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

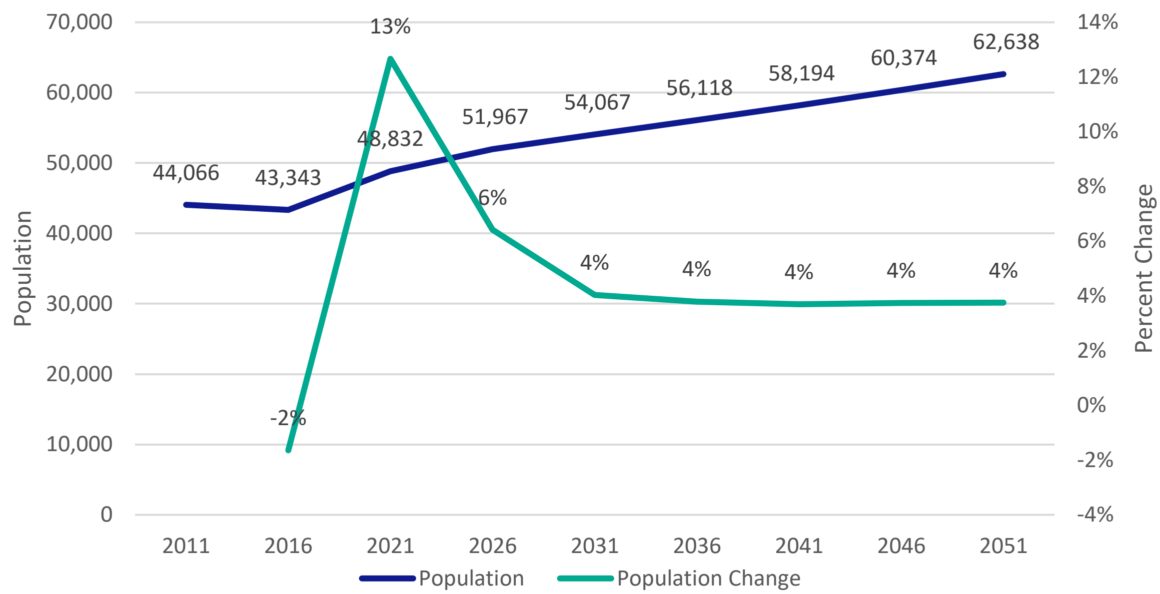
This Community Profile summarizes the key demographic and housing conditions shaping current and future housing need in the district of Parry Sound. It highlights recent and projected population and household growth, population age, household types, and how tenure and income patterns influence affordability 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)



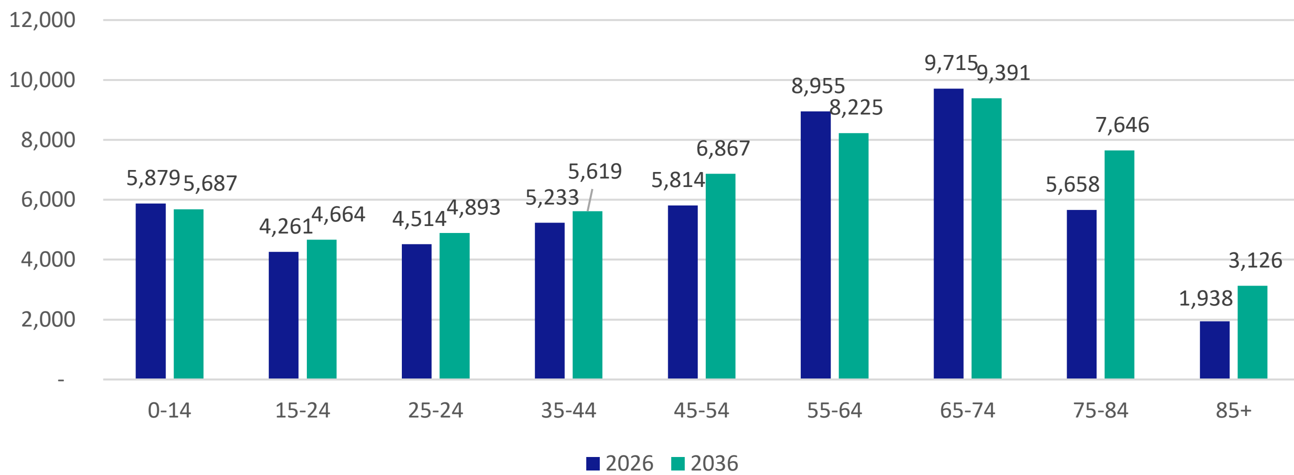
Source: Statistics Canada Census 2011-2021, Ministry of Finance Projections 2026-2051
Note: 2011-2021 do not include the Census undercount, whereas the projections from 2026-2051 include the Census undercount

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%).

