is experienced in Georgian Bay with 61% of Second Home residents absent. Alternatively, approximately 25% of Second Home residents in Muskoka Lakes are at their Second Home all summer. In 2017, ~60% of Second Home residents in Georgian Bay did not attend their Second Home, in keeping with 2023. Conversely, in 2017 less than 10% of Second Home residents stayed at their Second Home all summer in Muskoka Lakes; a significant increase has occurred.

Figure 16 - Use of Muskoka Second Homes (by Second Home Residents) - Highlights

61% are not here in winter (Georgian Bay)

25% are here all summer (Muskoka Lakes)



99% are here at least 1 day in fall (Huntsville)

~60% are here between 1-20 days in spring (All)

5.2 SECOND HOME RENTAL

11%

of Second Homes in Muskoka are rented

7.7

average rental weeks per year

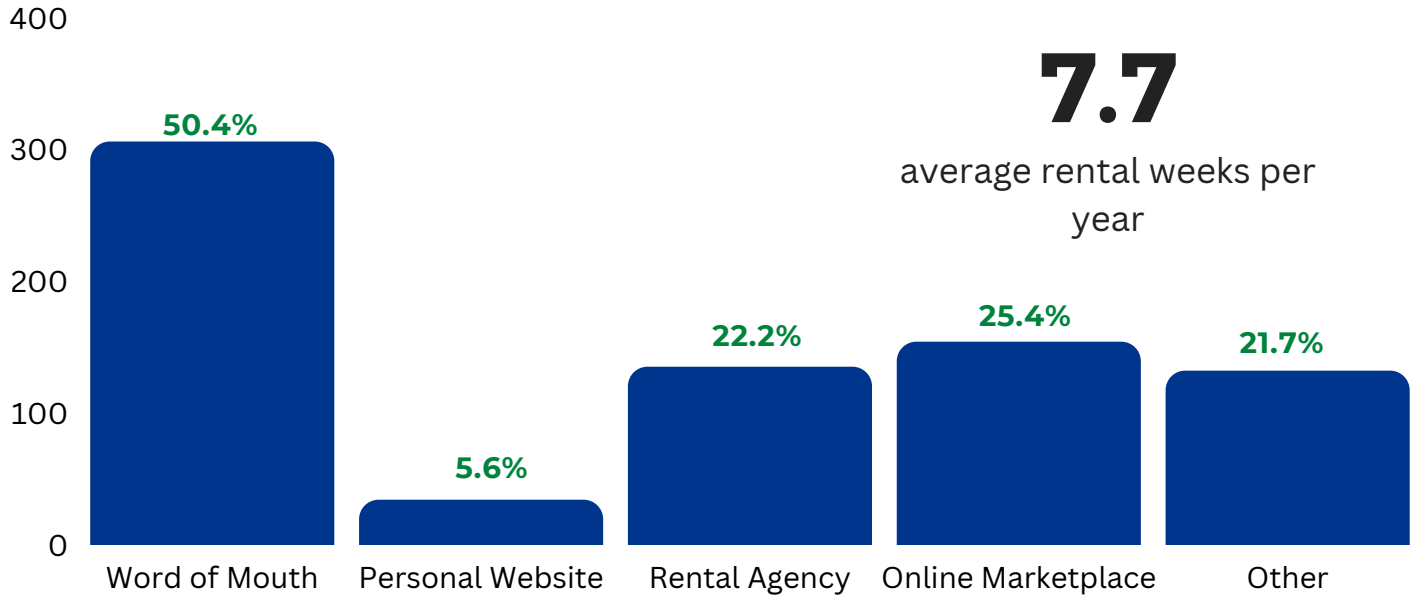
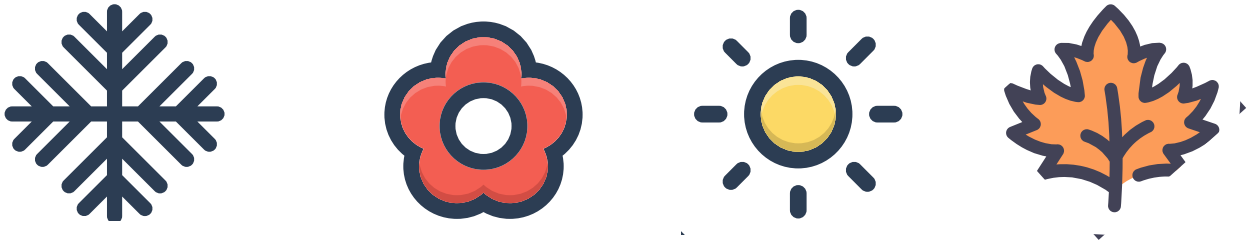


Figure 17 - Second Home Rental Advertising (respondents could choose multiple answers)



0.4 average rental weeks in the winter

0.7 average rental weeks in the spring

3.8 average rental weeks in the summer

0.9 average rental weeks in the fall

Figure 18 - Second Home Rental Trends (Not Exclusively Renting)

