AGENDA

Thursday, August 13, 2026 at 6:30 p.m.

Board Meeting Via Zoom Video Conference

District of Parry Sound
Social Services
Administration Board

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1. CALL MEETING TO ORDER.

2. TRADITIONAL LAND ACKNOWLEDGMENT.

3. DISCLOSURE OF PECUNIARY INTEREST.

4. APPROVAL OF AGENDA. ®

5. APPROVAL OF MINUTES:
- 5.1 July 9, 2026 ®

6. DEPUTATIONS & PRESENTATIONS.

7. REPORTS:
- 7.1 Chair
- 7.2 Chief Administrative Officer
- 7.3 Director of Finance

8. OUTSTANDING ISSUES.

9.1 NEW BUSINESS:
- 9.1 Housing & Homelessness Plan & Housing Needs Assessment ®
- 9.2 Lame Duck Period ®

10. IN-CAMERA: 1

THAT pursuant to Section 38 of the District of Parry Sound Social Services Administration Board's *Procedural Rules*, the Board moves to an In-Camera session in order to address matters pertaining to:

vi) a decision concerning negotiations for an agreement or contract between the Board and a third party.

11. CORRESPONDENCE:
- 11.1 NBPSDHU Overdose Report

12. ADJOURNMENT. ®

MEETING MINUTES

Thursday, July 9, 2026 at 6:30 PM

District of Parry Sound Social Services Administration Board

Board Meeting Location: 1 Beechwood Drive, Parry Sound, Ontario (Virtual)

Board Members Present:

Jerry Brandt
Ted Collins
Linda Alkins
Teresa Hunt
Earl Manners
Gail Finnson
Jamie McGarvey
Teri Brandt
Sharon Smith
Jon Kidd
Janice Bray
Rick Zanussi (Chair)

Board Members Absent:

Sean Cotton
Joel Constable
Peter McIsaac

Staff:

Tammy MacKenzie, *CAO*
JJ Blower, *Communications & Executive Secretary*
Sylvia Roy, *Director of Finance*
Jeff Degagne, *Director of Income Support & Stability*
Sharon Davis, Director of Housing Operations & Service Management

1. CALL MEETING TO ORDER:

The meeting was called to order by the Chair at 6:30 PM.

2. TRADITIONAL LAND ACKNOWLEDGMENT.

3. **DISCLOSURE OF PECUNIARY INTEREST.**

4. **APPROVAL OF AGENDA**

Resolution 26 07 01 **CARRIED**
Moved by Teresa Hunt
Seconded Linda Alkins
"THAT the agenda of the Regular Meeting of the Board held on July 9, 2026 be accepted as presented."

5. APPROVAL OF MINUTES:

5.1 June 15, 2026

Resolution 26 07 02 **CARRIED**
Moved by Gail Finnson
Seconded by Janice Bray
"THAT the Board meeting minutes of Monday, June 15, 2026 be approved as presented."

6. DEPUTATIONS & PRESENTATIONS.

7. REPORTS:

7.1 Chair

The Chair thanked Vice-Chair Brandt for stepping in to Chair the last recent meetings in his absence.

7.2 Chief Administrative Officer

A written report was provided and Ms. MacKenzie was available to answer questions.

7.3 Director of Finance

A written report was provided, and Ms. Roy was available to answer questions.

8. OUTSTANDING ISSUES.

9. NEW BUSINESS:

9.1 HPP Investment Plan

A written report was prepared and presented by the Director of Income Support & Stability.

Resolution 26 07 03 **CARRIED**

Moved by Jerry Brandt
Seconded by Earl Manners

"THAT the Board approve, as presented, the 2026-27 Homelessness Prevention Program Investment Plan for submission to the Ministry of Municipal Affairs and Housing (MMAH)."

9.2 COCHI OPHI Investment Plan

A written report was prepared and presented by the Director of Housing Operations & Service Management.

Resolution 26 07 04 **CARRIED**

Moved by Teri Brandt
Seconded by Sharon Smith

"THAT the Board approves the attached 2026-2027 Investment Plan for the Canada-Ontario Community Housing Initiative (COCHI), the Ontario Priorities Housing Initiative (OPHI), and the Rent-Assisted Forecast Report as presented.

9.3 TWOMO election update

A written report was prepared and presented by the Communications & Executive Secretary.

Resolution 26 07 05 **CARRIED**

Moved by Jamie McGarvey
Seconded by Teresa Hunt

"THAT the Board of Directors appoint JJ Blower, Communications & Executive Secretary, as the Returning Officer for the 2026 Territories Without Municipal Organization (TWOMO) election;

AND THAT the Board authorize the use of Vote by Mail as the alternative voting method for the 2026 TWOMO election;

AND THAT all eligible electors shall vote by mail in accordance with the procedures established by the Returning Officer and the Ministry of Children, Community and Social Services TWOMO Election Resource Guide;

AND THAT there shall be no advance voting for the 2026 TWOMO election;

AND THAT proxy voting shall not be permitted for the 2026 TWOMO election;

AND FURTHER THAT the Returning Officer be authorized to establish all necessary election procedures, forms, timelines and administrative practices required to conduct the 2026 TWOMO election in accordance with the District Social Services Administration Boards Act, Ontario Regulation 278/98, and any applicable guidance issued by the Ministry of Children, Community and Social Services.

AND FURTHER THAT the Ministry of Children, Community and Social Services 2026 TWOMO Election Resource Guide, attached to the staff report, be received by the Board for information."

9.4 NOSDA Resolutions
A written report was prepared and presented by the Communications & Executive Secretary.

Resolution 26 07 06 **CARRIED**
Moved by Jerry Brandt
Seconded by Janice Bray

"THAT the Board endorses the 2026 NOSDA AGM resolutions as attached."

10. IN-CAMERA: 0

11. CORRESPONDENCE.
11.1 Housing Operations – Summer 2026 Tenant Newsletter
11.2 Northeastern Employment Ontario Network – Year End Impact Report
11.3 NBPSDHU Overdose Report

12. ADJOURNMENT.

Resolution 26 07 07 **CARRIED**
Moved by Linda Alkins
Seconded by Earl Manners

“THAT the Board meeting now be adjourned at 7:22 PM, and that the next Regular meeting be held Thursday, August 13, 2026 at the hour of 6:30 PM via Zoom Video Conference.”

District of Parry Sound Social Services Administration Board

Chief Administrative Officer's Report

August 2026

Mission Statement

To foster healthier communities by economically providing caring human services that empower and enable the people we serve to improve their quality of life.

'Everyday Impact'

In the ever-changing world of maintenance, Steven consistently approaches each day with a positive attitude, a smile, and a willingness to tackle whatever comes his way. His extensive knowledge, strong work ethic, and problem-solving skills make him an invaluable member of the team.

Whether the task is straightforward or presents unexpected challenges, Steven takes the time to assess the situation, find practical solutions, and see the job through to completion. His attention to detail and pride in his workmanship are evident in everything he does. Even when projects don't go as planned, Steven remains persistent, resourceful, and committed to achieving the best possible outcome.

Beyond his technical expertise, Steven is known for the compassion and respect he shows our tenants. He takes the time to listen to their concerns, treats everyone with professionalism and kindness, and is always willing to help whenever he can. His friendly demeanor and genuine care for others help build positive relationships, making tenants feel heard, valued, and comfortable whenever he is working in their homes.

Steven's dedication, knowledge, and commitment to both quality service and tenant care make a meaningful impact every day. We are grateful to have him as part of our team.

Licensed Child Care Programs

Total Children Utilizing Directly Operated Child Care in the District June 2026						
Age Group	**Fairview ELCC**	**First Steps ELCC**	**Highlands ELCC**	**Waubeek ELCC**	**HCCP**	**Total**
Infant (0-18m)	2	1	0	1	9	13
Toddler (18-30m)	7	8	5	8	21	68
Preschool (30M-4y)	21	20	25	48	42	151
# of Active Children	30	29	30	57	72	232

School Age Programs

June 2026	
Location	**Enrollment**
Mapleridge After School	26
Mapleridge Before School	11
Home Child Care	35
# of Active Children	82

Inclusion Support Services – June 2026

Age Group	EarlyON	Licensed ELCC	Monthly Total	Discharges	Referrals	Waitlist
Infant (0–18 months)	0	1	1	0	**1**	0
Toddler (18–30 months)	2	5	7	0	**1**	0
Preschool (30–47 months)	8	43	51	0	**1**	0
JK/SK (48 months–6 years)	1	22	23	0	**0**	0
School Age (6 years+)	1	1	2	0	**1**	0
Monthly Total	12	72	84	0	**4**	0
Year to Date	***15***	***77***	***94***	***6***	***29***	***0***

Active Caseload: 84 Children

Referrals: 4 *(children may be referred for more than one reason)*

- **4 Speech and Language Delays,**
- **2 Social Emotional/Self Regulation**

Resource Consultants **5** → Site Visits **115** → Hours in Program **278.5**

EarlyON Child and Family Centre Reporting Month: June 2026		
Activity	**Monthly Total**	**Year to Date**
Number of Child Visits	1041	5698
Number of Unique Children served this month	236	
Number of Adult Visits	739	4213
Number of Unique Adults served this month	302	
Number of Professionals	40	181
Number of Virtual Programming Events	9	20
Number of engagements Through social media	116	1941
Number of views Through social media	21,130	127,605

Funding Sources for District Wide Childcare Spaces

Child Care Service Management

Total Children by Funding Source

June 2026

ACTIVE

Funding Source	# of Children	# of Families
CWELCC	52	50
CWELCC Full Fee	239	236
Extended Day Fee Subsidy	1	1
Fee Subsidy	26	22
Full Fee	17	15
Ontario Works	3	3
Total Active:	**338**	**327**

NEW

Funding Source	# of Children	# of Families
CWELCC	4	4
CWELCC Full Fee	13	13
Extended Day Fee Subsidy	0	0
Fee Subsidy	8	6
Full Fee	0	0
Ontario Works	0	0
Total New:	**25**	**23**

EXITS

Funding Source	# of Children	# of Families
CWELCC	2	2
CWELCC Full Fee	1	1
Extended Day Fee Subsidy	0	0
Fee Subsidy	0	0
Full Fee	15	13
Ontario Works	0	0
Total Exits:	**18**	**16**

The District of Parry Sound Child Care Application Portal was launched on July 24, 2024. Since implementation, operators and child care service management staff have been working to "clean" the Application Portal by removing duplicates, training staff and assisting families with updating their profiles.

Data for June2026

Children Waiting for Primary Care	Additions to Application Portal
166	19

Unique Children Waiting for Care

476

Waiting for Care - This number represents the unique children who are currently applied for care. This includes children who may already be placed in a program and have applied to another. This also includes the number of children pre-registered for future care.

Children Waiting for Future Care

308

Total Number of Children past preferred start date (Unique)

178

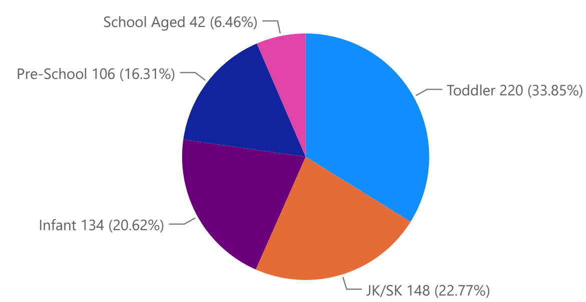
Year, Month

Multiple selections

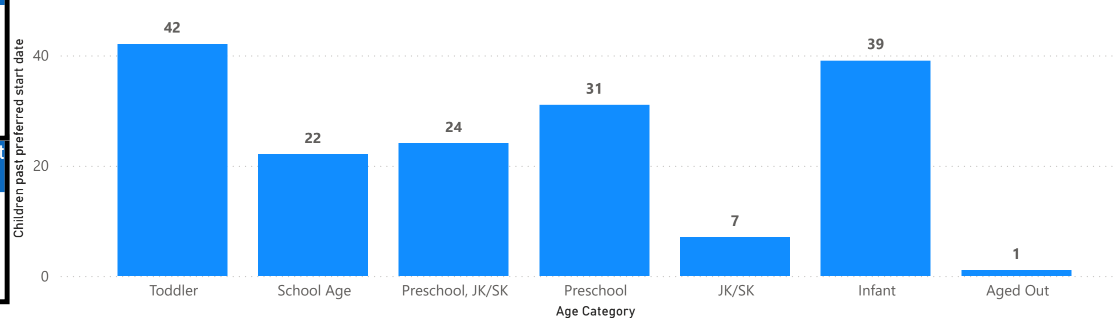
Month

June

Waitlist by Age Category



Number of Children past their preferred start date by age



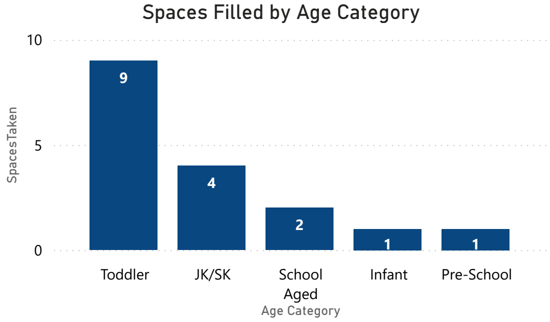
Year

2026

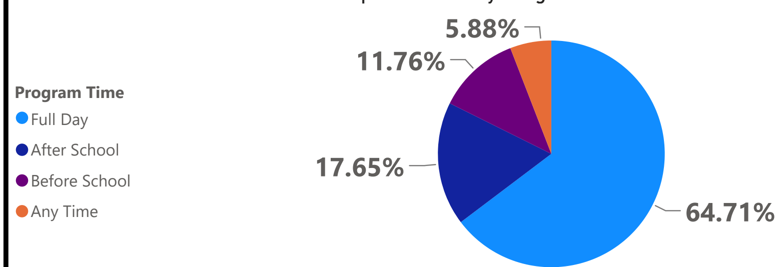
Month

June

Spaces Filled by Age Category



Spaces Filled by Program Time



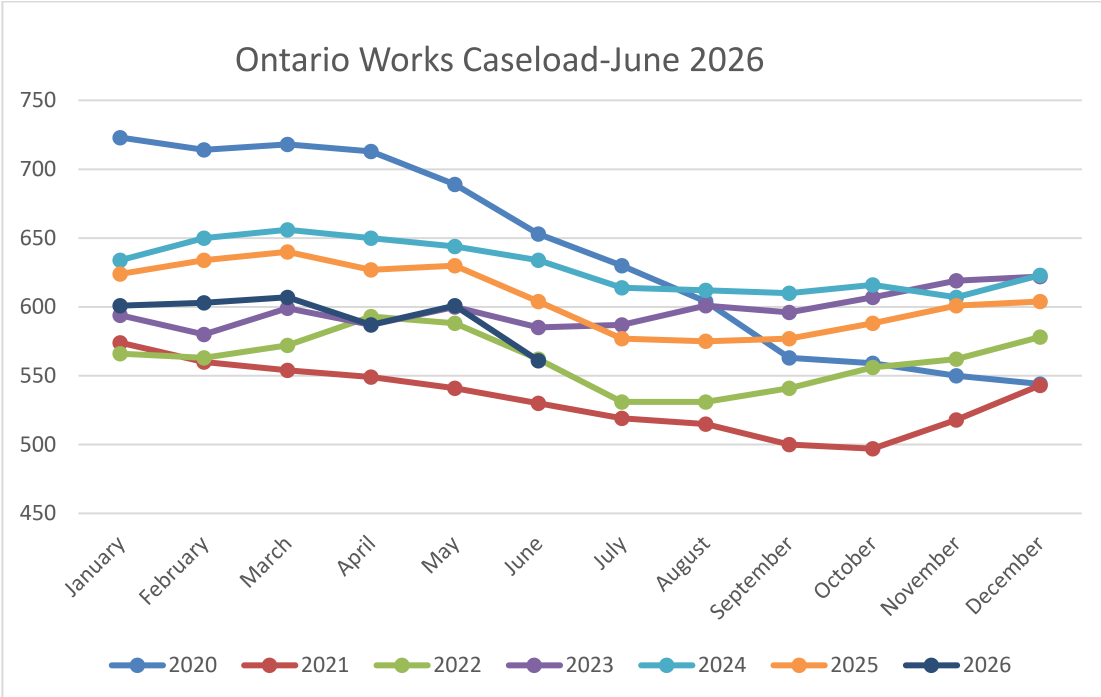
Children Placed	Spaces Filled
16	17

Children Placed - The number of unique children placed in a program.

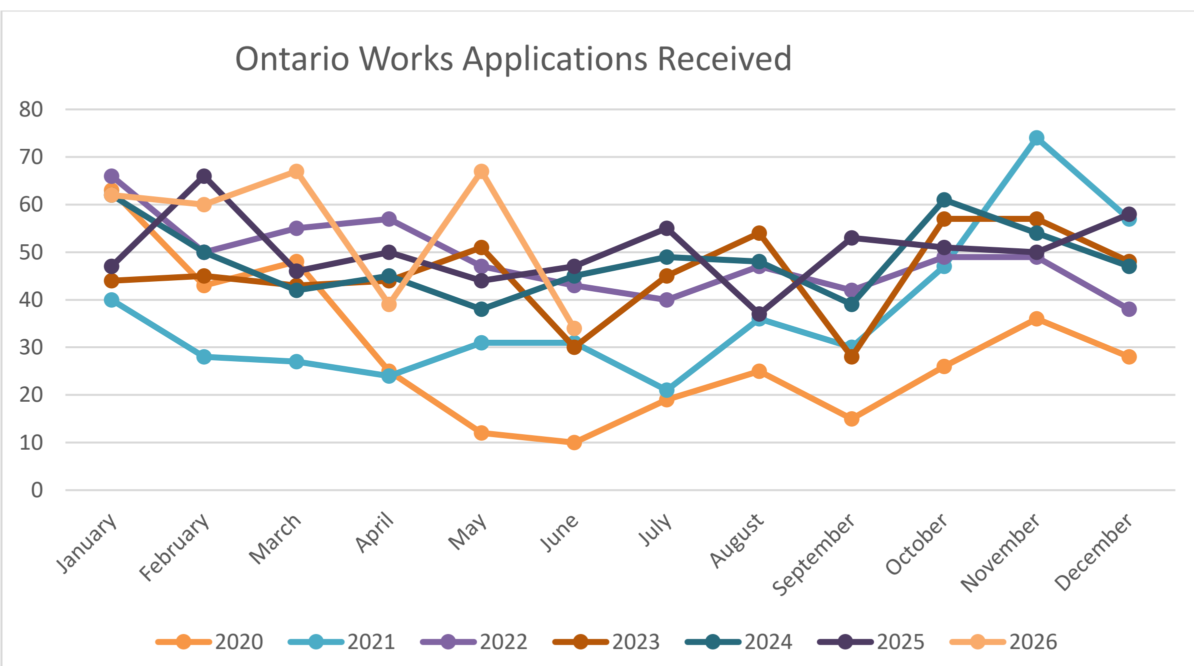
Spaces Filled - The number of spaces filled by a child. A child may be placed in more than one space, ie: before school space and after school space.

Expectation of Future Care

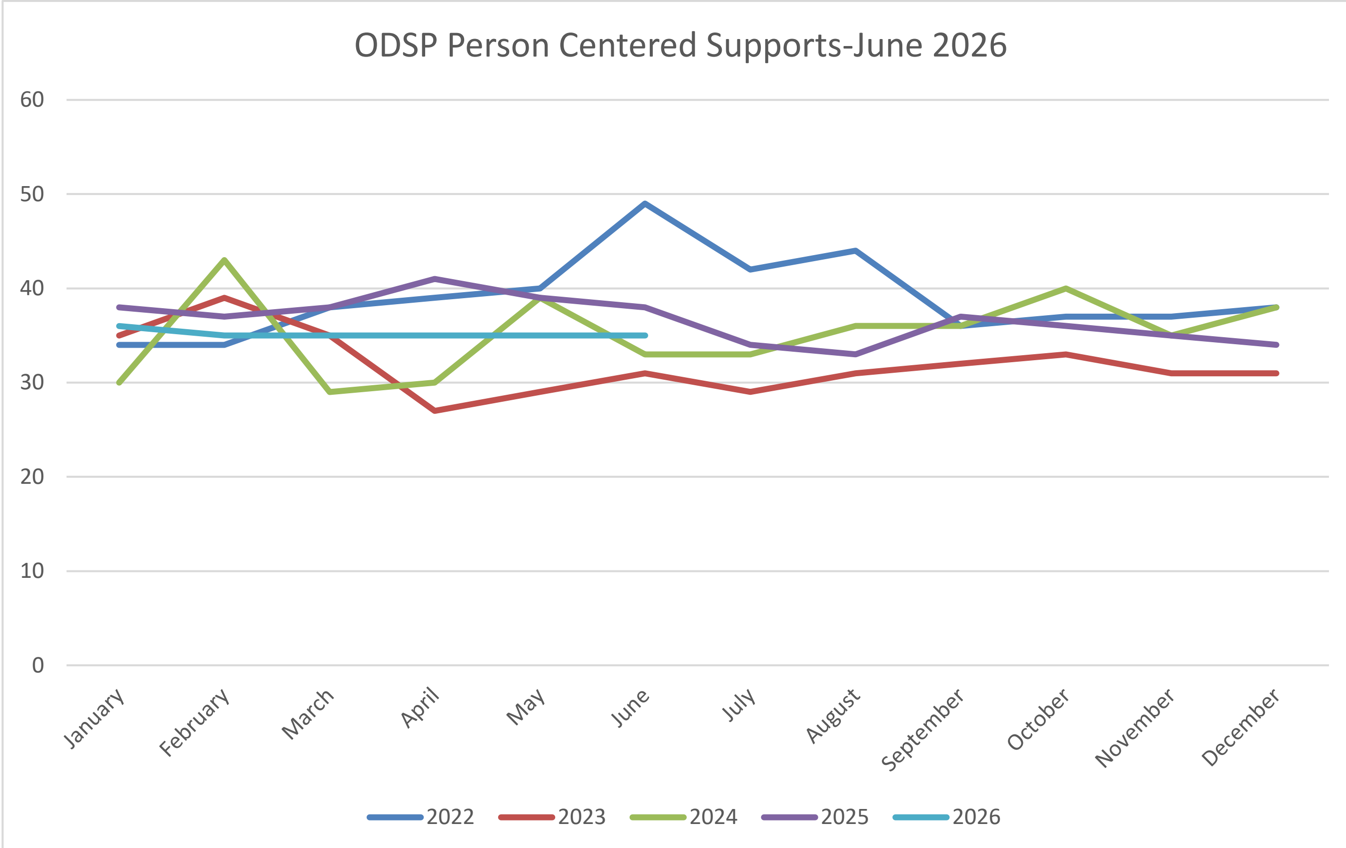
Number of children with a preferred start date within 1 month, 2-6 months, 6 months to a year, or more than a year.



Ontario Works Intake - Social Assistance Digital Application (SADA) & Local Office Ontario Works Applications Received



ODSP Participants in Ontario Works Employment Assistance



The OW Caseload continue to hold steady at **571** cases. We are providing **35** ODSP participants Person-Centred Supports. We also have **56** Temporary Care Assistance cases. **34** applications were received through the province's Ontario Works Intake Unit (OWIU).

Ontario Works (OW) Performance Measures

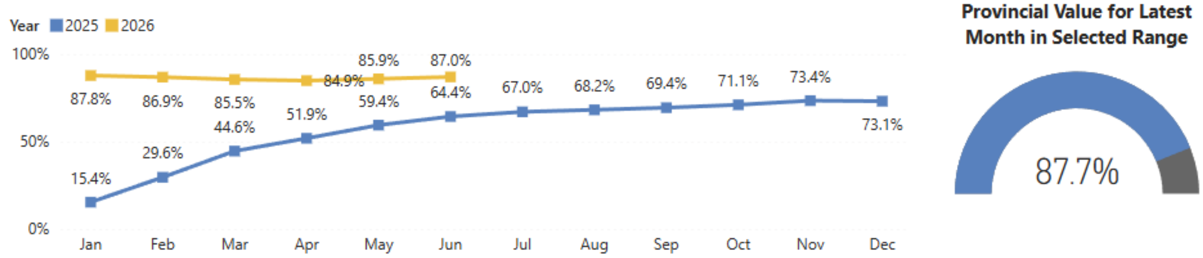
District of Parry Sound Social Services Administration Board

On March 1st, 2025, as part of the province's Employment Services Transformation, we officially entered Integrated Employment Services model (IES) along with our Northeast DSSAB partners with our new Service System Manager College Boreal. This means that employment assistance for Social Assistance recipients now moves under the Employment Ontario umbrella. We are responsible for providing Person Centered Supports to SA Recipients in 4 Support Pillars.

