

**Town of Huntsville**

# **Housing Needs Assessment**

**November 2024**

Prepared by



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## Executive Summary

The Town of Huntsville has been experiencing significant population growth over the past several decades. This has resulted in substantial pressure on the local housing market. Demographic shifts, increased housing costs, and the availability of a mostly limited type of housing are all important considerations affecting the Town of Huntsville’s housing situation.

The Town is at a critical juncture for considering how to broaden the types of housing stock along the housing continuum, evaluating their role in addressing the significant housing needs, and planning for future growth in a way that will best meet the needs of all its current and future residents.

This Housing Needs Assessment was prepared for the Town of Huntsville by Tim Welch Consulting Inc. in the fall of 2024 and provides a comprehensive analysis of the current and future housing requirements of the Town. This report offers detailed demographic data and housing metrics to help guide public sector decision-making in land use planning, building, and administrative initiatives.

The objectives of the Housing Needs Assessment are to:

- Examine the housing needs in the community;
- Identify gaps in the provision of housing; and
- Suggest some municipal actions to help meet current and future needs.

The findings within this Housing Needs Assessment are aimed at guiding future policy and development decisions to address the housing challenges in the Town of Huntsville. They have also informed several recommendations for action outlined in Section 6 of this report that the Town may wish to consider as a means of helping to address existing needs and gaps in affordable housing.

Overall, the report highlights the importance of collaboration between local governments, developers, service agencies, and residents to create a balanced and inclusive community that meets the needs of current and future residents of the Town of Huntsville.

## 1. Background

The Town of Huntsville's Housing Needs Assessment has been prepared in the fall of 2024. It provides background housing and demographic data intended to inform public sector decision making around land use planning, building, and other administrative initiatives with the broader goal of enhancing the Town's housing stock over the coming years to ensure it meets the needs of current and future residents. It was compiled using 2021 Census data, CMHC rental market statistics, and figures from the District of Muskoka Growth Strategy 2024 completed by Watson and Associates Economists Ltd.

The Town of Huntsville is a steadily growing town within the District of Muskoka. The District Municipality of Muskoka functions as the Service Manager for housing programs and administration for the Town of Huntsville, providing coordinated access to social housing, programs and services.

The Town of Huntsville has experienced consistent growth over the past 15 years, with the rate of growth increasing over the last census period. As of the 2021 Census, Huntsville had a population of 21,147 living in 8,826 total private dwellings.

While Huntsville's population growth has naturally resulted in a need for more housing, there has been a particular need for housing that is affordable to those on fixed incomes as well as for those working in the retail and modest wage service sector. The need for housing with a diverse range of affordability is an observable pattern seen across the province, but Huntsville has some community-specific needs.

Residents are feeling the effects of the current housing crisis, especially those from more vulnerable populations, and those with low to moderate incomes. There have been only a modest number of purpose-built rental units, limited rent-geared-to-income (RGI) units, and no supportive housing for residents with physical or developmental disabilities made available within the Town of Huntsville. The physical topography of the town, high number of seniors, seasonal population and employment, and large push back against increased density and new development from established community members adds additional challenges to facilitating access to housing options.

## 1. Defining Affordable Housing

Definitions around affordability tend to fall into one of two categories: income-based or market-based. Income-based definitions of housing affordability look to household income; housing is considered affordable if it costs less than a certain percentage of annual household income. In Canada, this benchmark is typically 30% of a household's after-tax income. Market-based definitions define affordability in relation to average or median rents and sale prices in a market area. Housing at or below average or median market rents or sale prices is considered affordable. Income or market-based definitions of "affordable" are selected for different policies or programs depending on its objective, target audience, and the impact it is intended to have.

Not all affordable housing is social and/or subsidized. There is a need for housing that is within reach for persons working at modest wages. This may also be referred to as "workforce housing" or "attainable housing".

## 2. The Housing Continuum

The Housing Continuum (see Figure 1 below) is both a model that describes the range of housing options based on income and the form of housing, from homelessness to market housing, as well as a tool to evaluate the state of housing in a community. Individuals may move along the continuum at different points in their lives based on life circumstances. This is not necessarily a linear path. Ideally, every community will have housing options available at all points on the continuum to meet the varying needs of its current and future residents. In instances where existing housing supply does not provide appropriate housing options, the Housing Continuum can be used to identify gaps in supply

Things that may influence the ability of a municipality to provide housing along the continuum include population, demand, available funding, zoning, community support and neighbourhood opposition.

**Figure 1: The Housing Continuum**



Source: CMHC

### 1.3 The Wheelhouse Model

Developed by the City of Kelowna, the Wheelhouse model (Figure 2) is an alternative way of looking at housing options where housing needs are organized circularly. While the Housing Continuum suggests a linear progression towards market homeownership, the Wheelhouse recognizes that housing needs can move in any direction depending on one's life circumstances. It also recognizes that ownership may not be an end goal nor achievable for certain individuals or households, and the importance of a variety of housing options for a diverse and inclusive housing system.

**Figure 2: The Wheelhouse Model**



Source: City of Kelowna

Affordability of housing should not come as a sacrifice to two other important functions of housing: 1) Appropriateness and 2) Safety. Appropriateness of housing is determined by having enough bedrooms for everyone residing in a home per the National Occupancy Standard<sup>1</sup>. Safe housing is housing that does not require major renovations or repairs and meets local, provincial, and federal building and public health codes.

<sup>1</sup> The National Occupancy Standard was created in the mid-1980s by the federal, provincial, and territorial governments. It provides a common reference point for “suitable” housing, meaning how many people a given dwelling unit might accommodate given the number of bedrooms. The National Occupancy Standard is **not** a rule, regulation, or guideline for determining if a given dwelling unit can be rented to or occupied by a given household but rather, is used to determine housing needs and conditions at the community, regional and national levels. CMHC, “National Occupancy Standard.” *CMHC SCHL*, 19 July 2022.

In the demographic analysis that follows for the Town of Huntsville, affordability data has been compiled primarily by economic family structure. In statistics, a household and an economic family are distinct concepts that are used to measure and analyze different aspects of a population's structure and economic well-being.

A household refers to a group of people who live together in the same dwelling and share common living arrangements. A household can consist of one person living alone, a family group, or unrelated individuals living together. It is a broader concept that encompasses both family and non-family living arrangements. In household statistics, individuals are grouped based on their residence and living arrangements.

In contrast, an economic family, also known as a family unit, is a more specific concept that focuses on the economic interdependence of individuals living together. An economic family consists of a group of two or more individuals who live in the same household and are related to each other by blood, marriage, common-law partnership, or adoption. It includes both nuclear families (parents and their children) and extended or multi-generational families (including grandparents, aunts, uncles, etc.).

The main difference between a household and an economic family is that a household represents a broader group of people living together, regardless of their relationship or economic interdependence, while an economic family specifically focuses on related individuals living together and sharing economic resources.

## **2. Demographic Analysis**

### **2.1 Population**

The Town of Huntsville has seen a 6.7% increase of population over the last five- year census period. The population in 2016 was 19,816 and by 2021 it had reached 21,147. The Town of Huntsville is growing at a moderately higher rate than the province (5.8%), but not as high as the District of Muskoka as a whole (10.0%). The population increase in Huntsville between 2011 and 2016 was 4.0%, showing that the rate of growth in the municipality is accelerating, which will have implications for the Town's current and future housing needs.

**Table 1: Reported Census Population (2016 – 2021)**

Reporting Year	2011	2016	2021
Population	19,056	19,816	21,147
Percent change over previous five years	n/a	4.0%	6.7%

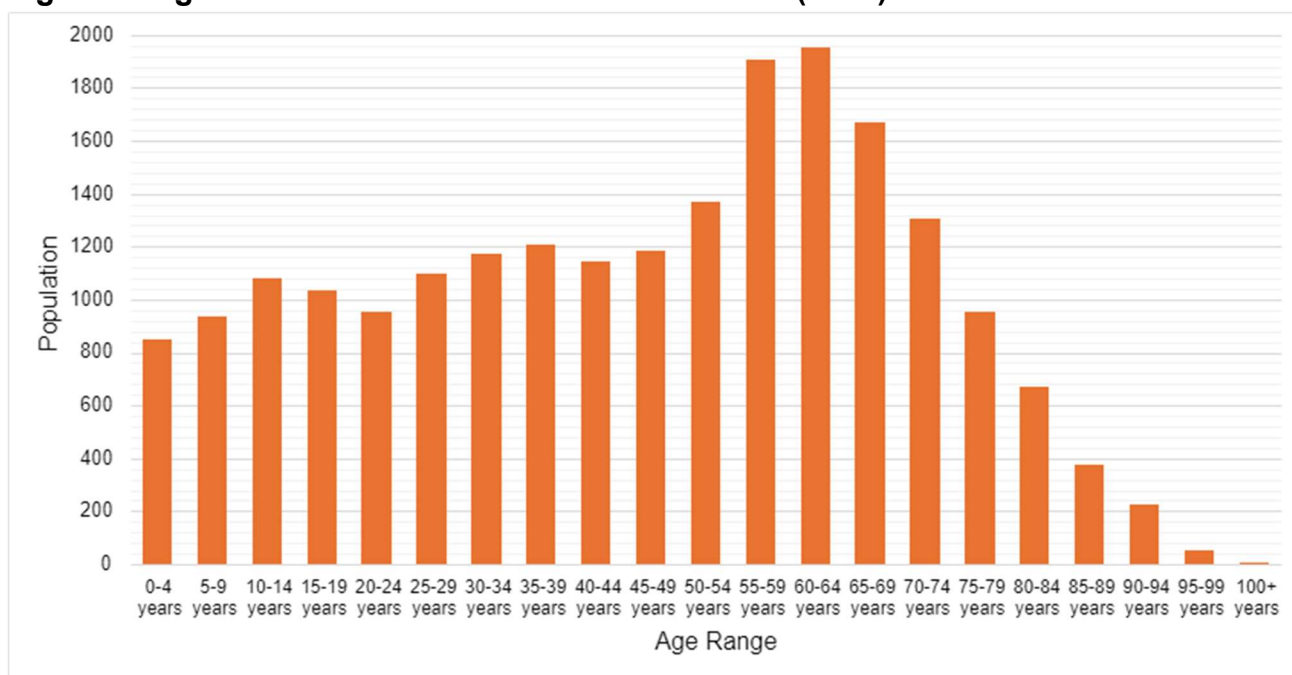
Source: Statistics Canada 2021 Census

The Town of Huntsville has a noticeably older age profile when compared to the provincial average, with 24.9% of the population over the age of 65, compared to 18.5% for all of Ontario. Huntsville's median age is 50, which is also higher than the provincial median of 42 years of age. The age profile in the District of Muskoka is even older with a median age of 53 and 28.3% of the population over the age of 65.

As of the 2021 Census, as illustrated in Figure 3, over 34% of the population of the Town of Huntsville is aged 60 or above. **This is the fastest growing demographic group and points to a need for seniors housing with accessible design considerations as this population continues to age.** This mirrors a need throughout much of the province of Ontario, but it is more pronounced in Huntsville and the District of Muskoka. In Huntsville nearly half (49.6%) of the population is above 50 years of age. This unique demographic makeup affects Huntsville's housing needs, specifically unit sizes and types of dwellings.



**Figure 3: Age Distribution in the Town of Huntsville (2021)**



Source: Statistics Canada 2021 Census

Per the 2024 District of Muskoka Growth Study, conducted by Watson & Associates Economics Ltd., the population of the Town of Huntsville is expected to grow to 22,700 residents by 2026 and 24,500 residents by the year 2031. A further breakdown of these projections will be provided in section 3.1.

## 2.2 Indigenous Population

The Town of Huntsville has a moderately higher percentage of residents who identify as Indigenous (3.5%), compared to the percentage of the population that identify as Indigenous in Ontario as a whole (2.9%). This percentage is slightly higher in the District of Muskoka (4.1%). Table 2 has a more detailed breakdown of the Indigenous population in the Town of Huntsville and Ontario.