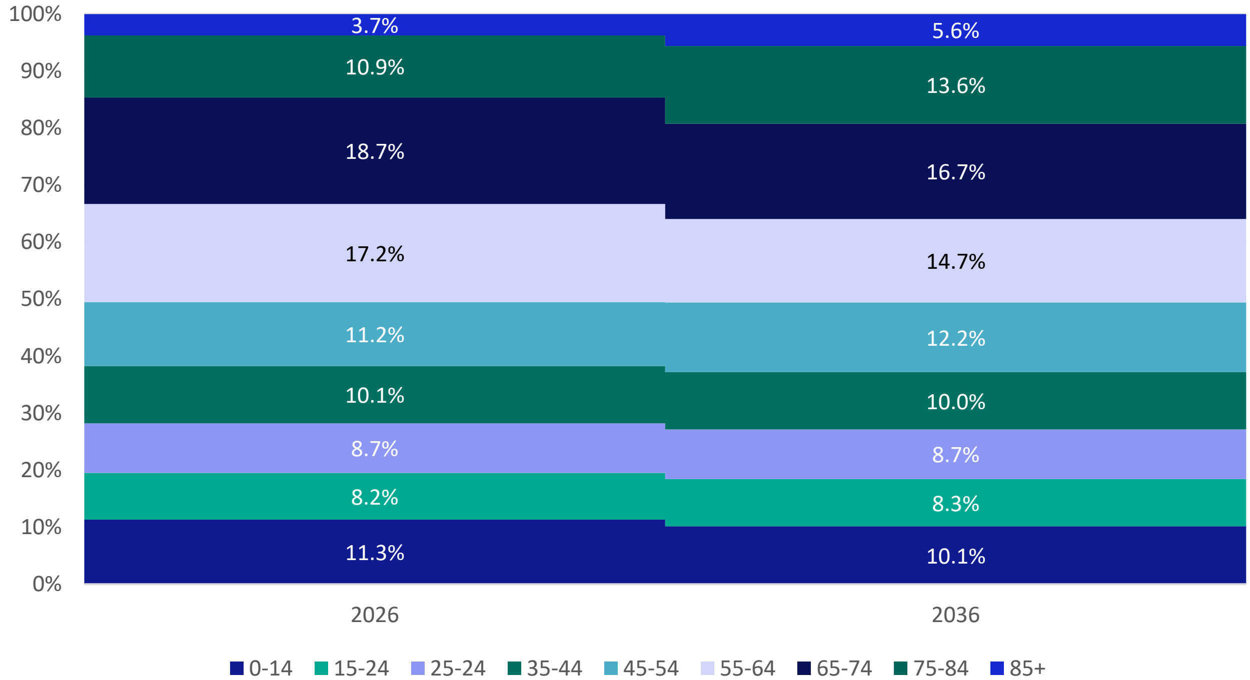
At the same time, most child and working-age groups are relatively stable or grow modestly, but their share generally stays flat or goes down slightly. For example, 0–14 falls from 11.3% to 10.1% (and declines slightly in absolute numbers), while 15–44 increases modestly in absolute terms but remains 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)