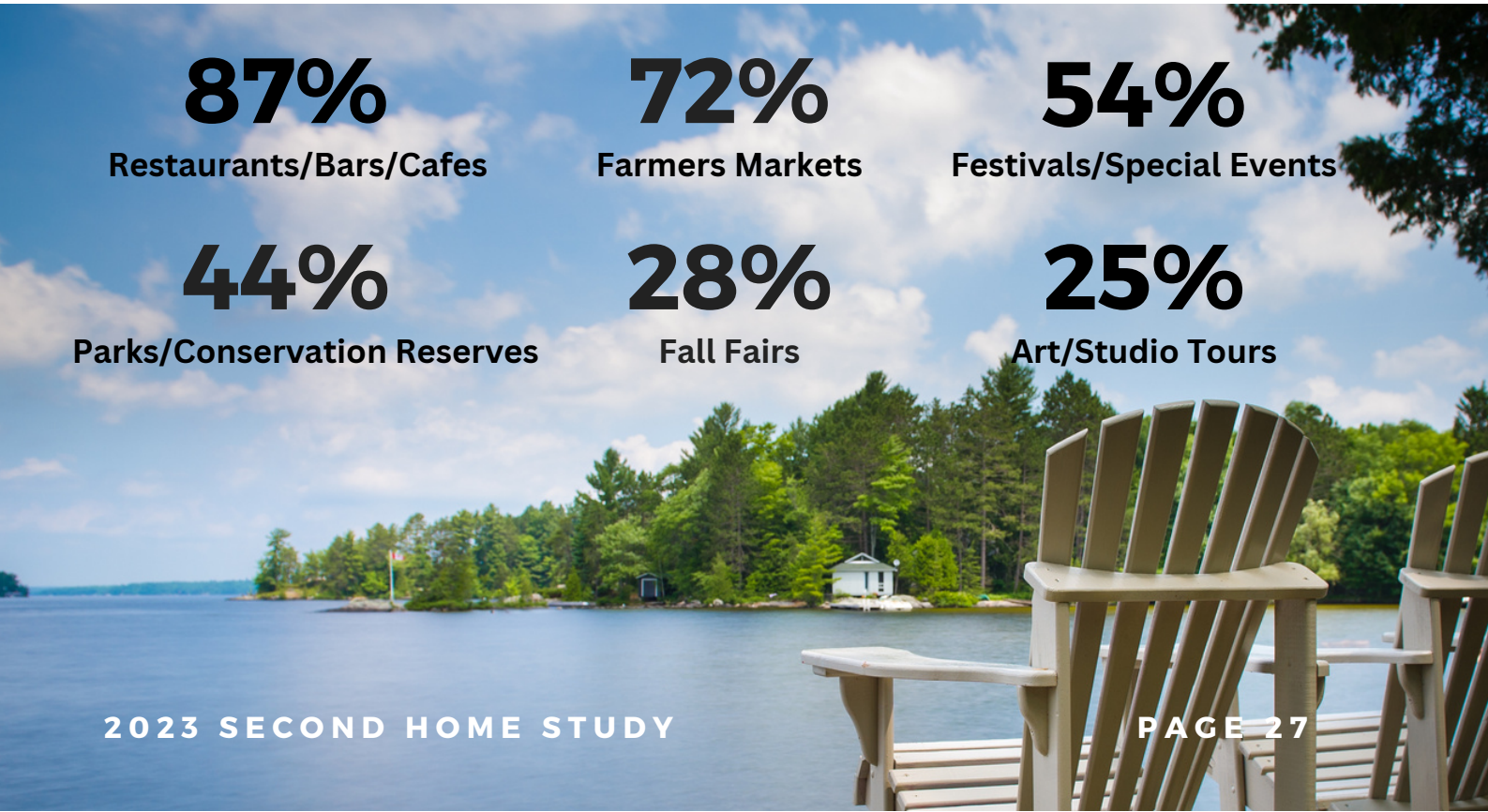
Figure 17 and 18 provide an overview of findings related to Second Home rentals in Muskoka. 11% of Muskoka's Second Home households reported renting out their Second Homes, a proportion that has increased from 7.3% in 2017 and 6% in 2013. Of those households offering rental, the average rental period is 7.7 weeks per year, which is an increase from 2017 (6.4 weeks per year). This includes both exclusive rentals and non-exclusive rental Second Homes. Exclusively rented Second Homes rent for an average of 34.1 weeks per year, whereas non-exclusive rentals rent for an average of 5.8 weeks per year. For non-exclusive rentals, this equates to, on average, 0.4 weeks in the winter, 0.7 weeks in the spring, 3.8 weeks in the summer, and 0.9 weeks in the fall, a distribution that generally mirrors 2017 rental characteristics. This iteration of the Study also asked respondents who rent to indicate the means by which they advertise and locate renters. The most common method was word of mouth, arranging rentals primarily to friends and family.



5.3
RECREATIONAL ACTIVITIES AND PUBLIC FACILITY USE

Seasonal residents take advantage of a number of entertainment opportunities in Muskoka, and Figure 19 presents proportions of Second Home households who report engaging in these activities. Restaurants and bars remain the most common attractions frequented by Second Home households, rising from 85% in 2017 to 87% in 2023. Engagement in numerous activities such as festivals and special events, movies/ theatre shows, fall fairs and art/studio tours has dropped from 2017 to 2023; this could be due to the social distancing/closure effects from the COVID-19 pandemic. New to the 2023 Study, respondents were asked about their use of farmers markets and parks/conservation reserves. These activities have been shown to be very popular activities in Muskoka.

Figure 19 - Top 6 Entertainment and Attractions (% of Second Home Household Reporting Use)



Proportions of Second Home households accessing a variety of public services are presented in Figure 20. Among these categories, the use of public parks and beaches has increased from 2017 (60%) to 72% in 2023. Public library popularity and use has decreased from 55% in 2017 to 44% in 2023, as has the use of community centers, dropping from 28% in 2017 to 17% in 2023. A slight decrease in the use of rinks and arenas was also experienced. This could be due to the social distancing/closure effects from the COVID-19 pandemic.