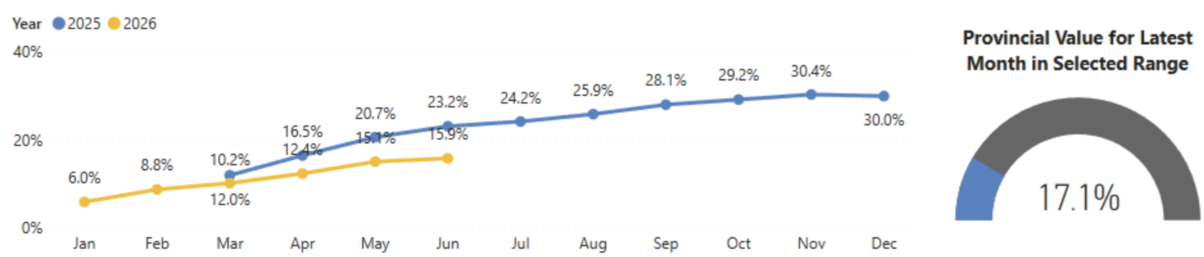
- Crisis & Safety-homelessness, personal safety
- Health-medical, mental health counselling, addiction treatment
- Life Skills-Literacy and Basic Skills such as budgeting, time management
- Community Supports-Housing, transportation and legal support

*NDA-Non-Disabled Adult

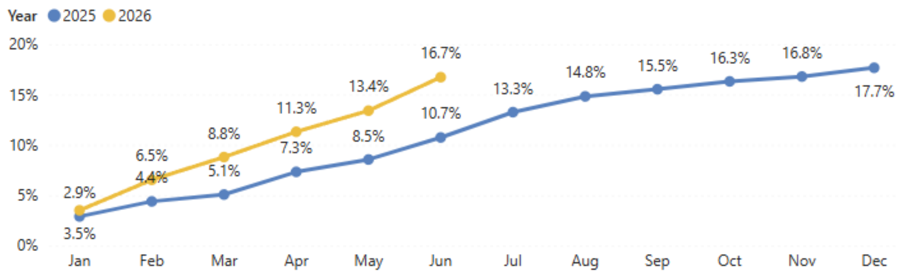
Percentage of OW + NDA Members with mandatory participation requirements that have created a Social Assistance Action Plan (Cumulative Year-to-Date)*



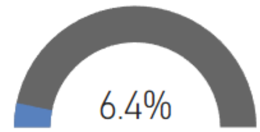
Percentage of OW + NDA Members with mandatory participation requirements that are referred to EO (Cumulative Year-to-Date)



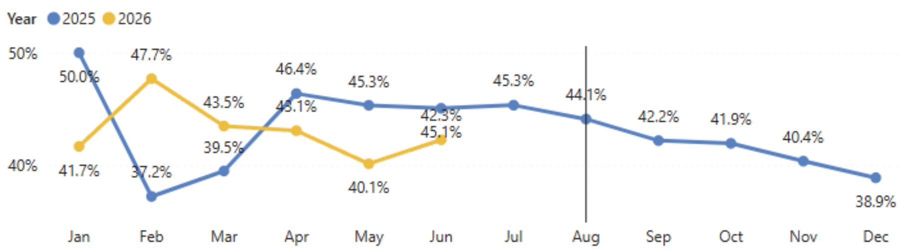
Percentage of Ontario Works cases exiting to employment (Cumulative Year-to-D



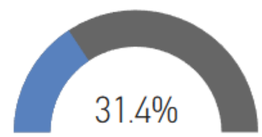
Provincial Value for Latest Month in Selected Range



Percentage of Ontario Works cases who exit the program and return within one y (Cumulative Year-to-Date)



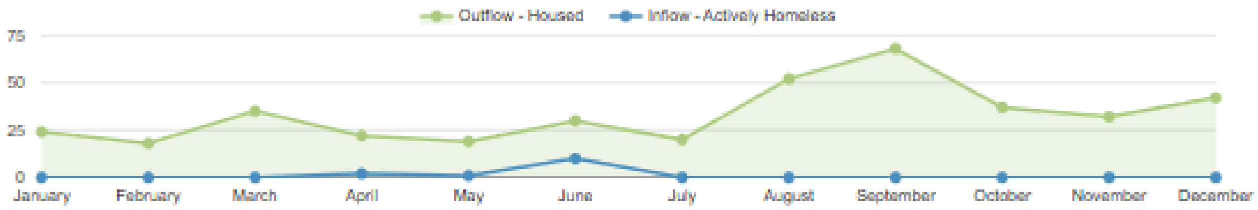
Provincial Value for Latest Month in Selected Range



By Name List

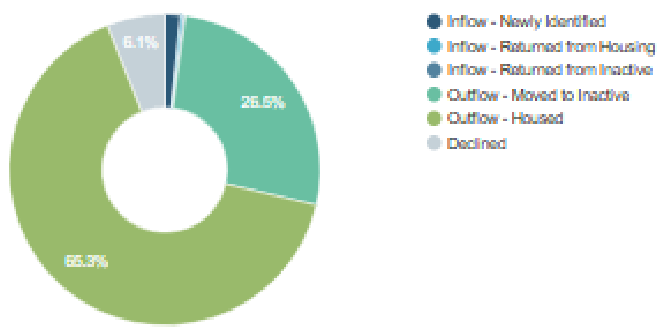
The By Name List is real-time list of all known people who are experiencing homelessness in our community that are willing to participate in being on the list and connecting with our agency for ongoing support to obtain affordable and sustainable housing. The individuals who are connected to this program are provided Intense Case Management supports with the foundations from Coordinated Access towards housing focused solutions.

13	399	162
Active	Housed	Inactive



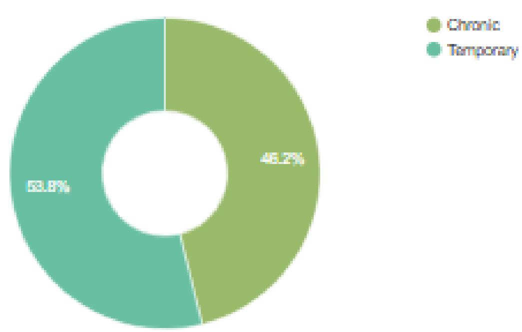
⇄ BNL INFLOW & OUTFLOW

Type	Clients
Inflow - Newly Identified	10
Inflow - Returned from Housing	2
Inflow - Returned from Inactive	1
Outflow - Moved to Inactive	162
Outflow - Housed	399
Declined	37



ACTIVE CLIENTS BY HOMELESS PRIORITY

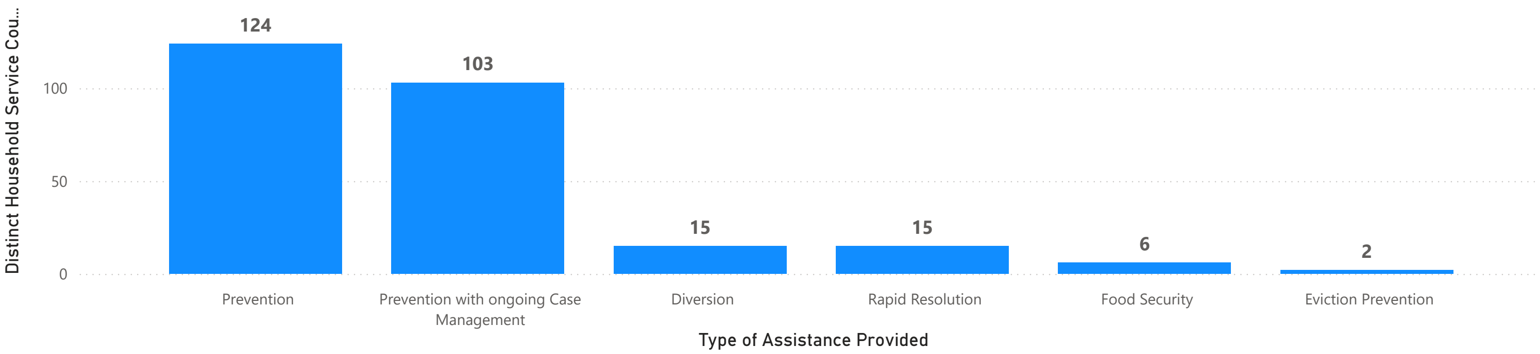
Type	Clients
Chronic	6
Approaching Chronic	0
Temporary	7
N/A	0



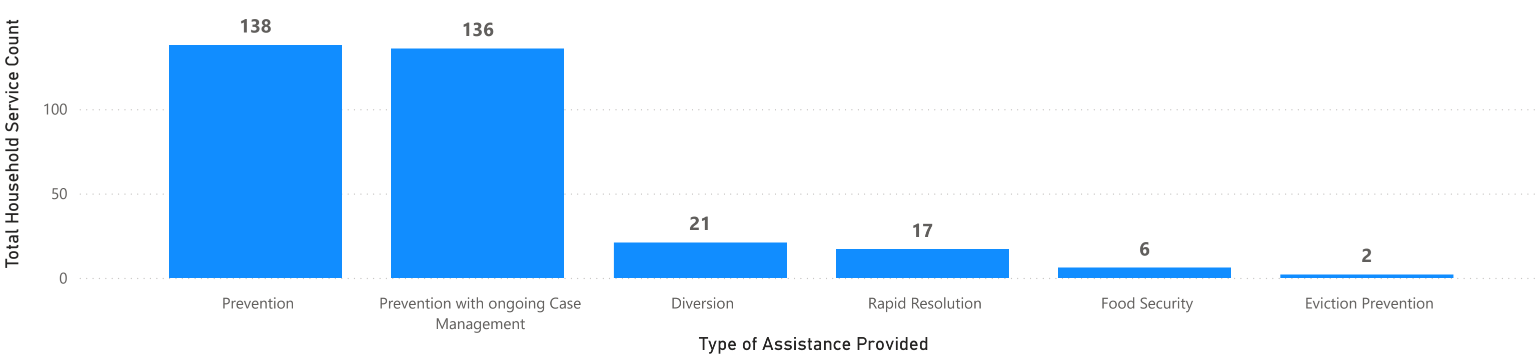
Year, Month

Multiple selections

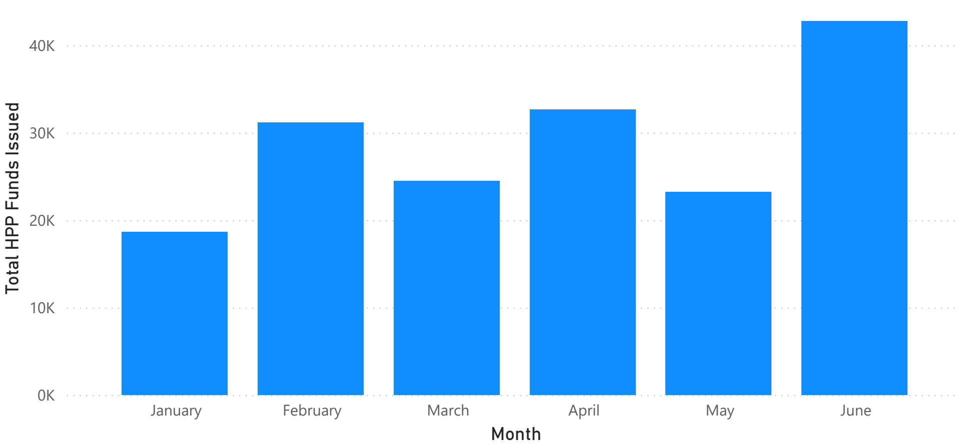
Distinct Household Service Count by Type of Assistance Provided



Total Household Service Count by Type of Assistance Provided



Total HPP Funds Issued by Month



Type of Assistance-HPP

All

Year, Month

Multiple selections

172,986.49

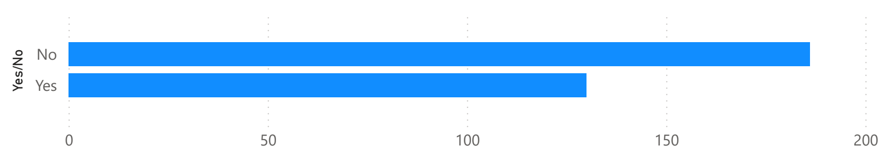
Total HPP Funds Issued

Provincial Priority Groups	Unique Households Served
Chronic Homelessness	10
Indigenous	11
Transitioning from Provincial Institution	4
Youth aged 16-25	16
Total	**40**

Income Source	Unique Households Served	Total HPP Funds Issued
OW	98	86,478.92
ODSP	62	57,630.20
Low Income Non Senior	51	13,873.81
Low Income Senior	37	15,003.56
Total	**241**	**172,986.49**

Housing Status	Unique Households Served
At Risk of Homelessness	218
Experiencing Homelessness (and not currently on BNL)	23
On BNL	12
Total	**241**

Has the client been issued HPP in the past?



Type of Assistance Provided	Low Income Non Senior	Low Income Senior	ODSP	OW	**Total**
Diversion	3	4	4	4	**15**
Eviction Prevention			1	1	**2**
Food Security			2	4	**6**
Prevention	32	31	46	17	**124**
Prevention with ongoing Case Management	14	5	12	74	**103**
Rapid Resolution	5		7	3	**15**
Total	**54**	**40**	**72**	**103**	**265**

Year, Month

Multiple selections

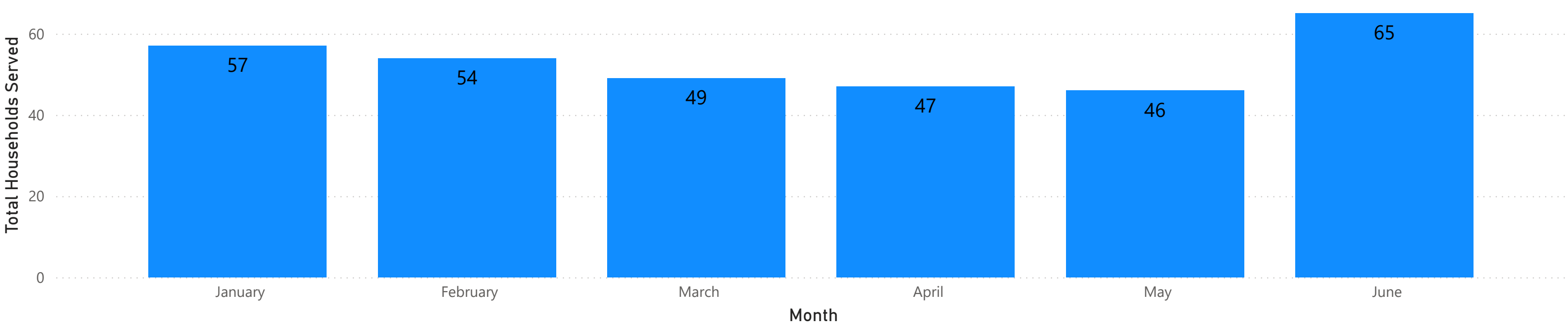
241

Unique Households Served

318

Total Households Served

Total Households Supported through HPP by Month-All



Housing Programs Update—June 2026

Social Housing Centralized Wait List Report			
June 2026	East Parry Sound	West Parry Sound	TOTAL
Seniors	55	152	**207**
Families	185	525	**710**
Individuals	673	187	**863**
TOTAL	**916**	**864**	**1780**
Total Wait List Unduplicated			**478**

Social Housing Centralized Wait List (CWL) 2025-2026 Comparison Applications and Households Housed from the CWL											
Month 2025	**New APP**	**New SPP**	**Cancelled**	**Housed**	**SPP Housed**	**Month 2026**	**New App**	**New SPP**	**Cancelled**	**Housed**	**SPP Housed**
Jan	9			2		**Jan**	6	0	9		
Feb	8		2	3		**Feb**	11	2	5	1	
Mar	9	1	4	1		**Mar**	9		5	3	1
Apr	6	1	10			**Apr**	4			1	1
May	11		1	2		**May**	21	1			
June	12	2	1	2		**June**	14		8	3	
Jul	14			2	1	**Jul**					
Aug	9	1	1	2	1	**Aug**					
Sept	7	4	1	2	2	**Sept**					
Oct	8		1	1		**Oct**					
Nov	1	1	1			**Nov**					
Dec	7		5	2	1	**Dec**					
Total	101	10	27	19	5	**Total**	65	3	27	8	2
						SPP = Special Priority Placement					

Summary:

- There were fourteen new approved applications to the centralized waitlist in the month of June. There were also an additional six incomplete applications processed, however, deemed ineligible.
- Eight applications were cancelled due to the following reasons: six were cancelled at the applicant's request, one was found to have social housing arrears, and one was cancelled due to no contact.
- Three applicants were housed from the waitlist in June.

HOUSING OPERATIONS AND SERVICE MANAGEMENT

June 2026 Statistical Information

Activity for Tenant Services

	CURRENT MONTH	YEAR TO DATE
Move-Outs	3	17
Move In (Centralized Waitlist along with Internal transfers)	2	10
L1/L2 Hearings	0	4
N4 Delivered to tenant or filed with the LTB– Notice of eviction for non-payment of rent	0	4
N5 Filed with the LTB– notice of eviction disturbing the quiet enjoyment of the other occupants	1	12
N6 Filed with the LTB –notice of eviction for illegal acts or misrepresenting income for RGI housing	0	1
N7 Filed with the LTB – notice of eviction for willful damage to unit	0	0
Repayment Agreements (new) (Formal & informal)	2	5
No Trespass Order	0	0
Mediation/Negotiation/Referrals	24	200
Tenant Home Visits/Wellness checks	118	312
Tenant Engagements/Education	8	51

Activity for Property Maintenance

Pest Control		Monthly pest control inspections were completed at 9 buildings. 36 units were inspected. Of the 36 units, 3 units required treatment.
Vacant LHC units	13	Vacancy includes units requiring capital repairs
Vacant units: TMV	3	
After Hours Calls	12	monitoring station offline, leak, power outage, EMS requesting entry, flooded basement, faulty smoke detector
Work Orders Purchase Orders	171 241	Work orders are created for our staff to complete routine maintenance repairs for all DSSAB/LHC Buildings Purchase Orders are for services, and materials required outside of the Housing Operations Department scope of work for the LHC/DSSAB properties
Fire Inspections	0	0 Fire inspections completed on properties in June with Huronia Alarms/FPO's. Monthly inspections continue at every building.
Annual Inspections	104	Annual inspections completed in June
Inspections (Other)	11	Housing keeping, Fire Prevention Officer follow up, pests, and preconstruction/postconstruction
Incident Reports	0	

Capital Projects Monthly Report - June 2026

Monthly Board Report

This monthly report provides an overview of capital project activities undertaken during June 2026. The month focused on continued advancement of the approved 2026 capital program through tender close-out, contractor coordination, quotation review, completion of larger site work, and progression of several priority building repair and renewal scopes. Key activity included closure of consultant tenders, completion of larger paving work, approval to manufacture windows for a major window replacement project, commencement of a larger driveway project, progression of a new build into Phase 2, closure of a structural repair project, scheduling of a district-wide heat-loss investigation, continued remediation and abatement follow-up, and further coordination of exterior, mechanical, electrical, roofing, eavestrough, and site infrastructure priorities.

Hazardous Material Remediation and Water Damage Repairs

Remediation activity continued during June through completion, quotation, repair coordination, and follow-up on outstanding abatement and water-damage-related scopes. One remediation and repair scope was completed during the reporting period, while another location remained active through quotation for repair following prior investigation. Attic-related remediation also remained under review, with roofing and smaller abatement follow-up still required before the remaining associated repair path can be fully closed. Additional remediation items remained active where prior ceiling and flooring removals had been completed and further repair direction was still required. These scopes continued to require coordination between investigation, abatement, repair, maintenance turnover, and final direction before all related work can be fully resolved.

Plumbing, HVAC, and Duct Maintenance

Plumbing and mechanical work progressed during June through completion, quotation, award-stage coordination, and scheduling of broader building-performance review. One domestic hot water heater replacement was completed during the reporting period, while another domestic hot water heater scope advanced through quotation and award coordination after pricing was received. Previously completed backflow preventor work remained closed, with no major new backflow scope closed during the reporting period. A district-wide heat-loss investigation was also scheduled, supporting further review of building performance, mechanical efficiency, and future capital planning requirements across the portfolio.

Doors, Siding, Painting, and Cosmetic Upgrades

Exterior finish-related scopes continued to advance during June through approval, scheduling, start-up, and quotation. One siding scope advanced from quotation approval into construction start-up, while another siding scope advanced through quote recommendation approval and remained scheduled for later implementation. Exterior door quotation activity also continued for one site, while several other exterior finish items remained pending further pricing or final direction. Sealant and beam-refinishing items remained outstanding, with no quotes received during the reporting period. Exterior wall repair and kitchen replacement items also remained pending. These items continue to form part of the broader exterior and interior repair program and will require coordinated pricing, funding confirmation, and procurement sequencing before implementation.

Generator and Electrical Work

Generator and electrical activity continued during June through inspection follow-up, completion tracking, and outstanding deficiency coordination. One generator repair passed inspection during the reporting period, with a minor exhaust extension requested before the item can be fully closed. A childcare facility generator backup connection was operational, with final electrical inspection still pending. Lighting and ceiling-related scopes remained active across the portfolio, with some work previously completed, some work partially completed, and other items still requiring quotation review. No major new electrical panel replacement was completed during June. Electrical and generator scopes will continue to be tracked through inspection, deficiency correction, quotation, approval, and final close-out as required.

Roofing and Eavestrough Projects

Roofing and eavestrough activity remained active during June through quotation, re-quotation, emergency pricing, and coordination with remediation requirements. Attic-related remediation continued to require roofing review, including confirmation of decking and re-shingling requirements before associated work can proceed. Additional roofing and smaller abatement follow-up also remained outstanding. Shed shingling work remained pending quotation. Eavestrough work continued through re-quotation after initial pricing exceeded available budget and contractor capacity concerns required additional pricing review. One additional eavestrough item advanced through emergency quote request in June. Eavestrough and roofing scopes remain connected to broader building envelope planning, particularly where exterior renewal, remediation, drainage, and budget pressure intersect.

Structural Repairs, Infrastructure and Foundation Assessments

Structural and site infrastructure work advanced significantly during June through completion, commencement, quotation receipt, and project close-out. Larger paving work was completed during the reporting period, while other asphalt and concrete items continued to be tracked through district-wide review. Quotes were received in June for several paving and concrete locations, with additional sites remaining pending quotation or further review. A larger driveway project commenced in June, with the scope moving into active work and continued coordination required. Masonry work at multiple sites also commenced following award coordination. One structural repair project was closed, marking a significant completion milestone for the month. Remaining infrastructure priorities, including driveways not yet fully assessed, exterior wall repairs, sealants, beams, and concrete-related items, continued to require quotation, review, or final direction.

Security Enhancements

No new security enhancement projects were undertaken during June. Existing measures remained in place and operational, with ongoing monitoring continuing to support building safety and access control across the portfolio. Any future security-related work will continue to be coordinated through the approved capital plan and reported as procurement, scheduling, or implementation milestones occur.

Consulting and Engineering Contracts

Consultant and engineering coordination remained a significant component of the capital program during June. Consultant tenders closed during the reporting period, supporting progression of major exterior renewal scopes through the next phase of procurement and review. A major window replacement project was also given approval to manufacture the windows, advancing the project from design and coordination into manufacturing readiness. The new build progressed into Phase 2, representing continued movement through the broader development process. The district-wide heat-loss investigation was scheduled, supporting future technical review of building performance and capital planning requirements. Consultant, contractor, and engineering coordination continued to support remediation, siding, windows, paving, driveways, roofing, eavestroughs, masonry, structural repair, and broader capital renewal planning.

