District of Parry Sound

Social Services Administration Board

Presentation on the 2026 Housing Needs Assessment & Housing and Homelessness Plan 2026-2035

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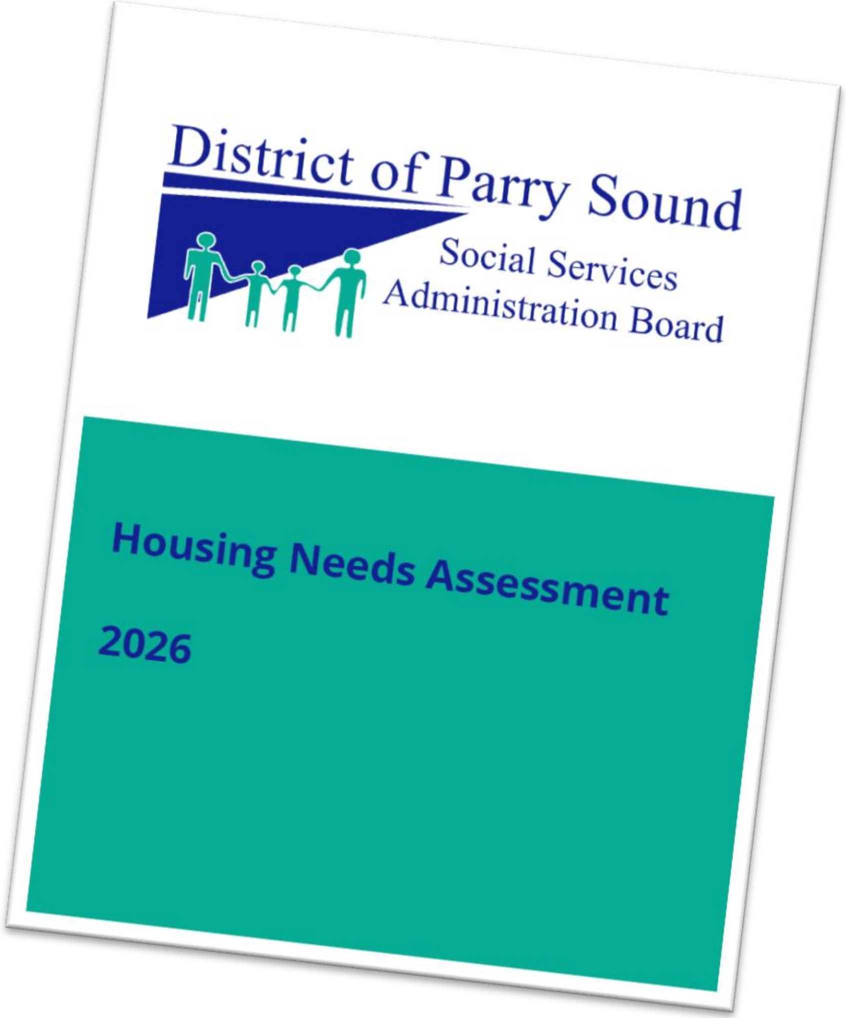
Housing Needs Assessment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Housing Needs Assessment

2026

Demographic Change is Reshaping Housing Need

- **Population growth** has accelerated and is projected to continue
- **Older seniors** are the fastest-growing age group
- Households are projected to grow by about **2,400** from 2026 to 2036
- Growth is increasingly driven by **one- and two-person** households and **non-family households**

Housing Indicators Show Affordability Pressure

- **Ownership dominates**
- **Renters** are more concentrated in the **very low and low income** categories
- **Affordability** is the main challenge
- Core housing need is highest among **renters, non-family households, one-person households, and single-parent households, and households led by young adults**
- **Homelessness** inflow continues

Existing Stock Does Not Match Emerging Need

- Primarily **low-density** stock
- **Limited smaller** units
- A large proportion of **older housing**

Affordability and Assisted Housing Pressures Remain Significant

- The **rental market** is thin
- **Rental listing** affordability is weak for lower-income households
- **Non-market** supply is limited
- Visible **assisted housing demand** is substantial
- **Emergency/transitional** capacity is minimal
- Unmet need is concentrated among **low-income one- and two-person households**