Figure 20 - Public Facilities (% of Second Home Households Reporting Use)

72%

Public Parks and Beaches

44%

Public Libraries

17%

Community Centres

13%

Rinks and Arenas

5%

Public Swimming Pools

Finally, Figure 21 presents proportions of Second Home households engaging in a variety of recreational activities. The prevalence of boating has been slightly increased, being undertaken by 76% of households in 2013, 83% in 2017 and 85% in 2023. Participation in hiking/walking/jogging, fishing, and golfing has stayed relatively stable from 2017 to 2023. Canoeing and kayaking has experienced the most significant growth in popularity, from 66% in 2013 to 80% in 2017, and with the inclusion of paddle boarding, remaining relatively steady at 77% in 2023.

Figure 21 - Recreational Activities (% of Second Home Households Reporting Use)

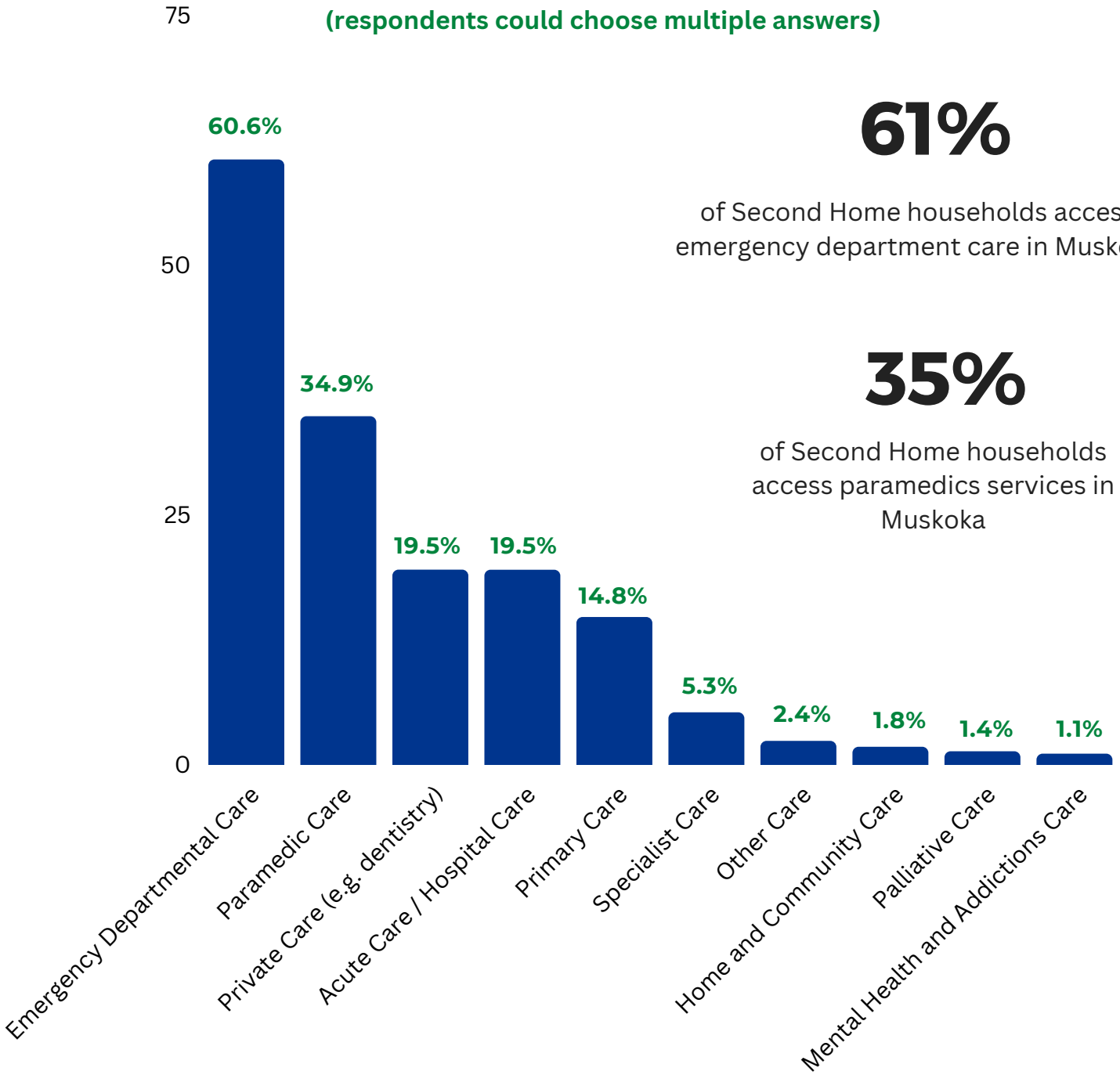
89% Swimming	**85%** Boating	**77%** Canoeing/Kayaking/Stand-Up Paddle Boarding
73% Hiking/Walking/Jogging	**49%** Fishing	**46%** Golfing
18% Ice Skating	**18%** Road Biking	**15%** Cross-Country Skiing



5.4 HEALTH SERVICES

Figure 22 - Most Frequently-Accessed Health Care Services in Muskoka by Second Home Residents

(respondents could choose multiple answers)