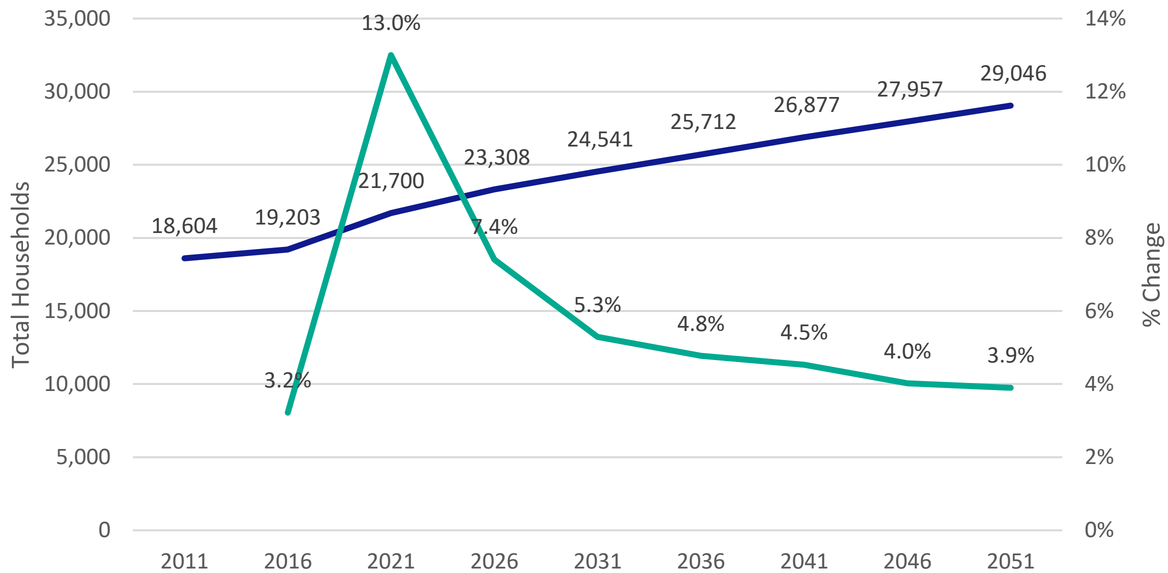


Source: Ontario Ministry of Finance projections (Summer 2025)

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)

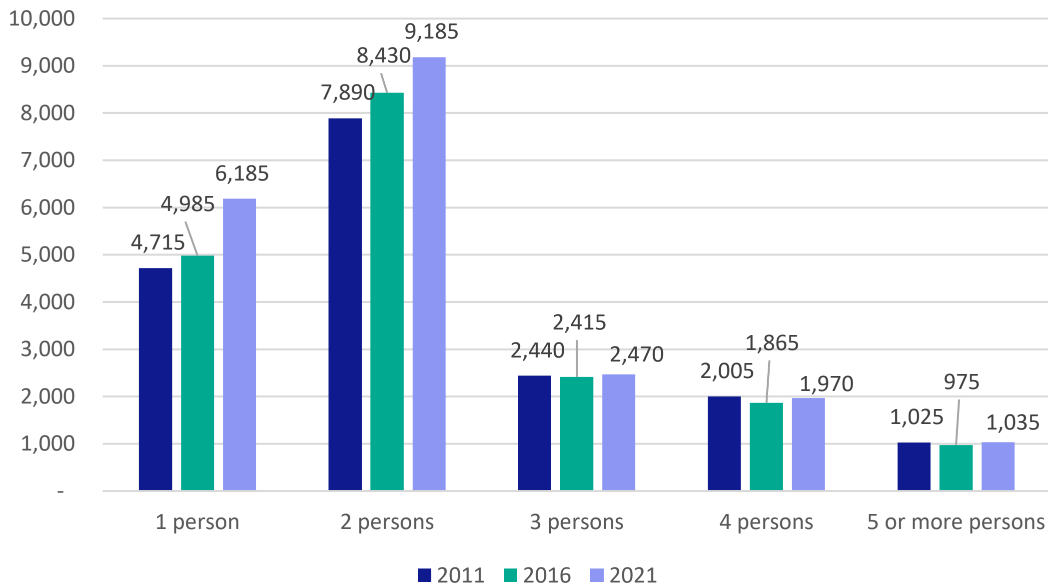


Source: 2011, 2016, and 2021 based on Statistics Canada Census plus estimated Census undercount, Vink Consulting projections based on Ontario Ministry of Finance projections for 2026-2051

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)

