THE DISTRICT MUNICIPALITY OF MUSKOKA

June 19, 2025

Housing For Everyone

10-Year Housing and Homelessness Plan

2024 Annual Report

Table of Contents

02 Introduction
03 Socio-Economic Challenges
04 Housing in Muskoka
06 Housing Funding
07 Reporting on HHP Objectives

- 07 Drive the Creation of New Attainable Housing – HHP Objective 1
- 13 Provide Support and Align Services to Improve Housing Stability for All – HHP Objective 2
- 16 Optimize Current Housing Assets - HHP Objective 3
- 17 Partner to Create Supports to Address Homelessness – HHP Objective 4

23 Client Success Story
24 Conclusion
25 Contact

Introduction

The District Municipality of Muskoka's (the District) 10-Year Housing and Homelessness Plan (HHP) was updated and adopted by District Council in 2019. The Plan outlines actions and expected outcomes for the period between 2020 and 2030.

In 2024, Muskoka's housing market showed signs of modest stabilization, with a shift toward a buyer's market and a slight easing of inventory pressures for prospective purchasers. However, borrowing costs remained elevated, and high interest rates continued to limit affordability for both homebuyers and renters. In addition, persistently low vacancy rates and inflated rental costs continued to impact housing affordability across Muskoka. Homelessness rates remained high as many households struggled to secure stable, affordable rental housing. Many families found it difficult to enter the housing market, unable to save for a down payment while managing high rental payments.

In response to these challenges, in April 2024, District Council committed $30 million over five years to implement the Affordable and Attainable Housing Investment Framework. This ambitious initiative aims to create 444 new housing units/beds and reflects a continued focus on innovative, community-based solutions that support the development of safe, attainable, and sustainable housing for all. The Framework's priorities align closely with the goals of the HHP and the District's broader Strategic Plan objective of achieving **Housing for Everyone**. Continued investment from other levels of government will be essential to maximizing the impact of this funding and advancing long-term housing solutions across Muskoka. Ultimately, the Framework was approved with investments and implementation over an eight year period as part of the 2025/2026 Tax Supported Operating and Capital Budgets.

The District is also actively undertaking the provincially required five-year review and update of its HHP, as outlined under the Housing Services Act, 2011. A revised HHP is expected to be adopted in 2025 and will reflect updated priorities, emerging needs, and lessons learned since the Plan's original adoption.

The four key objectives of Muskoka's current HHP are:

- Drive the creation of new attainable housing;
- Provide support and align services to improve housing stability for all;
- Optimize current housing assets; and
- Partner to create supports to address homelessness.

This report outlines the District's progress from January 1 to December 31, 2024, including key activities, accomplishments, and challenges. It also highlights how the District continues to adapt to evolving community needs and seize new or expanded funding opportunities to advance the goals of the HHP.

Socio-Economic Challenges

498
RGI waitlisted households (Dec. 2024)

74%
of households waiting for a 1-bedroom unit

23%
of waitlisted RGI households are seniors

Muskoka's median employment income is **$32,000**, which is **16% lower than Ontario's** median of $38,000.

50%
of Muskoka employees work part-time or seasonally.

10%
of Muskoka residents are living in poverty.

39%
of rental households spend over 30% of income on shelter costs.

81%
Median non-waterfront home prices rose nearly 81% since 2019.

Muskoka continues to face significant housing pressures, driven by demographic shifts and economic disparity. Demand for one-bedroom affordable units is high, particularly among seniors, who make up a growing share of the region's residents. At the same time, many households are burdened by high housing costs amid rising home prices and a prevalence of part-time or seasonal work.



Muskoka has a significantly older population than the provincial average—**47.3% of residents are aged 55+**, compared to **32.6%** across Ontario. Notably, **28.3% are over 65**, well above the provincial rate of **18.5%,** and this is projected to increase to over **40% by 2051**.

Housing in Muskoka

“Muskoka”

Behind the postcard image lies a growing crisis.