**Table 2: Indigenous Population (2021)**

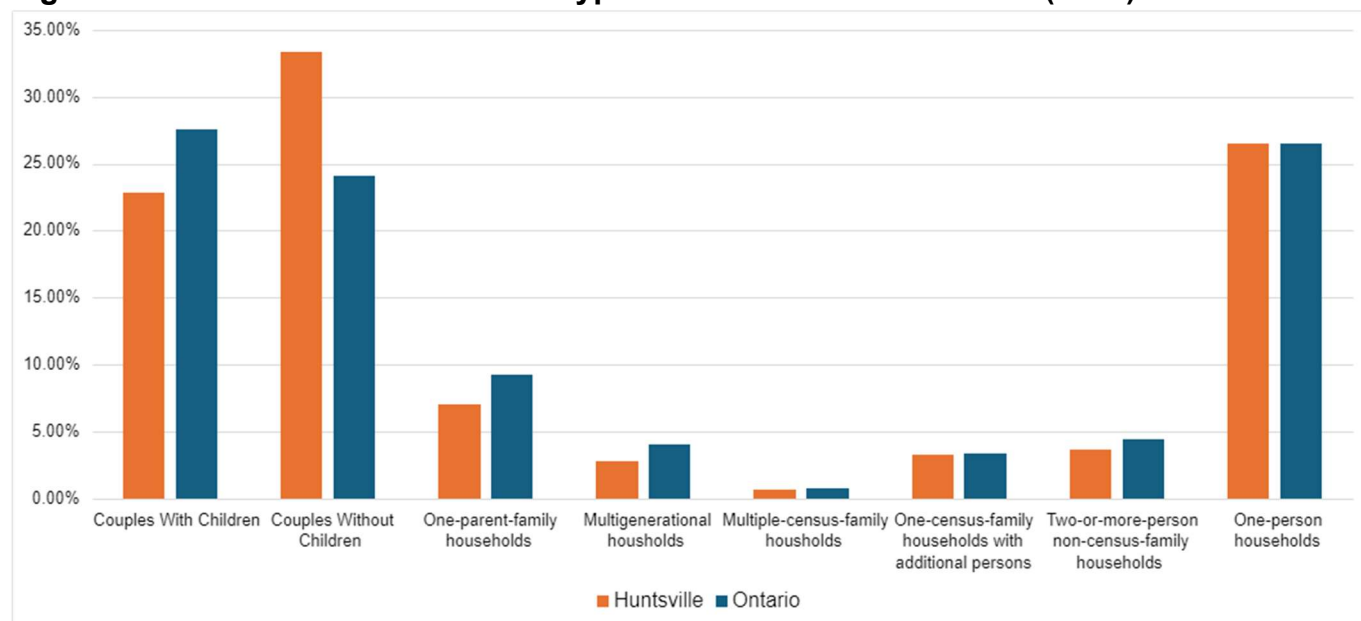
	Population with Indigenous Identity	Percentage of Population
Huntsville	725	3.5%
District of Muskoka	2,655	4.1%
Ontario	406,585	2.9%

Source: Statistics Canada 2021 Census

## 2.3 Households

Huntsville was home to 8,815 households as of the 2021 Census. Households in Huntsville are primarily made up of couples without children (33.3%), one-person households (26.5%), couples with children (22.8%), and single parents with children (7.0%). Other non-family households and multiple-family households make up the remaining 10.4%. Compared to Ontario, there are noticeably more couples without children, and less couples with children, likely correlating to the older age profile. This household mix suggests a need for more moderate sized homes and apartments, to accommodate two and one-person households. See Figure 4 below.

**Figure 4: Distribution of Household Types in Huntsville and Ontario (2021)**

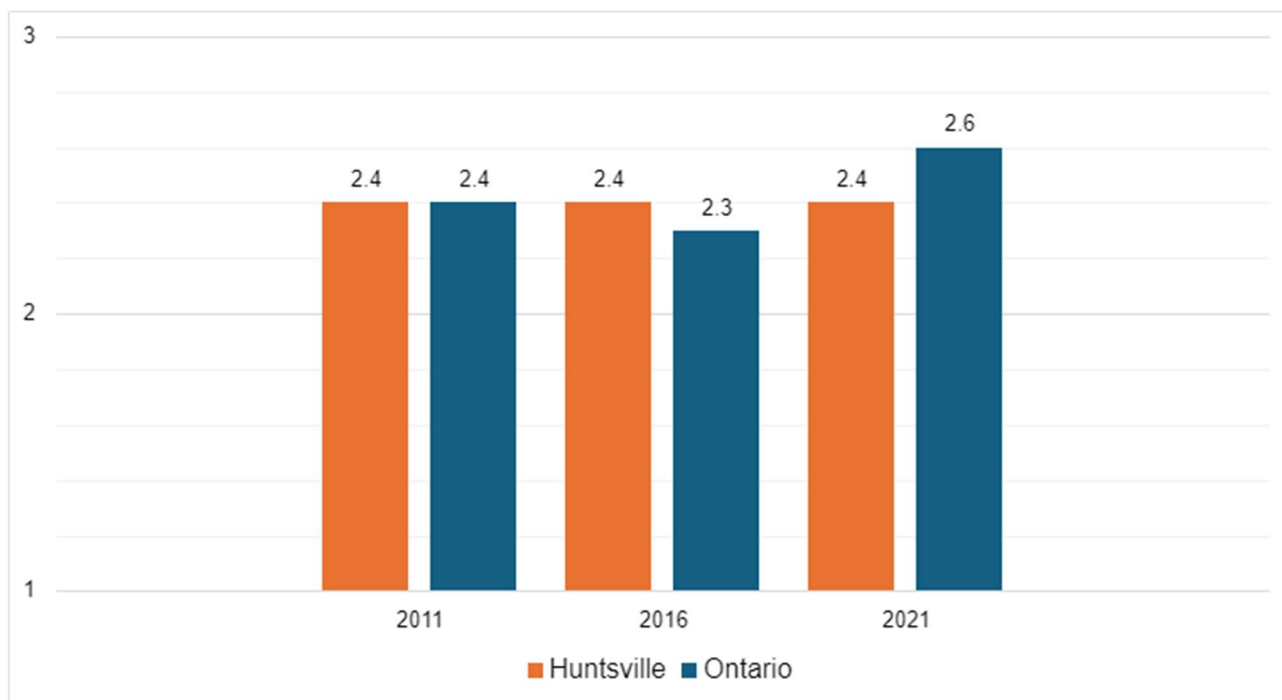


Source: Statistics Canada 2021 Census

Figure 5 below summarizes the average housing occupancy in the Town of Huntsville in comparison to the provincial average over the 2011 to 2021 period. This is expressed as the average number of persons per dwelling unit (P.P.U.)<sup>[2]</sup>. As shown, the P.P.U. has remained steady in Huntsville at 2.4. Huntsville's current (2021) P.P.U. of 2.4 is lower than the provincial average of 2.6, which was not the case over the two previous census years.

<sup>[2]</sup> Average number of persons per unit (P.P.U.) defined as the total population divided by the number of occupied dwelling units.

**Figure 5: Town of Huntsville and Ontario – Average Household Occupancy (2011 to 2021)**



Source: 2011-2021 Statistics Canada Census data.

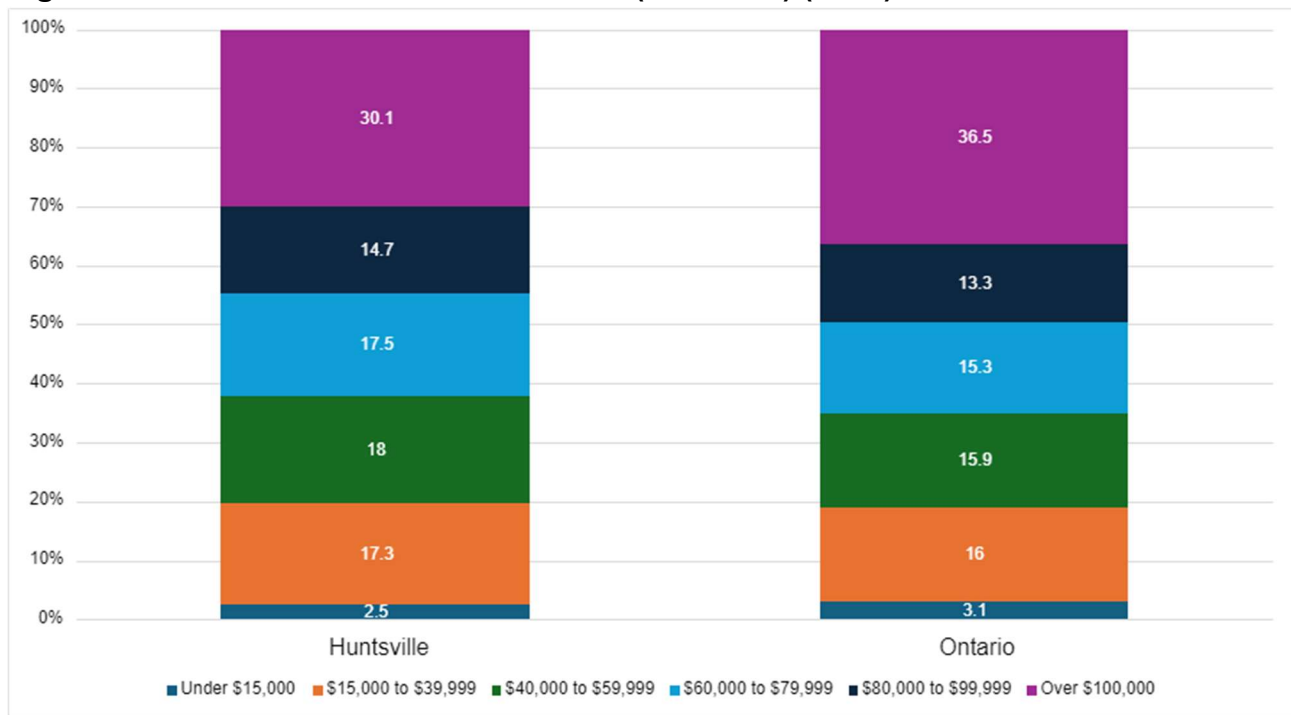
## 2.4 Income

Huntsville has a lower share of high-earning households compared to the province of Ontario as a whole, with 30.1% of households earning \$100,000 or more per year after tax (36.5% in Ontario). Huntsville also has a higher share of lower to modest income households, with 55.3% of households earning less than \$80,000 per year after tax, compared to 50.3% in Ontario. Average and median household incomes are also noticeably lower in Huntsville (median 2020 after-tax household income of \$73,500) compared to the province (median 2020 after-tax household income of \$79,500). Income as reported in census data is inclusive of government supports.

Household income in the area has implications for the cost of housing that will be considered affordable when using an income-based definition of affordability.

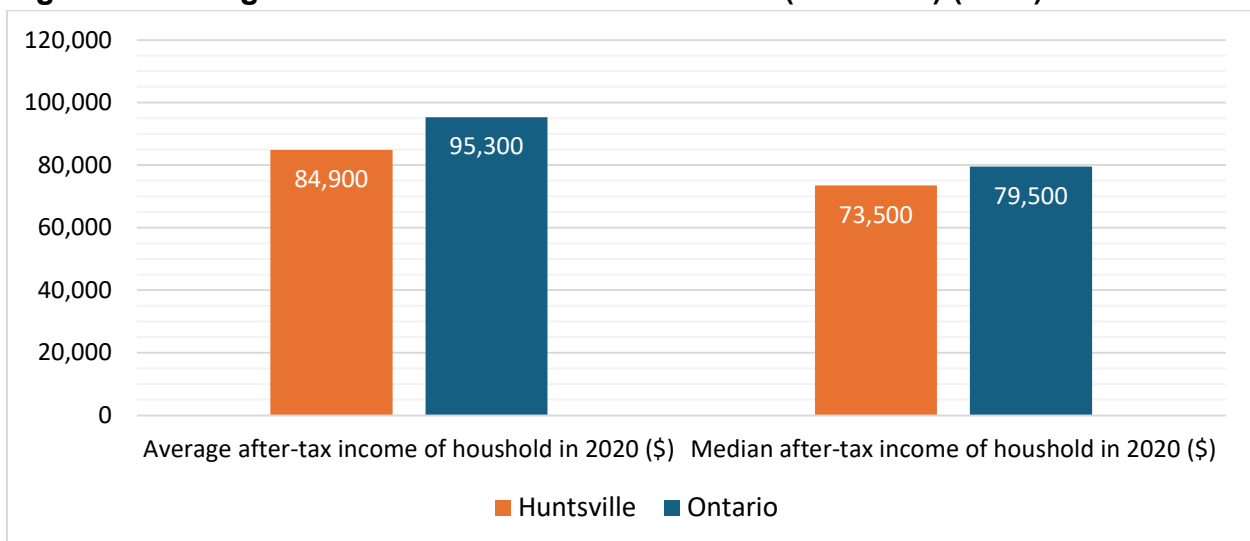
It is important to note that nearly 38% of households earn less than \$60,000 a year after tax. In the sections to come, the cost of both rental and home ownership will be explored. With the cost of housing rising over the past five years, it has the potential of pricing out those with lower incomes from the market entirely and rendering them unable to find suitable housing in Huntsville.