Childcare Capital Acceleration

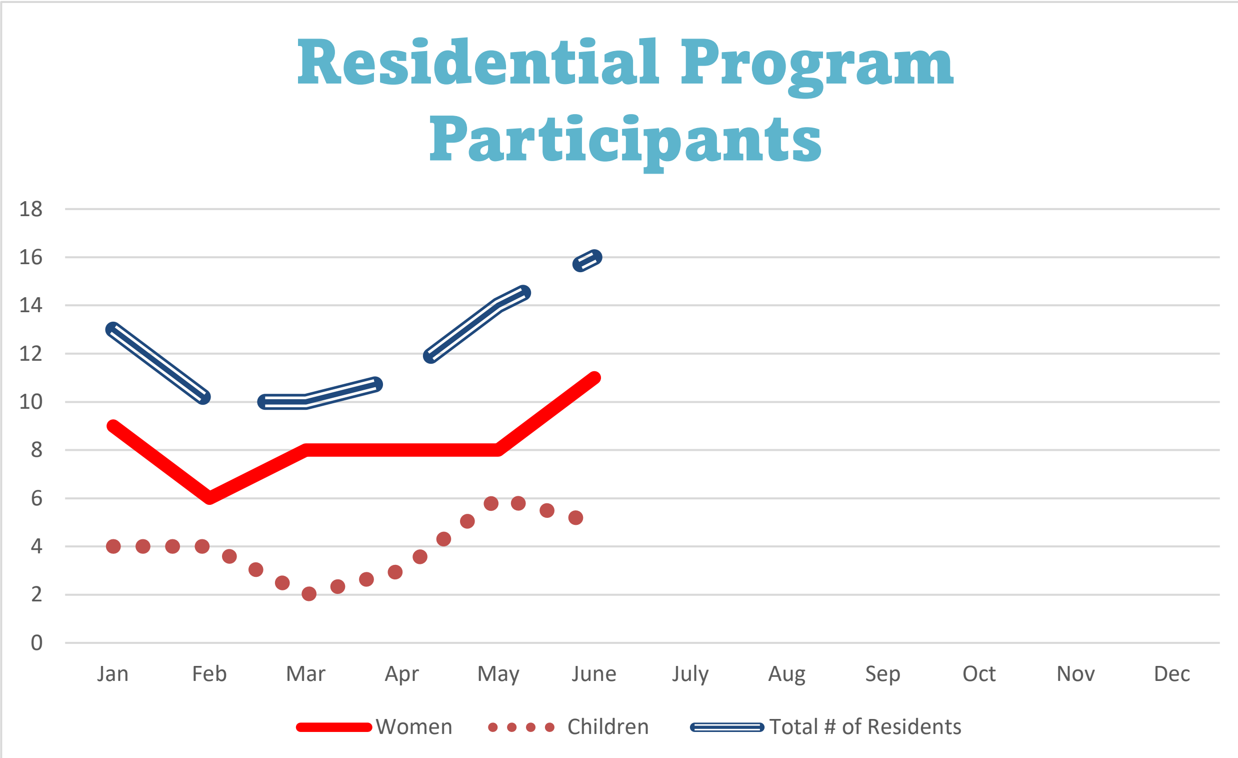
Childcare-related capital activity remained selective during June. One childcare facility generator backup connection was operational, with final electrical inspection still pending before full close-out. The major window replacement project also advanced through approval to manufacture windows, which will continue to be monitored where it intersects with childcare operations, access, scheduling, communication, or building envelope coordination. Other childcare-related capital priorities remained subject to the approved capital plan and will continue to be reported as procurement, scheduling, inspection, or implementation milestones occur.

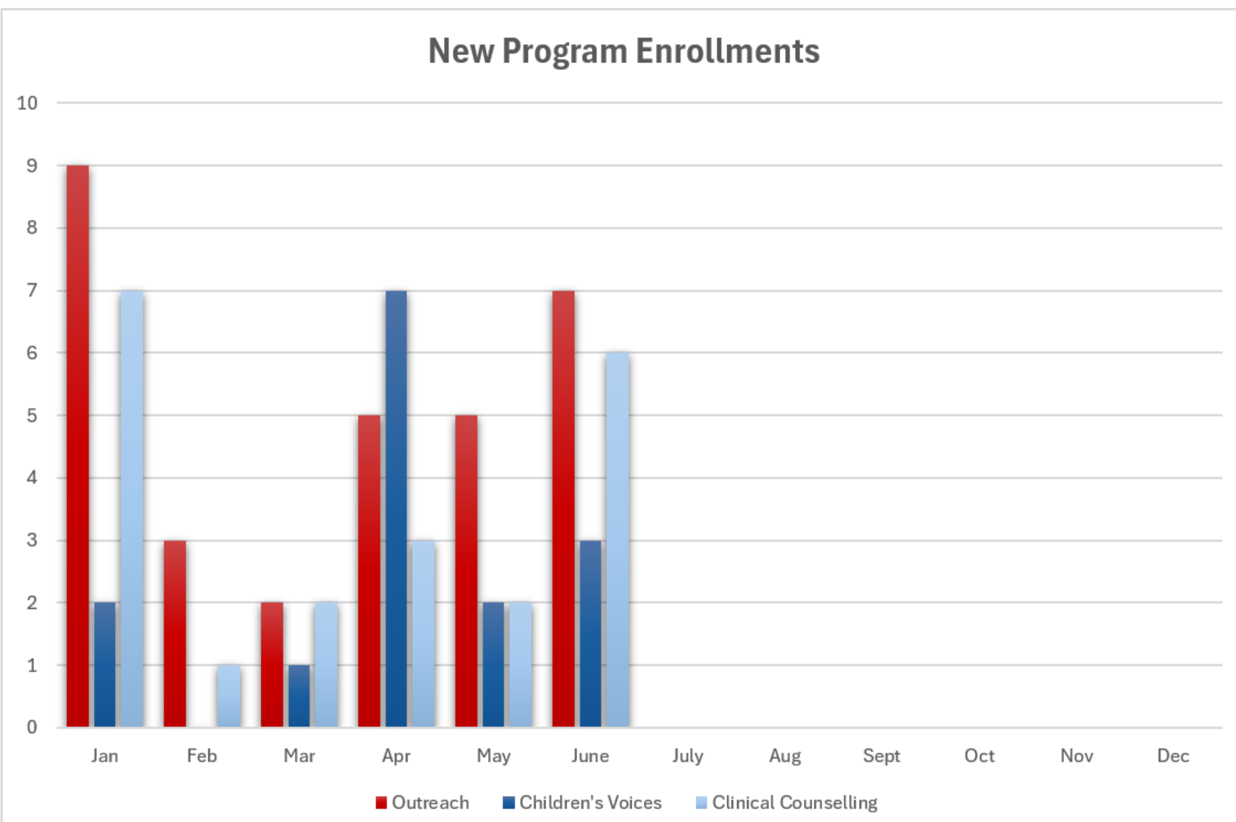
Completion Highlights (June 2026)

June was defined by continued movement of the 2026 capital program through completion, commencement, tender close-out, quotation, inspection, manufacturing approval, and broader planning. Key accomplishments included closure of consultant tenders, completion of larger paving work, approval to manufacture windows for a major window replacement project, commencement of a larger driveway project, progression of the new build into Phase 2, closure of a structural repair project, completion of one domestic hot water heater replacement, completion of one remediation and repair scope, start-up of one siding scope, commencement of masonry work, scheduling of the district-wide heat-loss investigation, and continued generator inspection follow-up. The month also clarified several items requiring continued quotation, re-quotation, repair coordination, or final direction, including roofing and abatement follow-up, remediation and kitchen replacement items, eavestroughs, shed shingling, exterior wall repairs, sealants, beams, lighting and ceiling work, and remaining district-wide asphalt and concrete locations.

In summary, June demonstrated meaningful progress across the approved 2026 capital program, with several larger scopes advancing from preparation into completion, commencement, tender close-out, manufacturing approval, or next-phase coordination. The next reporting period will focus on follow-up from the closed consultant tenders, continued coordination of the window replacement manufacturing process, ongoing driveway work, outstanding paving and concrete quotation review, generator inspection close-out, heat-loss investigation coordination, remediation and roofing follow-up, remaining eavestrough pricing, and continued implementation of exterior, mechanical, electrical, structural, and infrastructure priorities.

Esprit Place Family Resource Centre Update – June 2026





Social Media Stats

Facebook –District of Parry Sound Social Services Administration	JAN 2026	FEB 2026	MAR 2026	APR 2026	MAY 2026	JUN 2026
Total Page Followers	819	837	841	849	865	884
Post Reach this Period (# of people who saw post)	26,803	56,115	16,807	9473	10,273	9353
Post Engagement this Period (# of reactions, comments, shares)	913	1,760	847	261	743	391

Facebook -Esprit Place Family Resource Centre	JAN 2026	FEB 2026	MAR 2026	APR 2026	MAY 2026	JUN 2026
Total Page Followers	250	251	251	251	252	252
Post Reach this Period (# of people who saw post)	884	308	1972	275	354	186
Post Engagement this Period (# of reactions, comments, shares)	10	3	15	2	8	11

DSSAB LinkedIN Stats https://bit.ly/2YyFHlE	JAN 2026	FEB 2026	MAR 2026	APR 2026	MAY 2026	JUN 2026
Total Followers	594	598	601	604	609	613
Search Appearances (in last 7 days)	154	80	60	35	51	37
Total Page Views	44	50	33	9	32	31
Post Impressions	1521	1735	1465	666	1282	1024
Total Unique Visitors	21	20	16	7	12	20

Instagram - Esprit Place Family Resource Centre https://www.instagram.com/espritplace/	JAN 2026	FEB 2026	MAR 2026	APR 2026	MAY 2026	JUN 2026
Total Followers	117	120	122	122	123	124
# of accumulated posts	81	81	82	82	83	84

District of Parry Sound Social Services Administration Board

Monthly Financial Board Report

For the Period Ending June 30, 2026
Prepared for the Board of Directors

Executive Summary

As of June 30, 2026, year-to-date operating expenditures total $20.12 million, representing 45% of the approved annual operating budget of $44.86 million. At the six-month point in the fiscal year, expenditures would be expected to be approximately 50% under a straight-line spending pattern.

Overall, spending is tracking favourably against budget. No significant budget pressures have been identified through the June reporting period. Variances across program areas are primarily attributable to normal timing differences, caseload-driven expenditures, payment schedules, and the seasonal nature of maintenance and capital activities.

Financial Summary

Program Area	YTD Actual	2026 Budget	% Used	% Remaining
Income Support	$4,710,031	$11,475,000	41%	59%
Child Care Service Program	$7,567,552	$16,379,627	46%	54%
Housing Service Program	$3,401,278	$7,819,900	43%	57%
Community Service Programs	$1,929,697	$3,984,596	48%	52%
Corporate Service Programs	$1,768,799	$3,703,416	48%	52%
Contributions to Capital Reserves	$746,733	$1,493,466	50%	50%
Grand Total	**$20,124,089**	**$44,856,006**	**45%**	**55%**

Key Financial Highlights

- Total year-to-date expenditures: $20.12 million.
- Approved 2026 operating budget: $44.86 million.
- Overall budget utilization: 45%.
- Straight-line benchmark at June 30: 50%.
- Overall status: Favourable.
- Primary variance drivers: timing of payments, seasonal maintenance and capital work, program delivery schedules, and demand-driven assistance expenditures.

Program Variance Analysis

Income Support

Income Support expenditures total $4.71 million, representing 41% of the annual budget of $11.48 million. Spending is below the year-to-date benchmark. Financial Assistance expenditures are primarily driven by caseload demand and are reimbursed through provincial funding programs. As a result, the DSSAB has limited direct control over expenditure levels in this area. No budget pressure is identified at this time.

Child Care Service Program

Child Care Service Program expenditures total $7.57 million, representing 46% of the annual budget of $16.38 million. Overall, expenditures are generally aligned with expectations. Variances within individual program areas are primarily related to timing of payments, program delivery, and service activity throughout the year. Quality Assurance is higher than benchmark because salaries and benefits are above budget due to a Ministry-approved Team Lead position funded through MCCSS Innovation Funding received after budget approval. The associated funding is also recorded as revenue in the department, offsetting the additional staffing expense.

Housing Service Program

Housing Service Program expenditures total $3.40 million, representing 43% of the annual budget of $7.82 million. The primary driver of the favourable variance is Property Maintenance and Capital Projects, which are lower due to the seasonal nature of maintenance and capital work. Activity is expected to increase during the summer and fall construction period.

Community Service Programs

Community Service Programs expenditures total $1.93 million, representing 48% of the annual budget of $3.98 million. The Social Assistance Restructuring Fund is reporting expenditures at 72% of budget, primarily due to the annual Food Security Program allocation being distributed earlier in the year. This variance is timing-related and is not expected to result in a year-end pressure.

Corporate Service Programs

Corporate Service Programs expenditures total $1.77 million, representing 48% of the annual budget of $3.70 million. Administration is tracking at the six-month benchmark and Information Technology is below benchmark, likely reflecting timing of planned purchases, licensing, or implementation work.

Contributions to Capital Reserves

Contributions to Capital Reserves total $746,733, representing 50% of the annual budget of $1.49 million. Reserve contributions are tracking in line with the six-month benchmark.

Areas for Continued Monitoring

Area	Current Status	Monitoring Consideration
Quality Assurance	64% used	Above benchmark; new Team Lead funded via Innovation Funding. Revenue to offset.
Housing Service Management	59% used	Above benchmark; monitor staffing, administration, and service delivery costs.
Social Assistance Restructuring Fund	72% used	Timing-related due to early-year Food Security Program allocation.
Property Maintenance & Capital Projects	38% used	Below benchmark due to seasonal project timing; spending expected to increase in summer months.
Income Support Financial Assistance	38% used	Demand-driven and provincially funded; monitor caseload trends.

Risk Assessment

At this stage of the fiscal year, the overall financial risk is assessed as low. The organization has expended 45% of its annual budget through June 30, compared with the expected straight-line benchmark of 50%. Several program areas are below benchmark due to timing and seasonality rather than permanent savings. As such, the current favourable variance should be interpreted cautiously until summer maintenance, capital, and program delivery activities are further advanced.

No immediate corrective action is recommended.

Conclusion

As of June 30, 2026, the District of Parry Sound Social Services Administration Board is in a favourable financial position. Total expenditures are below the year-to-date benchmark, and most program areas are tracking in line with expectations.

Finance will continue to monitor program expenditures, revenues, and emerging risks and will provide monthly updates to the Board.

DISTRICT OF PARRY SOUND SOCIAL SERVICES ADMINISTRATION BOARD

FINANCIAL REPORT - FOR MANAGEMENT PURPOSES ONLY

FOR THE PERIOD ENDING JUNE 30, 2026

6 MONTHS - 50.0%

Program	YTD Actual	2026 Budget	% Used	% Remaining
Income Support				
Income Support Financial Assistance	3,136,631	8,262,000	38%	62%
Income Support Program	1,573,400	3,213,000	49%	51%
Subtotal - Income Support	**4,710,031**	**11,475,000**	**41%**	**59%**
Child Care Service Program				
Child Care Service Management	1,585,543	3,627,885	44%	56%
Directly Operated Child Care	2,915,075	6,306,581	46%	54%
Early Years	568,284	1,278,509	44%	56%
Inclusion Support Services	348,157	792,970	44%	56%
Quality Assurance	119,712	187,032	64%	36%
External Child Care Providers	2,030,781	4,186,650	49%	51%
Subtotal - Child Care Service Program	**7,567,552**	**16,379,627**	**46%**	**54%**
Housing Service Program				
Housing Service Management	856,277	1,449,209	59%	41%
Property Maintenance & Capital Projects	1,843,007	4,877,074	38%	62%
Tenant Services	376,892	839,767	45%	55%
NOAH Meadowview Housing	325,102	653,850	50%	50%
Subtotal - Housing Service Program	**3,401,278**	**7,819,900**	**43%**	**57%**
Community Service Programs				
DSSAB Buildings	253,115	555,480	46%	54%
Housing Stability	947,640	2,069,349	46%	54%
Social Assistance Restructuring Fund	211,600	293,200	72%	28%
Women's Services	517,342	1,066,567	49%	51%
Subtotal - Community Service Programs	**1,929,697**	**3,984,596**	**48%**	**52%**
Corporate Service Programs				
Administration	1,269,080	2,526,723	50%	50%
Information Technology	499,719	1,176,694	42%	58%
Subtotal - Corporate Service Programs	**1,768,799**	**3,703,416**	**48%**	**52%**
Contributions to Capital Reserves				
Social Housing Capital Fund	421,733	843,466	50%	50%
DSSAB Buildings Capital Fund	250,000	500,000	50%	50%
Information Technology Reserve	75,000	150,000	50%	50%
Subtotal - Contributions to Capital Reserves	**746,733**	**1,493,466**	**50%**	**50%**
GRAND TOTAL	**20,124,089**	**44,856,006**	**45%**	**55%**

REPORT TO THE BOARD OF DIRECTORS

DATE PREPARED: August 13, 2026	**PROGRAM: Housing Programs**
MEETING DATE: August 13, 2026	**REPORT NO: 9.1**
PREPARED BY: Sharon Davis, Director of Housing Operations, and Service Management	**PRESENTED BY: Sharon Davis, Director of Housing Operations, and Service Management**
SUBJECT: 10 Year Housing and Homelessness Plan Report – 2026-2036	

Proposed Resolution:

THAT the Board of Directors approve the District of Parry Sound Social Services Administration Board's 10-Year Housing and Homelessness Plan, 2026–2036, as presented.

Introduction:

The District of Parry Sound 10-Year Housing and Homelessness Plan, 2026–2036, establishes the strategic direction for housing and homelessness services across the district over the next decade. The Plan reflects the district's ongoing commitment to strengthening housing stability, supporting vulnerable populations, and advancing coordinated, community-based responses to housing and homelessness needs.

The Plan also builds on the progress and priorities identified through previous Housing and Homelessness Plans and annual reporting processes.

A Housing Needs Assessment for the District of Parry Sound has also been prepared and presented to the Board of Directors for review. This document supports the 10-Year Housing and Homelessness Plan by providing evidence-based data to inform planning, decision-making, and service priorities.

Background:

The District of Parry Sound Social Services Administration Board is responsible for the planning, administration, and delivery of housing and homelessness programs and services across the district.

Under the Housing Services Act, 2011, Service Managers in Ontario are required to develop and maintain a 10-Year Housing and Homelessness Plan. These plans are intended to guide local service system planning, establish priorities, support coordinated service delivery, and respond to evolving housing and homelessness needs within the community.

The 2026–2036 Plan provides a long-term framework to guide decision-making, program development, partnerships, and advocacy related to housing and homelessness across the District of Parry Sound.

Financial Considerations:

There are no immediate financial implications associated with the approval of the 10-Year Housing and Homelessness Plan.

Future initiatives, projects, or program changes arising from the Plan may require additional financial analysis and will be brought forward to the Board for consideration as required.

Strategic Initiatives

The 10-Year Housing and Homelessness Plan supports the District of Parry Sound Social Services Administration Board's strategic priorities, including the following:

Modernize Service System Planning: The Plan supports modernized service system planning by promoting data-informed decision-making, identifying long-term priorities, and establishing a framework to monitor progress and outcomes. It also supports adaptive planning that can respond to emerging community needs and changing provincial requirements.

Achieve Organizational Excellence: The Plan strengthens transparency, accountability, and continuous improvement in housing and homelessness service delivery. It also supports compliance with provincial mandates and demonstrates the DSSAB's commitment to effective governance and responsible service system management.

Legislative/Risk Analysis:

Service Managers across Ontario are required to develop and maintain a 10-year Housing and Homelessness Plan, as mandated under the Housing Services Act, 2011.

Approval of the District of Parry Sound Social Services Administration Board's 10-Year Housing and Homelessness Plan supports legislative compliance and provides a clear framework for planning, implementation, reporting, and evaluation. The Plan also helps mitigate risk by ensuring that housing and homelessness priorities are documented, monitored, and aligned with provincial requirements and local community needs.

Recommendation/Conclusion:

THAT the board receives and approves the District of Parry Sound 10-Year Housing & Homelessness Plan as presented.

District of Parry Sound

Social Services Administration Board

Housing and Homelessness Plan 2026-2035

Table of Contents

Introduction and Purpose

The district of Parry Sound is facing growing housing and homelessness pressures, including limited affordable rental supply, rising housing costs, an aging population, and increasing number of households at risk of homelessness. These challenges affect a wide range of residents, including low- and moderate-income households, single adults, seniors, families, people with disabilities, and others who are struggling to access or maintain housing that is affordable, adequate, and appropriate.

This Housing and Homelessness Plan provides a strategic framework to guide the District of Parry Sound Social Services Administration Board 's (PSDSSAB) response. It identifies priority needs, sets out goals and actions, and supports a coordinated approach to improving housing outcomes across the service area. The plan is intended to inform decision-making by PSDSSAB and its partners, align investments and partnerships, and establish a shared direction for action.

Legislative and Policy Context

As Service Manager, PSDSSAB is required under the *Housing Services Act, 2011* to prepare a 10-year Housing and Homelessness Plan that assesses current and future housing needs, establishes objectives, targets, and measures, and describes how progress will be monitored. The Act also requires the Plan to address the needs of certain priority groups and reflect matters of provincial interest. The Plan must be consistent with the provincial *Policy Statement: Service Manager Housing and Homelessness Plans* (2016). In addition, recent provincial guidance for amended plans has encouraged Service Managers to reflect current priorities such as increasing non-market housing supply, supporting modular and other innovative housing approaches, strengthening homelessness prevention, using By-Name Lists to improve service matching, advancing supportive housing coordination across systems, and protecting community housing stock as providers reach the end of original obligations.

Within this context, the purpose of this Plan is to provide a practical and evidence-informed roadmap to address current and emerging housing and homelessness needs in the service area. Building on previous planning work and progress to date, it is intended to guide action across the housing continuum, including increasing housing supply, preserving and improving existing housing, preventing and reducing homelessness, and strengthening the coordination of services and supports.

Community Context and Profile

The district of Parry Sound is a large and geographically dispersed service area made up of 22 member municipalities and two unorganized areas. It includes a mix of small towns, rural communities, and more remote areas, each with different housing conditions, service access realities, and development contexts. As a result, housing and homelessness solutions must be flexible and responsive to local circumstances across the service area.

Long travel distances, limited transportation options, and uneven access to services can make it harder for residents to find and maintain appropriate housing, especially for those who need ongoing supports or must travel between communities to access services, employment, health care, or housing assistance. These factors can also make service coordination and access to specialized supports more challenging than in larger urban centres.

The communities within the district of Parry Sound are also shaped by a relatively small and dispersed settlement pattern. In this context, housing and homelessness responses often need to operate at multiple scales: through area-wide planning and coordination, place-based responses in individual communities, and partnerships with local municipalities, community agencies, Indigenous organizations, housing providers, and other systems. This makes collaboration especially important to the success of the Plan.

These local realities shape not only the scale of need, but also the types of responses likely to be effective. Expanding housing options, improving access to supports, and strengthening homelessness responses will require approaches that reflect rural conditions, limited service concentration, and the need to connect housing actions with transportation, health, income, and community support systems.

Progress on Housing and Homelessness 2020-2025

Between 2020 and 2025, PSDSSAB made steady progress in advancing the priorities of its Housing and Homelessness Plan. Progress included expanding affordable and transitional housing, investing in the repair and renewal of existing housing, supporting Indigenous housing initiatives, strengthening homelessness responses, improving housing stability supports, and building stronger foundations for coordination, planning.

Progress in housing supply included both new development and preservation of existing homes. The NOAH project, completed in 2021, added new affordable housing. PSDSSAB also supported repairs and upgrades to PSDSSAB-owned and non-profit housing, provided Ontario Renovates grants in 2023 and 2024 for accessibility improvements, and increased rent-geared-to-income supply by

Key Outcomes

- 260 people were housed from the By-Name List (BNL) between September 1, 2021 and December 31, 2024.
- About 115 households were housed from the social housing waiting list between 2020 and 2024 (2020 is estimated using 2019 data as a proxy).
- **New housing created:** the NOAH project added 25 affordable units and 25 market units.
- **More transitional housing:** PSDSSAB added four ongoing transitional housing units in South River in 2024 through an agreement with Parry Sound Housing Corporation, along with one additional transitional housing unit in Powassan and one in Parry Sound. PSDSSAB also expanded its partnership with CMHA Muskoka-Parry Sound to include two four-bedroom units for the Road to Recovery Program.

converting a three-bedroom duplex into two one-bedroom RGI units. Capital support was also provided for repairs at Georgian Bay Native Non-Profit Homes and for four new affordable units at The Sound Community Hub with Indigenous priority. In addition, PSDSSAB established an Additional Units pilot in 2023 to help support additional rental housing options.

PSDSSAB also strengthened homelessness services and housing stability supports. This included 25 transitional units through a hotel pilot in 2022, which has since concluded, four ongoing transitional housing units added in South River as well as one in Powassan and one in Parry Sound, after-hours hotel access in partnership with the OPP, and enhanced the living space at the Esprit Place Family Resource Centre, which provides shelter services to women and families fleeing violence. A Community Relations Worker was added within Tenant Services to support housing stability. PSDSSAB also offered the Canada–Ontario Housing Benefit.

Over this period, PSDSSAB also made important progress in coordination, service integration, and data-informed planning. It strengthened partnerships with health, crisis, mental health, and community support services, including through ongoing participation in the Health and Social Services Network as Co-Chair, and improved alignment between Housing Stability and Income Support. Housing Operations began using a shared electronic tool with Ontario Works and Housing Stability to flag tenants at risk of housing loss and support more coordinated case management across programs. PSDSSAB also created Integrated System Navigator roles in 2024, completed building condition assessments for social housing in 2023, incorporated these findings into a new asset management system, and introduced a tool for encampment tracking. More recently, PSDSSAB launched a Housing Loss Prevention and Encampment Response Strategy and became a Built for Zero community through the Canadian Alliance to End Homelessness. Together, these efforts have helped build a stronger foundation for more coordinated, connected, and data-informed housing and homelessness responses across the service area.