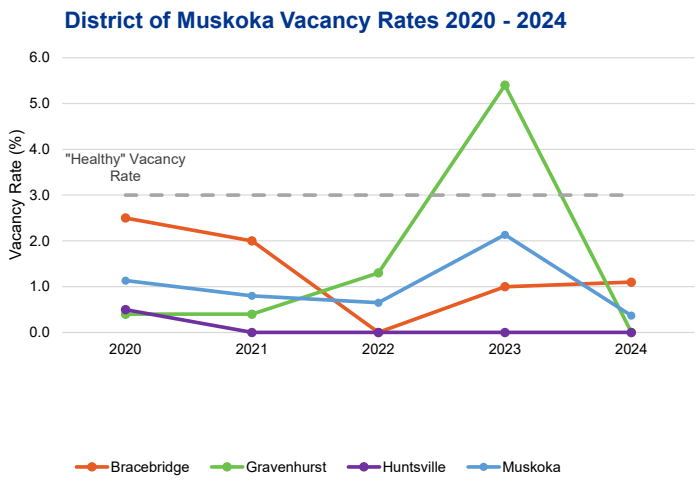
Known for its pristine lakes, scenic forests, and seasonal tourism, Muskoka is often viewed as a tranquil retreat. Yet, behind the postcard image lies a community grappling with significant housing challenges. Beneath the natural beauty are real struggles with affordability, low vacancy rates, rising homelessness, and barriers to year-round, full-time employment. These pressures have shaped a housing environment where stability is out of reach for many.

In 2024, Muskoka’s housing market began shifting toward a buyer’s market, with increases in both inventory and sales. New listings for non-waterfront homes surged, and with relief from limited inventory levels of preceding years, residential market sales from January through September were 6.7% higher than the same period in 2023. Sale prices returned to more traditional levels—averaging 95% of the original asking price—down from the market peak of 105% in April 2022.

Despite this modest market stabilization, borrowing costs remained high for both homebuyers and homeowners, especially when compared to historical trends. Although the Bank of Canada reduced its overnight lending rate several times throughout 2024, rates remained high. In the decade prior to the COVID-19 pandemic, the benchmark rate never exceeded 1.75% and averaged just 1%. As of December 12, 2024, the bank rate was still set at 3.5%.

With the median residential non-waterfront home price at $670,000 in 2024—81% higher than the pre-pandemic level—many working families are priced out of homeownership. For a household earning $64,000 annually (two individuals earning the median employment income), an affordable purchase price would be closer to $300,000 based on February 2025 interest rates. This disconnect between income and housing cost not only affects residents—it also creates hiring and retention challenges for local employers.

Compounding these issues, construction costs have risen sharply. According to the Statistics Canada’s building construction price index, residential building costs increased by 3.5% in 2024 and over 52% since 2020.



In 2024, the vacancy rate for rental units in Bracebridge was just 1.1%, far below the 3% threshold considered healthy by the Canada Mortgage and Housing Corporation (CMHC). While vacancy data for Huntsville and Gravenhurst was not available for 2024, historical trends show that all three communities have consistently experienced vacancy rates at or below the healthy threshold for nearly a decade. Gravenhurst's vacancy rate rose above 3% in 2023 for the first time in eight years.

Persistent low vacancy has driven significant rent increases, deepening affordability concerns across the region. CMHC Average Market Rent for Muskoka has increased nearly 20% over the last five years.

These overlapping pressures have intensified Muskoka's housing affordability crisis—and contributed to rising homelessness in the region. According to 2021 homelessness enumeration data submitted by Ontario municipalities, Muskoka's per capita homelessness rate stood at 24.1 per 10,000 residents. This is significantly higher than the Ontario average of 16.0 and is almost as high as Toronto's rate.



As a Consolidated Municipal Service Manager (CMSM) for housing and homelessness, the District is responsible for funding and delivering social housing programs in Muskoka. The District and the Muskoka Municipal Non-Profit Housing Corporation own **472** social housing units - **390** of which are Rent-Geared-to-Income (RGI) units. The District manages an additional **103** units which include a mix of RGI and Market units. Beyond social housing, the District also owns or manages **99** affordable housing units and **12** affordable transitional units as of December 2024. Demand for these units continues to far exceed supply.

Despite ongoing efforts to address the housing crisis, the length of housing waitlists and the number of people experiencing homelessness continue to increase. As of December 31, 2024, the District's centralized waitlist included **770** unique households, with **498** of these waiting specifically for RGI units, a 5% increase from the 476 households on the RGI waitlist at the end of 2023. Based on the November 2024 Homelessness Enumeration and Point-in-Time (PiT) Count, the number of people experiencing homelessness in Muskoka has increased by 21% compared to 2018.

Housing Funding

2024 Total Spent

In 2024, the District spent a total of almost $19 million on housing and homelessness programs. This funding supported Social Housing, Affordable Housing, and Homelessness Program and Services. This included approximately:

- **$11 million** in municipal tax levy
- **$3.7 million** in provincial/federal funding
- **$4.3 million** in rents and other funding

$18.98M

In 2024, the District spent a total of $18.98 million on housing and homelessness programs, **including:**

- ## $3.5M

In 2024, the District budgeted $3.5 million for the Muskoka Affordable Housing Initiatives Program (MAHIP) to support affordable housing through rent supplements, homeownership support, retirement home fee assistance, and capital incentives.