Current Patterns May Not Deliver the Right Mix to Meet Future Housing Need

- Household growth will require **2,400** additional dwellings from 2026-2036
- Without policy action, growth is expected to remain mostly **single detached**
- Current housing choices point to more **large units**, while household need points strongly to **one-bedroom units**
- Current patterns would mean limited **rental** growth and continued constraints in the rental market
- Nearly all household growth is projected to come from **one- and two-person households**

Future Need Requires Targeted Housing Responses

- Growth includes **480 low-income** and **680 moderate-income** households
- **Seniors households** are projected to grow by 1,865, more than family households
- **Indigenous households** are projected to increase by 425
- Need is growing for **accessible and supportive housing**, including seniors (+220 units), mobility disabilities (+269 units), mental health/addictions (+31 to +78 units) , and intellectual disabilities (+23 to +28 units)
- Homelessness data shows continued need for **permanent** pathways

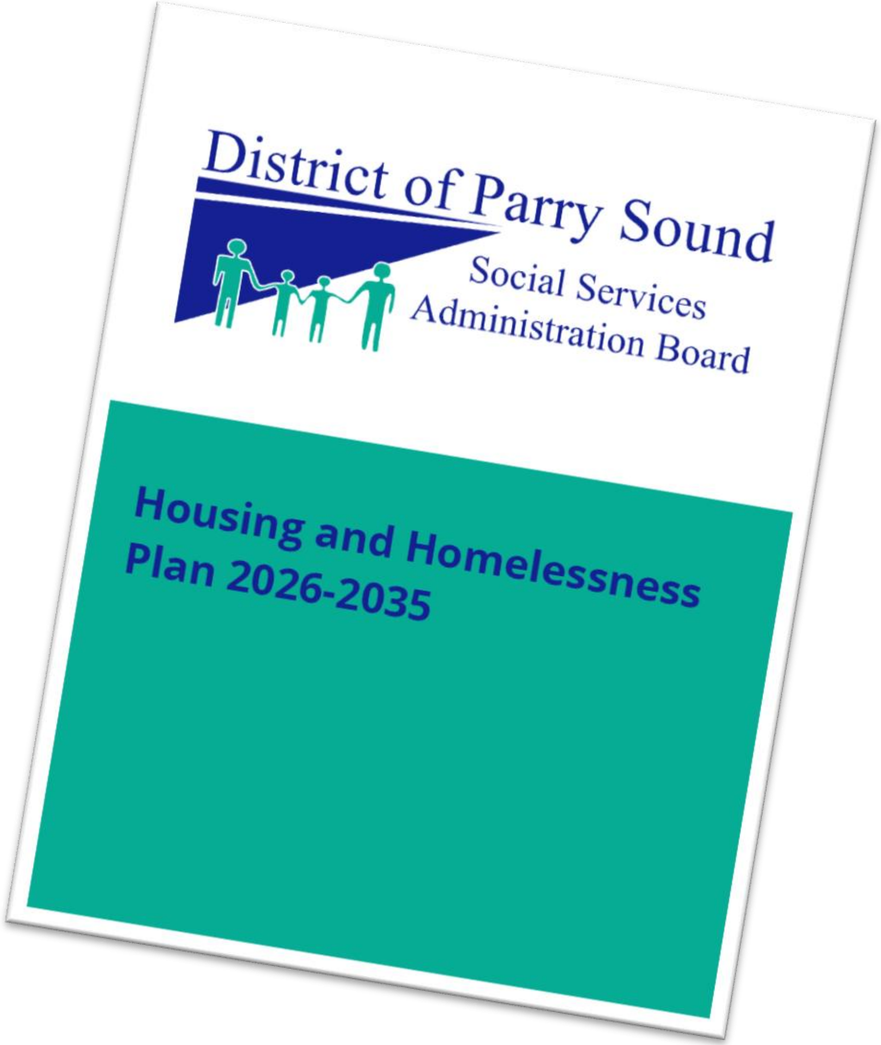
Key Takeaways from the Needs Assessment

- Growth and aging are increasing demand, especially among smaller households
- Existing supply is still dominated by larger, ground-oriented homes.
- Affordability is the central challenge, with renters and lower-income households most affected
- Non-market, supportive, transitional, and emergency housing options are limited relative to need
- Without deliberate action, future supply may not align with emerging housing needs