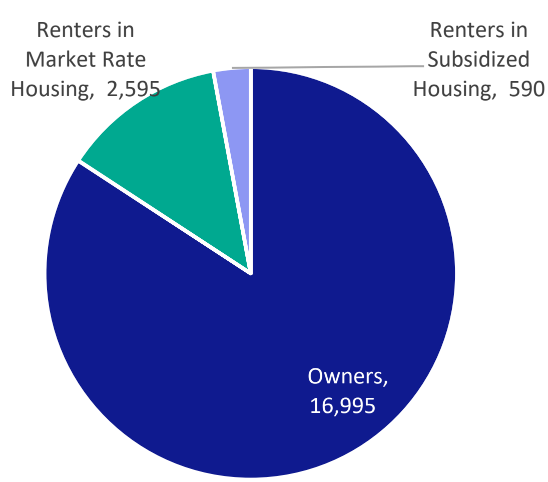
	Non-Family Households	Family Households
2021	6,790	14,055
2026	7,698	15,610
2036	8,994	16,718
Change 2026-2036 (#)	1,296	1,108

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.

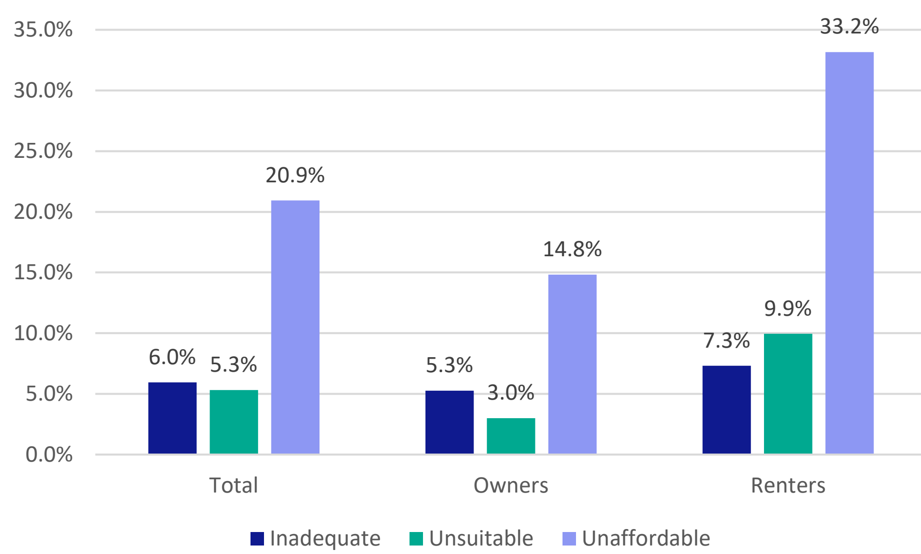
Housing Indicators

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%

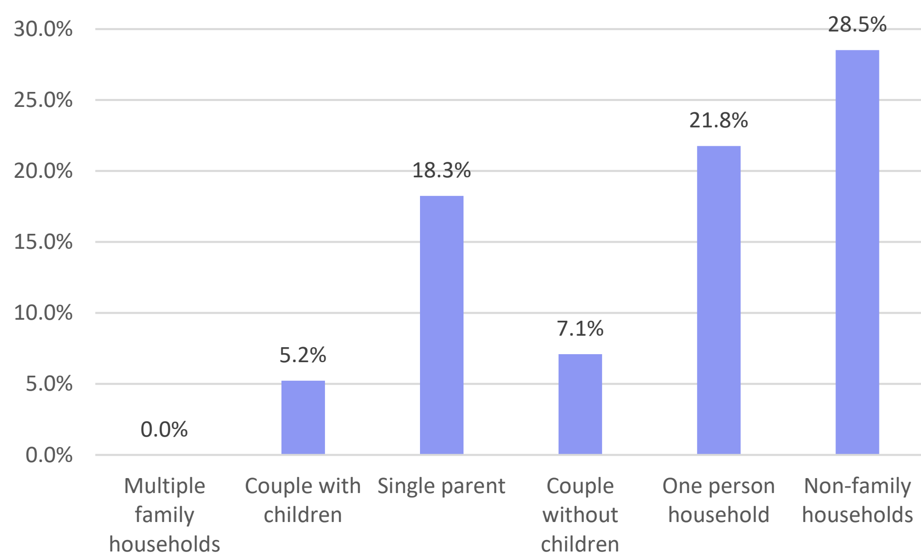
Source: Statistics Canada Census

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

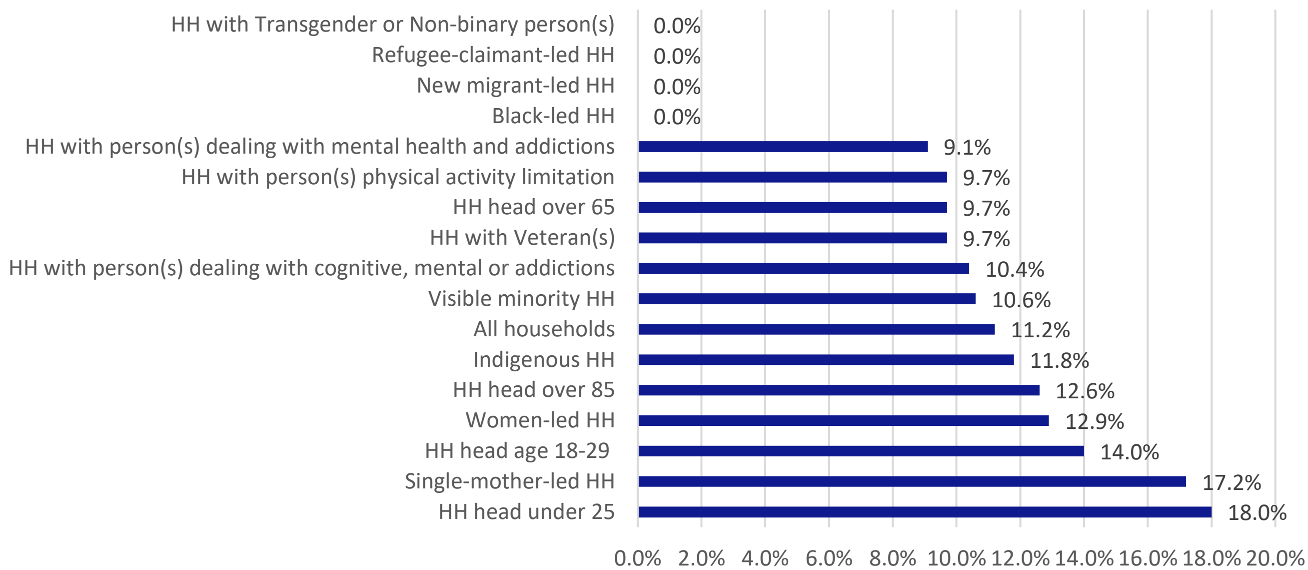
The National Housing Strategy recognizes 13 priority populations that face disproportionately greater housing needs compared