Housing and Homelessness Needs Assessment

Key highlights from the housing needs assessment are summarized below. Further details can be found in the full Housing Needs Assessment report.

Demographic Highlights

- The district of Parry Sound is projected to continue growing, with approximately 2,400 additional households between 2026 and 2036, creating a need for a sustained increase in housing supply over the planning period.
- Population aging is a defining trend. Growth is concentrated among older seniors, increasing the need for smaller, accessible, adaptable, and support-ready housing options.

2,400

Additional household between 2026 and 2036

61%

Growth in residents aged 85+ and 35% growth in those aged 75-84

- Household growth is being driven overwhelmingly by one- and two-person households, while the current stock remains dominated by larger dwellings, pointing to a mismatch between housing need and available supply.

51%

Of projected household growth from 2026 to 2036 expected from 1-person households

Housing Highlights

- The housing stock is predominantly low-density and ownership-oriented. Apartments and other modest-density forms make up a relatively small share of the overall stock, limiting options for households seeking rental, downsized, or more affordable housing.
- The existing stock is relatively old, with a large share built before 1980, pointing to ongoing needs for repair, renewal, accessibility upgrades, and energy retrofits.
- The rental market is thin, with very limited purpose-built rental supply and few listings available at any given time. This makes rental prices volatile and reduces choice, particularly for family-sized units.
- Affordability is the most significant housing challenge in the service area. A substantial share of households face unaffordable shelter costs, with renters experiencing much higher affordability pressure than owners.
- Households with the deepest affordability challenges are concentrated in the very low-, low-, and moderate-income ranges, reinforcing the need for more deeply affordable and below-

87%

Of occupied dwellings are single-detached homes

21%

Of households and 33% of renters are in unaffordable housing

2,235

Households were in core housing need in 2021 market housing options.

- Core housing need is especially pronounced among renters, one-person households, non-family households, and single-parent households, indicating that need is concentrated among smaller and often lower-income households.
- Visible demand for assisted housing far exceeds current subsidized supply. The scale of the centralized wait list, relative to the number of rent-geared-to-income units and portable benefits, points to persistent unmet need.
- Supportive housing capacity exists but remains limited, while emergency and transitional housing options are minimal. This creates challenges for people who need both housing and supports, and for people experiencing homelessness who require immediate alternatives to shelter loss or housing instability.
- Current unmet need is concentrated among smaller households and lower-income groups, particularly one-person and two-person households, highlighting the need for more small, affordable units as well as some family-sized affordable housing.

No

Rental listings in the February 2026 scan were affordable to very low-income households

448

Unduplicated households on the centralized wait list

Future Housing Needs

- Future housing need will not be met by supply growth alone unless the mix, tenure, affordability, and support features of new housing better align with local need. In particular, the area will need more rental housing, more smaller units, more affordable and deeply affordable homes, and more housing linked to supports.
- The district of Parry Sound is projected to require 2,403 additional housing units between 2026 and 2036 to accommodate household growth, before accounting for replacement of aging stock or efforts to reduce current unmet need.
- Based on household composition, most net growth in need is for one-bedroom units (+2,310), even though market-based preference projections continue to skew toward larger homes.

Projected Housing Need by Unit Size 2026-2036

Specific Need	Units Needed Based on Preferences	United Needed Based on Household Compositions
1-Bedroom	268	2,310
2-Bedroom	607	191
3-Bedroom	1,002	-100
4+-Bedroom	526	2

- About 82% of projected growth is expected to be in ownership housing, with only 18% in rental, suggesting continued rental constraints unless additional action is taken.

Projected Housing Need by Tenure

Specific Need	Units Needed 2026-2036
Ownership	1,979
Rental	425

- There is meaningful projected growth in need among low- and moderate-income households, reinforcing the importance of attainable and affordable supply.

Projected Housing Need by Income Category

Specific Need	Units Needed 2026-2036
Very-low income	71
Low income	478
Moderate income	680
Median income	192
High income	983

- Senior households are projected to grow faster than family households, increasing the need for age-friendly, accessible, and support-ready housing.
- Additional future need is also projected for accessible housing, supportive housing for seniors, and housing with supports for people with mental illness/addictions and intellectual disabilities.
- Indigenous households are also projected to grow, underscoring the importance of culturally appropriate housing developed in partnership with Indigenous communities and organizations.

Projected Housing Need for Specific Populations and Support Needs

Specific Need	Units Needed 2026-2036
Accessible Housing	269
Housing with Supports for People with Mental Illness and Addictions	31-78
Housing with Supports with People with Intellectual Disabilities	23-28
Housing with Supports for Seniors	220
Indigenous Peoples	425
Seniors	1,866
Families	1,390

Engagement Process and Findings

Overview of the Engagement Process

Phase 1 engagement for PSDSSAB Housing and Homelessness Plan update was undertaken between January and February 2026 and was designed to be inclusive, accessible, and grounded in community experience.

A mixed-method approach was used to capture both system-level insights and lived experience, including:

- **Community Survey** (145 responses) capturing resident perspectives on housing challenges, affordability, and priorities
- **Stakeholder Focus Groups** (25 participants) with service providers, non-profit housing providers, and municipal representatives
- **Key Informant Interviews with PSDSSAB staff**
- **Lived and Living Experience Engagement** (22 participants) through in-person and phone discussions.

Engagement included participants from across the housing continuum, including residents, housing providers, service organizations, municipal leadership, and individuals experiencing homelessness or housing instability. The process was guided by principles of accessibility, trauma-informed engagement, collaboration, and a focus on actionable outcomes.

Key Messages and Identified Priorities

Engagement participants shared a range of perspectives on housing and homelessness across the service area. While experiences varied, several consistent themes emerged that reflect both the challenges being experienced and areas where participants identified a need for action.

Housing affordability is the central pressure point across the system

Participants consistently identified housing affordability as the most pressing issue. Many described increasing difficulty managing housing costs alongside rising expenses for food, transportation, and utilities. Participants emphasized that affordability challenges are affecting a broader range of households, including working individuals and families. There was a strong desire to see increased investment in affordable housing, expanded rent subsidies, and additional financial supports to help households maintain housing stability.

There is a significant gap in the supply and diversity of housing options

Across all engagement activities, participants highlighted a shortage of housing across the continuum, including affordable rental housing, supportive housing, and transitional options. Participants also noted a lack of housing for specific groups, including seniors, youth, single individuals, and people requiring accessible or smaller units. Suggested approaches included increasing housing supply, encouraging a broader mix of housing types, repurposing existing or underused buildings, and making better use of available land.

Homelessness is increasing and often hidden, with gaps in emergency response

Participants described homelessness as both visible and hidden, with many individuals relying on temporary or informal arrangements such as couch surfing or living in vehicles. The lack of emergency shelter and warming options was consistently identified as a significant gap. Participants suggested a need for expanded emergency and transitional housing options, as well as clearer pathways to support individuals moving from homelessness to stable housing.

Housing stability depends on access to coordinated supports

Participants emphasized that housing alone is often not sufficient to maintain stability, particularly for individuals with complex or ongoing needs. Access to mental health and addictions services, income supports, case management, and practical supports such as food and transportation were identified as critical. Participants suggested strengthening connections between housing and support services, improving system navigation, and expanding access to ongoing supports that help individuals remain housed.

Rural and geographic realities shape both challenges and solutions

Participants noted that the area's rural and dispersed geography creates unique challenges related to transportation, infrastructure, and access to services. These factors influence both housing development and the ability of individuals to access supports. Participants emphasized the importance of approaches that are flexible and responsive to the needs of different communities across the service area.

Collaboration and coordination are key strengths and opportunities

Participants highlighted strong collaboration across organizations and a shared commitment to addressing housing and homelessness locally. At the same time, there was a desire to see improved coordination across sectors, including clearer pathways between services, enhanced information sharing, and stronger alignment between municipalities, housing providers, and service organizations. Participants also identified an opportunity for PSDSSAB to play a more visible coordinating and leadership role within the system.

Priorities

PSDSSAB is well positioned to build on existing strengths, partnerships, and local knowledge to advance a more responsive and inclusive housing and homelessness system over the coming years. The housing needs assessment and engagement process point to several key priorities that can help focus collective action where it can have the greatest impact.

A first priority is to keep **affordability at the centre of the Plan**. This includes strengthening the supply of housing that is affordable to low- and moderate-income households, while maintaining a strong emphasis on **deeply affordable housing** for households with the fewest options in the market. It also means prioritizing a greater range of **smaller units**, particularly for one- and two-person households, seniors, and others whose needs are not well matched by the existing housing stock.

A second priority is to **expand and strengthen rental housing options**. In a context where rental supply is limited and deeply affordable rental options are scarce, there is an important opportunity to support a broader range of rental responses, including purpose-built rental, below-market rental, portable benefits, and partnerships that expand access to affordable homes in the private and non-market sectors.

The Plan also highlights the importance of giving focused attention to **seniors and people with disabilities**. As the population ages and the need for accessibility grows, there is an opportunity to strengthen housing options that support aging in place, independence, and inclusion. This includes accessible and universally designed housing, supportive housing, and models that better connect housing with the supports people need to live successfully in the community.

Another priority is to continue **enhancing the community's response to homelessness** and housing instability across the continuum. This includes building on existing efforts to support households at risk of homelessness, strengthening transitions from institutional and other settings, continuing to assess and enhance interim responses for people with no safe place to stay, and improving access to affordable housing for households experiencing homelessness.

The findings also reinforce that **housing stability depends not only on units, but on supports**. For many households, particularly those facing complex health, social, disability-related, or other barriers, housing outcomes are strongest when housing is paired with appropriate services, supports, and system navigation. This highlights the need to expand the supply of supportive housing and support-linked housing, and the value of continuing to strengthen partnerships and support referrals across housing, homelessness, health, mental health, addictions, developmental services, seniors services, and other community systems.

The Plan must also reflect the area's rural and geographically dispersed context, where travel distance, transportation barriers, and uneven service availability can affect both housing stability and access to assistance. A key priority is therefore to build on practical approaches that **improve rural and district-wide access to housing and homelessness supports**, including outreach, local access points, transportation assistance, navigation, and other low-barrier pathways into help. In this way, the Plan can support more equitable access across the service area while recognizing that effective solutions may need to look different across communities.

At the same time, communities across the district of Parry Sound has an opportunity to take a balanced approach that addresses both **new supply** and the **preservation and renewal of existing housing**. Protecting and modernizing the current housing stock, including community housing and older private rental or ownership stock that serves lower- and moderate-income households, is an important complement to creating new homes. This includes repairs, retrofits, accessibility improvements, and renewal strategies that help maintain affordability and extend the useful life of existing housing assets.

Finally, the Plan points to the important role of PSDSSAB in **system coordination,**

partnership-building, and long-term stewardship. PSDSSAB is well placed to help align efforts across municipalities, service providers, housing providers, Indigenous organizations, and other partners; to support shared planning and problem-solving; and to help create the conditions for more coordinated, effective, and locally responsive housing and homelessness solutions over time. This includes taking on a leadership role in the community's participation in Built for Zero Canada, a national initiative led by the Canadian Alliance to End Homelessness.

Vision, Plan Lenses and Goals

Vision

The vision sets out the long-term direction for housing and homelessness in the district of Parry Sound.

A district of Parry Sound where people across all communities can access housing that is affordable, appropriate, and supportive of wellbeing, and where homelessness is prevented whenever possible and, when it occurs, is rare, brief, and non-recurring.

Plan Lenses

The Plan lenses provide the guiding perspectives through which the Plan's priorities, actions, and implementation approach should be understood.

Affordability and Inclusion

Prioritize housing options that are affordable to low-, moderate-, and very low-income households, with attention to those least able to access housing through the market.

Prevention and Housing Stability

Focus on preventing homelessness wherever possible and strengthening pathways to stable housing so that homelessness is rare, brief, and non-recurring.

Housing with Supports

Recognize that housing stability often depends on access to appropriate supports, services, and system coordination, especially for people with complex needs.

Rural and Community-Responsive Approaches

Reflect the area's dispersed geography, varied communities, transportation barriers, and uneven access to services in the design of housing and homelessness responses.

Preservation and Growth

Support both the creation of new housing supply and the preservation, renewal, and modernization of existing housing that serves current and future residents.

Partnership and Shared Responsibility

Advance coordinated action with municipalities, Indigenous partners, housing providers, service organizations, people with lived experience, and senior governments.

Goals

The goals identify the main areas of focus for collective action over the life of the Plan.

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**

Goals, Objectives and Actions

1. Increase Affordable and Deeply Affordable Housing

Objectives

- Increase the supply of new affordable and deeply affordable housing across the service area.
- Prioritize housing affordable to very low-, low-, and moderate-income households, especially smaller households, young people, young families entering or re-entering the housing market.
- Expand the range of tools used to deliver affordability, including capital development, partnerships, rent supplements, and use of public land.

Strategies and Actions

1.1 Leverage rental assistance and capital funding to support affordable and deeply affordable housing

- Advocate for continuation of the Canada-Ontario Housing Benefit and for additional rental assistance funding.
- Use rent supplements and housing benefits in a targeted way to support projects and units that create or secure affordable and deeply affordable rental housing.

- Advocate with municipalities, housing providers, and other partners for provincial and federal housing programs and capital funding streams that are better aligned with the area's local context and that support the development of affordable and deeply affordable housing.

1.2 Pursue affordable housing development opportunities with key partners

- Conduct to explore and pursue affordable housing development opportunities.
- Continue to work with municipalities, non-profit housing providers, Indigenous organizations and other partners to advance a limited number of high-potential affordable housing projects.

1.3 Encourage private sector participation in affordable rental programs

- Encourage private sector participation in new affordable rental housing through promotion of relevant federal and provincial programs.
- Continue to provide landlord and tenant supports to encourage private sector participation in rental assistance programs.
- Explore rental assistance models that better bridge the gap between PSDSSAB-supported rents and market rents, while remaining financially sustainable.

2. Expand Rental Options and Diversify Housing Forms

Objectives

- Expand the supply of rental housing across the continuum, including market, below-market, and non-market rental.
- Increase the diversity of housing forms in communities, including apartments, additional dwelling units, multiplexes, compact homes, and other missing-middle options.
- Better align unit mix with projected demand, especially for one- and two-person households, while also maintaining family-suitable options for young families and other households with children
- Reduce structural barriers that limit the pace and variety of housing development.

Strategies and Actions

2.1 Encourage municipalities to enable and support a broader range of rental and housing options

- Encourage municipalities to review local barriers related to zoning, parking, approvals, land use, unit size, and other factors affecting rental and housing diversity.
- Provide information and encourage municipalities to support compact, prefabricated, adaptive reuse, and other modest-density housing forms.
- Continue to provide education about housing needs, such as unit sizes, tenures and

demographic trends

- Monitor the impact of short-term rentals on long-term rental availability and affordability, and encourage municipalities to adopt measures, where appropriate, to preserve long-term rental housing stock.

2.2 Prioritize locally feasible housing opportunities and enabling policy changes in PSDSSAB coordination, partnerships, and advocacy

- Work with municipalities and partners to identify where rental and housing diversification opportunities are most feasible in the local context and use this to guide PSDSSAB facilitation, partnership, and advocacy, including advocacy related to infrastructure and servicing barriers where these limit housing opportunities.

3. Enhance Homelessness Prevention, Emergency Response, and Rapid Rehousing

Objectives

- Enhance ongoing prevention efforts to reduce inflow into homelessness and housing instability.
- Strengthen the response for people with no safe place to stay.
- Expand rapid rehousing pathways for individuals and families experiencing homelessness.
- Build upon existing responses to hidden homelessness in rural communities.
- Strengthen discharge planning and transition supports for people leaving hospitals, corrections, treatment, or other institutions.

Strategies and Actions

3.1 Enhance prevention and transitions for households at risk of homelessness

- Implement the Housing Loss Prevention and Encampment Response Strategy through a phased approach that strengthens early intervention, diversion, housing retention, emergency response, unsheltered response, coordinated protocols, staff training, and performance monitoring.
  - Use the strategy to guide improvements in landlord engagement, tenancy supports, shared documentation tools, and community data reporting.
  - Review progress regularly and refine implementation based on outcomes,

system capacity, and community feedback.

- Continue to enhance prevention supports for households at risk of homelessness, with targeted approaches for youth and young adults, seniors, low-income working households, Indigenous peoples, people leaving institutional facilities, and others facing housing precarity, including implementation of relevant actions from the Housing Loss Prevention and Encampment Response Strategy.
- Undertake education efforts to increase awareness of how to access housing stabilization, income, food, transportation, and tenancy supports for households at risk of homelessness, particularly in rural communities.
- Work with hospitals, correctional facilities, treatment providers, and other partners to strengthen discharge planning and reduce discharges into homelessness or unsafe housing.
- Advocate for improved Ontario Works and Ontario Disability Support Program rates and related policy reforms to help prevent homelessness, reduce housing instability, and better support low-income households to remain housed.

3.2 Strengthen emergency and interim responses

- Continue to support and enhance diversion and rapid resolution for people experiencing homelessness, aligned with the Housing Loss Prevention and Encampment Response Strategy.
- Continue to assess the need for temporary emergency accommodation for people with no safe place to stay, increase awareness of available supports, and strengthen responses where needed and feasible, including implementation of relevant actions from the Housing Loss Prevention and Encampment Response Strategy.
- Use PSDSSAB's Encampment Response Plan to support municipalities in responding to encampments when they arise.

3.3 Expand pathways to housing for households experiencing homelessness

- Strengthen access to housing for households experiencing homelessness by reviewing opportunities to offer priority access to affordable housing.
- Advocate to provincial and federal governments for sustained and flexible

homelessness funding that better reflects local needs, rural service delivery realities, and the full range of prevention, emergency, rehousing, and support responses required in the service area.

4. Expand Supportive, Accessible, and Age-Friendly Housing

Objectives

- Increase the supply of supportive housing for people experiencing homelessness, with complex health, mental health, addiction, developmental, and age-related support needs.
- Expand accessible and barrier-free housing options for people with mobility disabilities and others requiring accessible design.
- Increase age-friendly housing and housing that supports aging in place.

Strategies and Actions

4.1 Work with service and housing partners to advance supportive housing opportunities for priority groups

- Work with health, community, developmental, seniors services, and housing partners to advocate for provincial and federal capital and operating funding needed to develop and sustain supportive housing opportunities for priority groups.
- Work with health, community, developmental, seniors, and housing partners to identify and explore supportive and transitional housing opportunities for priority groups.
- Continue to explore opportunities for support-linked housing in private market housing

4.2 Continue to link housing assistance with the services people need to remain housed.

- Continue to pair rental assistance with case management or other housing support services where feasible.
- Continue to coordinate referrals to support housing-focused solutions.
- Encourage and support housing, health, and community service partners to explore naturally occurring retirement community (NORC)-style models that connect clusters of older adults with services and supports.

4.3 Encourage accessible and age-friendly design in new housing developments

- Encourage builders and other stakeholders to provide accessible, universal design, and age-friendly housing.
- Encourage housing and retrofit approaches that support aging in place and changing support needs over time.

5. Preserve and Improve Existing Housing Stock

Objectives

- Preserve the existing affordable and community housing stock.
- Improve the condition, accessibility, energy performance, and long-term viability of existing housing.
- Reduce loss of naturally occurring affordable housing and units at risk of deterioration or functional obsolescence.
- Support repairs, retrofits, and modernization that allow existing homes to continue meeting local needs.

Strategies and Actions

5.1 Improve long-term planning for repairs, upgrades, and renewal of existing housing assets

- Continue preventive maintenance and capital asset management planning across PSDSSAB housing assets and support partner planning where appropriate and maintain multi-year capital renewal priorities.
- Maintain a plan to meet community housing service level requirements and look for opportunities to expand community housing.

5.2 Support the financial sustainability, governance, and long-term capacity of community housing providers

- Continue to maintain and update service agreements with community housing providers as older agreements expire.
- Provide training and ongoing support to community housing providers and private market affordable housing providers to strengthen oversight, compliance, and long-term planning.

5.3 Use funding, advocacy, and municipal partnership approaches to preserve, renew, and improve existing housing

- Use available federal and provincial repair, retrofit, and redevelopment funding to preserve and modernize community housing.
- Use senior government programs to support repairs and retrofits that help low- and moderate-income households remain safely and adequately housed, including through homeowner repair assistance and landlord repair programs tied to continued affordability.
- Encourage municipal incentives and partnership approaches that support the renewal of older private rental housing and, where feasible, secure a portion of renovated or redeveloped units as affordable housing.

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

Strategies and Actions

Objectives

- Enhance coordination among PSDSSAB, municipalities, Indigenous partners, housing providers, service organizations, and other sectors.
- Improve community awareness of how to access housing programs and services.
- Strengthen the evidence base for planning, performance monitoring, and course correction over time.

6.1 Advance PSDSSAB's coordination and collaboration role within the housing and homelessness system

- Explore a structure to support shared implementation and monitoring of housing and homelessness priorities involving PSDSSAB, municipalities, housing providers, service organizations, and other key partners, aligned with the implementation plan in the Housing Loss Prevention and Encampment Response Strategy.
- Provide education and awareness to municipalities, partners, Board members, and residents on housing and homelessness needs, priorities, available supports, system pathways, roles, and opportunities for collaboration.
- Include lived experience voices in service planning structures and community education efforts.

6.2 Build on rural and district-wide access to housing and homelessness supports

- Explore new practical approaches to further improve rural and district-wide access to programs, services, and pathways into assistance, such as outreach, local access points, transportation support, navigation, or other low-barrier entry points, aligned with the actions in the Housing Loss Prevention and Encampment Response Strategy.

6.3 Strengthen data, performance monitoring, and evidence-based advocacy

- Establish a common set of performance indicators and report annually on housing and homelessness outcomes.
- Support the community's participation in Built for Zero Canada to strengthen real-time data use, shared measurement, cross-sector problem-solving, and continuous improvement in efforts to reduce homelessness.
- Use improved local data, including 2026 Census data when available, to refine planning, support course correction, and advocate for resources, including funding approaches that better reflect PSDSSAB's prevention- and diversion-focused role.

Target Directions and Measures

The Plan includes target directions and measures to help track progress over time. Rather than setting fixed numerical targets at this stage, the target directions describe the intended direction of change under each goal, while the measures identify the types of indicators that can be used to monitor progress, support reporting, and inform future plan updates.

1. Increase Affordable and Deeply Affordable Housing

Target Directions	Measures
• Increase the number of affordable and deeply affordable homes funded, approved, under development, or completed over the plan period. • Increase housing options affordable to very low-, low-, and moderate-income households. • Increase the use of rental assistance and housing benefits to improve affordability.	• Number of affordable homes funded, approved, under development, or completed • Number of deeply affordable homes funded, approved, under development, or completed • Number of units affordable to very low-, low-, and moderate-income households • Number of households assisted through rental assistance, rent supplements, or housing benefits

2. Expand Rental Options and Diversify Housing Forms

Target Directions	Measures
• Increase the number and share of new homes delivered as rental housing. • Increase the number and share of new homes in a broader range of housing forms, particularly one- and two-bedroom and other modest-density options. • Increase municipal action to reduce local barriers affecting rental and housing diversification.	• Number and share of new homes delivered as rental housing • Number and share of new homes by housing form • Number and share of one- and two-bedroom units created • Number of municipalities that made planning, zoning, incentive, or process changes that support rental housing and housing diversification

3. Enhance Homelessness Prevention, Emergency Response, and Rapid Rehousing

Target Directions	Measures
• Work toward ending chronic homelessness. • Reduce homelessness so that it becomes rare, brief, and non-recurring. • Increase awareness of how to access homelessness prevention, emergency, and interim responses for people with no safe place to stay. • Increase the number and share of households rehoused from homelessness into stable housing. • Reduce avoidable entry into homelessness, including discharges into homelessness from hospitals, corrections, treatment, and other institutions.	• Number of households experiencing homelessness, including chronic homelessness • Number and share of households rehoused into stable housing • Length of time experiencing homelessness before rehousing • Number or share of households returning to homelessness after being housed • Number of prevention interventions provided to households at risk of homelessness • Number of institutional discharge planning partnerships, protocols, or prevention efforts in place • Number of education and awareness activities undertaken related to prevention, emergency, and interim responses

4. Expand Supportive, Accessible, and Age-Friendly Housing

Target Directions	Measures
• Increase the number of supportive housing and support-linked housing opportunities over the plan period. • Increase the number and share of homes receiving grants that support accessible, universal design, and age-friendly features. • Increase supportive housing options for seniors, people with mental health or substance use-related support needs, and people with intellectual or developmental disabilities.	• Number of supportive housing or support-linked housing opportunities created • Number of supportive housing opportunities created for priority population groups • Number of homes receiving accessibility or age-friendly improvements through PSDSSAB-funded programs • Number of PSDSSAB-supported units created or improved with accessible or barrier-reducing features

5. Preserve and Improve Existing Housing Stock

Target Directions	Measures
• Maintain or increase the number of existing affordable and community housing units over the plan period. • Increase the number of units repaired, retrofitted, modernized, or accessibility-upgraded. • Refresh long-term capital planning and asset renewal planning for PSDSSAB and partner housing assets. • Preserve lower-cost rental stock and older housing that provides relatively affordable options.	• Number of affordable and community housing units preserved • Number of units repaired, retrofitted, modernized, or accessibility-upgraded • Completion or updating of long-term capital and asset renewal plans • Number of preservation or renewal initiatives undertaken for lower-cost rental or older housing stock

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

Target Directions	Measures
• Establish and maintain a shared structure for implementation, coordination, and monitoring of housing and homelessness priorities. • Increase awareness of how to access housing and homelessness programs and services. • Strengthen the quality and use of local data to support planning, monitoring, and advocacy. • Report regularly on progress and outcomes across the housing and homelessness system.	• Establishment and continuation of an implementation, coordination, or monitoring structure • Number of coordination, engagement, or shared planning activities undertaken • Number of education and awareness activities undertaken related to housing and homelessness programs and services • Number of new or improved data collection, reporting, or data-sharing practices implemented • Number of progress reports or monitoring updates produced

Progress measures will continue to be refined over time based on data availability, evolving priorities, and implementation experience. Together, these target directions and measures are intended to support practical monitoring, accountability, and ongoing learning as the Plan is implemented.