- ## $3.17M

The District spent $3.17 million in provincial and municipal funds on the Homelessness Prevention Program, supporting short-term housing, prevention services, and rental assistance.

- ## $1.03M

The District received a total of $1,030,000 in other provincial funding in the 2024-2025 fiscal year from the OPHI ($379,900) and COCHI ($650,100) programs.

Reporting on HHP Objectives

Drive the Creation of New Attainable Housing – HHP Objective 1

Muskoka's Progress

Muskoka District Council has identified **housing as a priority** and continues to support new and innovative initiatives. **The District's goal under the HHP is to create 30 new units per year**. In 2024, the District committed funding for 66 new units using a combination of local, provincial, and federal funding.

2024 Achievements

The "Big Move" on Housing – Affordable and Attainable Housing Investment Framework

District Council approved an Affordable and Attainable Housing Investment Framework (Investment Framework) in 2024, which has been colloquially dubbed the "Big Move" on Housing. Council's "Big Move" committed **$30 million** to support the creation of **444 new housing units** and shelter beds across Muskoka over the next eight years. The Investment Framework is a bold step forward in addressing the region's housing challenges and reflects the District's ongoing commitment to achieving Housing for Everyone. The Framework is aligned with the District's Strategic Plan and the HHP's goals and is organized into three key themes:

1. **Deepest Need**: Investments to address chronic homelessness, reduce pressure on Community Housing waitlists, and meet the affordability needs of Muskoka's most vulnerable residents. This will fund the creation of affordable rental housing and emergency, supportive, and transitional housing, as well as expanded community outreach and supports.

2. **Attainable Market-Based Housing**: Investments to expand the supply of purpose-built rental housing through strengthened partnerships with private developers and fostering not-for-profit development. This theme also emphasizes the importance of geographic equity by

supporting attainable housing projects across Muskoka, including rural and smaller communities.

3. **Capacity Building**: Investments in systems, tools, and partnerships to ensure long-term, local capacity to produce affordable housing. This includes expanding skilled trades education, supporting organizational development among local housing providers, attracting modular and alternative housing innovation, and hosting community forums to share best practices and stimulate collaboration.

Together, these themes form the foundation of a coordinated, long-term approach to increasing housing supply, supporting vulnerable residents, and building lasting infrastructure to meet Muskoka's current and future housing needs.

Muskoka Housing Task Force 2.0

The Muskoka Housing Task Force 2.0 (MHTF 2.0) remained active throughout 2024, advancing efforts to support affordable and attainable housing across the District. Throughout the year, the MHTF 2.0 advocated for the importance of addressing housing development in tandem with economic and community development, and emphasized the need to build long-term capacity to support ongoing housing delivery in Muskoka. The MHTF 2.0 considered the impacts of homelessness, precarious housing, and rental market pressures, helping to ground discussions in the current realities facing residents and explored innovative solutions to barriers in housing development through presentations from a variety of guest speakers.

The MHTF 2.0 updated its Terms of Reference in 2024, expanding its mandate to include information sharing and outreach to promote awareness of the housing crisis and to foster positive attitudes in the community regarding housing development. Members also contributed feedback on updates to the Muskoka Affordable Housing Initiatives Program (MAHIP) and helped shape the development of the Investment Framework.

In November 2024, the MHTF 2.0 hosted the Affordable/Attainable Housing Service Swap and Talk, bringing together over 70 participants to connect organizations facing barriers with organizations offering solutions to spark collaboration. The event was well received and highlighted the value of continued sector connection and innovation.

Property Acquisitions

District staff began work on developing a pipeline of properties which could support future housing projects under the Investment Framework. This pipeline will position the District to act quickly in project initiation as additional funding opportunities become available. Staff are actively working on the acquisition of several different properties throughout Muskoka.

Muskoka Community Land Trust

District Council approved $120,000 in 2024 to support the continued implementation of the Muskoka Community Land Trust's (MCLT) Strategic Plan. In addition, Council approved $320,000 to support pre-development soft costs related to MCLT's planned affordable housing project on Florence Street in Huntsville through the District's Investment Framework. MCLT is working in partnership with the Town of Huntsville to receive a transfer of Town-owned lands, where the organization intends to develop 179 units of permanently affordable rental housing. The District's funding will assist with required technical studies, architectural and engineered drawings, financial modelling, and other feasibility work needed to advance the project. These pre-development activities are essential to move the project forward in light of limited external funding sources for this stage of development. District staff continue to support the MCLT as appropriate.

