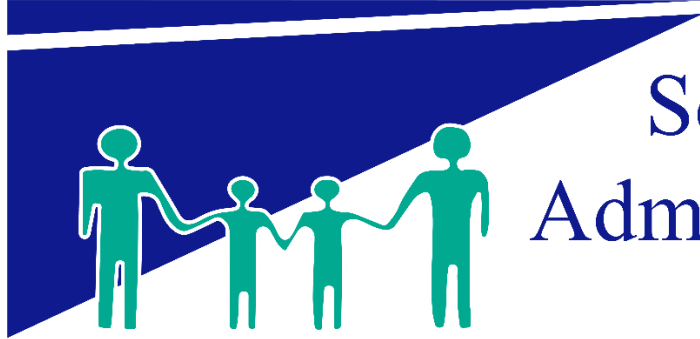


District of Parry Sound



Social Services
Administration Board

Housing and Homelessness Plan 2026-2035

Table of Contents

Introduction and Purpose	1
Community Context and Profile	3
Progress on Housing and Homelessness 2020-2024	4
Housing and Homelessness Needs Assessment	6
Engagement Process and Findings	11
Priorities	15
Vision, Plan Lenses and Goals	18
Vision	18
Plan Lenses	19
Goals	20
Goals, Objectives and Actions	21
1. Increase Affordable and Deeply Affordable Housing	21
2. Expand Rental Options and Diversify Housing Forms	23
3. Enhance Homelessness Prevention, Emergency Response, and Rapid Rehousing	25
4. Expand Supportive, Accessible, and Age-Friendly Housing	28
5. Preserve and Improve Existing Housing Stock	30
6. Advance System Coordination, Rural Access, and Data-Informed Planning	32
Target Directions and Measures	34
Implementation Work Plan	38
Monitoring, Reporting, and Plan Review	42

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.

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-

51%

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

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.