Implementation Work Plan

Achieving the full intent of this Plan will require not only local leadership and partnership, but continued and enhanced investment from provincial and federal governments. Many actions, particularly those related to new affordable and supportive housing supply, housing with supports, homelessness responses, and preservation of existing stock, depend on senior government funding and policy alignment. At the same time, local progress will depend on PSDSSAB's ability to convene partners, align priorities, support implementation, and advocate for the resources and policy conditions needed to move key actions forward.

PSDSSAB will play the lead role in coordinating implementation of the Plan. This includes supporting shared planning, monitoring progress, identifying emerging priorities, advancing advocacy, and working with municipalities, housing providers, Indigenous partners, service organizations, health and community partners, and people with lived experience to move actions forward. While PSDSSAB will lead overall implementation, most actions can only be achieved through collaboration across multiple partners and systems.

Implementation Priorities by Phase

Phase 1: Foundation and Early Actions (Years 1–2)

In the first phase, the priority is to establish the conditions for successful implementation while building momentum around the Plan's most immediate and enabling actions. This includes PSDSSAB playing a lead coordinating role in bringing partners together, working closely with municipalities, and helping to provide clear direction for implementation across the service area. A shared structure should be established to guide implementation and monitoring of housing and homelessness priorities, clarify roles, maintain regular communication with local service providers and municipalities, and support ongoing, practical collaboration. Early phase work should also include education and awareness efforts to improve understanding of existing housing and homelessness services, available supports, and referral pathways among service providers, municipalities, community partners, and residents.

Advocacy for funding should also be an early and sustained focus. Stakeholders emphasized the importance of continuing to build a stronger case for senior government investment in affordable housing, supportive housing, homelessness responses, and housing preservation. In the early years, this means developing clear and coordinated advocacy messages, working with partners to identify priority asks, and aligning local evidence, project readiness, and community needs with provincial and federal funding opportunities.

At the same time, Phase 1 should focus on continuing to strengthen the local evidence base. This includes refining local data, strengthening performance monitoring, using available service and housing system data to better understand unmet need, and preparing to use 2026 Census findings when available. Building better local data is important not only for ongoing planning, but also for demonstrating need, supporting advocacy, and helping partners make informed decisions about where to focus effort.

Early implementation should also focus on identifying and advancing, where feasible, a small number of priority actions and opportunities that can build momentum and demonstrate progress. This may include identifying high-potential affordable housing opportunities, strengthening prevention and rehousing pathways, improving discharge planning relationships, and continuing to assess practical responses for people with no safe place to stay. Progress in some areas will depend on funding availability, partner capacity, and project readiness, but early work can still help position PSDSSAB and its partners to move quickly as opportunities arise. As this work moves forward, it will be important to maintain attention to the needs of younger people and young families alongside the strong emphasis on seniors, accessibility, and support needs.

Phase 2: Expansion and Project Advancement (Years 3–5)

The second phase should focus on translating early coordination, advocacy, and planning work into broader implementation. By this stage, PSDSSAB and partners should be in a stronger position to advance identified affordable, rental, supportive, and preservation-focused housing opportunities, while continuing to build collaboration across housing, homelessness, health, developmental, seniors, and community services. This phase should also include continued work with municipalities to reduce local barriers to housing diversification, enable rental housing, and support practical local responses suited to different community contexts.

Ongoing communication and relationship-building should remain a priority in this phase. Stakeholders highlighted the value of continued communication between PSDSSAB and local service providers, and this should remain an active part of implementation through regular engagement, shared problem-solving, and opportunities to review what is working, where gaps remain, and how actions may need to adapt over time. Continued strengthening of data and reporting should also support this phase, helping partners track progress, refine approaches, and continue making the case for additional resources and policy change.

Phase 3: Consolidation, Review, and Next-Phase Planning (Years 6–10)

In the later phase of the Plan, the focus should shift toward sustaining progress, preserving gains, and preparing for the next stage of work. This includes continuing to monitor outcomes, maintaining strong coordination and communication across partners, and reviewing what actions have had the greatest impact. By this stage, PSDSSAB and partners should be able to use a stronger body of local data, implementation experience, and partnership learning to assess where the Plan has been successful and where priorities may need to evolve.

Phase 3 should also continue to support long-term advocacy, recognizing that many housing and homelessness objectives will still depend on sustained senior government funding, policy alignment, and long-term collaboration across sectors. The later years of the Plan provide an opportunity to consolidate what has been built, sustain effective responses, and position the PSDSSAB, municipalities, and partners for the next planning cycle.

Implementation Considerations

Implementation will need to remain responsive to funding availability, partner capacity, project readiness, and changing local needs. Some actions can be advanced directly by PSDSSAB through its programs, planning, and coordination role. Others will depend on municipal decisions, partner leadership, senior government investment, or the alignment of multiple systems and funding streams. For this reason, the implementation work plan should be treated as a practical guide rather than a fixed sequence. Priorities, timelines, and responsibilities may need to be refined over time as conditions change and opportunities emerge.

Monitoring, Reporting, and Plan Review

The Plan will require regular monitoring and reporting to track progress, support accountability, and inform ongoing implementation. PSDSSAB will play a lead role in coordinating this work, with support from municipalities, housing providers, service organizations, Indigenous partners, and other stakeholders. Progress monitoring should consider both implementation activity and broader system outcomes, including housing development, preservation, affordability supports, homelessness prevention and rehousing, supportive housing, and access to services across the district of Parry Sound.

Regular reporting will help maintain momentum, strengthen transparency, and support shared problem-solving over time. It will also help identify data gaps, implementation challenges, and areas where approaches may need to be refined. Reporting will include annual progress updates as well as more periodic reviews of overall progress and emerging priorities.

The Plan will be reviewed after five years to ensure it remains relevant and responsive to changing conditions. Housing needs, market conditions, funding environments, and local priorities will continue to evolve, and the Plan should be updated as needed to reflect these changes. Ongoing monitoring, reporting, and review will help ensure the Plan remains a practical and effective guide for action.

District of Parry Sound

Social Services Administration Board

Housing Needs Assessment

2026

Table of Contents

Introduction

This Housing Needs Assessment was prepared to inform the Parry Sound District Social Services Administration Board's (PSDSSAB) Housing and Homelessness Plan by providing an evidence-based picture of current and emerging housing needs across a large, diverse, and primarily rural service area. The district of Parry Sound includes 22 member municipalities and two unorganized (unincorporated) areas, with a mix of small towns, villages, townships, and more remote communities that face different housing market conditions, development contexts, and access-to-services realities. The municipalities include the Township of Armour, Village of Burk's Falls, Municipality of Callander, Township of Carling, Township of Joly, Township of Kearney, Township of Machar, Municipality of Magnetawan, Township of McDougall, Township of McKellar, Township of McMurrich/Monteith, Township of Nipissing, Town of Parry Sound, Township of Perry, Municipality of Powassan, Township of Ryerson, Township of Seguin, Village of South River, Township of Strong, Village of Sundridge, Township of The Archipelago, and Municipality of Whitestone, along with Parry Sound Unorganized Centre Part and Parry Sound Unorganized North East Part.

The assessment brings together demographic and household trends, housing stock characteristics, local market signals, and indicators of housing need and affordability, alongside information on non-market and supportive housing capacity and visible demand for assisted housing. It is intended to support shared understanding among the PSDSSAB and its partners and to help translate local data into practical planning directions, including the scale and mix of housing needed over the 2026 to 2036 period and the priority populations and system gaps that should be addressed through coordinated action.

Community Profile

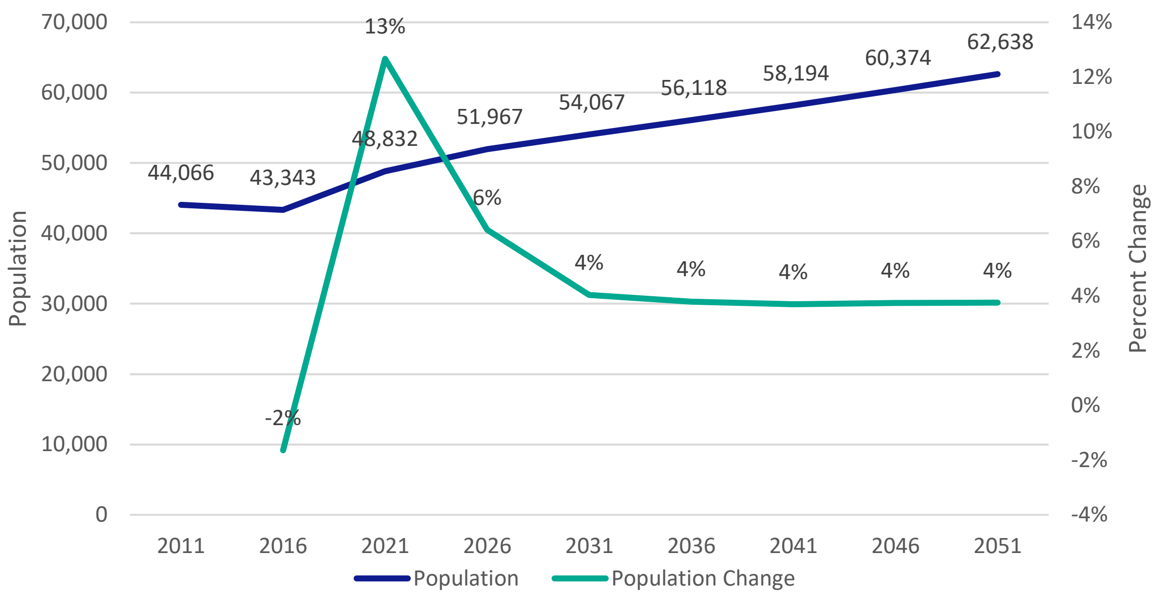
This Community Profile summarizes the key demographic and housing conditions shaping current and future housing need in the district of Parry Sound. It highlights recent and projected population and household growth, population age, household types, and how tenure and income patterns influence affordability pressures. It also provides a baseline view of housing indicators, including affordability, adequacy, suitability, and core housing need, to inform the scale and mix of housing responses required over the planning period of 2026-2036.

Demographic Trends

Population

The district of Parry Sound experienced slight population decline in between 2011 and 2016, but experienced rapid growth between 2016 and 2021.The Ministry of Finance projects that the district's population will continue rising to 51,967 by mid 2026 (+6%) and continue increasing steadily by about 4% every five years to reach 62,638 by 2051. This points to the need to plan for sustained long-run growth in housing demand, supporting a continuous pipeline of new housing units.

Figure 1.1: Population Change (2011-2051)



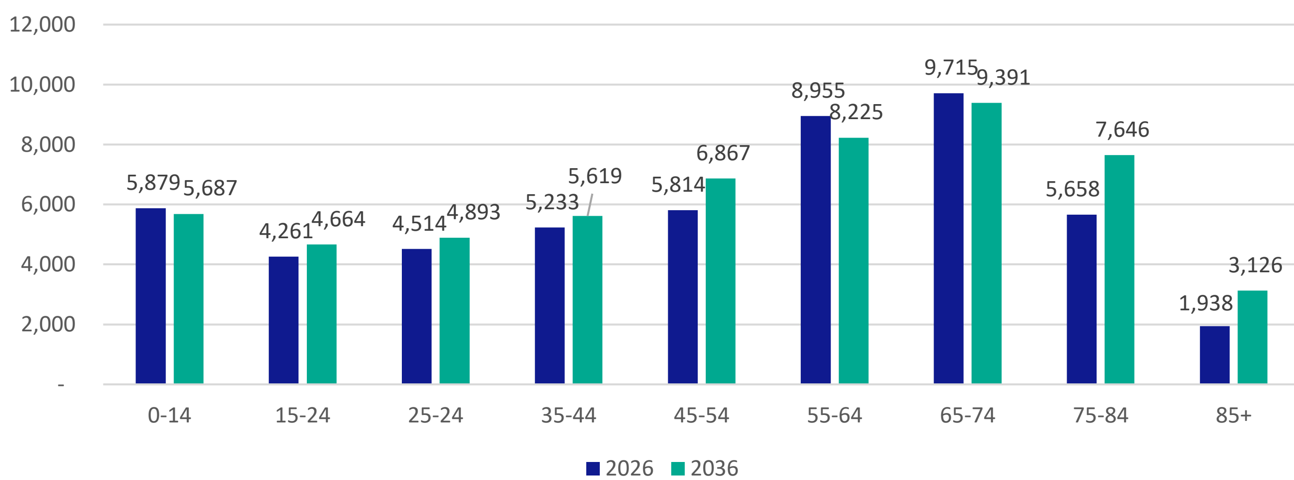
Source: Statistics Canada Census 2011-2021, Ministry of Finance Projections 2026-2051
Note: 2011-2021 do not include the Census undercount, whereas the projections from 2026-2051 include the Census undercount

Age

The projections point to a continued aging of the district's population between 2026 and 2036, with the biggest growth occurring among older seniors. In absolute terms, the 75–84 group increases sharply (from 5,658 to 7,646), and the 85+ group grows from 1,938 to 3,126. This shift is also visible in the shares: 75–84 rises from 10.9% to 13.6% and 85+ rises from 3.7% to 5.6%. Over the same period, the "younger older adult" cohorts soften: 55–64 declines (8,955 to 8,225; share 17.2% to 14.7%) and 65–74 dips slightly (9,715 to 9,391; share 18.7% to 16.7%).

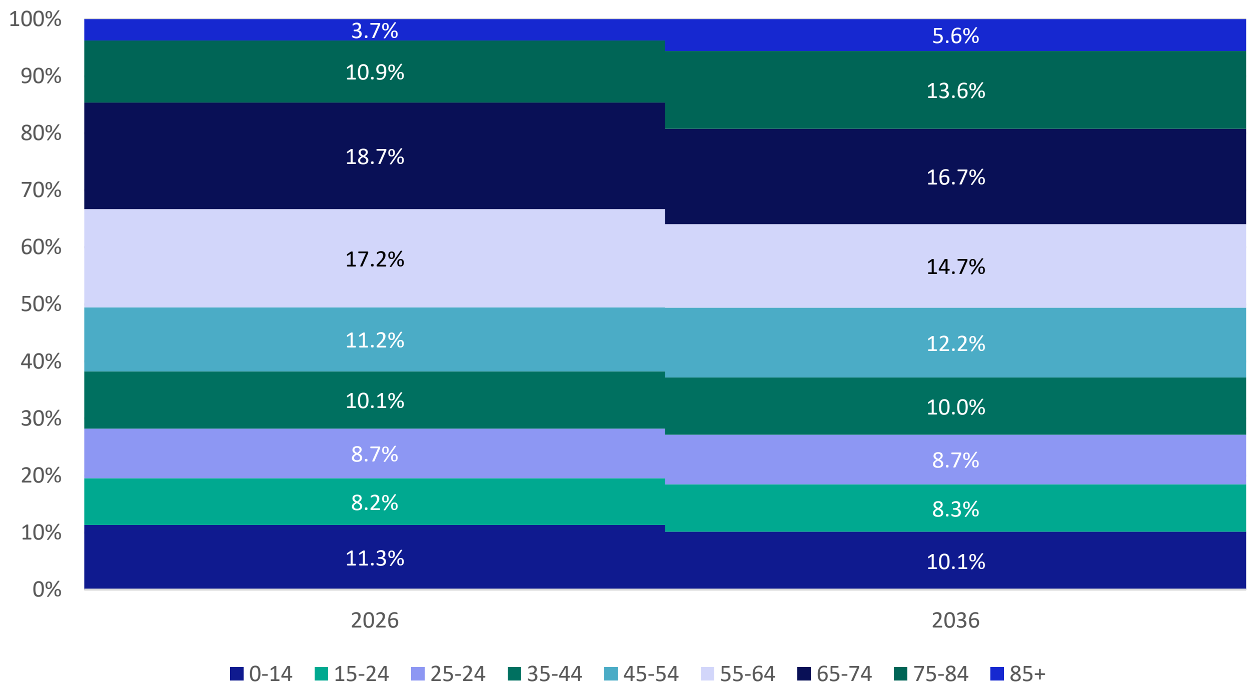
At the same time, most child and working-age groups are relatively stable or grow modestly, but their share generally stays flat or goes down slightly. For example, 0–14 falls from 11.3% to 10.1% (and declines slightly in absolute numbers), while 15–44 increases modestly in absolute terms but remains a similar share overall. The main structural change is therefore the growing concentration of residents in the 75+ ages. This has clear housing implications: increasing need for accessible and adaptable homes (step-free entry, main-floor bedrooms/bathrooms), a larger supply of smaller units for downsizing, and expanded supportive or assisted living and home-care-friendly housing options, alongside continued planning for family and workforce housing to maintain community sustainability.

Figure 1.2: Estimated and Projected Distribution of Population by Age Group (#) (2026-2036)



Source: Ontario Ministry of Finance projections (Summer 2025)

Figure 1.3: Estimated and Projected Distribution of Population by Age Group (%) (2026-2036)

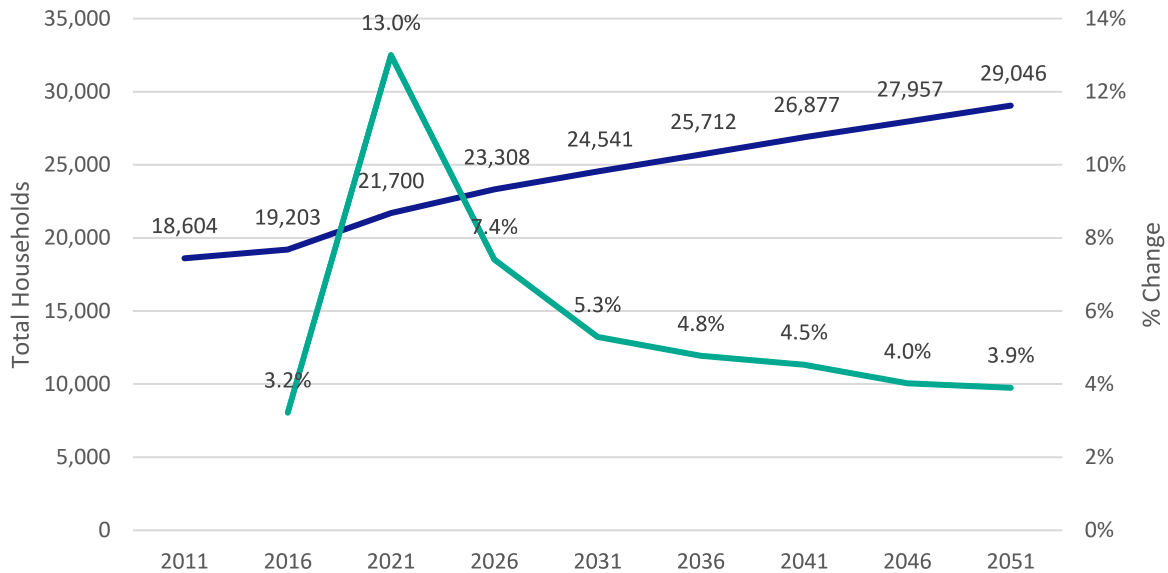


Source: Ontario Ministry of Finance projections (Summer 2025)

Number of Households

Households in the district are projected to continue increasing over the long term, following strong growth since 2016. Total households rose from 18,680 in 2016 to 20,845 in 2021 (11.6%) and are projected to reach 23,621 by 2026 (a further 13.3% increase). From 2026 to 2036, growth is expected to moderate but remain steady, increasing from 23,621 to 25,508, or about 1,887 additional households overall (roughly 8.0% over the decade). This implies that even after the recent period of faster growth, communities within the district of Parry Sound will still need a sustained pipeline of new housing units through 2036 to accommodate continued household formation.

Figure 1.4: Household Change (2011-2051)

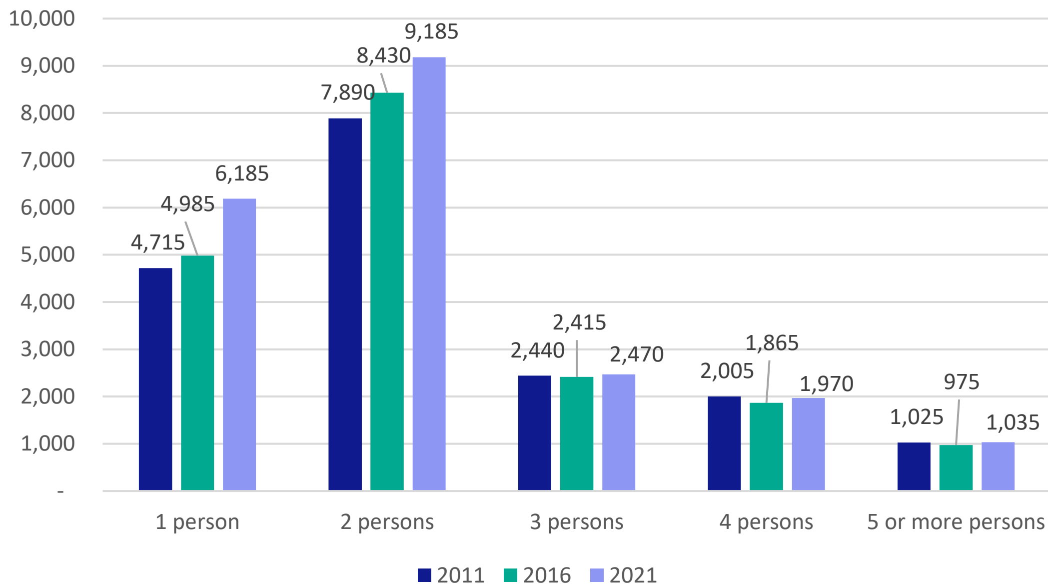


Source: 2011, 2016, and 2021 based on Statistics Canada Census plus estimated Census undercount, Vink Consulting projections based on Ontario Ministry of Finance projections for 2026-2051

Household Size

Household growth in the district between 2011 and 2021 was driven primarily by smaller households. Total households increased from 18,075 to 20,845 (up about 15%), led by a sizeable rise in 1-person households (4,715 to 6,185, up 31%) and continued growth in 2-person households (7,890 to 9,185, up 16%). In contrast, larger household types were flat or declining: 3-person households changed little (2,440 to 2,470), 4-person households dipped slightly overall (2,005 to 1,970), and 5+ person households were essentially stable (1,025 to 1,035). As a result, the household mix is gradually shifting toward smaller households, reinforcing the need for more smaller, accessible units alongside family-sized housing.

Figure 1.5: Breakdown of Private Households by Size (2011-2021)



Source: Statistics Canada Census

Household Type

Household composition is projected to continue shifting toward non-family households over time, while family households also grow. Non-family households total 6,790 in 2021 and are projected to rise to 7,698 by 2026 and 8,994 by 2036. Between 2026 and 2036, this represents an increase of 1,296 non-family households, compared to an increase of 1,108 family households (from 15,610 to 16,718). Overall, this indicates that a large share of new household growth will be driven by people living alone or with non-relatives, reinforcing the need to expand the supply of smaller, more accessible housing options, including purpose-built rentals and other forms suited to one- and two-person households, while maintaining an appropriate mix of family-oriented housing.