to the general population. However, while these groups are identified at the national level, not all may experience heightened housing challenges in the district of Parry Sound.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

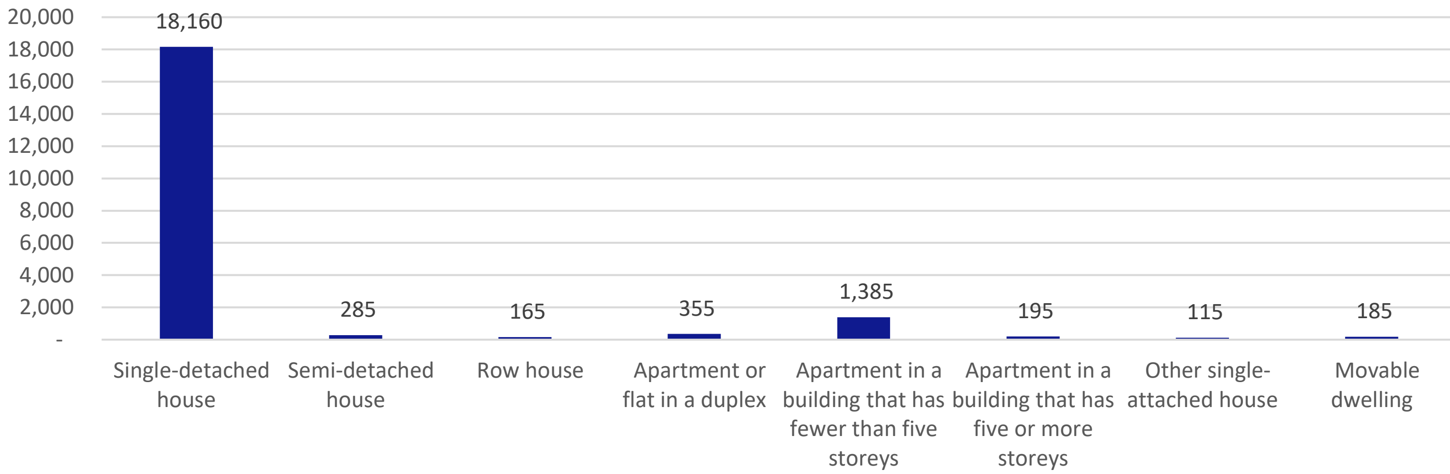
This Current Housing Profile describes the existing housing stock and affordability conditions in the district of Parry Sound to establish a baseline for planning over 2026 to 2036. It summarizes the structure and age of the housing supply. The section then examines how shelter costs and market listings 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)