61%

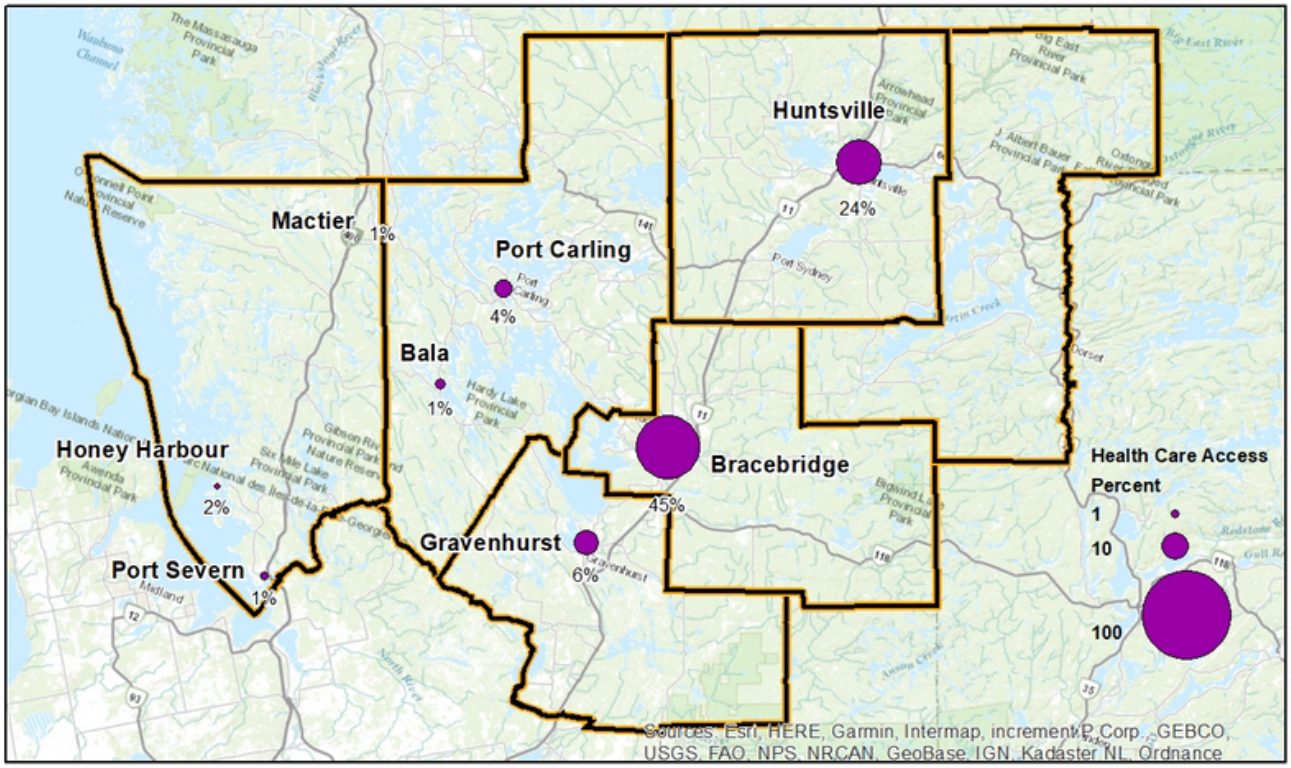
of Second Home households access emergency department care in Muskoka

35%

of Second Home households access paramedics services in Muskoka

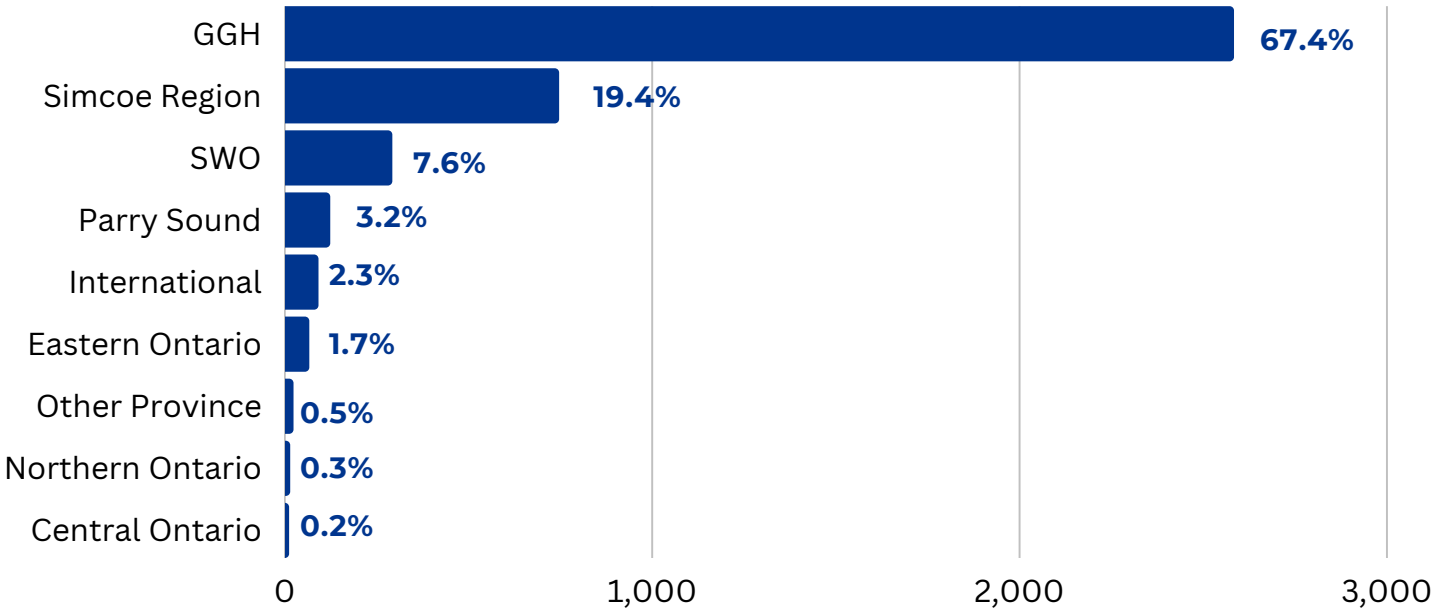
The 2023 Second Home Survey asked seasonal residents a number of questions about their use of health services, both in Muskoka and beyond. Results suggest that Second Home households use a variety of health services in Muskoka, and the most frequently accessed types are outlined in Figure 22. In order to plan proactively for Second Home health care demand, understanding where seasonal residents receive these services is critical. Figure 23 presents an overview of top communities in Muskoka in which Second Home residents access health services. Unsurprisingly, Huntsville and Bracebridge (where the District's hospitals are located) top the list. For a full list of communities where health care is accessed see the appendicies.