Table 1.2: Current and Projected Household Types (2021-2036)

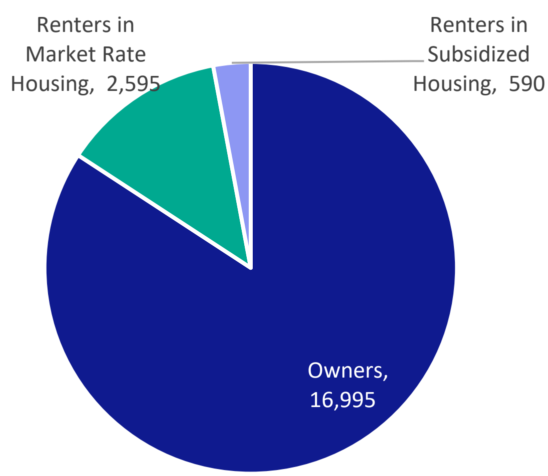
	Non-Family Households	Family Households
2021	6,790	14,055
2026	7,698	15,610
2036	8,994	16,718
Change 2026-2036 (#)	1,296	1,108

Source: 2021 from Statistics Canada Census (does not include estimated Census undercount), Vink Consulting projections based on Ontario Ministry of Finance projections for 2026-2036

Tenure

Tenure in the district is predominantly owner-occupied. In 2021, there were 16,995 owner households (84.2%), compared to 2,595 renter households in market-rate housing (12.9%) and 590 renter households in subsidized housing (2.9%). This high ownership share suggests that housing conditions and affordability pressures will be experienced differently across groups, with a relatively small rental market overall and an even smaller stock of subsidized units, highlighting the importance of protecting and expanding rental and assisted options for households who cannot access homeownership.

Figure 1.6: Breakdown of Households by Tenure (2021)



Source: Statistics Canada Census

Based on rent levels, 2,230 occupied rental units were rented at below-market rent (defined here as affordable to households earning 80% of Area Median Household Income (AMHI)[1]. This below-market figure may include some subsidized units and some non-subsidized units, because it reflects rent levels rather than whether a unit is subsidized. However, because renter incomes are typically much lower than owner incomes (for example, across Canada, median renter household incomes in 2020 were about 54% of median homeowner incomes), affordability at 80% of AMHI should be interpreted as a relatively high-income benchmark for renter households and should not be treated as a proxy for the number of homes that are affordable to typical renters.

Household Income

Income categories based on the district's median household income help benchmark affordability using a consistent framework across communities. In 2020, very low-income households (up to 20% of AMHI, earning $14,700 or less, with affordable shelter costs up to $368/month) represented 2% of all households, but accounted for a much larger share of renter households (5.3%) than owner households (1.0%). Low-income households (21% to 50% of AMHI; $14,700 to $36,750; affordable shelter costs $368 to $919) represented 17% of all households and over one-third of renter households (35.8%), compared to 13.3% of owner households. Moderate-income households (51% to 80% of AMHI; $36,750 to $58,800) represented 19% of all households and 26.2% of renters, while median-income households (81% to 120% of AMHI; $58,800 to $88,200) represented 22% of all households and 17.8% of renters. High-income households (over 120% of AMHI; $88,201+) comprised 40% of all households and nearly half of owner households (44.9%),

[1] Below market has ben calculated as shelter that is affordable to households earning 80% of Area Median Household Income. Across Canada, median household incomes for renters in 2020 were only slightly over half (54%) of median household income for homeowners. Therefore, it should be noted that a renter household making 80% of AMHI in 2020 should be considered relatively high-income, and this value should not be considered a proxy for how many homes are affordable.

but only 14.8% of renter households. Looking within the rental system highlights the role of subsidy in serving lower-income households: among subsidized renter households, 17.0% were very low income and 53.4% were low income, compared to 2.8% and 31.8% respectively among unsubsidized renter households, underscoring that affordability gaps are most acute for renters, particularly those not in subsidized housing.

Table 1.3: Households by Income Category (2021)

Income Category	Annual Household Income 2020	Affordable Shelter Cost	% of all Households	% of Owner Households	% of Renter Households
Very Low (up to 20% below Area Median Household Income (AMHI)	<= $14,700	<= $368	2%	1.0%	5.3%
Low (21% – 50% AMHI)	$14,700 - $36,750	$368 - $919	17%	13.3%	35.8%
Moderate (51 – 80% AMHI)	$36,750 - $58,800	$919 - $1,470	19%	18.0%	26.2%
Median (81% - 120% AMHI)	$58,800 - $88,200	$1,470 - $2,205	22%	22.8%	17.8%
High (>120% AMHI)	>= $88,201	>= $2,206	40%	44.9%	14.8%

Source: Statistics Canada Census

Table 1.4: Households by Income Category (2021)

Income Category	Annual Household Income 2020	Affordable Shelter Cost	% of Unsubsidized Rental HHs	% of Subsidized Rental HHs
Very Low (up to 20% below Area Median Household Income (AMHI)	<= $14,700	<= $368	2.8%	17.0%
Low (21% – 50% AMHI)	$14,700 - $36,750	$368 - $919	31.8%	53.4%
Moderate (51 – 80% AMHI)	$36,750 - $58,800	$919 - $1,470	28.4%	17.0%
Median (81% - 120% AMHI)	$58,800 - $88,200	$1,470 - $2,205	19.8%	9.3%
High (>120% AMHI)	>= $88,201	>= $2,206	17.3%	3.4%

Source: Statistics Canada Census

Household Suppression

Suppressed Household Formation is related to households that were unable to form typically due to a constrained housing environment, but could include other economic factors such as income insecurity and precarious employment. Households make decisions on housing based on the choices available to them; for example, young people may have difficulty moving out of their parents' homes to form households of their own, while others may choose to merge households with roommates due to lack of available and affordable housing supply.

To estimate suppressed household formation, we used 2006 Census data, the earliest available data for a time when housing supply was less constrained, to determine headship rates by tenure and age group. 2026 headship rates were then applied to population data from the 2021 Census to estimate how many additional households might have formed under more favourable housing conditions. The resulting estimate is that in 2021 there were approximately 600 suppressed households.

Employment

For the three-month moving average ending December 2025, the Muskoka–Kawarthas economic region, which includes the district of Parry Sound, recorded a participation rate of 54.1% and an employment rate of 52.1%, with unemployment at 3.8%.[2] Together, these figures suggest a relatively tight labour market among those engaged in the labour force, but also a comparatively smaller share of the overall population participating in work or active job search. For housing planning, this can mean that affordability pressures are

[2] Statistics Canada table 14-10-0462-02

shaped not only by unemployment, but also by the region's age structure and seasonality, with many households potentially relying on fixed incomes, part-time work, or fluctuating employment.

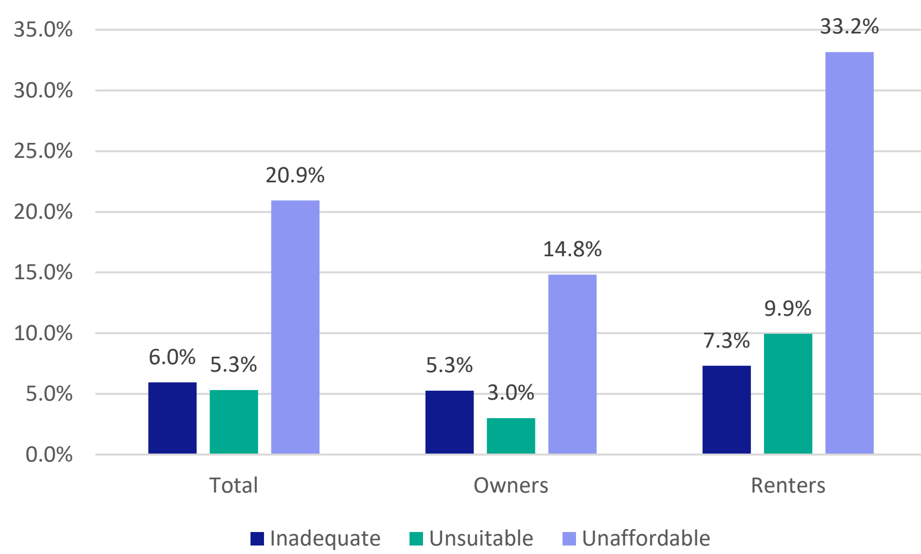
Housing Indicators

This section identifies the portion of households facing barriers to acceptable housing, by analyzing a set of key housing indicators:

- **Affordability:** Affordable dwellings cost less than 30% of total before-tax household income.
- **Suitability:** Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.
- **Adequacy:** Adequate housing is reported by their residents as not requiring any major repairs.
- **Core Housing Need:** A household is in core housing need if its housing falls below at least one of the affordability suitability, or adequacy standards, and the household would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing option that is acceptable (meets all three housing standards).

Affordability is the most common housing challenges among district of Parry Sound households, particularly for renters. Overall, 6.0% of households live in inadequate housing (needing major repairs) and 5.3% in unsuitable (crowded) housing, while 20.9% are in unaffordable housing. Renters experience markedly higher need across all three measures, especially affordability: 33.2% of renter households are in unaffordable housing compared to 14.8% of owner households, and renters are also more likely to be in unsuitable housing (9.9% versus 3.0%) and inadequate housing (7.3% versus 5.3%). This pattern suggests that most households are in acceptable housing on adequacy and suitability, but a substantial share, particularly renters, face cost pressures that can undermine housing stability.

Figure 1.1: Percentage of Total Households in Unacceptable Housing by Housing Indicator (2021)



Source: Statistics Canada Census

The core housing need breakdown is important because it distinguishes between households experiencing housing challenges who may be able to resolve them through the market and those who cannot afford acceptable alternatives locally. For unaffordability, the split is nearly even: 1,725 households have unaffordable shelter costs but are not in core need, suggesting they are more likely to have adequate and suitable options available at an affordable cost, while 1,745 are in core need, meaning they cannot afford acceptable housing in their community. The same logic applies to housing condition and crowding, though the pattern differs. For inadequacy (major repairs), 1,155 households are not in core need compared to 610 in core need, indicating that many households facing repair issues may have feasible alternatives, while a substantial number do not. For unsuitability (crowding), 480 households are not in core need compared to 115 in core need. In practical terms, households not in core need may be able to address issues by moving or changing their housing situation within the existing market, while households in core need face a structural affordability gap that requires targeted affordable and supportive housing solutions.

Table 1.5: Housing Indicators by Tenure (2021)

	Owners Not in Core Need	Owners In Core Need	Renters Not in Core Need	Renters In Core Need	Combined Owners and Renters In Core Need	Combined Owners and Renters Not in Core Need
Unaffordable	1,185	1,165	540	580	1,745	1,725
Unsuitable	300	70	180	45	115	480
Inadequate	930	465	225	145	610	1,155

Source: Statistics Canada Census

Based on the Census data, core housing need appears to have declined between 2016 and 2021 for both owners and renters. Among owners, core housing need fell from 2,000 households (13.7%) in 2016 to 1,550 (9.3%) in 2021, a decrease of 450 households or 4.4 percentage points. Among renters, it declined from 1,300 households (43.1%) to 695 (22.1%), a decrease of 605 households or 21.0 percentage points. Even with this improvement, renters remain far more likely than owners to be in core housing need in 2021, reinforcing that affordability challenges are disproportionately concentrated in the rental market. It is also important to interpret the 2021 results cautiously, as they may have been influenced by temporary COVID-19 income supports and related measures that boosted household incomes or reduced financial strain during the pandemic period, potentially lowering measured core housing need relative to what households experience in more typical conditions.

More recent local data on core housing need is not yet available. However, in 2024, the Office of the Parliamentary Budget Officer (PBO) released national estimates and projections indicating that core housing need across Canada had already increased by 65% compared to 2021 levels[3]. The PBO further projected that this figure would rise to 79% above 2021 levels by 2026, highlighting the growing severity of housing need nationwide and suggesting that similar upward trends may be occurring in communities like the district of Parry Sound.

Table 1.6: Core Housing Need by Tenure (2016 and 2021)

	2016	2021	Change 2006-2021
		#	
Owners	2,000	1,550	-450
Renters	1,300	695	-605
		%	
Owners	13.7%	9.3%	-4.4%
Renters	43.1%	22.1%	-21.0%

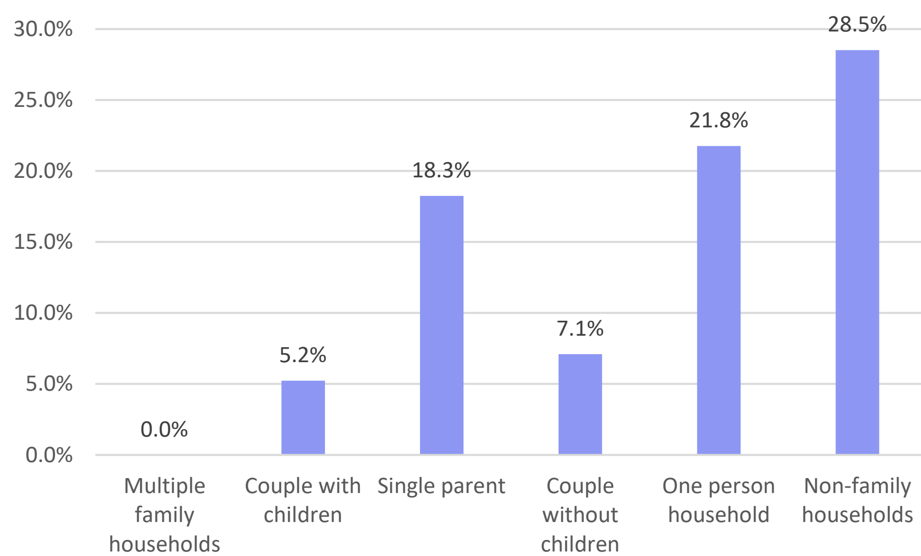
Source: Statistics Canada Census

Core housing need varies significantly by household type. Non-family households have the highest core housing need rate (28.5%), followed by one-person households (21.8%),

[3] Office of the Parliamentary Budget Officer, Federal Spending on Housing Affordability in 2024, https://www.pbo-dpb.ca/en/publications/RP-2425-023-S--federal-spending-housing-affordability-in-2024--depenses-federales-axees-abordabilite-logement-2024

indicating that people living alone or with non-relatives face the greatest affordability pressures. Single-parent households also experience elevated core housing need (18.3%), reflecting the added financial strain of supporting a household on one primary income. In contrast, couples have substantially lower rates, particularly couples with children (5.2%) and couples without children (7.1%), suggesting that dual-income or shared-cost household structures provide a stronger buffer against housing costs. Multiple-family households show 0.0%, although this can reflect small counts rather than an absence of need.

Figure 1.2: Percentage of Households in Core Housing Need by Household Type (2021)



Source: Statistics Canada Census

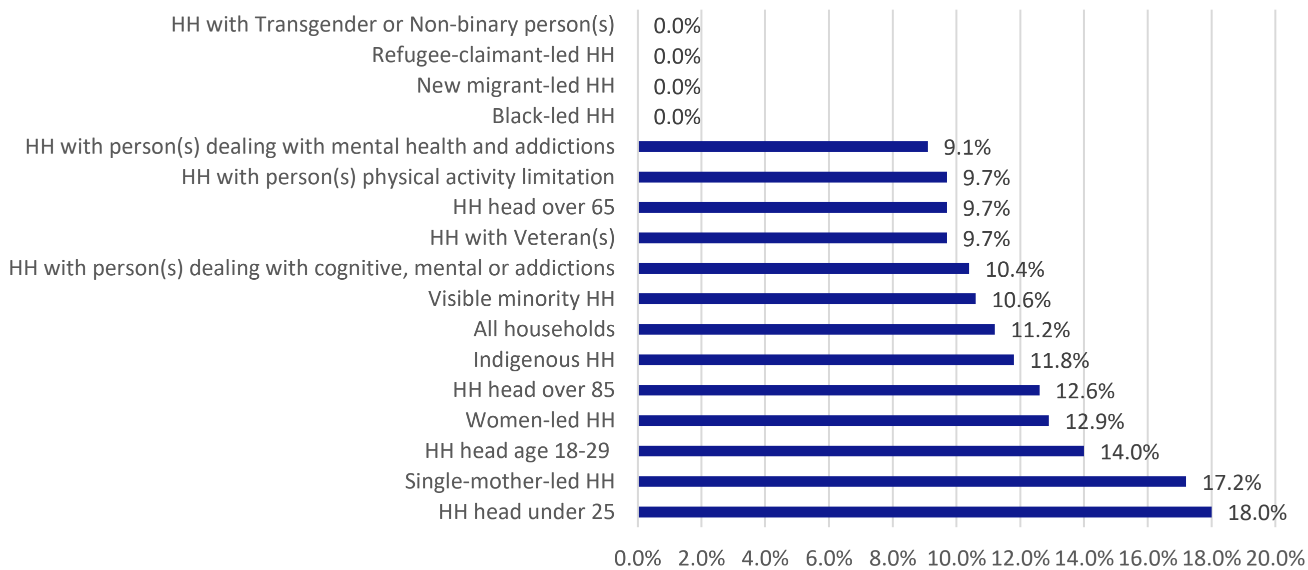
The National Housing Strategy recognizes 13 priority populations that face disproportionately greater housing needs compared to the general population. However, while these groups are identified at the national level, not all may experience heightened housing challenges in the district of Parry Sound. The priority population groups include:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+

- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addiction issues
- Veterans
- People experiencing homelessness.

At the local level, core housing need rates vary across priority population groups, with the highest rates concentrated among younger households and single-mother-led households. Households with a head under 25 have the highest core housing need rate (18.0%), followed by single-mother-led households (17.2%) and households with a head aged 18–29 (14.0%). Several groups are modestly above the all-household average of 11.2%, including women-led households (12.9%), households with a head over 85 (12.6%), and Indigenous households (11.8%). Other priority groups are slightly below the average, including visible minority households (10.6%), households with a member dealing with cognitive, mental health, or addictions-related challenges (10.4%), households with veterans (9.7%), households with a head over 65 (9.7%), households with a member with a physical activity limitation (9.7%), and households with a member dealing with mental health and addictions (9.1%). Categories shown at 0.0% (Black-led, new migrant-led, refugee-claimant-led, and households with transgender or non-binary persons) should be interpreted cautiously, as this can reflect small numbers and suppression rather than an absence of housing need.

Figure 1.3: Core Housing Need by Priority Population Groups in the district Parry Sound (2021)



Source: Statistics Canada Census (HART dataset) 2021)

*HH means household and that at least one member of the household falls into the priority group

Homelessness

Between April 2025 and April 2026, a total of 83 unique households were added to the By-Name List at some point during the year, reflecting both newly identified homelessness and returns to homelessness or active status. Of these, 72 households were newly identified by name as experiencing homelessness on PSDSSAB's By-Name List. A further three households returned to homelessness after being housed, and three households returned after previously being inactive on the list. As of April 2026, there were four active households on the By-Name List, indicating a small active caseload at that point in time, but with notable annual inflow that highlights ongoing housing instability and the importance of maintaining strong prevention and rehousing pathways.

From April 2025 to March 2026, PSDSSAB provided homelessness-related supports to 404 unique households. Some households accessed more than one type of support over the year, so the counts below reflect the number of unique households who received each service type (not mutually exclusive). The largest share of households were supported through prevention-focused services, including 185 households receiving prevention supports and 229 receiving prevention supports with ongoing case management. Smaller numbers received diversion (17) or rapid resolution (43) assistance, and 15 households received food security support. Only four households were recorded as receiving eviction prevention support after an eviction notice was issued, suggesting that most interventions are occurring earlier in the housing instability pathway or are being captured under broader prevention and case management categories.

Community Profile Highlights

A summary of key highlights of the community profile are as follows:

- The district shifted from slight population decline (2011 to 2016) to rapid growth (2016 to 2021), and population is projected to keep rising through 2051, reinforcing the need for a sustained housing delivery pipeline.
- The population is projected to age significantly from 2026 to 2036, with the largest increases among older seniors (75–84 and 85+), increasing demand for smaller, accessible homes and supportive housing options alongside continued workforce and family housing.
- Households are projected to continue growing, reaching 23,308 by 2026 and 25,712 by 2036, which translates to roughly 2,404 additional households over the 2026–2036 planning period.
- Household size and composition are trending smaller: growth from 2011 to 2021 was driven by one- and two-person households, and non-family households are projected to increase by 1,108 between 2026 and 2036.
- Tenure is predominantly owner-occupied (84.2%), with a relatively small rental

market (15.8% combined market and subsidized).

- Income patterns show renters are disproportionately represented in very low and low income categories, and subsidized renters are especially concentrated in these lower-income ranges, pointing to deeper affordability pressures in the rental market.
- Affordability is the most common housing challenge: 20.9% of households face unaffordable shelter costs (33.2% of renters), while smaller shares face major repair needs (6.0%) or overcrowding (5.3%).
- Core housing need differentiates households that may be able to move to acceptable alternatives from those that cannot afford acceptable local options. Core housing need remains disproportionately higher for renters than owners in 2021, and is highest among non-family households, one-person households, and single-parent households. By priority populations, rates are highest for households led by people under 25, single-mother-led households, and adult 25-29-led households.
- Homelessness pressures show up as steady inflow: 83 unique households were added to the By-Name List between April 2025 and April 2026 (72 newly identified), even though only 4 households were active as of April 2026, indicating ongoing housing instability and the need for strong prevention and rehousing pathways.

Current Housing Profile

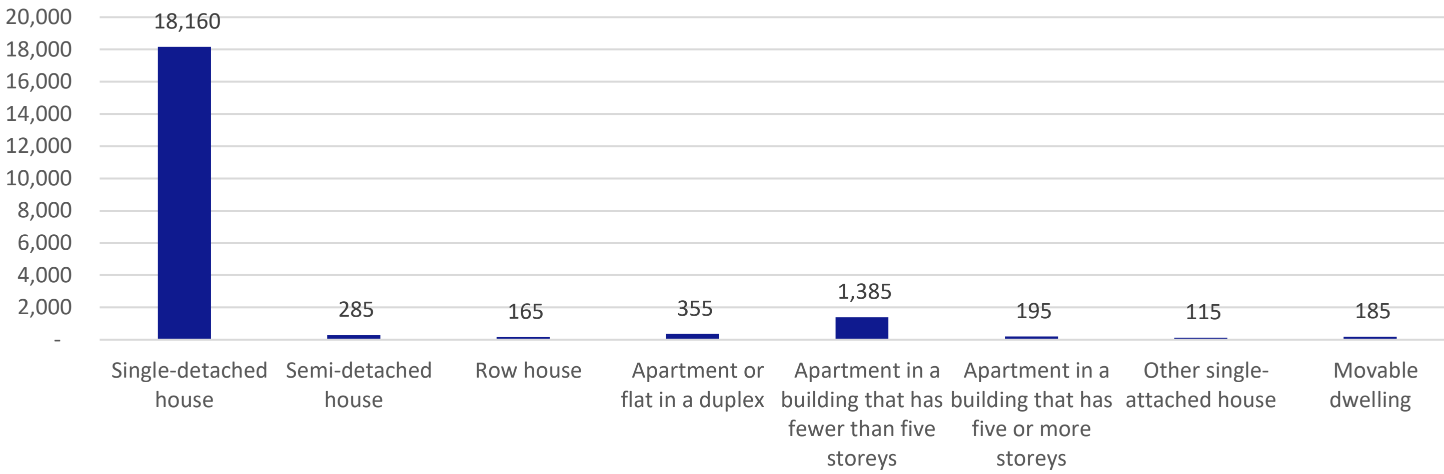
This Current Housing Profile describes the existing housing stock and affordability conditions in the district of Parry Sound to establish a baseline for planning over 2026 to 2036. It summarizes the structure and age of the housing supply. The section then examines how shelter costs and market listings align with local income categories, and outlines non-market, supportive, and transitional housing capacity. Finally, it brings these factors together by summarizing visible demand for assisted housing and current unmet need based on core housing need.

Current Housing Stock

Housing Units by Type

The district's housing stock is dominated by single-detached homes, reflecting a largely low-density built form. Of the 20,845 occupied private dwellings reported in the Census, 18,160 are single-detached houses (about 87%). Apartments make up a much smaller share overall (about 9%), led primarily by apartments in buildings under five storeys (1,385), with fewer units in duplexes (355) and in buildings of five or more storeys (195). Other ground-related forms such as semi-detached (285), row houses (165), and other single-attached houses (115) are limited, and movable dwellings account for 185 units. This mix suggests that expanding housing options will likely require deliberate efforts to add "missing middle" forms such as duplexes, triplexes, fourplexes, row houses, secondary suites, and small apartment buildings as well as modest-density rentals to better match changing household needs and affordability pressures.