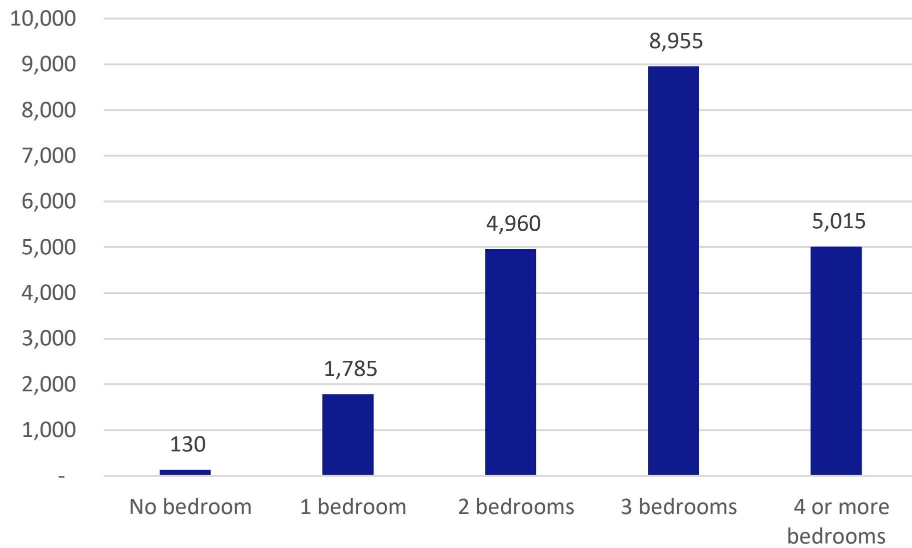
Source: Statistics Canada Census

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)

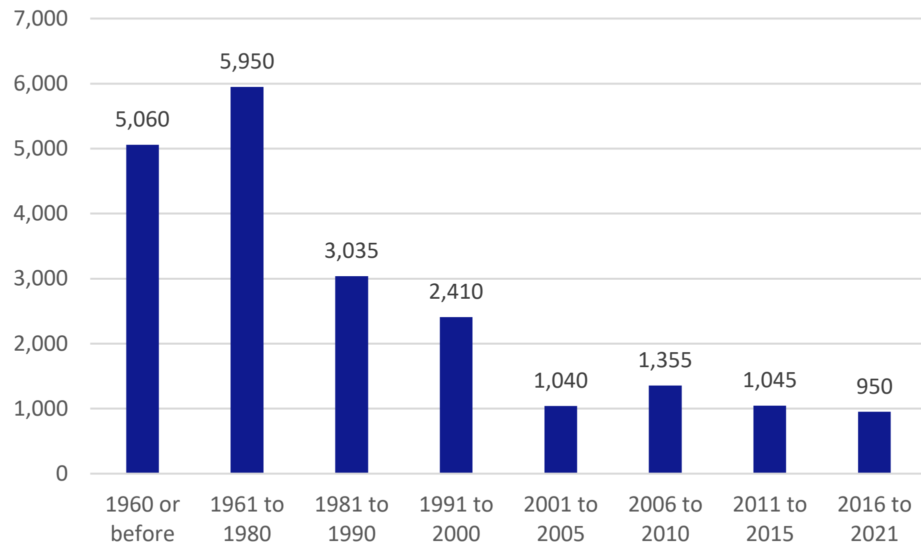


Source: Statistics Canada Census

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, housingfocused 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].

[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.