

THE HOUSING CRISIS

A LOCAL PERSPECTIVE

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Declarations of Conflicts



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Original member of **Muskoka Housing Task Force**

Former Director of **The Friends of P.S. - Muskoka**

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217

PAST 2 YEARS

134

CURRENT

+314

NEXT 3 YEARS

14

OWNED UNITS

LEARNING OBJECTIVES

1. Define the **housing crisis**?
2. Describe **adverse health effects** of homelessness
3. List **actionable solutions**

1. What is the **housing crisis**?
2. Housing Statistics
3. Causes, Effects and Examples
4. Actionable Solutions
5. Housing over the next 5 years

AFFORDABILITY

ACCESSIBILITY

QUALITY

STABILITY

SERVICEABILITY

LIQUIDITY



13.1 Million Households

1 in 4 live in unaffordable housing



>30% of gross income spent on housing.

+10% Households are Core Housing Need

CANADA

35,000 people
are unsheltered every day.

Not including Hidden Homelessness

+100 Households
Actively Unsheltered (reported)

Reality is likely 300 Households

MUSKOKA

43,156 Total Households
4,870 rentals

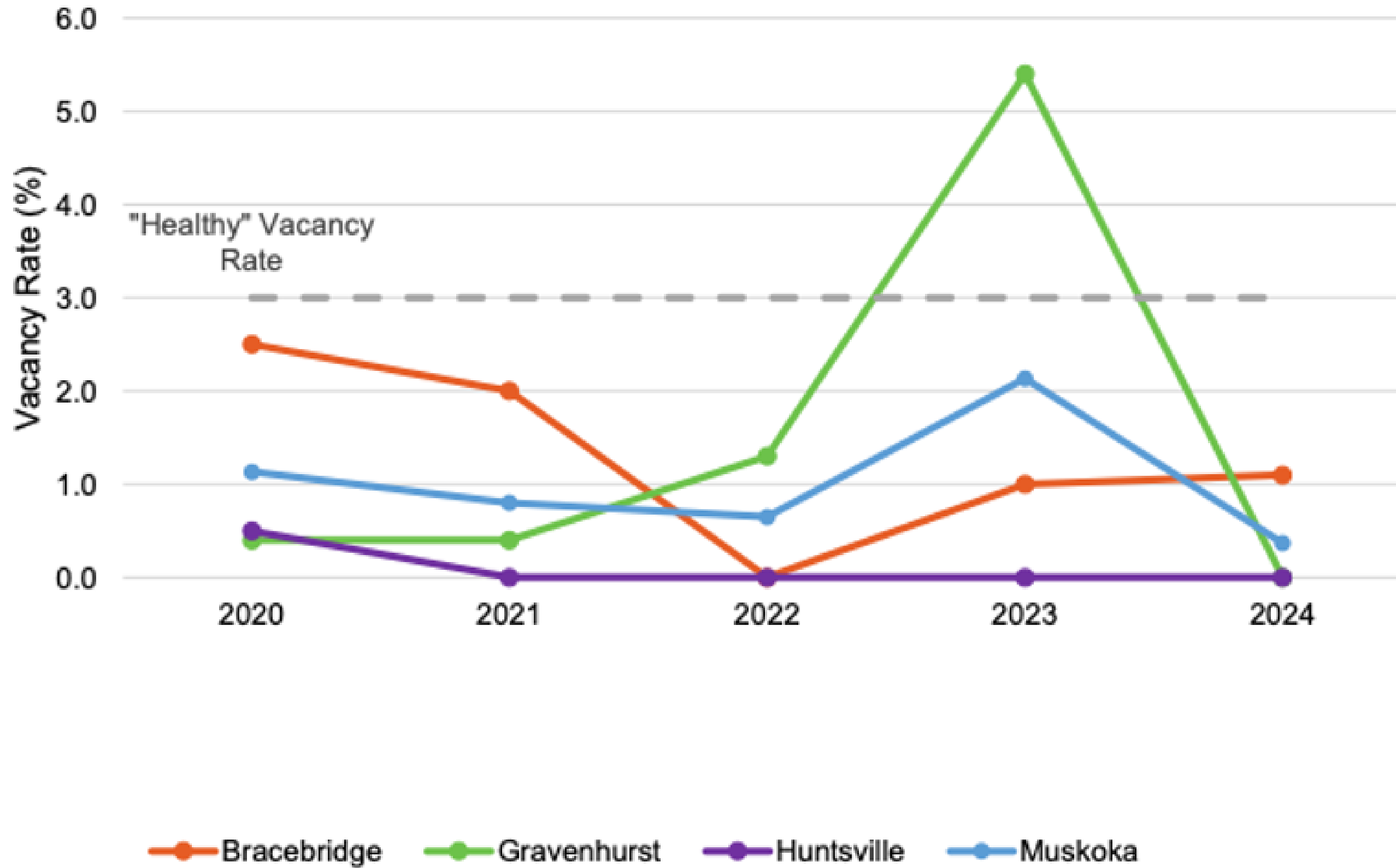
11.28%

768 apartments
Owned and operated by the
District of Muskoka

A waitlist of approx. 530 people

District Waitlist represents **11% of all rentals**

District of Muskoka Vacancy Rates 2020 - 2024



Median Household Income
\$82,318.00

30%: **\$2,058 per Month**

**One-Bedroom Apartment is
\$1,950 + utilities**

31 - 36 Employees

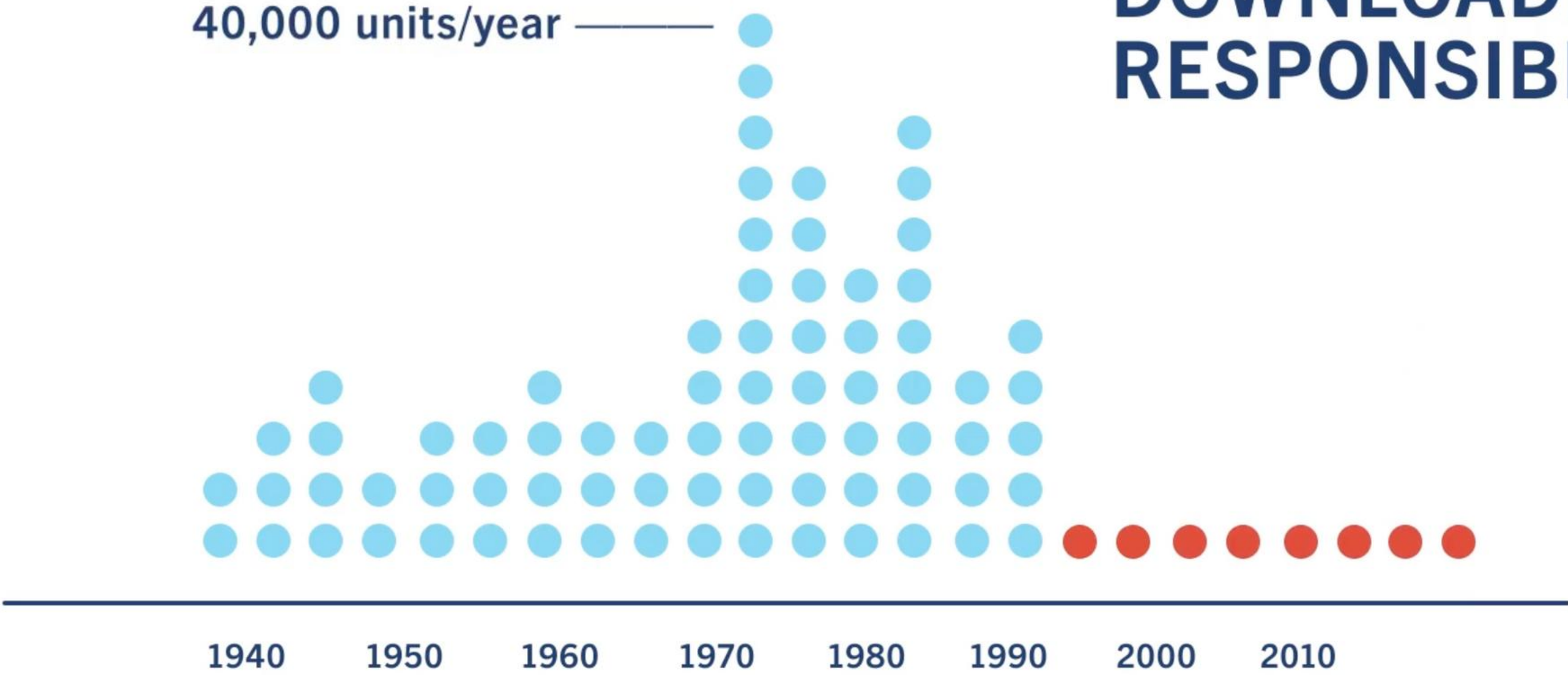
- 10 without adequate housing
- Bi-weekly payroll advances