**Figure 6: Household Income Distribution (After Tax) (2020)**



Source: Statistics Canada 2021 Census

**Figure 7: Average and Median Household Incomes (After Tax) (2020)**



Source: Statistics Canada 2021 Census

## 3. Housing Metrics

### 3.1 Current and Projected Housing Stock

As of the 2021 Census, the Town of Huntsville had a total of 8,820 private dwellings. Most of the private dwellings (79.9%) are single-detached houses.

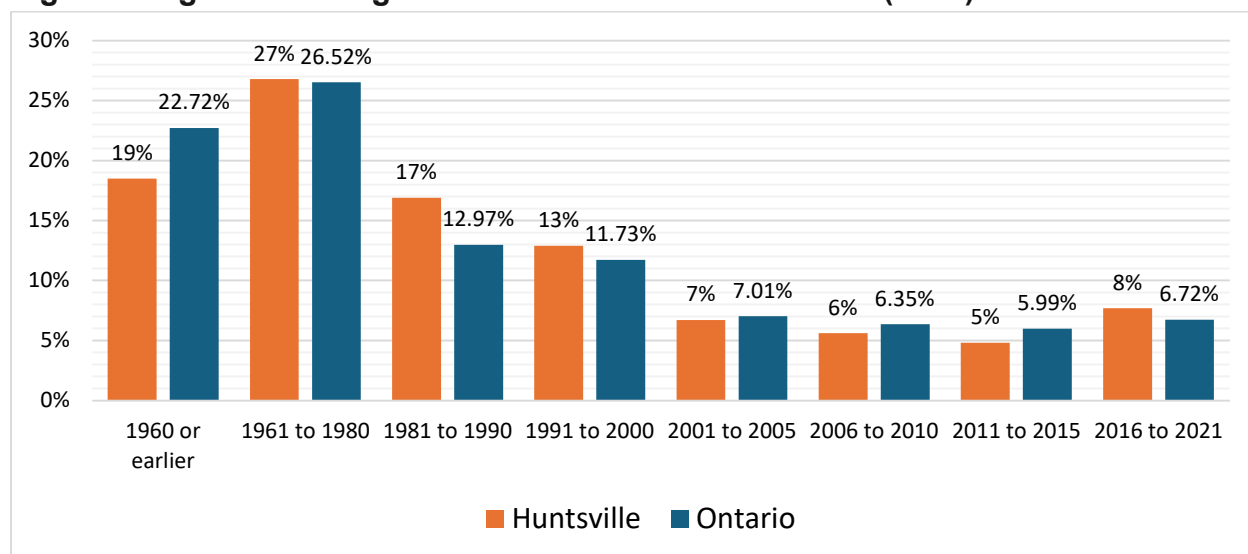
**Table 3: Town of Huntsville Private Dwellings (2021)**

Dwelling Type	Number of Dwellings	Percentage of Total Dwellings
Single-detached house	7,050	79.9
Semi-detached house	90	1
Row house	170	1.9
Apartment or flat in a duplex	325	3.7
Apartment in a building <5 storeys	1015	11.5
Apartment in a building with 5+ storeys	70	0.8
Other single-attached houses	50	0.6
Movable dwelling	45	0.5
Total	8,820	100

Source: Statistics Canada, 2021 Census of Population.

Of the 8,820 private dwellings in Huntsville, as of 2021, 19% were estimated to be 60 years or older, with 46% estimated to be 40 years or older. This amount is comparable to estimates for the province. Between 1981 and 2000 Huntsville was constructing more dwellings proportionately to the province, however between 2001 and 2015, Huntsville was dropping below the provincial average. However, in the past five years of census data, Huntsville has built new dwellings at a higher rate than the province up to the year 2021. Huntsville has built 2,190 new dwellings in the past 20 years, approximately 24% of its total dwellings.

**Figure 8: Age of Housing Stock in Huntsville and Ontario (2021)**



Source: Statistics Canada, 2021 Census of Population

Per the 2024 District of Muskoka Growth Study, conducted by Watson & Associates Economics Ltd., the housing stock within the Town of Huntsville is expected to grow to 9,710 units by 2026, 10,630 units by 2031, and 13,780 units by 2051.

The demand to date for single detached homes is also expected to shift more toward medium and higher density housing options due to rising home prices, and provincial planning policies that encourage more compact built form, including but not limited to more affordable row housing, and medium to higher density apartments targeting older adults ready to downsize, working professionals, low-income groups and those requiring a range of housing supports. Medium density housing is expected to grow from representing roughly a 5% share of all housing units in 2021 to a 10% share by 2051. High density housing is also expected to increase its share of total housing units from approximately 12.5% in 2021, to 19.5% in 2051. This forecast aligns with the expressed needs heard amongst community members for more diverse housing options that are accessible and affordable. Table 4 below lays out the breakdown of residential dwelling units by housing type forecast to meet the changing demographic make-up and growing population of the Town of Huntsville through to 2051.

**Table 4: Forecast of Population and Residential Dwelling Units by Density Type (2021-2051)**

<b>Year</b>	<b>Projected Population</b>	<b>Low Density Housing</b> (Singles and Semis)	<b>Medium Density Housing</b> (Townhouses and apartments in duplexes)	<b>High Density Housing</b> (Apartments in purpose-built buildings)
<b>2021</b>	21,100	7,200	460	1,090
<b>2026</b>	22,700	7,560	670	1,400
<b>2031</b>	24,500	8,050	870	1,620
<b>2041</b>	26,900	8,870	1,190	2,110
<b>2051</b>	29,600	9,580	1,420	2,680

Source: 2024 District of Muskoka Growth Study, Watson & Associates Economics Ltd.

Local developers have become more focused on multi-unit, purpose-built rentals recently, wanting to increase density, due to the topography of the land in Huntsville, and the cost to service new sites. It was also noted by local builders in one-on-one interviews that the planning approvals are not as fast as they would like and that they feel there is often community resistance for proposed multi-unit rental developments. The developers also felt that incentives and prioritization for multi-unit affordable projects would help to encourage more multi-unit residential development.

### 3.2 Housing Tenure

Housing tenure falls under two categories – owner-occupied and tenant occupied. In the Town of Huntsville in 2021, 80% of housing units are owner occupied and 20% are tenant occupied. Huntsville has a significantly lower share of renter households than the provincial average of 31%. This share of housing tenure isn't uncommon for smaller communities such as Huntsville.

This lower percentage of renter households reflects several factors, some of which are covered in this report, such as a lack of available rental units. As of the date of data collection for the 2021 Census, there were 371 purpose-built rental units in the Town of Huntsville (reported by CMHC). At the same time there were 1,720 renter households in Huntsville, identified through Census data. This large discrepancy suggests that many renter households live in secondary rental units (e.g., rented single family homes,, duplex apartments, accessory apartments, or illegal/non-registered rental spaces).

Since 2021, the number of purpose-built rental units as reported by CMHC has increased by one net unit in two years, up to 372 purpose-built units (according to CMHC's primary rental market statistics report). It is, however, worth noting that there have been some recent new rental housing developments that have not seemed to

have been captured in the CMHC data such as the 6 affordable units on Veterans Way, the 12 units through the renovation/conversion of the former capital theatre and the 84 unit Highway 60 market rental development. Considering the existing disparity between renter households and purpose-built rental units, Huntsville will need to continue to add new purpose-built rental units in the future. It is also worth noting that in November 2024 a new rental proposal for 185 new rental units, with some portion to be affordable, was proposed in Huntsville.

**Table 5: Housing Tenure (2021)**

Huntsville			Ontario	
	Number of Households	Percentage of Total Households	Number of Households	Percentage of Total Households
Ownership	7,095	80.40%	3,755,720	68.40%
Rental	1,720	19.50%	1,724,970	31.40%
Total	8,820		5,491,200	

Source: Statistics Canada 2021 Census

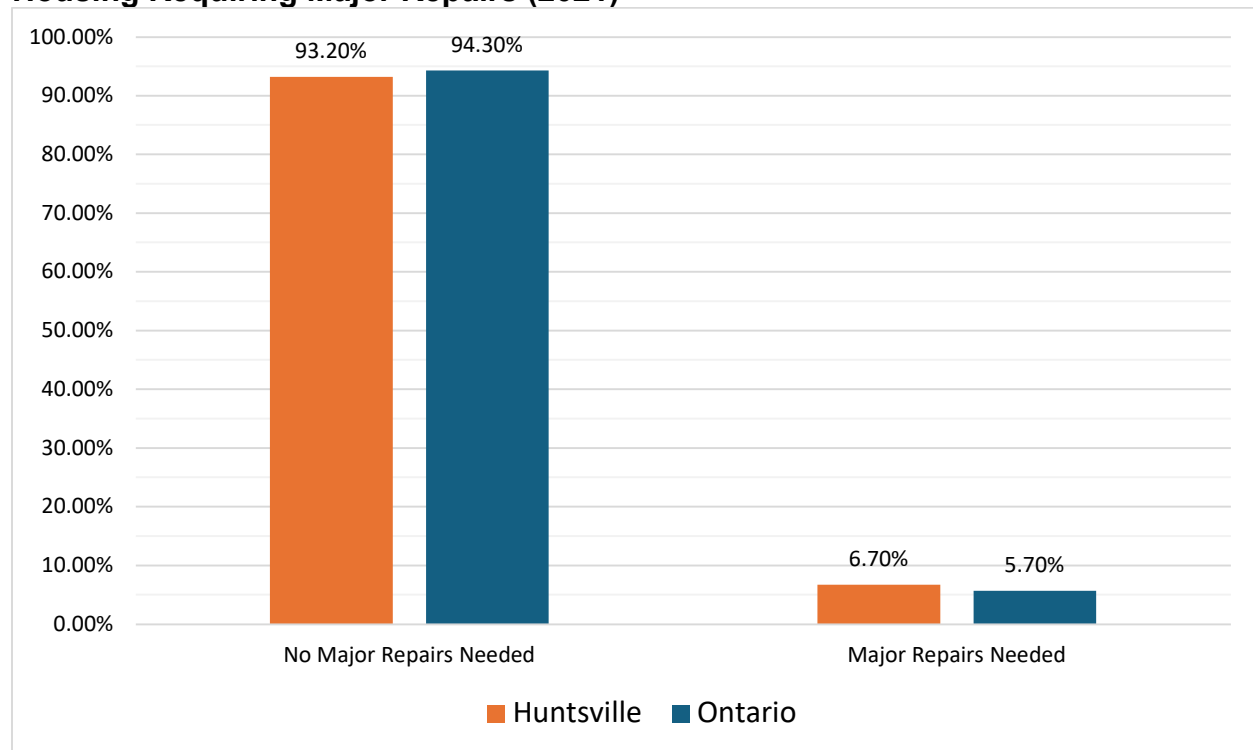
The addition of accessory dwelling units throughout the Town could comprise a significant percentage of the purpose-built rentals permitted in the coming years due to province-wide legislative changes allowing for additional units on residential lots connected to municipal services.

Figure 9 below illustrates the condition of dwelling units in Huntsville. Of the total housing units in Huntsville, 6.7% need major repairs. Figure 9 shows that the share of housing units requiring major repairs in the Town of Huntsville is greater than the share



of dwellings needing major repairs in Ontario (5.7%), this may be related to the age of housing stock in Huntsville as discussed above.

**Figure 9: Town of Huntsville and Province of Ontario Percentage Share of Housing Requiring Major Repairs (2021)**



Source: Statistics Canada, 2021 Census of Population

### 3.3 Housing Market Indicators

As of the 2021 Census, the Town of Huntsville had a total of 8,820 private dwellings. Of the 8,820 dwellings, 42% of them are 3-bedroom units, making them the most common dwelling type. Table 6 below looks at the different dwelling types in Huntsville based on bedroom count as of 2021.