Figure 1.4: Housing Type (2021)



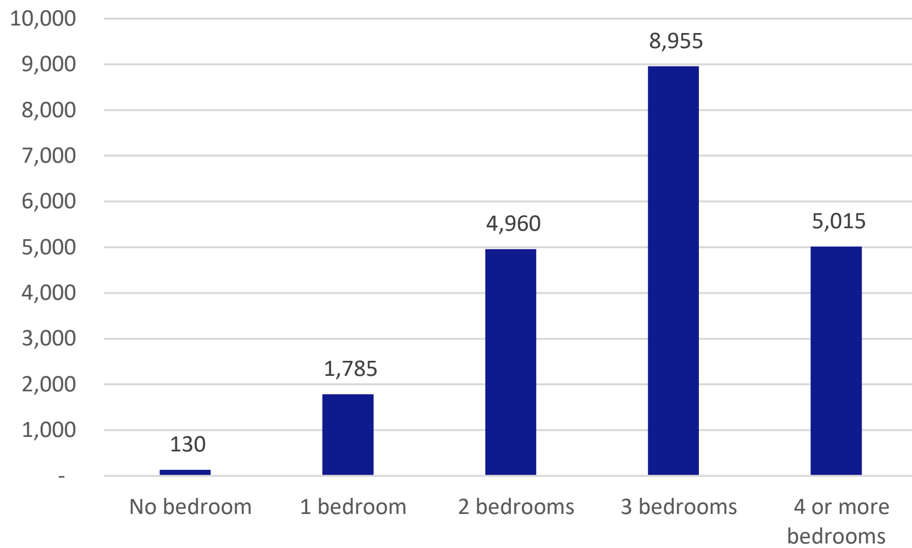
Source: Statistics Canada Census

Note: Numbers may not sum to total due to rounding.

Housing Units by Size

The district's occupied housing stock is weighted toward larger, family-sized units. Of the 20,845 dwellings shown, 3-bedroom homes are the most common (8,955, about 43%), followed by 4+ bedroom homes (5,015, about 24%) and 2-bedroom homes (4,960, about 24%). Smaller units are relatively limited, with 1-bedroom dwellings totaling 1,785 (about 9%) and studio or no-bedroom units at 130 (less than 1%). This distribution suggests that while the area has a strong supply of larger homes, there may be a relative shortage of smaller units that better match the growing share of one- and two-person households and support downsizing and aging in place.

Figure 1.5: Housing Size Breakdown (2021)

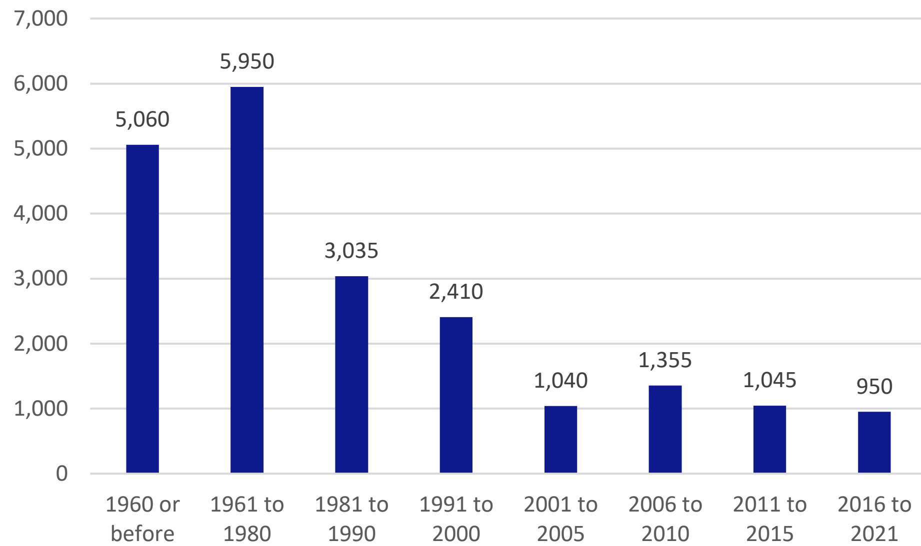


Source: Statistics Canada Census

Housing Units by Date Built

The district's housing stock is relatively older, with more than half of dwelling units built in 1980 or earlier. Of the 20,845 dwellings shown, 5,060 were built in 1960 or before and 5,950 were built between 1961 and 1980. A further 5,445 dwellings were built between 1981 and 2000, while about 4,390 units, or 21.1%, were built from 2001 to 2021, including 950 built between 2016 and 2021 (about 4.6%). This age profile suggests a large share of homes may require ongoing repair and renewal, energy-efficiency upgrades, and accessibility retrofits to support aging in place, and it also highlights that relatively limited recent construction may constrain the supply of newer housing options.

Figure 1.6: Housing Units by Date Built (2021)



Source: Statistics Canada Census

Changes in Availability of Housing Affordable to Various Income Categories

The following table groups owner and renter households by the shelter cost range they fall into, where each range corresponds to what would be affordable at different income levels. In 2021, owner shelter costs were most commonly in the low and moderate ranges (34.1% and 24.0%), with a sizable share also in the very low shelter cost range (19.5%). Smaller shares of owners fell into the higher shelter cost ranges, with 15.0% in the median range and 7.3% in the high range. For renters in 2021, shelter costs were concentrated in the low and moderate ranges (37.4% and 36.6%), with fewer renters in the very low range (14.6%) and relatively few in the higher shelter cost ranges (8.6% in the median range and 2.7% in the high range). The high proportion of rental stock priced below the highest rent bands can reflect an older stock, long-tenured tenants, smaller units, and/or rent control dynamics. Over time, the distribution shifted toward lower shelter cost ranges for both tenures, most notably for renters, where the share in the low range rose from 23.2% in 2006 to 37.4% in 2021 while the share in the median range declined from 18.2% to 8.6%. For owners, the jump in the very low shelter-cost range likely reflects more mortgage-free or low-mortgage households. That can be consistent with population aging (more long-tenured owners), and it can mask affordability pressures for new buyers, because existing owners' costs are not the same as what new purchasers face. The shrinking share of renters in the higher shelter-cost ranges can indicate constrained options. If fewer rentals show up in the median/high shelter-cost ranges (8.6% and 2.7% in 2021), it can mean there is limited availability of newer, larger, or higher-end rentals, and the market is relatively thin, which can amplify competition for the units that do exist.

Table 1.7: Percent of Households with Shelter Costs in Ranges Affordable to Various Income Categories (2006-2021)

Affordable to Households in the Following Income Categories	Owners			Renters		
	2006	2016	2021	2006	2016	2021
Very Low (up to 20% below Area Median Household Income (AMHI)	15.7%	10.6%	19.5%	11.6%	9.7%	14.6%
Low (21% – 50% AMHI)	36.7%	32.6%	34.1%	23.2%	27.8%	37.4%
Moderate (51 – 80% AMHI)	22.0%	26.0%	24.0%	44.5%	42.0%	36.6%
Median (81% - 120% AMHI)	17.0%	20.2%	15.0%	18.2%	17.3%	8.6%
High (>120% AMHI)	8.6%	10.6%	7.3%	2.6%	3.2%	2.7%

Source: Statistics Canada Census (HART Custom Order)

Homeownership

Sale Prices

The average resale house price reached $812,559 in 2024, up 17.4% from $692,288 in 2022[4]. This increase suggests that ownership costs have continued to rise over a short period, which can further reduce access to homeownership for first-time buyers and moderate-income households and place additional pressure on the rental market as more households are priced out of buying.

Affordability

Homeownership affordability is highly constrained at current prices. With a 10% down payment, a household would require an annual income of approximately $194,000 to afford the average resale house price in 2024, based on a 3.94% average five-year mortgage rate, a 25-year amortization, and property taxes estimated at 0.125% per month. This income level falls well into the High Income category, indicating that the average resale home is out of reach for most households unless they can draw on substantial equity from a previous home sale or other wealth.

Rental Housing

Data on rents and vacancy rates is not available through the CMHC Rental Market Survey due to small number of primary rental units in the district.

Comparing two point-in-time scans of rental listings suggests that advertised rents are high, with limited supply and results that can shift quickly due to small numbers of

[4] Data provided by MMAH based on Real Property Solutions House Price Index, 2022 and 2024.

listings. In early 2025 (Realtor.ca, HouseSigma, and Rentals.ca), median asking rents were $1,800 for one-bedrooms (4 listings), $2,400 for two-bedrooms (7 listings), $2,500 for three-bedrooms (3 listings), and $3,100 for four-bedrooms (2 listings). On February 16, 2026 (Kijiji and Facebook Marketplace), one-bedrooms had a median rent of $1,375 (range $550 to $2,000). Two- and three-bedroom listings continued to post high medians of $2,275 for two-bedrooms and $2,425 for three-bedrooms, while only one four-bedroom listing was observed ($1,300). Taken together, these snapshots reinforce that the local rental market appears thin and expensive, especially for family-sized units, and that advertised rent measures should be interpreted cautiously because platform differences and small sample sizes can materially affect reported ranges and averages.

Table 1.8: Rental Listings by Unit Size, Feb. 16, 2026

	Range	Average	Median	Number of listings
Room	$750-$1,200	$913	$840	7
Studio	$1,400-$1,600	1500	1500	2
1 bedroom	$550-$2,000	$1,236	$1,375	17
2 bedroom	$1,100-$2,500	$1,958	$2,275	3
3 bedroom	$600-$2,950	$2,100	$2,425	4
4 bedroom	$1,300	$1,300	$1,300	1

Source: Kijiji and Facebook Marketplace, Feb. 16 ‘26

Table 1.9: Rental Listings by Unit Size, Early 2025

	Range	Average	Median	Number of listings
1 bedroom	$1,710-$1,950	$1,815	$1,800	4
2 bedroom	$2,000-2,880	$2,404	$2,400	7
3 bedroom	$2,000-$3,600	$2,700	$2,500	3
4 bedroom	$2,700-$3,500	$3,100	$3,100	2

Source: PSDSSAB based on Realtor.ca, housesigma.com, and rentals.ca

Affordability

Based on the February 2026 scan of Kijiji and Facebook Marketplace listings, advertised rentals that are affordable at very low incomes were effectively absent. No listings fell within the very low-income affordability threshold (up to $368/month), and most listings clustered in ranges affordable only to low-to-median income households, depending on unit type. Low-income affordability (up to $919/month) was largely limited to rooms and some one-bedroom units (5 room listings, 7 one-bedroom listings, and 1 three-bedroom listing), while moderate-income affordability (up to $1,470/month) covered only a small number of listings across unit types (including 1 room, 1 studio, 3 one-bedrooms, 1 two-bedroom, and 1 four-bedroom). A sizeable share of one-bedroom listings fell into the median-income affordability band ($1,470–$2,205; 7 listings), and the few two- and three-bedroom listings were more often only affordable to high-income households (2 two-bedrooms and 1 three-bedroom at $2,206+). Given the very small number of listings overall and the volatility of online classifieds, these results should be treated as a point-in-time snapshot, but they still suggest that available advertised rentals were generally priced beyond the reach of very low-income households and many low-income renters, especially for larger unit sizes.

Table 1.10: Renter Household Affordability Analysis based on Rental Listings, Feb. 16, 2026

Income Category	Annual HH Income	Affordable Shelter Cost (2020 CAD$)	Room	Studio	1 bed	2 bed	3 bed	4 bed
Very Low Income (20% or under of AMHI)	<= $14,700	<= $368	0	0	0	0	0	0
Low Income (21% to 50% of AMHI)	$14,700 - $36,750	$368 - $919	5	0	7	0	1	0
Moderate Income (51% to 80% of AMHI)	$36,750 - $58,800	$919 - $1,470	1	1	3	1	0	1
Median Income (81% to 120% of AMHI)	$58,800 - $88,200	$1,470 - $2,205	0	1	7	0	1	0
High Income (121% and more of AMHI)	>= $88,201	>= $2,206	0	0	0	2	1	0

Source: Consultant calculations based on Kijiji and Facebook Marketplace Listings, Statistics Canada Census

Non-Market Housing Units

The rent-geared-to-income (RGI) stock in the service area currently totals 314 units, including 79 units mandated for seniors. In addition to the fixed RGI supply, PSDSSAB is supporting households through 17 rent supplements and 2 municipal housing benefits, which help extend affordability options within the private market, but remain limited in scale.

At the same time, PSDSSAB's centralized social housing wait list highlights substantial unmet need, though it reflects visible demand only, representing households who have applied and remained on the list. In total, there are 1,645 wait list entries, split almost evenly between East Parry Sound (815) and West Parry Sound (830). Need is highest among individuals (762 entries), driven largely by East Parry Sound (585), while families account for 690 entries and are concentrated in West Parry Sound (512). Seniors represent 193 entries, also weighted toward West Parry Sound (141). PSDSSAB reports 451 unduplicated households on the list, indicating some applicants appear in more than one category or application stream. Taken together, the mismatch between a relatively small RGI and portable benefit supply and the size of the wait list points to persistent affordability gaps, while also understating total need because some households do not apply or disengage due to wait times and other barriers.

Table 1.11: Social Housing Centralized Wait List, as of March 2026

	East Parry Sound	West Parry Sound	TOTAL
Seniors	52	141	**193**
Families	178	512	**690**
Individuals	585	177	**762**
TOTAL	**815**	**830**	**1,645**
Total Wait List Unduplicated			**451**

Source: PSDSSAB

Another indicator of pressure in the subsidized housing system is the flow of applications versus placements. In 2025, PSDSSAB received 101 new applications (including 10 new Special Priority applications for households who are fleeing domestic violence or abuse), cancelled 27 applications, and housed 19 households (including 5 Special Priority households). From January to March 2026, PSDSSAB received an additional 26 new applications (including 2 Special Priority applications), 19 applications were cancelled, and 4 households were housed (including 1 Special Priority household). Overall, inflow remains higher than the number housed each year, suggesting that the wait list is unlikely to shrink through placements alone. There were a high number of cancellations in 2024 and continued cancellations in 2025 and early 2026, which reinforces that the wait list also reflects churn and barriers that can lead households to disengage before being housed.

Table 1.12: Social Housing Applications and Housed

	New Applications	New Special Priority Applications	Cancelled Applications	Housed	Special Priority Housed
2024	81	5	131	21	2
2025	101	10	27	19	5
Jan. – Mar. 2026	26	2	19	4	1

Source: PSDSSAB

Note: Housed includes Special Priority Housed

Supportive Housing

Existing supportive housing in the district includes a combination of group living and supported independent living delivered through Community Living. In Parry Sound, there are two group homes that house 13 people, and supports are also provided to approximately 50 people living in the community. In the Almaguin Highlands, the system includes three group living residences and three supported independent living (SIL) apartment buildings. Across Almaguin Highlands Community Living (AHCL) owned or provided housing, 19 people are housed, and AHCL serves 29 people through SIL and group living overall, including 10 people who receive SIL supports while living in community accommodations. Together, these figures indicate that supportive housing capacity exists but is relatively limited in scale, and that a meaningful share of support is delivered to people living outside provider-owned housing.

Emergency and Transitional Housing

Transitional housing capacity in the district is very limited. Currently, there are four transitional housing units in South River, one in Powassan, and one in Parry Sound, intended to support people experiencing homelessness, providing a short-term, housing-focused bridge toward stability. PSDSSAB also has a partnership with CMHA Muskoka-Parry Sound where CMHA leases two four-bedroom units for it's Road to Recovery Program.

There is currently no dedicated emergency housing capacity in the district, although in some circumstances individuals are temporarily placed in motels or hotels for a very limited number of nights. Taken together, this suggests that the community has minimal short-term accommodation options, increasing the importance of prevention, diversion, rapid rehousing pathways, and access to permanent affordable housing with appropriate supports.

Current Unmet Need

Based on households in core housing need, current unmet housing need is concentrated among lower-income, smaller households. In total, 2,215 households are estimated to have unmet need, led by one-person households (1,190) and two-person households (710), with comparatively fewer larger households (130 three-person, 105 four-person, and 80 five-plus). By income, more than half of unmet need falls in the low-income range (1,210 households with maximum affordable shelter costs up to $919 per month), and a further 205 households are in the very low-income range (up to $368 per month). Moderate-income households account for 565 households (up to $1,470 per month), while relatively few are in the median income range (225 up to $2,205) and almost none in the high-income range (10). Overall, the pattern indicates that the largest affordability gaps are for people living alone and low-income households, pointing to a need for more deeply affordable small units, along with a smaller but important need for affordable options sized for families.

Table 1.13: Core Housing Need by Income Category and Household Size (2021)

Income Category (Max. affordable	1 person household	2 person household	3 person household	4 person household	5 or more person	Total

shelter cost)					household	
Very Low Income ($368)	180	25	0	0	0	**205**
Low Income ($919)	840	315	30	25	0	**1,210**
Moderate Income ($1,470)	170	250	70	55	20	**565**
Median Income ($2,205)	0	120	30	25	50	**225**
High Income (>$2,205)	0	0	0	0	10	**10**
Total	**1,190**	**710**	**130**	**105**	**80**	**2,215**

Source: Statistics Canada Census (HART Custom Order)

Core housing need affects both owners and renters. In 2021, owners accounted for the larger share of households in core need by number (1,540 owner households versus 695 renter households, for a total of 2,235). Low-income households (up to $919 per month) account for the largest share in both tenures (750 owners and 470 renters), and renter core need is heavily concentrated in the very low and low-income categories (90 very low-income renters and 470 low-income renters, out of 695 total renters in core need). At higher income bands, core need becomes increasingly dominated by owners, with 455 moderate-income owners versus 115 renters, and 210 median-income owners versus 20 renters. Overall, the pattern highlights that the deepest affordability gaps sit in the very low and low-income ranges, alongside a sizeable number of owners who remain in core need.

Table 1.14: Core Housing Need by Income Category and Tenure (2021)

Income Category (Max. affordable shelter cost)	Owner households	Renter households	Total
Very Low Income ($368)	125	90	215
Low Income ($919)	750	470	1220
Moderate Income ($1,470)	455	115	570
Median Income ($2,205)	210	20	230
High Income (>$2,205)	0	0	0
Total	**1,540**	**695**	**2,235**

Source: Statistics Canada Census (HART Custom Order)

Current Housing Highlights

Highlights of the current housing profile are as follows:

- The housing stock is predominantly low-density: 87% of occupied dwellings are single-detached, while apartments represent about 9% (mostly in buildings under five storeys), indicating limited “missing middle” and modest-density rental forms.
- The unit mix skews toward larger homes: 3-bedroom dwellings are the most common (about 43%), with another 24% at 4+ bedrooms, while smaller units are limited (about 9% one-bedroom and less than 1% no-bedroom), suggesting a mismatch with growing one- and two-person household demand and downsizing needs.
- The stock is relatively older: about 53% of homes were built in 1980 or earlier and only about 5% were built between 2016 and 2021, pointing to ongoing needs for repair, renewal, energy retrofits, and accessibility upgrades, and relatively constrained additions of newer supply.
- Shelter cost ranges show renters are primarily in lower-cost bands, but this reflects rent levels rather than affordability for typical renter incomes: in 2021, 37.4% of renters were spending in the low shelter-cost range and 36.6% in the moderate range, while the share in the median range was 8.6%, suggesting relatively limited availability of higher-rent newer or larger rental options.
- Among owners, the rise in the very low shelter-cost range by 2021 (19.5%) likely reflects more mortgage-free or low-mortgage households, which can mask affordability pressures for new buyers entering the market.
- Market rental data are limited: CMHC rent and vacancy statistics are unavailable due to the small primary rental universe, so the analysis relies on a point-in-time scan of online listings. The February 16, 2026 rental scan suggests a thin market and wide price variation, with one-bedrooms most common (17 listings; median $1,375) and very few two- and three-bedroom options (3 and 4 listings, respectively), making results sensitive to small counts and outliers.
- Rental listing affordability is weak for lower-income households: no listings were affordable to very low-income thresholds, and low-income affordability was largely

limited to some rooms and some one-bedroom units, with larger units more often only affordable at high-income thresholds.

- Deeply affordable non-market supply is limited: PSDDSAB administers funding for 314 RGI units (79 mandated for seniors), plus 17 rent supplements and 2 municipal housing benefits, indicating limited scale of portable supports relative to need.
- Visible demand for assisted housing is substantial: 448 unduplicated households, with the largest pressure in the individual and family streams; application inflow exceeded placements in both 2024 and 2025, and cancellations indicate churn and barriers that can lead households to disengage.
- Supportive housing exists but at modest scale, delivered through Community Living via a mix of group living and supported independent living, with many people supported in community accommodations rather than provider-owned housing.
- Emergency and transitional capacity is minimal: four transitional units in South River, one in Powassan and one in Parry Sound and no dedicated emergency shelter capacity, with occasional short-term motel or hotel placements.
- Current unmet need is concentrated among low-income, smaller households: 2,215 households in core housing need by household size and income, driven by one-person (1,190) and two-person households (710), and by low-income thresholds (1,210 households who can afford up to $919/month).
- Core housing need spans both tenures: 1,540 owners and 695 renters are in core need, with renter core need heavily concentrated in very low and low-income bands, while owner core need extends further into moderate and median income bands.

Future Housing Needs

As the district of Parry Sound continues to grow, ensuring that housing supply aligns with demographic shifts, affordability challenges, and evolving household needs will be critical. The following section quantifies the future housing needs.

Population-Based Indicators of Housing Units Required

Future Need to Meet Anticipated Changes

Projected household growth indicates a need for a sustained increase in housing supply over the 2026 to 2036 planning period. Total households are projected to rise from 23,308 in 2026 to 25,712 in 2036, an increase of 2,403 households. In practical terms, this represents the baseline level of additional dwelling units communities within the district of Parry Sound will need to accommodate household formation over the decade, before accounting for factors such as replacement of aging stock, seasonal or non-primary demand, or efforts to reduce existing affordability gaps and core housing need.

Table 1.15: Household Projections (2026-2036)

Year	Households / Dwellings
2026	23,308
2036	25,712
Change 2026-2036 (#)	2,403

Source: Vink Consulting projections based on Ontario Ministry of Finance projections (Summer 2025).

Projected Dwelling Types

Projected household growth is expected to translate primarily into continued demand for single-detached housing, alongside meaningful growth in apartments. Between 2026 and 2036, the demand for single-detached dwellings is projected to increase from 18,455 to 20,249, accounting for 1,794 of the 2,403 additional dwellings (about three-quarters of growth). Demand for apartments is projected to rise by 546 units (about one-quarter of growth). Demand for semi-detached units and townhouses are projected to increase only modestly (28 units each), and movable dwellings by 7 units. Overall, these projections suggest that without deliberate policy and development action, most demand for new supply is likely to continue in low-density forms, reinforcing the importance of enabling and encouraging a broader range of "missing middle" and rental housing types if communities across the service area aim to better match changing household needs and improve affordability.

Table 1.16: Projected Dwelling Type Preferences (2026-2036)

	Singles	Semis	Townhouses	Apartments	Movable Dwellings	Total
2026	18,455	300	144	4,264	145	23,308
2036	20,249	328	172	4,810	152	25,712
Change 2026-2036 (#)	1,794	28	28	546	7	2,403

Source: Vink Consulting projections based on Ontario Ministry of Finance projections for 2026-2036

Number of Bedrooms

Two sets of projections were prepared for future bedroom requirements, one based on current housing choices, and one based on household composition. The two projection approaches point to very different implications for the future unit mix. The "preferences" projection, based on existing dwelling choices, suggests that most incremental demand continues to be for larger units: from 2026 to 2036 the biggest increase is in three-bedroom homes (+1,002), followed by two-bedroom (+607) and four-plus-bedroom units

(+526), with comparatively modest growth in one-bedroom units (+268). This trajectory would reinforce the existing stock profile, where larger, ground-oriented housing dominates.

In contrast, the “needs” projection, which uses HART’s approach to apply the National Occupancy Standard (a common Canadian benchmark for how many bedrooms a household needs) to projected household composition) indicates that most net growth in required units is in one-bedroom homes. Under this approach, one-bedroom need increases by 2,310 units between 2026 and 2036, while two-bedroom need rises only slightly (+191), three-bedroom need declines (-100), and four-plus-bedroom need is essentially flat (+2). Taken together, this divergence suggests a potential structural mismatch: the market’s revealed preferences and historical building patterns may continue to produce larger units, while demographic-driven needs increasingly point toward smaller units, consistent with aging and continued growth in one- and two-person households. For planning, this supports prioritizing a stronger pipeline of smaller, accessible units (particularly one-bedrooms) while still maintaining some family-sized supply, and it underscores the importance of enabling “missing middle” and purpose-built rental forms that can deliver smaller units at scale.