Progress on New Housing Development

In May 2024, the District awarded the design-build contract for the new 44-unit affordable housing development at 100 Pine Street in Bracebridge to Greystone Project Management Inc. Site preparation, servicing work, and related activities continued throughout the year, with the building



permit issued on October 11, 2024. The building will include a mix of studio and one-bedroom units, with 14 designed to be fully barrier-free and the remaining 30 constructed with aging-in-place features that allow for future conversion to barrier-free units with minimal disruption and cost. Three hotel-style suites have also been included for use by tenant visitors, displaced tenants during unit repairs, or support staff. The building will primarily serve seniors and individuals with physical disabilities, with occupancy expected to begin in early 2026. The 100 Pine Street project is partially funded through the District's Investment Framework. Additionally, District staff applied to CMHC's Affordable Housing Fund seeking a combination of repayable and non-repayable financing to support the project.

MAHIP 2024 Capital Incentives

$2.4M
budgeted in 2024

District Council adopted the **Muskoka Affordable Housing Initiative Program (MAHIP)** in 2013, which included the Capital Incentives Program to incent the development of new affordable rental units. In 2024, $2.4 million was budgeted from District levy to support the program ($18,150,092 since 2013!).

- **$2.29M of the $2.4M budget for MAHIP Capital Incentives** was committed in 2024 for the construction of 24 new affordable units in partnership with private developers and a non-profit organization. Of these, applications for two units were withdrawn, so the unspent $90,000 was put into reserves for use in the program in a future year. A total of 3 proponents, and a consequent 22 affordable units, were supported through MAHIP Capital Incentives in 2024.
- **130 New Affordable Housing Units** have been funded under MAHIP as of December 2024.

MAHIP Program Updates

District Council approved updates to the MAHIP Capital Incentives Program in 2024 to enhance transparency, prioritize projects aligned with District goals, and support the development of both multi-residential and additional residential units (ARUs). The Capital Incentives Program now has two distinct streams – one stream to fund multi-residential purpose-built rentals and one to fund ARUs.

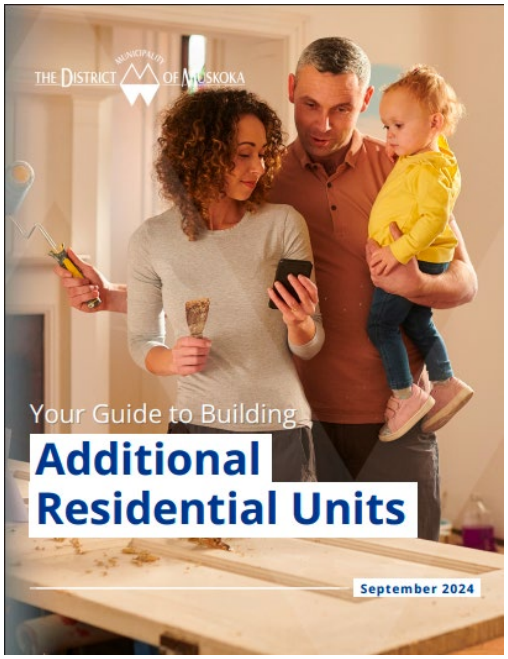
For the multi-residential stream, which offers up to $100,000 in funding per unit, a new three-month annual application window was introduced along with a weighted scoring system to evaluate applications when the program is oversubscribed. Forgivable loan structures were adjusted to encourage long-term affordability. The ARU program was revamped, and incentives were increased from $25,000 per unit to $40,000 or $50,000 per unit with corresponding affordability periods of 10 or 15 years, respectively. Updates to both funding streams aim to accelerate affordable housing development while better supporting homeowners and small-scale landlords across Muskoka.

Budget Increases for MAHIP Capital Incentives

The MAHIP multi-residential funding stream has been oversubscribed in both 2023 and 2024, reflecting strong demand from the development community. To address this, the Investment Framework includes plans to increase funding for the program, with an intentional phasing of additional investments to support municipal planning and proactive engagement with developers to facilitate new unit creation. Under the Investment Framework, the multi-residential capital budget is planned to increase by $250,000 annually over the next eight years, with a goal of incenting the development of at least 180 net new affordable multi-residential rental units during that period.

The Investment Framework also includes enhancements to the ARU incentives. As noted in the previous section, funding limits have been increased to either $40,000 or $50,000, reflecting more realistic construction costs. These increased forgivable loan amounts are expected to generate additional interest and uptake. To support this anticipated demand, the Investment Framework includes plans to increase the ARU funding budget by $50,000 per year for the next five years, beginning in 2025, with a goal of creating 30 new, affordable ARUs in that time.