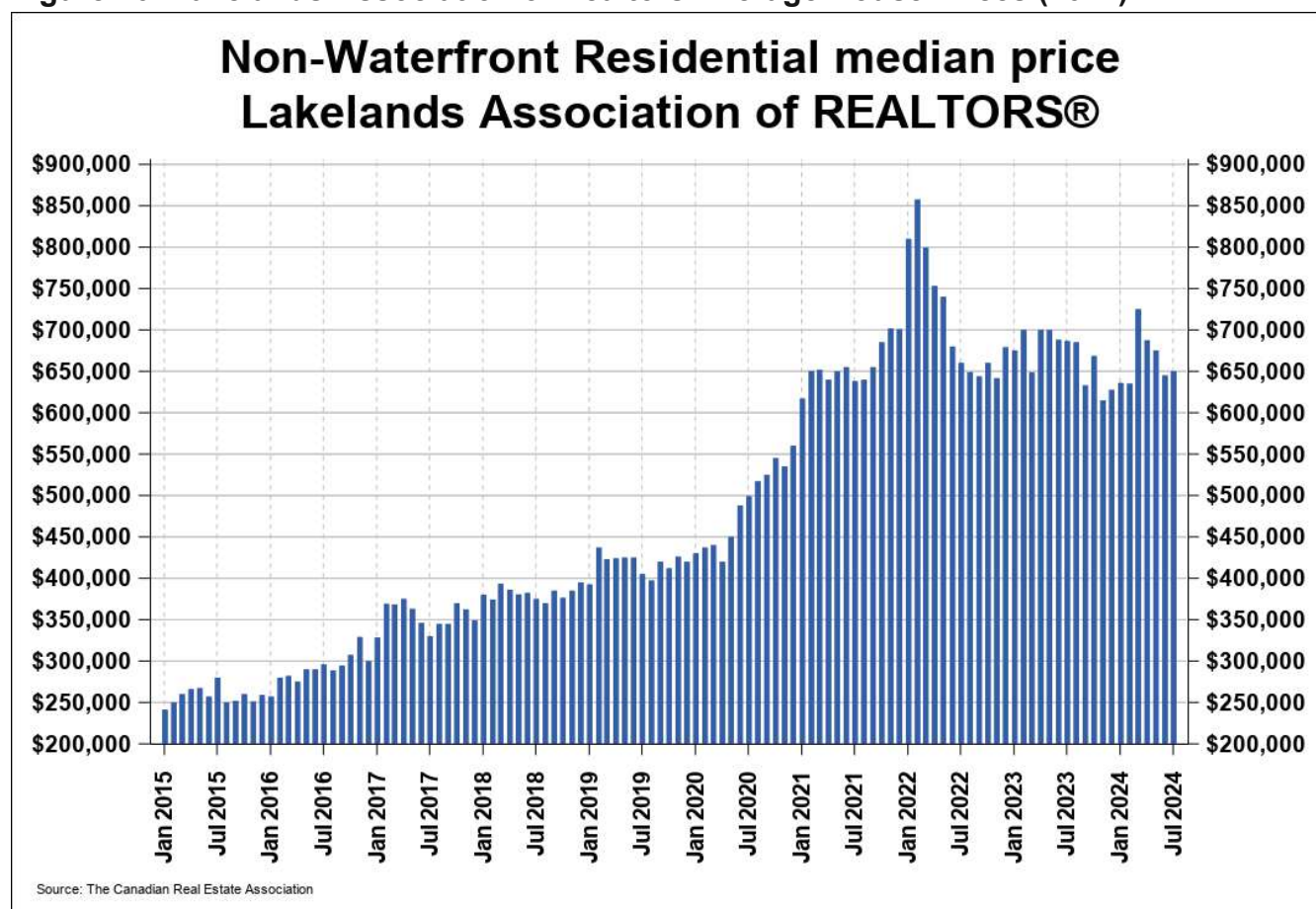
**Table 6: Town of Huntsville Dwellings by Number of Bedrooms (2021)**

	1-Bdrm	2-Bdrm	3-Bdrm	4-Bdrm+	Total
<b>Number of Units</b>	765	1,930	3,675	2,425	8,820
<b>Percentage Share</b>	8.7%	21.9%	41.7%	27.5%	100%

Source: Statistics Canada, 2021 Census of Population

Despite one person households making up 26.5% of all households in the Town of Huntsville and couples without children making up 37% of all households, the table above shows that there is a lack of one-bedroom dwellings (6.4% of the share of private dwellings) as well as a lack of two-bedroom dwellings (13.0% of the share of private dwellings). This suggests that many one-person households and couples without children (44% of all private dwellings) are over housed, that is, are living in larger or perhaps more expensive dwellings than they require, as a matter of personal preference or a lack of available alternatives.

**Figure 10: Lakelands Association of Realtors Average House Prices (2024)**



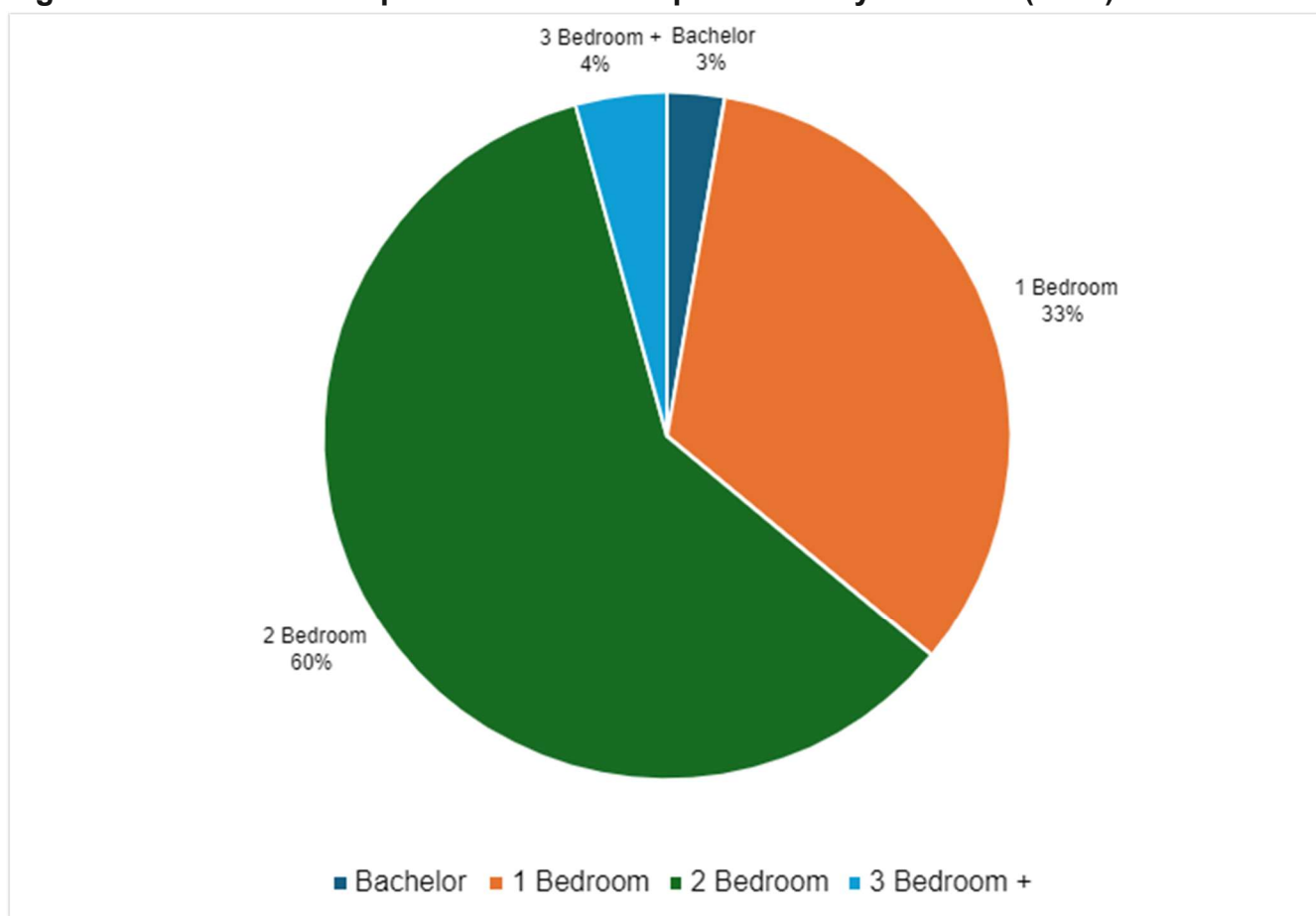
The District of Muskoka (of which Huntsville is a part) does not have their own real estate board but is included in the Lakelands Association of Realtors, which includes the District of Parry Sound, City of Orillia, and several other municipalities surrounding Georgian Bay. As shown in Figure 10, average house prices rose dramatically starting in July 2020, peaking near January of 2022, dropping by July of 2022, and then have remained fairly constant, although significantly above pre-pandemic levels, since that time. An average price in January 2020 of around \$400,000 would be listed for \$650,000 in July 2024. House prices in Muskoka and the Town of Huntsville itself are

likely higher than this average, as Figure 10 does not include waterfront properties, and as Muskoka has been a more expensive place to live (historically) than a lot of the other municipalities included in the Lakelands Association of Realtors.

### 3.4 Rental: Units

The Town of Huntsville had a total of 372 purpose-built, private apartment units, the majority of which are 2-bedroom, according to CMHC Primary Rental Market Statistics Report as of October 2023, see Figure 11.

**Figure 11: Huntsville Purpose-Built Rental Apartments by Unit Size (2023)**



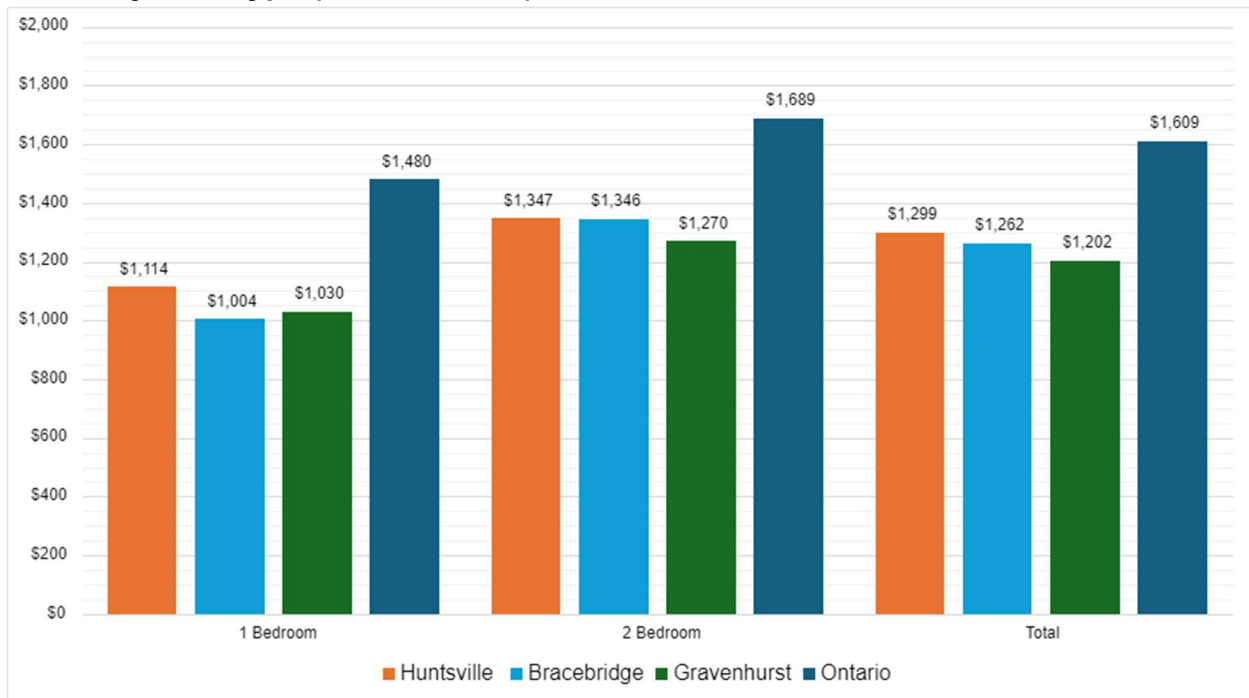
Source: CMHC Primary Rental Market Statistics

### 3.5 Average Rental Prices

As of October 2023, CMHC reported the average price of a rental unit in Huntsville to be \$1,299 per month. For a 1-bedroom unit the average price was \$1,114, and for a 2-bedroom unit the average price was \$1,347. There is no data on other unit types due