Figure 23 - Location of Health Care Service Access in Muskoka



It is also important to recognize that some Second Home households choose locations outside of Muskoka to receive health care services while spending time at their Second Homes. Written survey responses indicate that they go elsewhere for a variety of reasons, such as to receive specialized services, or due to familiarity with doctors and services in other locations (typically near permanent residences). 64% of Second Home households seek health care services outside Muskoka while residing at their Second Home. The most frequently-visited locations for health care purposes are presented in Figure 24.

Figure 24 - Health Care Destinations Outside Muskoka Accessed While Residing at Second Homes
(respondents could choose multiple answers)





In some instances, a lack of health care service availability in Muskoka also limits the amount of time Second Home households spend in Muskoka. This was the case for 17% of survey respondents. Results and rationales related to these limitations are presented in Figure 25.

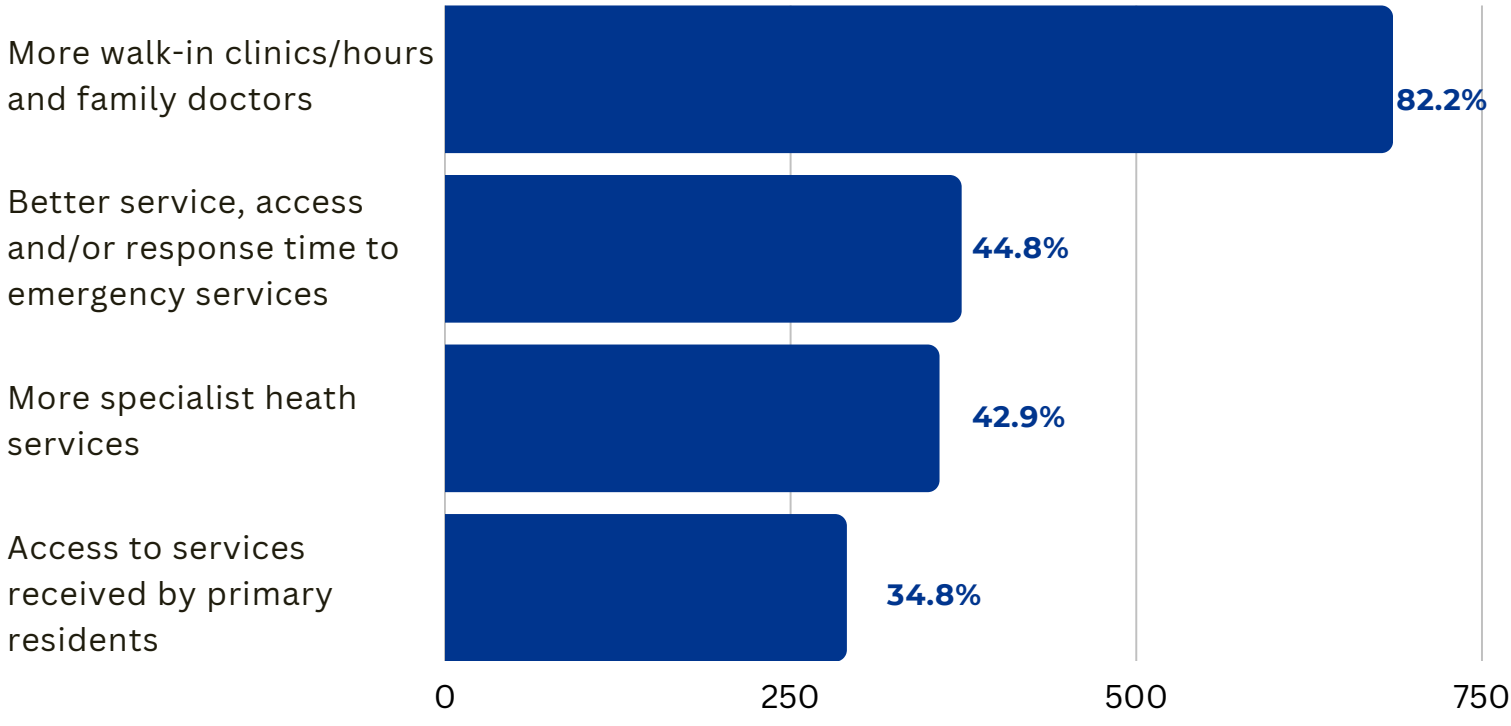
Figure 25 -Health Care Service Availability and Impacts on Second Home Use

Does health care service availability limit the time spent at you Second Home?

83% NO

17% YES

What additional health care services would maximize time spent at your Second Home? (respondents could choose multiple answers)



For the first time, the Second Home Survey asked respondents about Long Term Care Home use as a Second Home resident. 1% of respondents indicated that they have a family member(s) in Long Term Care in Muskoka.

The Pines Long Term Care Home, located in Bracebridge, has been operated by the District since 1971 and provides 160 spaces for residents. The District recently took over the operation of the Fairvern Long Term Care home in Huntsville. In May 2023, the groundbreaking ceremony for the new Fairvern Long Term Care Home took place. The new 160-bed facility is designed with residence independence and quality of life in mind, and will be located centrally to urban services and amenities, while maintaining a tranquil and high quality of life for its residents.