Implications of the Needs Assessment

- Grow the pipeline
- Diversify supply
- Expand affordability tools
- Renew existing stock
- Continue to enhance the housing-to-homelessness prevention and rehousing continuum

Housing and Homelessness Plan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Housing and Homelessness
Plan 2026-2035

Goals

1. Increase Affordable and Deeply Affordable Housing
2. Expand Rental Options and Diversify Housing Forms
3. Enhance Homelessness Prevention, Emergency Response, and Rapid Rehousing
4. Expand Supportive, Accessible, and Age-Friendly Housing
5. Preserve and Improve Existing Housing Stock
6. Advance System Coordination, Rural Access, and Data-Informed Planning

Goal 1: Increase Affordable and Deeply Affordable Housing

- **Leverage capital funding and rental assistance** to support affordable and deeply affordable units
- **Target rent supplements and housing benefits** where they can help create or secure affordable and deeply affordable housing
- **Advance high-potential projects** with municipalities, non-profits, Indigenous organizations, and other partners
- **Encourage private rental participation** through program promotion and landlord/tenant supports
- **Explore sustainable rental assistance models** that better bridge the gap between supported rents and market rents

Goal 2: Expand Rental Options and Diversify Housing Forms

- **Encourage municipalities to review local barriers** related to zoning, parking, approvals, land use, and unit size
- **Provide information and encourage municipalities to support a broader range of housing forms,** including compact, prefabricated, adaptive reuse, and modest-density options
- **Share housing needs data** on unit size, tenure, demographics, and affordability
- **Monitor short-term rental impacts** and encourage measures to preserve long-term rental stock where needed
- **Focus coordination and advocacy** on locally feasible opportunities, including infrastructure and servicing barriers

Goal 3: Enhance Prevention, Emergency Response and Rapid Rehousing

- **Implement the Housing Loss Prevention and Encampment Response Strategy** through phased improvements
- **Improve awareness of how to access** housing stabilization, income, food, transportation, and tenancy supports
- **Continue to support and enhance diversion and rapid resolution** for people at risk of and experiencing homelessness
- **Continue to assess the need for temporary emergency accommodation**, strengthen responses where needed and feasible, and increase awareness of available supports
- **Strengthen access to permanent housing** for households experiencing homelessness by reviewing opportunities for priority access
- **Advocate for sustained, flexible funding** and income supports that reflect local needs and rural service realities

Goal 4: Expand Supportive, Accessible, and Age-Friendly Housing

- **Work with partners to identify projects, explore and advocate for funding to develop and sustain supportive and transitional housing opportunities** for seniors, people with disabilities, and other priority groups
- **Continue to pair housing assistance with supports** such as case management, referrals, and housing-focused services where feasible
- **Encourage and support partners to explore support-linked housing models** in private market housing and NORC-style approaches
- **Encourage accessible, universal, and age-friendly design** in new housing and retrofits

Goal 5: Preserve and Improve Existing Housing Stock

- **Continue preventative maintenance and planning for long-term repair and renewal** of PSDSSAB and partner housing assets
- **Maintain a plan to meet community housing service levels** and seek opportunities to expand community housing
- **Support provider sustainability** through updated agreements, training, and ongoing support
- **Use repair, retrofit, and redevelopment funding** to preserve and modernize community housing
- **Use senior government funding to support repairs for low- and moderate-income households** to help people remain safely housed
- **Encourage municipal incentives and partnerships** to renew older rental housing and secure affordability where feasible

Goal 6: Advance System Coordination, Rural Access, and Data-Informed Planning

- **Explore a structure to support a shared implementation** between PSDSSAB, municipalities, providers, and community partners
- **Build awareness** of housing needs, supports, pathways, roles, and collaboration opportunities
- **Include lived experience voices** in planning and education
- **Explore approaches to improve rural and district-wide access** through outreach, local access points, navigation, transportation supports, and low-barrier pathways
- **Track outcomes annually** using common performance indicators
- **Use Built for Zero and local data** to support continuous improvement, course correction, and advocacy