Table 1.17: Projected Bedroom Count Preferences (2026-2036)

Year	One-Bedroom	Two-Bedroom	Three-Bedroom	Four +-Bedroom	Total
2026	2,168	5,575	10,003	5,562	23,308
2036	2,436	6,183	11,006	6,088	25,712
Change 2026-2036 (#)	268	607	1,002	526	2,403

Note: Numbers may not sum to totals due to Statistics Canada’s Rounding and Suppression

Source: Vink Consulting projections based on Ministry of Finance Population Projections

Table 1.18: Projected Bedroom Count Needs Based on Household Compositions (2026-2036)

Year	One-Bedroom	Two-Bedroom	Three-Bedroom	Four +-Bedroom	Total
2026	18,066	3,959	1,217	66	23,308
2036	20,376	4,150	1,117	68	25,712
Change 2026-2036 (#)	2,310	191	-100	2	2,403

Source: Vink Consulting projections using HART Methodology and based on Ministry of Finance Population Projections

Dwelling Units by Tenure

Projected dwelling units by tenure suggest that most household growth from 2026 to 2036 would be absorbed through homeownership rather than rental. Owner-occupied units are projected to increase by 1,979 units, while rental units increase by 425 units. In other words, about four-fifths of net new dwellings over the decade (roughly 82%) are projected to be ownership units, with the remaining share (about 18%) as rentals. This trajectory would largely maintain today's high ownership share and relatively small rental market, implying that without targeted action to expand purpose-built rental and assisted housing, rental availability and choice may remain constrained even as total households continue to grow.

Table 1.19: Projected Dwelling Units by Tenure Household Projections, (2026-2036)

Year	Ownership	Rental	Total
2026	18,768	4,540	23,308
2036	20,747	4,965	25,712
Change 2026-2036 (#)	1,979	425	2,403

Source: Vink Consulting projections

Dwelling Units by Household Size and Income Category

Between 2026 and 2036, housing need in the district is projected to grow by 2,403 households, with important differences by household size and income. Growth is concentrated overwhelmingly among smaller households, with one-person households accounting for 1,231 of the additional units (51% of growth) and two-person households accounting for 1,130 units (47%). In contrast, projected growth is limited among three-person households (110 units, 5%) and households with five or more persons (37 units, 2%), while four-person households show a small net decline (-105), reflecting shifting household composition over time rather than a lack of need for family-sized housing.

From an income perspective, projected growth is spread across all income groups but is highest among higher-income households. Households at 121% or more of AMHI are projected to add 983 households (40.9% of growth), followed by moderate-income households at 51% to 80% of AMHI (680 households, 28.3%) and low-income households at 21% to 50% of AMHI (478 households, 19.9%). Median-income households (81% to 120% of AMHI) account for a smaller share of growth (192 households, 8.0%), and growth among very low-income households (20% or under AMHI) is more modest (71 households, 2.9%). Overall, the pattern of strong growth among one- and two-person households, combined with meaningful growth among low- and moderate-income groups, highlights the importance of expanding the supply of smaller, more attainable units across both rental and ownership forms, and of using the tools available to PSDSSAB and its partners to improve access for households with the lowest incomes. This may include advancing non-market housing, scaling portable housing benefits and rent supplements, and where feasible, negotiating affordability commitments through funding agreements, land disposition, partnerships, and planning tools.

Table 1.20: Projected Growth in Housing Units by Household Size and Income (2026-2036)

Income Category	1 person	2 persons	3 persons	4 persons	5 or more persons	Total	Percent
Income 20% or under of AMHI	117	-46	-	-	-	71	2.9%
Income 21% to 50% of AMHI	493	34	-36	-29	15	478	19.9%
Income 51% to 80% of AMHI	458	267	13	-58	-	680	28.3%
Income 81% to 120% of AMHI	137	191	39	-95	-80	192	8.0%
Income 121% or over of AMHI	27	684	94	77	102	983	40.9%
Total	1,231	1,130	110	-105	37	2,403	100.0%
Percent	51%	47%	5%	-4%	2%	100%	

Source: Vink Consulting projections

Anticipated Housing Needs of Specific Population Groups

Housing Units Needed for Seniors and Families

Projections indicate that growth in housing need from 2026 to 2036 will be driven more by seniors than by families, although both groups increase. Family households (including couples with and without children and single parents with children) are projected to rise by 1,108 households. Over the same period, senior households are projected to grow by

1,866 households. This reinforces the need to expand age-friendly housing options such as smaller, accessible units, supportive housing, and homes designed for aging in place, while still ensuring there is sufficient supply of family-suitable housing, including appropriately sized rental and ownership options.

Table 1.21: Projected Growth in Housing Units for Seniors and Families (2026-2036)

	Family Households	Senior Households
2026	15,610	10,542
2036	16,718	12,408
Change 2026-2036 (#)	1,108	1,866

Housing Units Needed for Indigenous People

Housing need among Indigenous households is projected to increase steadily over the 2026-2036 planning period. The 2021 Census identified 1,785 Indigenous households in the district of Parry Sound, and applying growth patterns consistent with Statistics Canada's Indigenous population projections suggests this rises to an estimated 1,978 Indigenous households by 2026. By 2036, the number of Indigenous households is projected to reach 2,403, representing an increase of 425 households over the decade. This growth underscores the importance of planning for an expanded supply of culturally appropriate and affordable housing options for Indigenous households, developed in partnership with Indigenous communities and organizations, and supported by pathways to both on- and off-reserve housing solutions where relevant.

Housing Units Needed for Adults with Disabilities

People with disabilities' housing needs vary widely depending on the severity and type of disability, as well as the individual's preferences. For the purposes of this report, we have grouped the housing needs for people with disabilities into four categories: accessible housing for people with mobility disabilities, housing with supports for people with serious mental illness or addiction, housing with supports for people with intellectual disabilities, and housing with supports for seniors. It should be noted that these needs are not mutually exclusive, for example, some people with mobility issues may also have an intellectual disability and require both accessible housing and housing with supports.

There are few, if any studies, that have analyzed the determinants of demand for accessible housing. In this report, we follow the lead of some studies that construct projections based on the number of households where a member of the household has a disability, and particularly a long-term mobility disability.

Some studies have identified a strong association between requiring support with everyday activities and the need for home accessibility features among people with mobility disabilities. As such, our projections are based on the number of households where a member of the household has a mobility disability and requires support with everyday activities.

Indicators have been developed based on estimated gaps and prevalence rates for each of these three categories of need, primarily at the national level:

- The Canadian Disability Survey reported that 6.2% of people 15 and over have mobility disabilities and require support with everyday activities[5].
- The Wellesley Institute estimates the prevalence of need for housing with support for persons with severe mental illness or addiction to be between 0.4% and 1.0% of people 15 and over[6].
- The Canadian Association for Community Living estimates that between 100,000 and 120,000 adults with intellectual disabilities across Canada face a housing and supports gap[7].

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[5] Statistics Canada, Canadian Survey on Disability, 2012, accessed at: https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2016005-eng.htm
[6] Sutter, Greg. Supportive Housing in Ontario: Estimating the Need accessed at: https://www.wellesleyinstitute.com/wp-content/uploads/2017/01/Supoortive-Housing-Estimating-the-Need.pdf
[7] Canadian Association of Community Living as reported in Meeting Canada's Obligations to Affordable Housing and Supports for People with Disabilities to Live Independently in the community: Under Articles 19 and 28, Convention on the Rights of Persons with Disabilities And under Articles 2 and 11, International Covenant on Economic, Social and Cultural Rights accessed at: https://www.ohchr.org/Documents/Issues/Housing/Disabilities/CivilSociety/Canada-ARCHDisabilityLawCenter.pdf

- Data from Statistics Canada's 2007 General Social Survey showed that about 7% of seniors live in supportive housing[8].

Based on these national estimated gaps and prevalence rates, current estimates of need and future projections are as follows:

Table 1.22: Housing Units Needed for Adults with Disabilities (2026-2036)

	2026	2036	2026-2036
Accessible housing for people with mobility disabilities	2,857	3,127	269
Housing with supports for people with serious mental illness or addiction	184-460	215-538	31-78
Housing with supports for people with intellectual disabilities	136-163	159-190	23-28
Housing with supports for seniors	968	1,188	220

Source: Vink Consulting projections

Housing Units Needed for People Experiencing Chronic Homelessness[9]

Local homelessness system data indicate an ongoing need for housing options for people experiencing homelessness, even though available information does not allow PSDSSAB to reliably quantify how many households require housing with supports. Between April 2025 and April 2026, 83 unique households were added to the By-Name List at some point during the year, including 72 newly identified households, as well as households returning to homelessness after being housed and returning from inactive status. While only four households were active on the By-Name List as of April 2026, the annual inflow suggests continuing episodes of homelessness and housing instability that will require sustained housing access and rehousing capacity. In addition, from April 2025 to March 2026, PSDSSAB provided homelessness-related supports to 404 unique households, with

[8] https://www.canada.ca/en/employment-social-development/corporate/seniors-forum-federal-provincial-territorial/report-seniors-housing-needs.html

[9] Refers to individuals who are currently experiencing homelessness and who have been homeless for six months over the past year.

the majority receiving prevention services and prevention with ongoing case management. Together, these figures reinforce that homelessness is an active pressure in the community and that expanding pathways to permanent housing, including options that can accommodate varying levels of support need, remains an important part of the housing response.

Highlights of Future Housing Needs

Future housing needs in the district are shaped by continued household growth, population aging, and a shift toward smaller households, with implications for the type, size, tenure, and affordability of new supply required over 2026–2036.

- Households are projected to increase from 23,308 in 2026 to 25,712 in 2036, requiring about 2,403 net new dwellings to accommodate household formation (before accounting for replacement or existing affordability gaps).
- Demand is projected to remain dominated by single-detached homes (+1,794 units), with apartments also growing meaningfully (+546 units); projected increases in semis and townhouses are modest (+28 units each), suggesting that without policy action, growth will continue largely in low-density forms.
- Projections based on current housing choices imply growth mainly in larger units (largest increase in three-bedrooms, +1,002), while projections based on household composition and bedroom requirements indicate most net growth in one-bedroom needs (+2,310), pointing to a potential mismatch between what the market tends to deliver and what demographics suggest is required.
- Based on current patterns, about four-fifths of net new units are projected to be ownership (+1,979 units, roughly 82%), with rentals growing by 425 units (about 18%), implying continued constraints in the rental market unless purpose-built rental supply expands.
- Growth is concentrated in one- and two-person households (1,231 and 1,130 units respectively, together about 98% of projected growth), with limited growth in larger

households and a small net decline in four-person households (-105).

- Projected growth is highest among households at 121%+ of AMHI (983 units, 40.9%), but there is also meaningful growth among low- and moderate-income households (478 units at 21%–50% AMHI and 680 units at 51%–80% AMHI), reinforcing the need for attainable housing options and targeted affordability measures.
- Senior households are projected to grow by 1,866 units, exceeding growth among family households (+1,108), supporting a stronger emphasis on age-friendly, accessible, and support-ready housing alongside continued family-suitable supply.
- Indigenous households are projected to increase by 425 households, underscoring the need to plan for expanded, culturally appropriate, affordable housing in partnership with Indigenous communities and organizations.
- Projected needs include additional accessible housing for mobility disabilities (+269 units), increased need for supportive housing for seniors (+220 units), and growth in needs for supportive housing for people with serious mental illness or addictions (+31 to +78 units) and for people with intellectual disabilities (+23 to +28 units), indicating the importance of integrating accessibility and support models into new supply planning.
- Homelessness pressures reinforce the need for permanent housing options: 83 unique households were added to the By-Name List in 2025–2026 and 404 households received homelessness-related supports between April 2025 and March 2026, indicating ongoing demand for housing pathways even where support needs cannot be fully quantified.

Conclusion

The evidence in this Housing Needs Assessment points to a district that is growing and aging, with housing demand increasingly driven by smaller households, but with a housing supply that remains dominated by larger, ground-oriented homes. Population and household growth through 2036 means communities throughout the district will need a sustained pipeline of new housing, not just one-time projects, and that pipeline will need to deliver a broader mix of housing forms and unit sizes than the existing stock provides.

Affordability is the central challenge shaping both current need and future risk. A substantial share of households face unaffordable shelter costs, with renters disproportionately affected, and the 2021 decline in measured core housing need should be interpreted cautiously given the potential influence of temporary COVID-era income supports and the absence of more recent local core housing need data. At the same time, current market signals indicate that both ownership and rental options are priced beyond the reach of many households, particularly very low- and low-income households, reinforcing the importance of non-market supply and portable benefits as part of the overall affordability response.

The assessment also highlights clear system gaps. Deeply affordable supply is limited relative to visible demand (including wait list pressure), supportive housing exists but at modest scale, and the district has minimal short-term accommodation options (no dedicated emergency capacity and only six transitional units). Homelessness system data shows ongoing inflow over the year even when the active By-Name List count is low at a point in time, underscoring the need for reliable pathways to permanent housing and stronger prevention and stabilization supports.

Finally, projections suggest that without deliberate action, the district's housing trajectory may not align with emerging needs. Growth among seniors, continued growth in non-family households, and projected accessibility and support-related needs point toward a stronger requirement for smaller, accessible, and support-ready housing options, while current patterns and “preference-based” projections risk reinforcing a predominantly single-detached supply. This implies that implementation of the Housing and Homelessness Plan will need to pair supply growth with intentional tools and partnerships to (1) increase rental and “missing middle” options such as row houses and small apartment buildings, (2) expand and renew non-market and portable affordability supports, (3) protect and retrofit aging stock, and (4) continue to enhance the housing-to-homelessness prevention and rehousing continuum across the district’s diverse communities.

District of Parry Sound
Social Services
Administration Board

REPORT TO THE BOARD OF DIRECTORS

DATE PREPARED: July 15, 2026	**PROGRAM: Administration**
MEETING DATE: August 13, 2026	**REPORT NO: 9.2**
PREPARED BY: JJ Blower, Communications and Administration Officer	**PRESENTED BY: JJ Blower, Communications and Administration Officer**
SUBJECT: Lame Duck Period	

Background:

DSSAB Governance and Accountability Guideline #9 provides authority for a DSSAB to delegate its powers and duties under the Guideline, subject to the restrictions established within the Guideline.

The Guideline also establishes restrictions on the acts of a Board during a lame duck period. A Board may be considered to be in a lame duck position at two distinct points in the election cycle:

1. As of nomination day, August 21, 2026, if less than 75% of the Board's members are confirmed to run in the next election, the Board is considered to be in a lame duck period.

2. As of election day, October 26, 2026, if less than 75% of the Board's members are elected, the Board is considered to be in a lame duck period.

Where a Board is in a lame duck period, restrictions apply to the Board's authority to act on certain matters unless authority has been appropriately delegated or the matter otherwise falls within an allowable exception.

Analysis:

To ensure continuity of operations and avoid delays in time-sensitive administrative matters, staff recommend that the Board delegate limited authority to the CAO in accordance with Guideline #9.

The restrictions applicable during a lame duck period include:

- appointment or removal from office of any member of the Board;
- hiring or dismissal of any employee of the Board;
- disposition of any real or personal property of the DSSAB that had a value exceeding $50,000 when acquired, unless the disposition was included in the most recent budget adopted before nomination day; and
- making any expenditure or incurring any other liability exceeding $50,000, unless included in the most recent budget adopted before nomination day, excluding normal day-to-day business expenditures such as Ontario Works.

Delegating authority to the CAO for matters permitted under the Guideline will help maintain operational stability during either lame duck timeline while ensuring compliance with the applicable governance framework.

Financial/Operational Impact

Delegation of authority itself does not create a new financial obligation but provides an administrative mechanism to manage eligible matters during a lame duck period.

Conclusion

Approving the proposed resolution will allow the Board to remain compliant with governance requirements while supporting operational continuity during the 2026 municipal election period.

Proposed Resolution:
WHEREAS the DSSAB Governance and Accountability Guideline #9 provides authority to the DSSAB to delegate its powers and duties under this or any other Guideline to a person or body, subject to the restrictions set out in Guideline #9;

AND WHEREAS the DSSAB Governance and Accountability Guideline #9 establishes the restricted acts of the Board after nomination day;

NOW THEREFORE be it resolved:

THAT the Board hereby delegates its authority to the CAO to deal with the restrictions established in DSSAB Governance and Accountability Guideline #9 as outlined below:

Restrictions:

- appointment or removal from office of any member of the Board;
- hiring or dismissal of any employee of the Board;
- disposition of any real or personal property of the DSSAB which had a value exceeding $50,000 when it was acquired by the DSSAB, unless the disposition was included in the most recent budget adopted by the DSSAB before nomination day;
- making any expenditures or incurring any other liability which exceeds $50,000, unless the liability was included in the most recent budget adopted by the DSSAB before nomination day, excluding normal day-to-day business expenditures, e.g. Ontario Works.

Nipissing Parry Sound Overdose Incident Report

This report will be updated and sent weekly, every Monday, to inform community organizations and first responders of overdoses and/or negative drug reactions within our community.

	Overdoses or Negative Reactions Reported	Deaths Reported	Date	Number of Times 911 Called	Location	Substances Involved
Week 11: July 27th to August 2nd, 2026	0	0	N/A	N/A	N/A	N/A
Week 10: July 20th to July 26th, 2026	2	0	July 24th, 2026 July 26th, 2026	2	Magnetawan First Nation Parry Sound	Alcohol Fentanyl Marijuana/Cannabis
Week 9: July 13th to July 19th, 2026	3	0	July 13th, 2026 (2) July 14th, 2026	1	North Bay Parry Sound (2)	Fentanyl Polypharmacy (2)
Week 8: July 6th to July 12th, 2026	5	0	July 7th, 2026 July 9th, 2026 (2) July 10th, 2026 July 11th, 2026	3	North Bay (2) Parry Sound Seguin The Archipelago	Alcohol Benzodiazepines Cocaine Crack Don't Know (2) Non-Opioid Pharmaceutical Prescription Opioids (2) Unknown Opioid

Week 7: June 29th to July 5th, 2026	17	1	June 29th, 2026 (2) June 30th, 2026 (4) July 1st, 2026 July 2nd, 2026 (3) July 3rd, 2026 (5) July 4th, 2026 July 5th, 2026	17	North Bay (13) Parry Sound (4)	Alcohol Cocaine (2) Crack (2) Fentanyl (7) Marijuana/Cannabis (2) Non-Opioid Pharmaceutical Unknown Opioid (7)
Week 6: June 22nd to June 28th, 2026	9	1	June 18th, 2026 June 22nd, 2026 June 23rd, 2026 June 24th, 2026 (2) June 25th, 2026 June 26th, 2026 June 27th, 2026 (2)	9	North Bay (4) Parry Sound (2) Mattawa Burk's Falls West Nipissing	Alcohol Cocaine Crack Don't Know (2) Fentanyl (2) Heroin (2) Prescription Opioids Unknown Opioid
Week 5: June 15th to June 21st, 2026	4	1	June 15th, 2026 June 18th, 2026 June 19th, 2026 June 20th, 2026	4	North Bay (4)	Fentanyl Unknown Opioid (3)
Week 4: June 8th to June 14th, 2026	2	0	June 8th, 2026 June 13th, 2026	2	Parry Sound Powassan	Alcohol Don't Know Polypharmacy
Week 3: June 1st to June 7th, 2026	10	0	June 1st, 2026 (5) June 2nd, 2026 (2) June 5th, 2026 June 6th, 2026 (2)	9	North Bay (8) Parry Sound West Nipissing	Fentanyl (2) Non-Opioid Pharmaceutical Unknown Opioid (7)
	5	0		4		Fentanyl (4)

Week 2: May 25th to May 31st, 2026			May 18th, 2026 May 27th, 2026 (2) May 28th, 2026 May 29th, 2026		North Bay (3) Nipissing First Nation Unknown	Unknown Opioid
Week 1: May 18th to May 24th, 2026	6	0	May 18th, 2026 May 19th, 2026 May 20th, 2026 (2) May 21st, 2026 May 22nd, 2026	6	North Bay (3) Parry Sound (2) Nipissing First Nation	Fentanyl (2) Non-Opioid Pharmaceutical Polypharmacy Unknown Opioid (2)
Week 52: May 11th to May 17th, 2026	5	0	May 11th, 2026 (2) May 12th, 2026 May 15th, 2026 (2)	5	Burks Falls North Bay (2) Parry Sound (2)	Cocaine Fentanyl Polypharmacy (2) Prescription Opioids Unknown Opioid
Week 51: May 4th to May 10th, 2026	7	1	April 30th, 2026 May 4th, 2026 May 5th, 2026 May 7th, 2026 May 8th, 2026 May 9th, 2026 May 10th, 2026	5	North Bay (6) Perry	Crystal Meth Fentanyl (4) Polypharmacy Unknown Opioid (2)
Week 50: April 27th to May 3rd, 2026	12	0	April 26th, 2026 (2) April 27th, 2026 April 29th, 2026 (2) April 30th, 2026 (4) May 1st, 2026 (3)	12	Nipissing First Nation North Bay (7) Parry Sound (2) West Nipissing (2)	Benzodiazepines Fentanyl (5) Prescription Opioid Unknown Opioid (6)
	9	0	April 16th, 2026 April 20th, 2026 (4) April 21st, 2026	7	North Bay (7) Parry Sound (2)	Crack Fentanyl (4)

Week 49: April 20th to April 26th, 2026			April 23rd, 2026 (2) April 26th, 2026			Unknown Opioid (4)
Week 48: April 13th to April 19th, 2026	7	0	April 12th, 2026 April 13th, 2026 (2) April 15th, 2026 (3) April 17th, 2026	6	Magnetawan First Nation Nipissing First Nation (2) North Bay (2) Parry Sound (2)	Alcohol Cocaine (2) Crack Fentanyl (3) Polypharmacy Prescription Opioids Unknown Opioid
Week 47: April 6th to April 12th, 2026	8	1	April 6th, 2026 (2) April 7th, 2026 (3) April 8th, 2026 April 9th, 2026 April 11th, 2026	7	Nipissing First Nation North Bay (6) West Nipissing	Fentanyl (3) Unknown Opioid (5)
Week 46: March 30th to April 5th, 2026	13	3	March 30th, 2026 April 1st, 2026 (5) April 2nd, 2026 (3) April 3rd, 2026 (2) April 4th, 2026 (2)	13	Nipissing First Nation (4) North Bay (9)	Fentanyl (4) Unknown Opioid (9)
Week 45: March 23rd to March 29th, 2026	0	0	N/A	N/A	N/A	N/A
Week 44: March 16th to March 22nd, 2026	8	0	March 3rd, 2026 March 4th, 2026 March 7th, 2026	6	North Bay (2) Parry Sound (2) On Reserve (Name Supressed)	Alcohol Cocaine (3) Crack (2) Fentanyl

			March 8th, 2026 March 16th, 2026 (4)		Parry Sound, Uno, Centre Part Powassan Seguin	Non-Opioid Pharmaceutical (2) Prescription Opioids
Week 43: March 9th to March 15th, 2026	0	0	N/A	N/A	N/A	N/A
Week 42: March 2nd to March 8th, 2026	1	0	March 3rd, 2026	1	Parry Sound	Fentanyl
Week 41: February 23rd to March 1st, 2026	0	0	N/A	N/A	N/A	N/A
Week 40: February 16th to February 22nd, 2026	3	0	February 17th, 2026 February 19th, 2026 February 22nd, 2026	2	North Bay On Reserve (Name Supressed) Parry Sound	Crack Fentanyl (2) Non-Opioid Pharmaceutical
Week 39: February 9th to February 15th, 2026	1	0	February 9th, 2026	1	Perry	Non-Opioid
Week 38: February 2nd to	3	0	February 2nd, 2026 (2) February 8th, 2026	3	North Bay (3)	Prescription Opioids Unknown Opioids (2)

February 8th, 2026						
Week 37: **January 26th to February 1st, 2026**	4	1	January 22nd, 2026 January 29th, 2026 January 30th, 2026 February 1st, 2026	4	North Bay (4)	Fentanyl (4)
Week 36: **January 19th to January 25th, 2026**	4	0	January 20th, 2026 January 23rd, 2026 January 25th, 2026 (2)	4	Nipissing North Bay Parry Sound, Unorganized, Northeast Part Whitestone	Alcohol (2) Cocaine Crack Fentanyl Hallucinogens/Party Drugs Polypharmacy Prescription Opioids
Week 35: **January 12th to January 18th, 2026**	2	0	January 17th, 2026 January 18th, 2026	2	Perry Seguin	Alcohol Hallucinogens/Party Drugs Marijuana/Cannabis Unknown Opioid
Week 34: **January 5th to January11th, 2026**	3	1	December 30th, 2025 January 3rd, 2026 January 5th, 2026	1	North Bay (2) Seguin	Don't Know (2) Non-Opioid Pharmaceutical
Week 33: **December 29th to January 4th, 2026**	0	0	N/A	N/A	N/A	N/A