Figure 26 -Long-term Care use by Muskoka Second Homes

As a Second Home resident, do you have family members in Long Term Care Homes in Muskoka?

99%	1%
NO	YES



5.5 WASTE MANAGEMENT SERVICES

The Second Home Survey also asked respondents to indicate the degree to which they use a variety of solid waste disposal services offered by the District. Highlights of these questions are summarized in this section.

Curbside waste collection is not offered to all seasonal residents due to geographic constraints and disparities (e.g. water-access properties). However, those who do receive these services were asked whether or not they use them, and if not, why they choose not to. These results are summarized in Figure 27. The most common response indicated that mid-week collection is inconvenient for Second Home residents who typically only spend weekends at their Muskoka Second Home.

Figure 27 - Curbside Waste Collection at Second Homes

Are curbside waste collection services provided at your Muskoka Second Home?

51% no/unsure

49% yes

If yes, does your Second Home Household use the curbside waste collection service?

16% no

84% yes

If your Second Home Household does not use the curbside waste collection service, why not?

21.1% Concerns with wildlife

18.5% Inconvenient collection day

6.5% Seasonal service

Figure 28 - Recycling and Compost Trends for Second Home Households
(respondents could choose multiple answers)

89%

of Second Home households use the Blue Bin Collection

12.6%

of Second Home households use the Green Bin Collection

19%

of Second Home households compost using a backyard compost system

Figure 29 - Other Common Waste/Recycling Disposal Methods Used
(respondents could choose multiple answers)

80.5%

Self-delivery to local landfill or transfer station

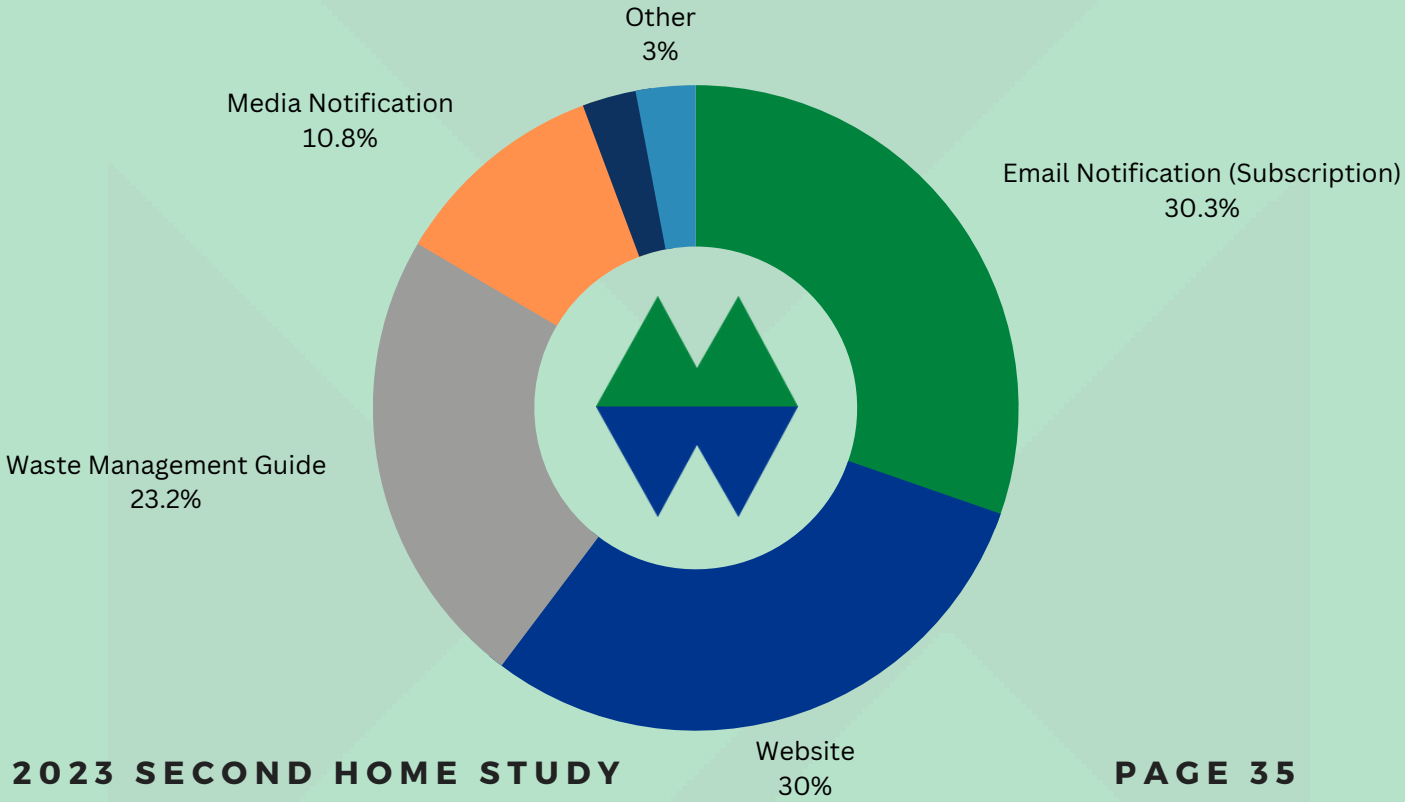
27.7%

Waste brought back to permanent residence

18.3%

Self-delivery to lakeside waste collection

Figure 30 - How Second Home Residents would like to Receive Waste Management Information
(respondents could choose multiple answers)



5.6
MUSKOKA AIRPORT USAGE

The 2023 Second Home Study also asked respondents a series of questions about their use of the Muskoka Airport. While a relatively low proportion of respondents reported use of the Muskoka Airport currently (approximately 6%), the idea of offering commercial services has gained traction in the last few years, particularly through the efforts of Regional Tourism Organization (RTO) 12. In order to better understand levels of interest in using commercial airline services among Muskoka's seasonal population, respondents were asked if they and/or their visitors use these services. Results suggest that there is interest in commercial airline services through the Muskoka Airport among the seasonal population.