ARU Resources for Homeowners and Developers



In September 2024, the District released two new resources to support homeowners and developers interested in building Additional Residential Units (ARUs) in Muskoka. Your Guide to Building Additional Residential Units outlines the typical steps in the permitting and construction process, providing a clear, step-by-step overview to help navigate local requirements. Accompanying the guide, the ARU Frequently Asked Questions document addresses common inquiries about building ARUs and explains eligibility for the District's ARU funding program. These tools are part of the District's ongoing efforts to support attainable housing development.

Provide Support and Align Services to Improve Housing Stability for All – HHP Objective 2

Muskoka's Progress

Provided municipally and provincially funded housing assistance and loan/grant programs for homeowners:

- **Community Housing Stock:**
  - 463 RGI units, 112 Market Rent units, 99 Affordable units, 12 Transitional units
- **MAHIP Rent Supplements:**
  - 179 MAHIP Active Monthly Rent Supplements (139 Rent Supplements and 40 Retirement Home Fee Assistance benefits) with an annual budget of $996,830
- **Portable Housing Benefit (PHB):**
  - 41 residents referred to the provincial PHB program in 2024
  - 182 residents received monthly PHB supplements directly from the Province
  - Approximately $970,776 worth of PHB payments were made to Muskoka households between April 1, 2024 to March 31, 2025*

    **Includes payments made to households who were originally referred to PHB while they were residing in Muskoka. They could now be residing outside of the Muskoka region since PHB benefits are portable and follow the household if they change municipalities.*
- **Alternate Level of Care Supplements:**
  - 20 ALC monthly supplements
  - In March 2024, the District received an additional $4,000 in base funding from the Ministry of Health for the Seniors at Home program for the 2023–2024 funding year to support patients transitioning from hospital into affordable rental housing by providing monthly rent supplements paid directly to landlords. The additional funding enabled the District to offer one more rent supplement, further enhancing housing stability for seniors no longer requiring hospital-level care.
- **Down Payment Assistance:**
  - 140 Forgivable Down Payment Loans federally/provincially funded since 2008 ($1.37 million)
  - Under the locally funded Gateway Homeownership Program, 24 down payments made since inception, including 4 in 2024, totaling $622,290 to assist with entry into homeownership for low to moderate income households.
- **Forgivable Home Repair Loans:**
  - 179 Forgivable Home Repair Loans allocated since 2012 (4 in 2024) totaling nearly $1.82 million

- **Capital Repair Funding for Community Housing Providers:**
  - Total of $580,578
    - Roof repair at District Housing, Bracebridge
    - Elevator and parking lot repairs for Bethune Housing Co-op, Gravenhurst
    - Sidewalk/retaining wall repairs for Trinity Non-Profit Housing Corporation, Huntsville

Continued to partner with local agencies to link community housing residents to critical support services:

- Provided intensive case management, coaching and support services for at-risk tenants with complex needs through the District's Human Services Supports Team to support tenants in maintaining **housing stability** (hoarding supports, bed bugs, and mental health and addiction supports).
- Provided external referrals where necessary to community care partners such as the **Canadian Mental Health Association – Muskoka-Parry Sound (CMHA-MPS), Mind Aid, Mobile Crisis Rapid Response Team (MCRRT), Community Paramedicine** program, and coordinate support efforts with **family physicians** where necessary.
- Continued to partner with the Muskoka Volunteer **Tax Clinics** to provide tax preparation services onsite in our apartment complexes and virtual appointments for those without access to onsite services.
- Continued to implement a CRA-endorsed **Notice of Assessment** (NOA) program that allows staff to access NOAs on a tenant, occupant, or applicant's behalf, with permission. This allows them to meet the Rent Geared to Income eligibility requirement of supplying a current NOA for applications and ongoing current NOA's for annual rent reviews.
- Continued to hold regular **tenant meetings** at several District community housing buildings to develop and strengthen tenant relationships. Two new buildings were added in 2024. The meetings provided the opportunity for tenants to ask questions and gain clarification on building and tenancy issues from District Housing staff. Guests and presenters were often present at the meetings to provide education and answer questions related to topics such as fire prevention, facility maintenance, and ways to manage tenancies.
- Continued to partner with **Seniors Programs and Services** to deliver monthly recreational, wellness, and social engagement programming through **WISE Mobile Active Living Centre**. Programs were offered at seniors housing buildings.

Continued to work towards Human Services Integration (HSI):

The District envisions a responsive human services system that ensures that services, including housing and homelessness services, are effectively coordinated, seamless and tailored to the needs of clients so that they can maximize their potential, enhance their quality of life, and contribute fully to their communities.