14 Rental Properties

- 3 monthly payment plans
- 3 rent significantly behind
- Waitlist of +20 people



GOVERNMENT DOWNLOADED RESPONSIBILITY



The University of Toronto, S. of C. (2025). Reframing Housing: The financialization of housing. Reframing Housing. <https://reframehousing.org>

Causes

1. Federal Government policy and **deflection**
2. Housing **infrastructure not aligned** with growth / needs
3. Planning and zoning focus on low density housing
4. Popularity and viability of Short Term Rentals
5. No priority to rental or transitional options.
6. Land and housing have been **commoditized**

Effects of Housing Insecurity

1. Severe mental and physical health problems.
2. Fractured communities; **declining workforce**, lack of growth; **stagnation** and ultimately declining value.
3. Rippling **financial and economic strain**.
4. Increased poverty, rising homelessness, **overwhelmed social services**

Adverse Health Effects

- Mental health (anxiety, depression, PTSD, schizophrenia, bipolar disorder)
- Substance use issues and addiction illnesses.
- Traumatic brain injuries
- Chronic diseases: cardiovascular, COPD, diabetes, chronic pain
- Infectious diseases more common: TB, HIV, hepatitis C
- Exposure-related injuries: hypothermia, frostbite, heat illness, trauma
- Major barriers to continuity of care, access to supportive services.

Adverse Health Effects

- Higher ER utilization: **30,000** hospital visits involved homelessness
- Longer hospital stays: **15 days vs. 8 days** with housing stability
- Repeat / recurrent admissions
- Increased strain on Healthcare Professionals

1. Canadian Institute for Health Information (CIHI). Homelessness and Hospital Use in Canada. Ottawa: CIHI; 2023.

2. Infrastructure Canada. Homelessness Counts: Results from the 2020–2022 National Point-in-Time Counts. Government of Canada; 2023

3. Canadian Observatory on Homelessness. The Health of Canada's Homeless Population. Toronto: Homeless Hub.

4. Hwang SW, et al. Health care utilization among homeless adults in Canada. CMAJ. 2011;183(6):E317–E324.

Current Initiatives

1. Town of Huntsville **Housing Action Plan**: 20 steps
2. The District of Muskoka **Big Move on Housing (\$30M)**
3. Bill 23: **Ontario More Homes Built Faster Act**
4. **Canada's Housing Strategy** (Federal Policy & Investment)
5. **HST Credit** on purpose-built rentals is very helpful!
6. Development Charge discounts

Actionable Solutions

1. All Governments need to step up with **major investments**
2. Planning and zoning adjustments to allow **more density**
3. Promote a **variety of housing forms**
4. More public and/or private **collaborations**
5. Integrate **social services within housing solutions**

References

1. The University of Toronto, S. of C. (2025). Reframing Housing: The financialization of housing. Reframing Housing. <https://reframehousing.org>
2. The District Municipality of Muskoka. 10 Year Housing and Homelessness Plan 2020 - 2030. Bracebridge. <https://muskoka.civicweb.net/filepro/documents/34724/?preview=34732>
3. Canadian Institute for Health Information (CIHI). Homelessness and Hospital Use in Canada. Ottawa: CIHI; 2023.
4. Infrastructure Canada. Homelessness Counts: Results from the 2020–2022 National Point-in-Time Counts. Government of Canada; 2023
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Thank You!