Figure 31 - Usage of Muskoka Airport

Do your visitors or household members use the Muskoka Airport?

5.8% Yes

94.2% No

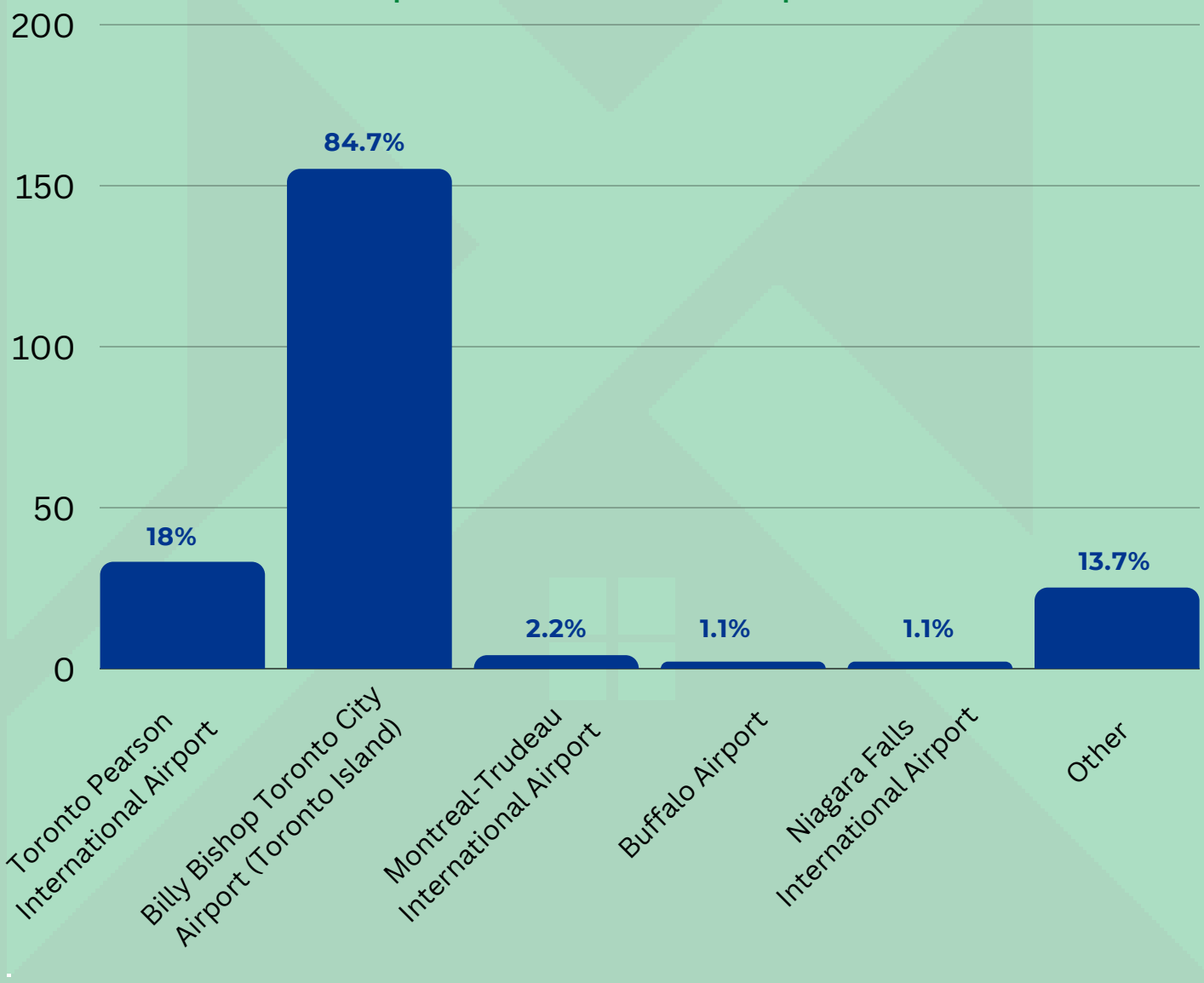
Have your visitors ever used Porter Airlines or FlyGTA to travel to/from Muskoka?

3.1% Yes

96.9% No/skipped question



Figure 32 - Destination Location of Second Home Visitors and Household Members
(respondents could choose multiple answers)



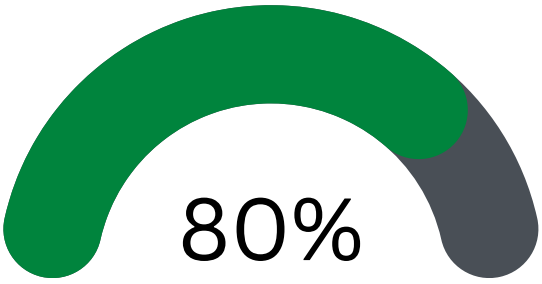
The survey also asked seasonal residents to identify the destination locations for those who utilize the Muskoka Airport during their stays. The top five most frequently-cited locations are presented in Figure 32. Unsurprisingly given the large proportion of Second Home residents from the Golden Horseshoe (as reported in Figure 7), two airports in Toronto (Toronto Pearson International and Billy Bishop International) were the most utilized.