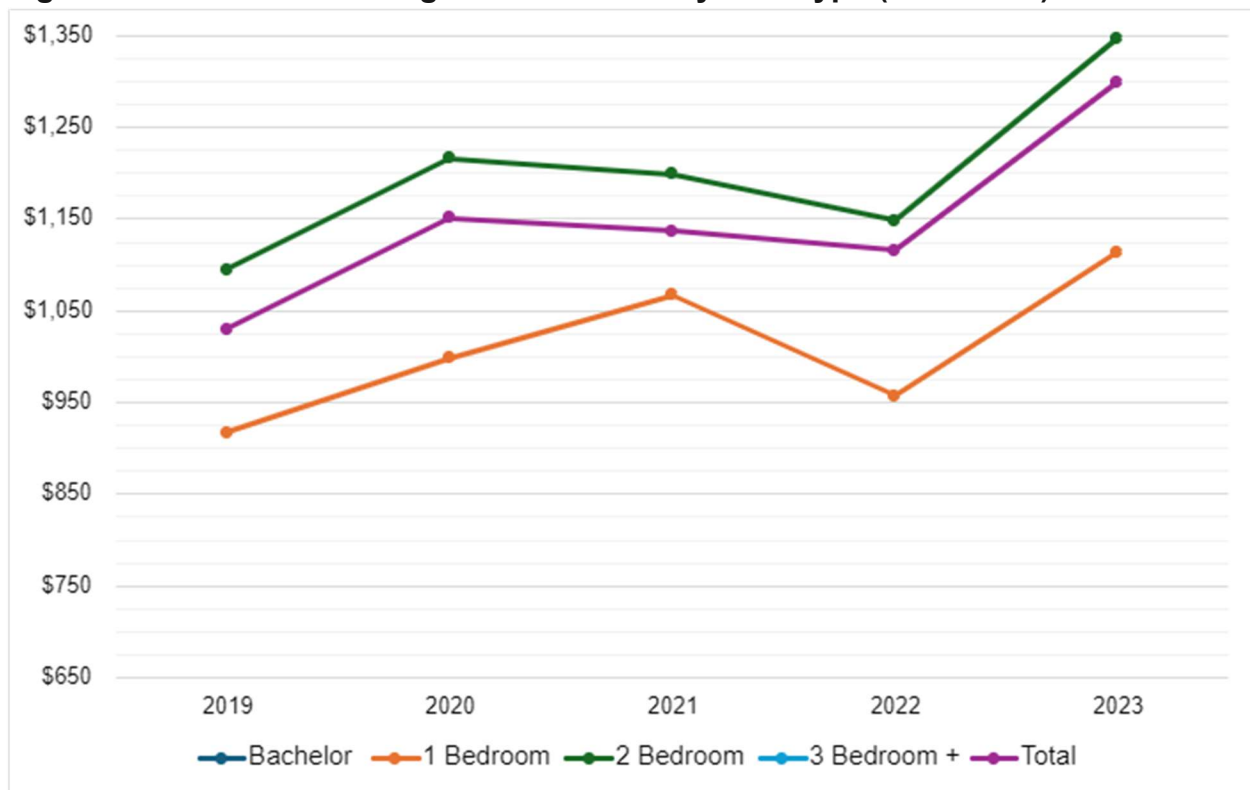
likely to the lack of purpose-built bachelor's and 3-bedroom+ units. Figure 12 compares 2023 average rental prices in Huntsville with two other nearby towns in the District of Muskoka (Bracebridge and Gravenhurst) as well as Ontario's average rents, giving us a fuller picture of the rental market in Huntsville, as it compares to similar towns and the province. Figure 13 and 14 show change in average rental prices, for both Huntsville and Ontario, over time across different unit types.

**Figure 12: Huntsville, Bracebridge, Gravenhurst, and Ontario Average Rental Prices by Unit Type (October 2023)**



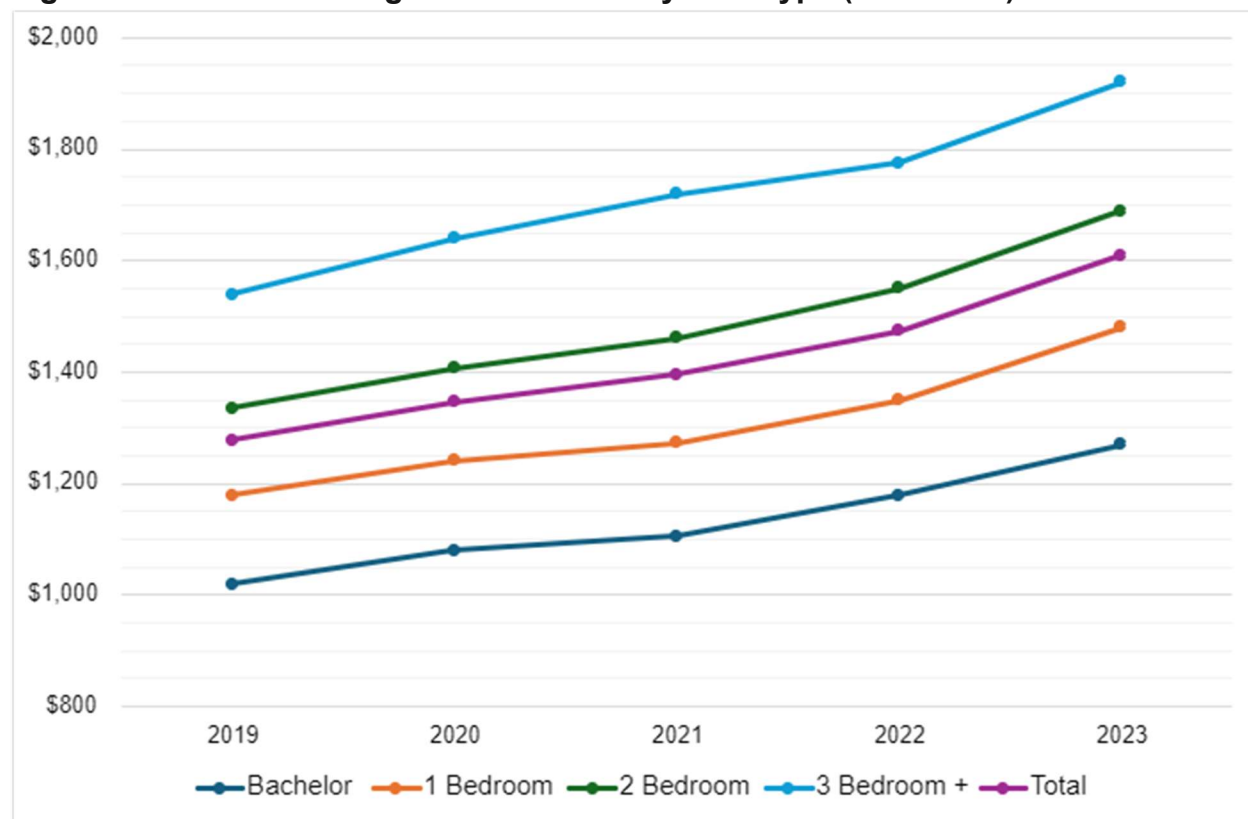
Source: CMHC Primary Rental Market Statistics

**Figure 13: Huntsville Average Rental Prices by Unit Type (2019-2023)**



Source: CMHC Primary Rental Market Statistics

**Figure 14: Ontario Average Rental Prices by Unit Type (2019-2023)**



Source: CMHC Primary Rental Market Statistics

There are several things to take away from this data. First, based on CMHC Primary Rental Market Statistics Report figures, Huntsville's average rents in 2023 were higher than the other Muskoka towns of Bracebridge and Gravenhurst, but lower than the provincial averages. Another takeaway is the rate of increase of rents in Huntsville. The pandemic caused rental prices to drop after 2020, but this was followed by a very steep increase in the past year. Ontario has also seen the rate of increase speed up in the past year, but not as dramatically as Huntsville.

It should also be noted that CMHC reports average rents, which include all occupied rental units. These prices are not in line with market rental rates for those currently looking for vacant rental units. Based on the analysis completed by the project team, and outlined in Table 7 below, the average price for recently constructed units is much higher – with the average 1-bedroom unit renting at around \$2,129, the average 2-bedroom renting for approximately \$2,299, and the average 3-bedroom+ unit around \$3,738. Table 7 shows a more detailed breakdown of current rents in Huntsville from searching various market rental websites.

**Table 7: Current Market Rents in the Town of Huntsville, August 2024**

Unit Size	Cost	Sq. Footage	Unit/Building Type	Year Built
1-Bedroom	\$1,700	470	Apartment	2000
1-Bedroom	\$1,700	800	Apartment	unknown
1-Bedroom	\$1,950	562	Basement apartment	2000
1-Bedroom	\$2,600	549	Apartment	2010
1-Bedroom	\$2,695	1,264	Luxury apartment	2010
2-Bedroom	\$1,849	850	Apartment	2000
2-Bedroom	\$1,950	614	Apartment	2020
2-Bedroom	\$2,200	1,400	Apartment	unknown
2-Bedroom	\$3,195	unknown	Lower unit in Duplex	2024
3-Bedroom	\$3,000	1,385	Townhouse	2020
3-Bedroom	\$3,750	unknown	Detached house	2020
3-Bedroom	\$3,900	unknown	Detached house	2020
3-Bedroom	\$4,300	1,380	Detached house	2009

Source: Compiled from listings on Kijiji, Rentals.ca, and Realtor.ca

Several pieces of provincial legislation have had a significant impact on rising rental rates across Ontario over the past few decades through the elimination of rent controls. The Tenant Protection Act, 1997, instituted a policy of vacancy decontrol across the Province. Vacancy Decontrol exists when an existing tenant moves out of a rental unit, there is no regulated limit on what the next incoming tenant can be charged. Changes made in the Residential Tenancies Act, 2006—which replaced the Tenant Protection Act—continued the policy of vacancy decontrol. Then changes to that Act, introduced through Bill 57, rendered residential rental units built after 2018 fully exempt from rent control. As such, landlords of these newer units can raise rents without adhering to the annual rent increase guideline set by the provincial government, provided they supply the tenant with at least 90 days' written notice before increasing the rent and only do so once every twelve months. As you can see from the table above, a lot of the current units available for rent in August of 2024 were built after 2018.

### 3.6 Rental Vacancy Rates

A vacancy rate of 3% is generally considered to be an acceptable balance between supply and demand for rental housing. Vacancy rates below this can drive up rents as tenants compete for fewer units.

There is limited data on current and past vacancy rates in the Town of Huntsville, and some of the data that is available is to be used with caution (as recommended by CMHC). CMHC's primary rental market statistics recorded a vacancy rate of 0.0% across all unit types in 2023. Although there is limited data, Table 8 looks back at the previous 5 years' vacancy rates in the Town of Huntsville. Table 9 shows Ontario's

vacancy rates, over the past five years. This gives an overall picture of vacancy rates and trends in Huntsville, and how they compare to the province.

**Table 8: Huntsville Private Apartment Vacancy Rates (2019-2023)**

	<b>Oct-19</b>	<b>Oct-20</b>	<b>Oct-21</b>	<b>Oct-22</b>	<b>Oct-23</b>
Bachelor	**	**	**	**	**
1 Bedroom	**	0.0	0.0	0.0	0.0
2 Bedroom	0.4	**	0.0	0.0	0.0
3 Bedroom +	0.0	**	**	**	**
Total	1.0	0.5	0.0	0.0	0.0

Source: CMHC Primary Rental Market Statistics

**Table 9: Ontario Private Apartment Vacancy Rates (2019-2023)**

	<b>Oct-19</b>	<b>Oct-20</b>	<b>Oct-21</b>	<b>Oct-22</b>	<b>Oct-23</b>
Bachelor	2.7	5.0	6.2	2.6	1.8
1 Bedroom	2.1	3.6	4.2	1.9	1.9
2 Bedroom	1.9	2.7	2.6	1.6	1.7
3 Bedroom +	1.5	2.9	2.4	1.5	1.4
Total	2.0	3.2	3.5	1.8	1.7

Source: CMHC Primary Rental Market Statistics

From this data (although limited and to be used with caution) we can see that Huntsville has consistently had very low vacancy rates for the past few years, lower than the province as a whole, and well below a balanced rate of 3%. When the province's vacancy rates went above 3% during the pandemic, Huntsville's remained at 0.0. Very low vacancy rates like this can have an impact on rent increases, reflecting an increased demand and lack of supply. The Town of Huntsville will need to increase the number of rental units available substantially if they want their vacancy rate to increase to recommended levels.

In aiming to achieve a balanced vacancy rate of 3%, it is estimated that the creation of 80 rental units (dealing with the current rental supply backlog) combined with an additional new 30 rental units per year would work towards a balanced rental housing supply. If more of the population growth has households renting (at a higher percentage than the current 20% renter population), this would require a figure higher than the 30 units per year.

It is worth noting that this projection of needed rental supply does not address the housing affordability needs in Huntsville.