The Human Services Integration Implementation Roadmap (Roadmap) was presented to the Community and Planning Services Committee in September 2023. It identified several key priorities for achieving greater integration including both new initiatives and building on existing successes.

As part of Phase 3 of the Roadmap, a Manager of Human Services Supports was hired in May 2024 to help implement the HSI Roadmap by providing tools, resources, and supports to staff across programs. In 2024, several integration initiatives were launched, including a new common consent form, a cross-program training tool, and the onboarding of a new client scheduling system.

A new Human Services Supports program began operating in September, supporting clients with the most complex needs. Staff advisory and management groups were established to guide the integration process, while collaboration with community partners such as CMHA-MPS, ODSP, and Employment Ontario was strengthened through regular co-location. These activities aim to streamline service delivery, reduce administrative burden, and enhance person-centered support across the District's human services programs

Looking ahead to 2025, the District will focus on expanding community outreach, piloting a cross-program case management tool, and advancing performance measurement through shared data indicators. Efforts will also continue to promote a "people not programs" culture, strengthen collaboration between teams, and reduce barriers for clients through more integrated service delivery.

Optimize Current Housing Assets - HHP Objective 3

Muskoka's Progress

In 2022 District Council committed resources to support the implementation of a Social Housing Asset Management Plan (AMP). This is a companion document to the HHP. A key recommendation of the AMP was to undertake Highest and Best Use studies for District social housing sites that have potential for redevelopment with the goal to increase the number of units over time.

In late 2023, a consultant was obtained to undertake a Highest and Best Use (HABU) Study for these sites. The study concluded in 2024 and included seven (7) housing sites. The HABU study for each site consisted of three (3) parts: a planning summary, development precedents, and proposed redevelopment concepts. Four (4) of the seven (7) study sites were recommended for redevelopment. Staff will use the final study results and recommendations as a guide in conjunction with other District asset management initiatives as community housing site intensification and other affordable and supportive housing projects are contemplated.

The District also intends to continue exploring opportunities to intensify existing community housing sites through the Investment Framework in order to increase density and/or modify current building designs to better address environmental resiliency, accessibility, and evolving community needs—particularly with respect to the unit sizes in highest demand. Any future redevelopment would be carefully planned to ensure that existing tenants are not displaced into insecure or inappropriate housing during construction.

Partner to Create Supports to Address Homelessness – HHP Objective 4

Muskoka's Progress

The District continued to deliver the Homelessness Prevention Program (HPP) in 2024. HPP is a provincially funded program that supports Ontario's 47 municipal service managers to provide affordable housing and support services for people at risk of or experiencing homelessness. The objective of the program is to support service managers in preventing, addressing and reducing homelessness, including chronic homelessness. Funds can be used to prevent chronic homelessness and support residents to remain stably housed over time and may also be used to fund capital projects and provide longer-term rental assistance as appropriate.

Homelessness Prevention Program

Below are key statistics that summarize how HPP was used to support individuals facing homelessness in Muskoka in 2024. The chart below highlights key continued service categories under HPP.

Beyond program funding received through HPP, the District has invested $1.1 million of municipal funds to support Homelessness and Homelessness prevention activities.

Homeless Prevention Program Delivery January 1 – December 31, 2024	Funds	Number of Households Served*
Short Term Housing Supports		
Emergency Shelter Solutions - short term stays (1- 2 nights) in motels and/or campgrounds (seasonally and only upon request) when households experiencing homelessness are unable to stay with friends/family or make alternative arrangements. **	$37,319	152
Transitional Housing Supports – longer term stays (3 or more days – up to months/years) for households experiencing homelessness who are unable to stay with friends/family or make alternative arrangements. **	$1,169,204	515

Housing with Related Supports		
Permanent supportive housing for individuals with complex needs.	$58,225	11
Supportive transitional housing supports for youth (Alex's Place)	$250,000	10
Homelessness Prevention/Rental Assistance		
Rental arrears	$119,635	123
Utility arrears/deposits	$27,627	54
Last month's rent	$88,897	82
Long-term Rental Housing Supplements or Allowances		
Temporary Housing Benefit	$194,655	66
Homelessness Prevention Services		
Moving costs and other transportation needs (bus, taxi, gas)	$64,083	416
Household start-up costs (housewares, furniture)	$37,571	55
Minor repairs, cleaning (due to hoarding or other incapacity issues, bed bugs/manager approved).	$16,735	23
Community Outreach and Support Services* **		
Food Security	$32,957	129
Life Skills Development, Employment, Education and Training Supports (Case Management and Outreach, Culturally Relevant Supports, Mental Health Supports etc.)	$14,648	141
Staffing and Administration		
Salaries and Benefits (Delivery of Services Across All Categories)	$737,821	NA
Administration	$236,184	NA