6.0 ECONOMIC IMPACTS

6.1 EXPENDITURES IN MUSKOKA

The 2023 Survey also asked respondents about their preferences for purchasing goods for their Muskoka Second Home. 80% of respondents indicated they purchase common household purchases for their Second Home in Muskoka. Those that do not provided details about why they do not, and where they purchase goods instead.

Figure 33 - Locations of Common Household Purchases



of Second Home households purchase the majority of their common household purchases in Muskoka

If you don't purchase your common household purchases for your Second Home in Muskoka - why not? (respondents could choose multiple answers)

33% Cost

71% Convenience

37% Product Availability

18% Other

Where do you purchase your common household purchases if not in Muskoka?

76.8% Same store primary residence purchases are made

13.9% En route to Second Home

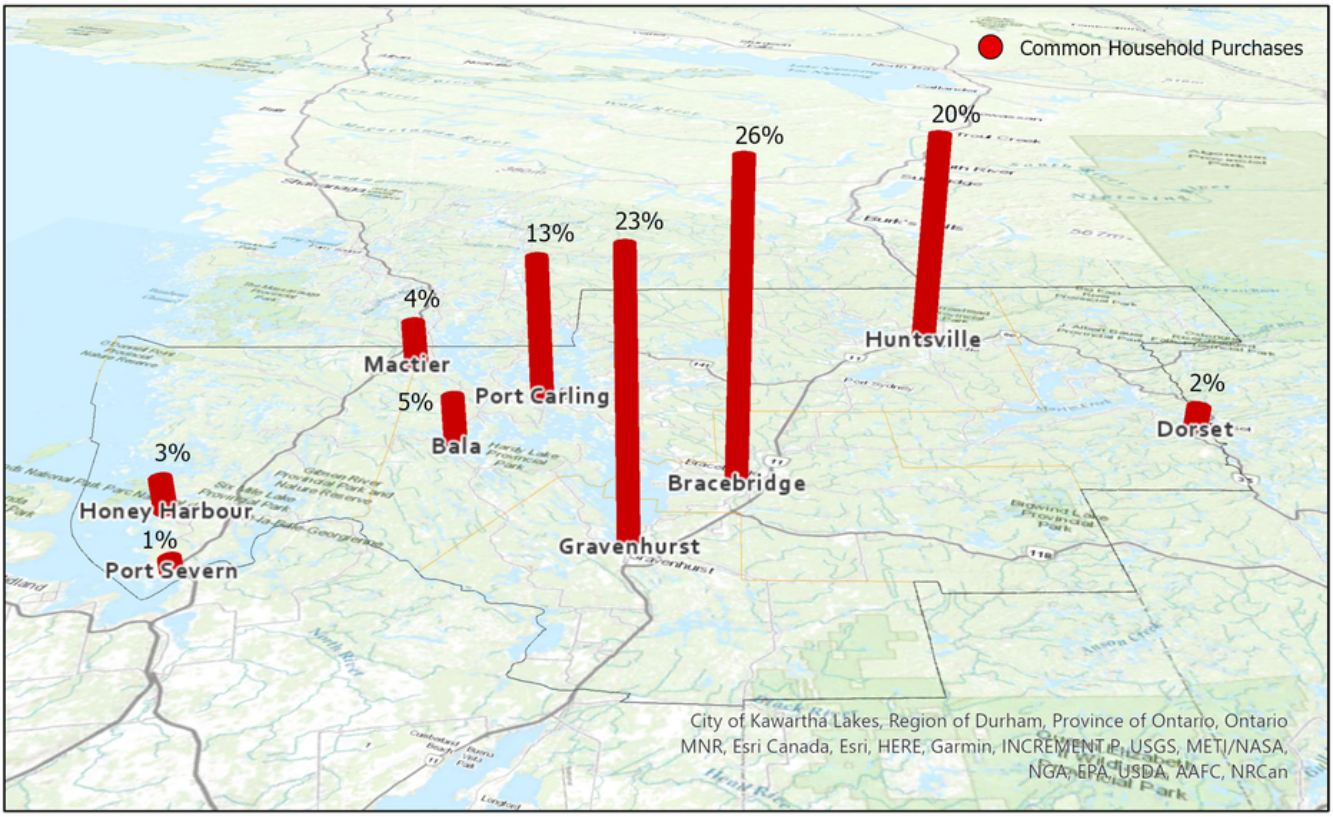
9.3% Other





Lastly, Figure 34 presents an overview of how this spending is distributed among Muskoka's communities. These data suggest that the urban centres of Bracebridge, Gravenhurst, and Huntsville account for the largest shares of expenditures. 20.3% of Second Home residents indicated that they purchase the majority of their common household purchases on route to their Second Home, at the same stores they purchase goods for their primary home, or other locations outside of Muskoka, as opposed to within Muskoka.

Figure 34 - Locations of Common Purchases per Second Home Households in Muskoka



7.0 SUMMARY AND CONCLUSION

The 2023 Second Home Study gathers a wide variety of data and estimates which can be used by local businesses, agencies, and decision-makers to effectively plan for and deliver services to both permanent and seasonal residents. This represents an important piece of original research that features information gathered to fill a gap in data collection by other entities, and performs an important role in terms of monitoring trends related to the characteristics and preferences of the seasonal population over time.

The results of this study demonstrate that the Second Home population continues to have a significant influence on the character, culture, and economy of Muskoka. In summary, the 2023 Second Home Study demonstrates that Second Home households continue to interact with and shape Muskoka's economy, culture, and society in a variety of ways. These trends will be monitored and reported upon in future iterations of the Study.