## 4. Affordability Indicators

### 4.1 Core Housing Need

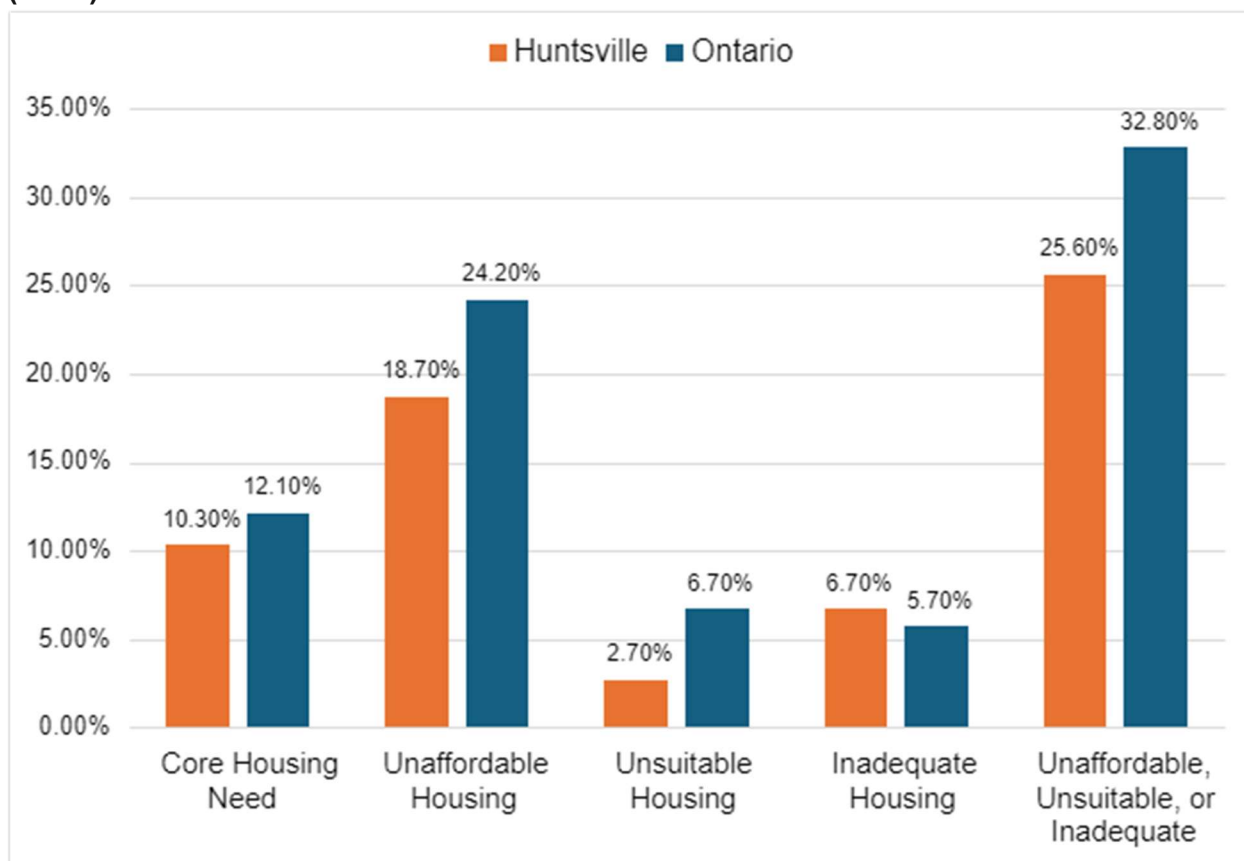
Core Housing Need is defined as households living in an unsuitable, inadequate, or unaffordable dwelling that cannot afford alternative housing in their community. It refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability, or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable.

**Unaffordable housing** is defined as a household that spends more than 30% of its income on shelter costs. **Inadequate housing** is defined as a household that lives in a dwelling in need of major repairs. **Unsuitable housing** is described as when a household does not have enough bedrooms according to the National Occupancy Standard.

It is important to note that CMHC calculates core housing need by identifying households living in dwellings considered unsuitable, inadequate or unaffordable and then considering if income levels are such that they could not afford alternative suitable and adequate housing in their community. Of 8,610 owner and tenant households with household total income greater than zero and shelter-cost-to-income ratio less than 100%, in non-farm, non-reserve private dwellings in Huntsville, 890 of them were found to be in core housing need (10.3%) as of 2021. This is lower than the 12.1% of households in core housing need in Ontario in 2021. However, 18.7% of households in Huntsville were found to be living in unaffordable dwellings, with 25.6% living in unaffordable, unsuitable, or inadequate housing.

In addition to reporting core housing need, it is important to understand the number of households currently living in unaffordable, inadequate, or unsuitable housing. Based on these criteria, out of the 8,820 total occupied private dwellings in the Town of Huntsville, as of 2021, 2,255 were in unaffordable, inadequate, or unsuitable housing with either 30% or more total income spent on shelter costs, unsuitable housing, or housing in need of major repairs. This 25.6% figure (as referenced above) can be found in the 2021 Stats Canada Census data (Figure 15), and although still lower than Ontario's 32.8% rate, points to a significant housing need for more affordable housing in Huntsville. The largest factor affecting the Town of Huntsville's core housing need is housing affordability, as 1,640 (18.7%) households are currently spending 30% or more of their income on shelter costs.

**Figure 15: Households in Core Housing Need, Town of Huntsville and Ontario (2021)**



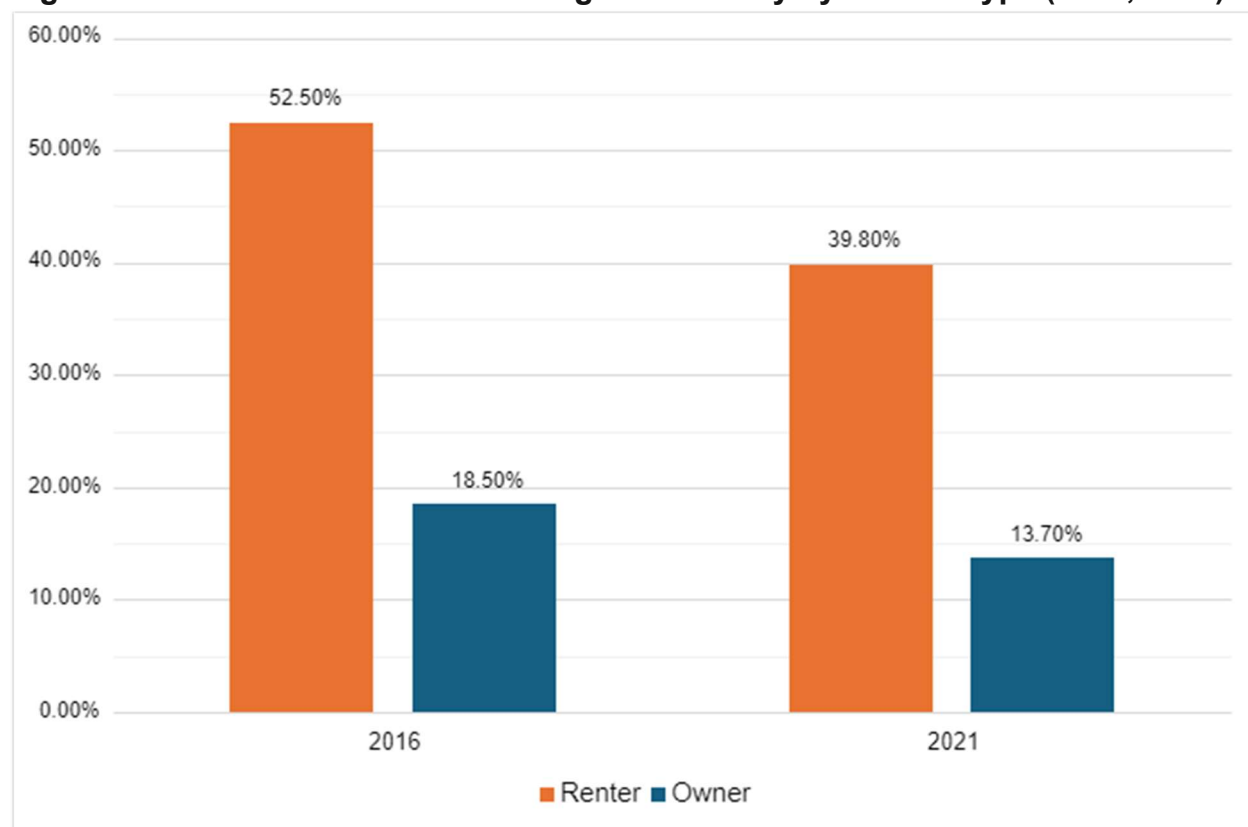
Source: Statistics Canada

Across the country there was a decrease in households experiencing core housing need between 2016 and 2021, which was likely due to factors surrounding the COVID-19 pandemic, and the federal government's initial response of the CERB financial relief program. In Huntsville, this decrease also occurred, those experiencing unaffordable housing dropped from 24.8% to 18.7%, and those in core housing need dropped from 15.6% to 10.3%. The 2021 census reports income from the year 2020. With CERB payments having stopped in late 2020, and housing costs increasing in Huntsville from 2020 to 2023, it is likely that the percentage of households living in unaffordable housing and in Core Housing Need has seen larger increases in the past few years. This will be a key housing measure to watch when new Census data emerges.

According to 2021 Census data, a greater proportion of renter households in Huntsville (39.8%) live in unaffordable housing compared to owner households (13.7%). This is true throughout the province, but the disparity is higher in the Town of Huntsville compared to Ontario as a whole. Looking at past census data we can see that in Huntsville the number of owner households living in unaffordable housing dropped by

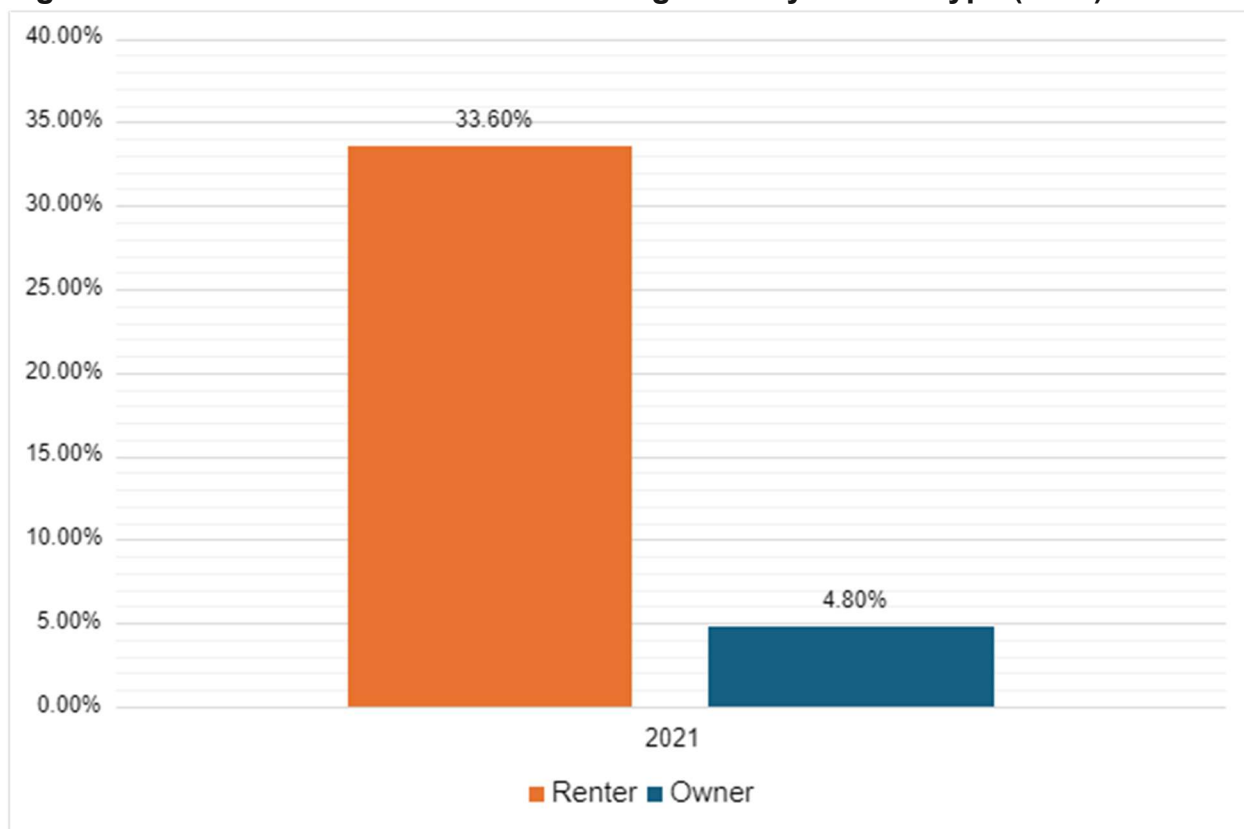
nearly 25% between 2016 and 2021. During the same period the number of renter households living in unaffordable housing dropped by just over 25%. This is illustrated in Figure 16, where you can see that the disparity between renters and owners living in unaffordable housing has stayed consistent over time. This disparity between renter households and owner households is also true for core housing need. There were 33.6% of renter households in Huntsville in core housing need, compared to only 4.8% of owner households (Figure 17), meaning renters were roughly, 7 times more likely to live in core housing need in 2021.