**Number of households served is not unique households*
***Households may consist of 1 or more people, also 1-2 night and 3+ night stays may overlap - same HH's*
****Food Security, Transportation & Community Outreach Costs can include bulk purchases i.e.: food, gas cards, basic needs supplies etc., so the exact number of Households/Individuals may not be reflective in the counts above.*

The homelessness crisis in Muskoka continues to worsen. The District has seen an increase in the number of people experiencing homelessness and requiring support in motels for emergency or transitional shelter. With limited affordable housing options available, people are staying longer in emergency or transitional shelter. Individuals who are working toward stable housing will require ongoing supports during 2025 and beyond.

Muskoka By Name List and the Muskoka Coordinated Access System

As the District enters the fourth year of the Muskoka By-Name List (MBNL) and Muskoka Coordinated Access System (MCAS) transformation, efforts continue to focus on collaboration with partnering agencies to support Muskoka's most vulnerable homeless residents in an increasingly unstable economy. The MCAS team brings together community agencies to ensure that front-line staff across the social services sector are engaging with individuals and households experiencing homelessness, allowing needs to be prioritized and addressed through a coordinated and person-centred approach. MCAS and the use of the MBNL continue to help the District and its partners track, match, and more effectively utilize housing resources across Muskoka. Ongoing staff training and alignment with Human Services Integration initiatives will support these efforts and strengthen the District's capacity to respond in a coordinated and comprehensive manner.

The following includes key statistics for the MBNL during 2024:

102
Homeless households

An average of **102 households** were listed on the MBNL each month in 2024. This was a nearly 16% increase compared to the 2023 monthly household average.

67
Homeless households moved into housing

A total of **67 households** who were listed on the MBNL in 2024 were moved into housing, most with support from MCAS in various capacities.

90
Actively homeless as of December 2024

There were **90 actively homeless households** on the MBNL as of December 2024. **Nearly 36%** of these (32) were considered "housing ready" with a status of "awaiting a match". These households had submitted an application(s) for social or other housing and were waiting for a home.

Built for Zero

In 2024, the District of Muskoka achieved two major milestones through its continued partnership with the Canadian Alliance to End Homelessness and Built for Zero Canada (BFZ-C). On April 3, 2024, Muskoka was recognized as having a Quality By-Name List (QBNL), followed by achieving the Quality Coordinated Access (QCA) milestone on July 2, 2024. These accomplishments mark significant progress in the District's efforts to build a high-functioning system of care to support individuals experiencing chronic homelessness.

Continued Partnerships

The District continues to recognize the importance of forming and strengthening relationships with community partners and continues to host and lead the Muskoka Homelessness Sharing Table and Financial Assistance Partners Group which provide platforms for information sharing, networking, and mutual support in delivery of services to households experiencing or at risk of homelessness. Other partnerships in 2024 included:

- Attended meetings of the **Situation Table** led by Muskoka Victim Services and CMHA, to discuss urgent and complex situations requiring a coordinated response.
- Continued to collaborate with **OPP** and **CMHA-MPS** staff members to identify people in the community who may require support. In 2024, staff continued to work with the Mobile Crisis Response Team (MCRT). The team, which includes an OPP officer and a CMHA-MPS crisis worker, responds to mental health and addiction crises, aiming to provide immediate support and connect individuals with resources. MCRT has been critical to the success of the District's homelessness work especially with vulnerable clients and those who have mental health and addiction issues.
- Continued to support the work of **Muskoka Victim Services** to assist their clients with food security, mental health and addictions, life skills, daily living, employment education and training, Indigenous supports, and other community outreach activities.
- Continued to work towards the creation of a **multi-disciplinary response** to homelessness by partnering with various outside agencies in hopes of creating a robust **encampment outreach response** that would include visiting encampment sites and delivering services at partnering agencies' locations. Creating opportunities to deliver services in collaboration with other community partners increases likelihood of successful intervention.

Muskoka's Third Homelessness Enumeration

In November 2024, the District conducted its third Homelessness Enumeration and Point-in-Time (PiT) Count as part of the national Everyone Counts initiative. The enumeration identified **234** individuals - including **27** children - experiencing homelessness across Muskoka, representing a **21% increase compared to 2018.**

The findings reflected growing levels of housing instability and increased complexity of need:

- **50%** of respondents met the definition of chronic homelessness;
- **77%** reported a mental health issue or addiction; and
- **27%** reported concurrent challenges related to physical health, mental health, and substance use.

More than half had visited an emergency room in the past year, and one in four had recent involvement with the justice system. The most commonly reported barriers to securing housing included low income (49%), discrimination or poor rental history (30%), and limited access to supports (25%). This data, alongside the Muskoka By-Name List, will inform local planning efforts and guide service delivery improvements.

Client Success Story



“Recently, as a mother with a young family, I found myself in an incredibly difficult and unexpected circumstance. We were no longer safe living with my spouse due to domestic violence. I made the tremendously difficult decision to leave my home community and seek safety at a motel in Muskoka with my young family and 15-year-old cat. We left without anything other than a bag of clothing each. This decision left me broke, without income, and facing a different kind of fear and uncertainty.

While we were now safe, I found myself overwhelmed by the multitude of urgent tasks ahead of me. Not only did I have to worry about meeting our basic needs, but I also had to manage the emotional toll of this crisis, not just for myself, but also for my children. The trauma had deeply affected my children. One had developed severe anxiety as a result of the abuse. Another requires additional support due to neurodiverse needs. This life-changing circumstance obviously had a profound impact on our family’s emotional and financial stability.

I connected with Muskoka Victim Services (MVS) who immediately linked me with a District of Muskoka Homelessness Case Manager (CM). The tasks the CM assisted me with were exhausting in and of themselves, but it’s important to highlight the benefit of having an advocate to help navigate a confusing system - especially for someone who had never experienced homelessness before.

In a short period of time, the CM coordinated an impressive list of supports and services, including:

- Motel accommodations
- Info to apply for social assistance
- Help with food costs
- Referral to Simcoe Muskoka Family Connexions to get counselling for my children
- Housing search assistance
- Advocacy with a property management company
- Assistance with a Portable Housing Benefit & Housing Support Fund application
- Support to access furniture from local ReStore

Three months later, we moved into our new apartment. It is unbelievable to me that everything came together for me and my kids as quickly as it did. Please share my story, because it is one of hope for anyone who might find themselves in a sudden crisis. I am forever grateful.”

Conclusion

The District continues to face a complex and evolving housing landscape. With a per capita homelessness rate comparable to that of major urban centres, Muskoka must also contend with a vast and geographically dispersed population. This presents unique challenges, particularly in the delivery of services to residents across towns, villages, and rural areas. Traditional, centralized models—such as a single shelter—are not feasible for a region of this size, requiring the District to pursue creative, flexible, and community-based solutions to meet the needs of those experiencing homelessness or housing instability.

These challenges are further compounded by growing levels of housing instability and increasing complexity of need. In the face of these pressures, the District remains focused on building an innovative and coordinated system of care.

District Council continues to demonstrate leadership in addressing these realities through the development and implementation of the Affordable and Attainable Housing Investment Framework. This ambitious, eight-year plan represents a bold commitment to long-term housing solutions. The Muskoka Housing Task Force 2.0 (MHTF 2.0) has played an important role in shaping this direction and continues to act as a strong advocate and source of guidance as implementation progresses. District staff also continue to expand partnerships, strengthen human services integration, and invest in tools and resources to better support those experiencing homelessness.

This report outlines important steps taken toward achieving the Measures of Success outlined in the HHP. These include:

- The creation of a broader range of housing forms across the District, including progress on the 44-unit affordable development at 100 Pine Street;
- Continued progress toward the goal of producing at least 30 new attainable housing units per year through funding, incentives, and partnerships and expanded the goal to 444 units/beds over the next eight years through the Investment Framework;
- Improved coordination of services across departments and agencies, supported by the Human Services Integration Roadmap and newly developed Human Services Supports Team;
- The completion of the 2024 Homelessness Enumeration and strengthened outreach to individuals living unsheltered; and
- Renewed tools and funding programs to help private homeowners and small landlords add to the District's attainable housing supply.

These achievements demonstrate the District's continued commitment to preventing homelessness, supporting housing stability, and ensuring that more residents have access to safe, suitable, and affordable housing. While challenges remain, the District is moving steadily toward its vision of healthy, complete communities where there is **Housing for Everyone.**

Contact

Tom Fortier
Director, Human Services
The District Municipality of Muskoka
Phone: (705) 645-2412 ext. 4127
Email: Tom.Fortier@muskoka.on.ca

Arfona Zwiers
Commissioner, Community and Planning Services
The District Municipality of Muskoka
Phone: (705) 645-2412 ext. 4260
Email: Arfona.Zwiers@muskoka.on.CA

www.muskoka.on.ca/housing