**Figure 16: Town of Huntsville Housing Affordability by Tenure Type (2016, 2021)**



Source: Statistics Canada

**Figure 17: Town of Huntsville Core Housing Need by Tenure Type (2021)**



Source: Statistics Canada

Core Housing Need also affects different demographic groups in varying ways. Single-parent households and seniors often make up the highest percentages of households living in Core Housing Need.

## 4.2 Affordable Prices and Rents

Table 10 shows affordable rents for average and median incomes based on 2021 Census data using the 30% affordability threshold. An individual earning the median income could afford a monthly rent of approximately \$900. Individuals earning the average income in Huntsville could afford a slightly higher monthly rent of \$1,069.

The median and average incomes and thus affordability thresholds for one-person households remain close to the median and average incomes for individuals in the Town of Huntsville, although slightly higher.

For couple-only economic families making the median after tax income \$78,500, the affordability thresholds would be \$1,963 per month in rent. For couples with children taking home the median after tax income of \$109,000 annually, the affordability

thresholds would be \$2,725 a month for rent. Lastly, the median income for single parent families residing in the Town of Huntsville was \$62,400. Their affordability thresholds would be \$1,560 a month in rent.

**Table 10: Affordable Prices and Rents Based on Average and Median Income (2020)**

	<b>2020 After Tax Income based on 2021 Census data</b>	<b>Affordable Rent at 30% of Income</b>
<b>Average Income for Individuals</b>	\$42,760	\$1,069
<b>Median Income for Individuals</b>	\$36,000	\$900
<b>Average Income for One-Person Households</b>	\$42,920	\$1,073
<b>Median Income for One- Person Households</b>	\$36,400	\$910
<b>Average Income for Couple-Only Economic Family</b>	\$90,800	\$2,270
<b>Median Income for Couple-Only Economic Family</b>	\$78,500	\$1,963
<b>Average Income for Couple-with-children Economic Family</b>	\$121,700	\$3,043
<b>Median Income for Couple-with-children Economic Family</b>	\$109,000	\$2,725
<b>Average Income for One-Parent Economic Family</b>	\$70,200	\$1,755
<b>Median Income for One- Parent Economic Family</b>	\$62,400	\$1,560

Source: Statistics Canada 2021 Census

Income data from the 2021 Statistics Canada Census was utilized to calculate average and median incomes and was not adjusted for inflation, as we know that salaries have, in many instances, not kept pace with the inflationary pressures in the market and with respect to housing costs and landlord expenses since 2020.

When compared to the cost of rents as illustrated in Section 3.5, the problem becomes apparent, specifically for the 38% of households in Huntsville earning less than \$60,000 annually. Current average market rents are too high to be considered affordable to those households. As noted in Section 3.5, current market listing for vacant rental units in Huntsville range from \$1,700 for a 1-bedroom unit to \$4,300 for a three-bedroom unit.

### 4.3 Ontario Works and Ontario Disability Support Program

The table below indicates the affordability of allocated shelter costs for Ontario Works (OW) and Ontario Disability Support Program (ODSP) compared to CMHC data. OW and ODSP income recipients are among the lowest income earners in the province.

One-bedroom units at a very conservative monthly rental rate of \$1,114 are well above the maximum allowance for ODSP recipients for all family sizes, but particularly out of reach for individuals (more than double their maximum ODSP allowance). It is also important to note that one-bedroom units are not appropriate for single parents or couples with children, and the cost of a two-bedroom unit is even more unaffordable. This picture means that Huntsville residents who are recipients of these government supports are priced out of their community due to clear lack of available housing options.

**Table 11: Affordability for Ontario Works and Ontario Disability Support Program Recipients (2024)**

Family Size	OW Max Housing Allowance	ODSP Max Housing Allowance	Huntsville Average Market Rent CMHC
Single	\$390	\$582	\$1,114
Couple	\$642	\$915	\$1,114
Single Parent - 1 Child	\$642	\$915	\$1,347
Single Parent - 2 Children	\$697	\$990	\$1,347
Couple - 1 Child	\$697	\$990	\$1,347
Couple - 2 Children	\$756	\$1,074	\$1,347

Source: Income Security Accuracy Centre and CMHC Primary Rental Market Statistics

Once again, it should be emphasized that the average market rental rates utilized in Table 11 above are conservative numbers based on CHMC data from the 2023 and 2022 Primary Rental Market Statistics and are not reflective of listing rates for available accommodations advertised at the time of this report. Based on the analysis completed

by the project team, and included in the project reporting, the average price of units currently available for rent is much higher – ranging from \$2,129 for a 1-bedroom unit to \$2,299 for a two-bedroom unit. This renders all the available units deeply unaffordable for OW and ODSP recipients.

#### 4.4 Canada Pension Plan, Old Age Security, and Guaranteed Income Supplement Programs

As mentioned in a previous section of this report, there is a large percentage of seniors in the Town of Huntsville, and that number will continue to grow in the near future. Many of these seniors will be receiving publicly administered pension plans operated by the government such as Canada Pension Plan (CPP), Old Age Security (OAS), or the Guaranteed Income Supplement (GIS).

**Table 12: Canada Pension Plan Benefits July-September (2024)**

Program	Maximum Monthly Payment (age 65-74)	Maximum Monthly payment (age 75+)
CPP	\$1,364.60	\$1,364.60
OAS	\$718.33	\$790.16
GIS	\$1,072.93	\$1,072.93
CPP + OAS	\$2,082.93	\$2,154.76
OAS + GIS	\$1,791.26	\$1,863.09

Source: The Government of Canada

It is important to note that these are the maximum amounts, and many seniors will be receiving less than what is listed above, specifically for their CPP amounts as they are based on income contributions made throughout a person's life. In April 2024, the maximum monthly CPP payment was \$1,364.60, but the average monthly amount paid for a new retirement pension (at age 65) was only \$816.52.

#### 4.5 Minimum Wage

For minimum wage workers, making \$17.20/hour as of October 1, 2024, the available rental stock in the Town of Huntsville is also deeply unaffordable. Using even conservative monthly rental rates per CMHC data, a one-bedroom rental unit would be unaffordable for individuals making minimum wage, and a two-bedroom unit would be even more so.

**Table 13: Affordability for Persons Making Minimum Wage 2024**

Type of Unit	Huntsville Average Market Rent CMHC	Minimum Wage Affordability Monthly Rent for a Single Income Household	Difference
One Bedroom	\$1,114	\$784	-\$330
Two Bedroom	\$1,347	\$784	-\$563

Source: CMHC Primary Rental Statistics and The Government of Ontario

This points to a phenomenon we are seeing in many places throughout the province; when it becomes very difficult, if not impossible, to work minimum wage or moderately higher paid positions and pay rent or mortgage payments and purchase the essentials, the services provided to the community through those positions slowly cease to become available. This can result in insufficient childcare spaces and a lack of workers in other caring professions, such as PSWs in senior's residences and communal living communities for those with disabilities. It can also lead to decreased offerings or hours in the food service industry and retail shops.

The extent to which this is already happening within the Town of Huntsville is difficult to measure, but concerns were echoed in several interviews about challenges finding staff and volunteers, particularly when it comes to future expansion of senior's care and dedicated housing.

## 4.6 Non-Market Housing

The District of Muskoka is the Service Manager for the Town of Huntsville. There are relatively few non-market housing units available within the Town. The District operates seven social housing buildings within the Town of Huntsville. Most of the units in these buildings are subsidized offering Rent-Geared-to-Income (RGI), while some are market units.

The Town of Huntsville has 118 affordable units targeted to seniors and households without any dependents. The Town also has 17 affordable units dedicated to families. The table below shows a further breakdown of the social housing in Huntsville, owned and operated by the District of Muskoka.



**Table 14: District of Muskoka operated Social Husing in Huntsville, October 2024**

Property Address	Number of Units	Unit Types	Target Demographic	Active Waitlist Applicants
14 Meadow Park Dr.	28	1 bedrooms	Seniors	178
16 Meadow Park Dr.	10	1 bedrooms	Seniors	166
18A – 22B Meadow Park Dr.	6	2-3 bedrooms	Families	62
114 Brunel Rd.	40	1 bedrooms	Seniors	157
2 Sabrina Park Dr.	Not available (>40)	1-3 bedrooms	None	297
1 Iris St.	11	2-3 bedrooms	Families	60
22 Walter St.	40	1-2 bedrooms	Seniors	55

Source: District Municipality of Muskoka

Looking at the active applicants on the waitlist to access all the above housing units, it is obvious that there is a shortage of available units. The number of people on the waitlist is far greater than the total number of units. It is important to note that not all households on the waitlist may currently be living in Huntsville, but regardless of this all households (including those currently living in Huntsville) will have a very long wait time to access the social housing currently offered by the District of Muskoka.

According to the District of Muskoka's database, the largest current need of housing type in the District of Muskoka is one-bedroom units, making up 77% of the total waitlist. The wait time for one-bedroom units is approximately 7-8 years. Senior households make up 28% of the waitlist with 176 total. The Town of Huntsville currently has 392 unique waitlist applications for buildings within the Town. Table 15 below shows more waitlist data for the District of Muskoka as of October 2024.

**Table 15: Households on District of Muskoka Housing Waitlist, October 2024**

Rent Geared to Income	Affordable Rent	Market Rent	Transitional Housing (Bracebridge)	Total Unique Households
458	162	211	7	627

Source: District Municipality of Muskoka

## **4.7 Service Manager Supports**

The transient and often hidden nature of homelessness is such that it is difficult to capture the total number of people experiencing homelessness at any given time, particularly in smaller towns or rural communities. The District of Muskoka as Service Manager, oversees a By-Name List (BNL) to track the number of individuals experiencing homelessness across the District and support them with resources as they are able. Housing Services does prioritize those on the BNL on the waiting list for community housing. There are 149 people and 144 households currently on the BNL, as of August 31, 2024. The District of Muskoka does not currently operate any emergency shelter beds or transitional housing units. However, Chrysalis Women's Shelter is operated by Muskoka Women's Advocacy Group (MWAG) and The Table Men's Hostel is a service provided by The Table Soup Kitchen Foundation. These are the only two shelters in the Huntsville area, according to District staff. The current short-term solution for those experiencing homelessness is a short motel stay, transportation and food.

The District's motel shelter program has seen significant increases in the number of people requiring emergency shelter, the length of motel stays, and the cost of paying for motel stays, since 2019. Back in 2019, 222 people accessed the motel shelter program, staying for just over 2,200 nights, and costing just under \$120,000. By 2023, 383 people accessed the program, staying for just under 21,000 nights, costing over \$1,000,000. In 2024 the number of people accessing the program has dropped significantly, but the length of stay, and cost have only dropped slightly.

The development of a ten-year Housing and Homelessness Plan is required by all service managers under the Housing Services Act (2011). The District of Muskoka updated their Housing and Homelessness Plan in 2019 and is undertaking a further update in early 2025.

Continued integration between the efforts of the Town of Huntsville and the District as Service Manager is recommended as Town staff and Council look at ways to increase the supply of different forms of housing along the entirety of the housing continuum and support the needs of individuals requiring a range of housing options and complementary support services.

## 5. Community Engagement

Throughout August to September 2024, the consultant team collaborated with Huntsville staff to develop and implement three methods of community interaction. First, 15 interviews with various key informants were undertaken to help provide in-depth discussions about the Huntsville's housing needs. Simultaneously, a community survey was distributed to get comments from the entire community. Finally, a community open house was conducted in Huntsville. Each form of engagement offered valuable insight and feedback to best analyze and address the housing needs in Huntsville.

### Community Engagement Survey

The Town of Huntsville published an online survey from September 18 to October 11, 2024. Paper copies of the survey were also made available at the several municipal buildings throughout the Town for members of the community who preferred to complete a hard copy of the survey.

The online survey garnered responses from 479 participants. The age distribution skewed towards respondents aged between 50 and 64 years old (30.6%), followed by those aged 30-39 (19.2%) and 40-49 (17.5%). Other age group included 20-29 years (11.7%), 65-74 years (15.4%), and 75 years and above (5.2%). Only 0.7% of respondents were under 20 years old. Furthermore, 91.2% of participants indicated residence in Huntsville, while 5.0% have lived there before and 3.8% did not reside in the Town but were interested in relocating to the Town. Most of the respondents resided in Huntsville for over ten years (70%) and among respondents 56% of them were homeowners and 36.1% rent either short term or year-round.

The majority of respondents reported lower household incomes, with 48.7% earning under \$80,000 per year, 21% in the \$50,000 to \$79,999 range, 20.2% in the \$20,000 to \$49,999 range, and 7.5% earning less than \$20,000. Smaller groups reported higher incomes, with 15.8% between \$80,000 and \$99,999, 15.2% between \$100,000 and \$149,000, and just 4.3% over \$200,000. Additionally, 8.9% chose not to disclose their income.

## Key Informant Interviews:

Key informants across the Town of Huntsville have provided insightful and valuable feedback to better understand the current housing challenges and future housing demands. Table 1 below shows a breakdown of the 15 interviewees by sector/organization.

**Table 1: Interviewees Background**

Sectors/Organization of Participants	Number of Key Informants Interviewed
Town of Huntsville Employee	3
District of Muskoka Staff	2
Non-Profit Sector Representatives	3
Chamber of Commerce	1
Local Developers and Planners	6

## Open House:

An Open House was held on October 7<sup>th</sup> with a good turnout from the community with about 25 community members in attendance, as well as the Town staff.

The Open House began with a brief presentation by TWC on demographic trends impacting housing needs, followed by opportunities for attendees to circulate among several different stations with distinct discussions about local demographic findings, identification of gaps in housing supply, and a SWOT Analysis, among other activities.

Community engagement focused on understanding the varying perspectives related to the housing continuum in the Town and the challenges and opportunities present. There was also discussion about the appropriate role the Town could undertake in helping to meet the range of housing needs.

## **Key Themes:**

The insights from these community engagements (survey results, open house and interviews) give us the following key themes, setting the stage for a closer look at key housing barriers in the Town of Huntsville:

- Challenges in housing supply, including affordability
- Policy and development process hurdles
- Barriers to housing developments
- Community Awareness

## **Housing Challenges**

The Town of Huntsville, like many communities in Ontario, is facing significant housing challenges. These challenges have been highlighted by participants in survey responses, the open house and interviews. The main concerns include a severe lack of affordable housing, limited housing options for diverse populations, underuse of existing properties and shortage of affordable housing for seniors and workers. These issues are particularly affecting low-income individuals, seniors, and families who struggle to find appropriate homes in the area.

### **Lack of Affordable Housing Supply**

The Town of Huntsville is experiencing substantial challenges in housing affordability, availability, and accessibility, with these issues intensifying since the onset of the COVID pandemic and further impacted by current economic conditions. Affordability emerged as a top priority, with 82.8% of survey respondents identifying it as their primary concern, which heavily influences housing choices for many residents. The 2021 Census reveals that over 55% of households in the Town earn below \$80,000 annually, leaving those with low or moderate incomes particularly vulnerable in their search for stable, suitable, and affordable housing. This disparity between local incomes and housing prices, as well as the limited variety in housing types developed over past decades, risks pushing these residents out of the housing market.

Participants in community engagements highlighted that the challenge lies not simply in the quantity of housing development but specifically in the shortage of affordable housing options. While luxury condominiums have been constructed, these remain out of reach for most community members.

In particular, seniors, workers, young adults and single-parent families were identified as the groups most affected by the lack of affordable housing. Seniors on fixed incomes struggle with rising rent costs, and single parents face the dual challenge of high rent along with the need for housing that accommodates their children. Affordable family housing is notably scarce, with renters frequently citing a shortage of larger, reasonably priced units.

The limited availability of affordable rentals, combined with the increasing number of short-term rentals, has placed additional strain on the community. Respondents felt short-term rentals reduce the overall stock of long-term rental units, making it even harder for residents to find stable, affordable housing. This further exacerbates the housing shortage and increases competition for available rental units, putting pressure on those with fixed incomes, low-paying jobs, and families seeking long-term housing solutions.

The housing supply in Huntsville has effectively become bottlenecked, with not enough options for those looking to either downsize or upsize. This tightness of supply not only limits turnover in the housing market but also hinders the Town's ability to attract new residents, which is essential for meeting local labor needs.

### **Defining Affordable Housing**

Defining what constitutes affordable housing poses a significant challenge, as there are various understandings implemented across government policies, programs and the housing sector. Participants highlighted the need for defining affordability based on income and not market definitions. They point out that some projects labelled as "affordable" are priced beyond their means, as many still cannot afford 80% or 100% of the average market rent (AMR). Having an income-based definition on a policy level that is then incorporated across the housing sector in Huntsville (developers, non-profits, etc.) was seen as helping to prevent individuals and families fall through the gaps.

It could be possible for the Town to track the number of new developments that meet the affordability definitions - those that are 100% or less of average market rents (this also meets the recent provincial government definition in the recently issued bulletin under the Provincial Planning Act). This could be done through liaising with District of Muskoka housing staff and CMHC staff, as well as with the developers of the housing. Staff could further note in an annual report how many of the units are less than 100% as well as report how many new full market level purpose built rental units are created each year. Staff would also report the income levels that could afford the average market rental units.

### **Lack of Diverse Housing Types**

According to the data collected from survey, Open House and interviews, there is a need to address gaps in housing options across the housing spectrum, including apartments and purpose-built rentals. This issue becomes more challenging particularly in terms of accommodating diverse populations including families, seniors and workers with low and moderate salary.

Based on the engagements conducted for this needs assessment, the community is calling for a mix of housing types including affordable one- and two-bedroom apartments, accessible senior housing, and smaller units like tiny homes or modular units and more community housing such as co-op housing to meet the diverse needs of the population. Additionally, participants pointed out the need for purpose-built rentals—housing units specifically designed for long-term tenants. Currently, there are limited options for renters who can not afford, or do not wish to own property, making it difficult for lower-income individuals to find secure housing. The community emphasized that without more diverse housing options, many people will continue to face barriers to finding a home that suits their needs.

### **Underutilization of Existing Properties**

One challenge highlighted in the community engagement which is seen to be contributing to Huntsville's housing crisis is the underutilization of existing properties, particularly due to the rise in short-term vacation rentals, such as those listed on platforms like Airbnb. As these rentals become increasingly popular, many properties that could be rented out long-term are instead being used for short-term stays. This is especially noticeable in the downtown area, where properties that could provide stable housing for long-term residents are being taken off the market. While short-term rentals offer property owners a valuable source of income, and support the local tourism economy, they are exacerbating the housing shortage by reducing the supply of available long-term rental options. Several residents pointed out that the proliferation of short-term rentals has made it more difficult for families and individuals, especially those with low or moderate incomes, to find suitable housing.

To address this issue, community consultations suggested to encourage the use of vacant or underutilized properties for long-term rentals. This could involve incentivizing property owners to rent out their properties to permanent tenants, rather than listing them as short-term vacation rentals. Such a strategy would help increase the availability of housing for residents while still allowing property owners to earn income from their properties.

### **Workforce Housing Shortage**

Huntsville's economy heavily depends on workers in industries such as tourism, healthcare, and retail. However, many employees in these sectors are struggling to find affordable housing. The rising cost of living in the town has made it increasingly difficult for workers, particularly those in lower-wage jobs, to secure suitable accommodations. Several residents have expressed concern that local businesses facing challenges in attracting and retaining employees. For instance, workers in the tourism industry, especially seasonal staff, often find it difficult to secure affordable housing for the duration of their contracts. Similarly, healthcare professionals such as nurses, nursing assistants and personal support workers and other essential service workers are being forced to commute from neighboring areas due to the unaffordability of housing in Huntsville. This situation creates an inconvenience for workers and poses a potential challenge for businesses that rely on these employees to serve the community.

### **Senior Housing Shortage**

Participants in community engagements pointed out that there is an absence of affordable and accessible housing for seniors, leaving them with very few options for independent living or safe, accessible homes that suit their needs. The current housing stock is seen as aging, unaffordable and some deemed as low quality and unsafe. Accessibility is an increasing concern in the system with a shortage of accessible and barrier free options for the large aging population. By creating more housing options for seniors, Huntsville can support its aging population and help ensure that older residents are able to live in dignity and security.

### **Development Approvals and Affordable Housing Development**

Navigating planning and building applications was considered a significant challenge to getting more housing built in a timely manner by some developers interviewed. The 2023 shift in Huntsville to a Community Planning Permit process rather than traditional zoning by-law amendments is intended to simplify planning approvals. However, there appears to be a need to more clearly communicate the new process to some developers operating in Huntsville.

To address the perceived barriers and better meet the housing needs, local developers who participated in consultation efforts offered several suggestions to improve development processes. One key recommendation was to increase allowable density "as of right", which would render many projects more economically viable. Developers



also advocated for prioritizing and fast-tracking multi-residential permits and approvals to expedite housing development and reduce the perceived delays.

There was also feedback provided by some interviewees, and at the Open House, for the Town to encourage more flexibility in the planning requirements in order to support new multi-residential and affordable housing developments. It should also be noted, however, that the Town recently undertook a height and density Increase criteria initiative with the goal of providing increased flexibility for residential developments.

Continued and enhanced communication between the Town and project proponents may also help manage expectations around pre-development approval timelines and the new paradigm for pre-development approvals.

Improving access to information about Government-owned land that could be available for affordable housing development is important (Noting that Town owned land has twice been reviewed for the potential for affordable housing in recent years). It would also be helpful to communicate with developers about available subsidies from the various levels of governments.

## **Community Awareness**

The population of Huntsville is changing in many ways and some concerns were raised about NIMBYism (not-in-my-backyard) when discussions around designated affordable housing is proposed. Feedback was shared about public misperception around the topic of housing affordability, with many residents not seeing the impact that the housing situation is having on local seniors, single parent families, those working in traditionally lower- and middle-income industries, and other households facing financial pressures in today's current market conditions. Both the Town and local community groups could assist in the mitigation of NIMBYism through educational efforts to raise awareness about what constitutes "affordable housing" in today's market and its impact on ensuring a healthy, well-balanced community and workforce, particularly in a tourism-oriented community.

## **6. Recommendations & Actions**

In this section, a series of recommendations and proposed actions are suggested for Huntsville to consider. Three priorities for this Housing Action Plan include:

- Increasing Affordable Housing Supply
- Supporting Local Development
- Advocacy, Awareness and Outreach

These recommendations are to support the goal of providing a range of affordable housing options (including housing that is accessible, safe and sustainable) for the current and future residents of Huntsville.

## **6.1 Increasing Affordable Housing Supply**

Affordable housing is one of the top concerns for residents of Huntsville. Due to the substantial increase in both ownership and rental prices, residents of Huntsville are being priced out of the market and are in need of more affordable housing solutions.

### **Recommendation 1: Adopting an Income-Based Definition of Affordable Housing**

Household income in the area has implications for the cost of housing that will be considered affordable. Huntsville has a higher share of lower to modest income households, with 55.3% of households earning less than \$80,000 per year after tax, compared to 50.3% in Ontario and nearly 38% of households earn less than \$60,000 a year after tax.

**Action Item 1.1:** Use an income-based definition of affordable housing in Town policies and any potential incentives.

It will be important for the Town of Huntsville to consider using an income-based definition of affordable housing when working on actions to ensure that any plans and policies implemented will have the intended effects of increasing affordable housing supply for a range of households need of housing. The Town should also consider definitions of housing affordability used by other levels of government to promote alignment of various housing programs. It is recommended that once the CMHC average market rents are published for the CMHC fall 2024 rental market survey (expected to be published in January 2025) Huntsville should calculate the household incomes that can afford these rents (based on paying no more than 30% of income) and that would be the measure of the rent levels/incomes that can be recognized by the Town as “affordable” for any future incentives/prioritization. Both CMHC programs and housing programs administered by the District of Muskoka will have housing that may set rents lower than this benchmark, but they can also be counted as affordable. And importantly, this approach to the definition of affordability will align with the affordable definitions in the Affordable Housing Bulleting published by the Province of Ontario under the Planning Act.

For example – If the next CMHC rental market report states an average one bedroom rent in Huntsville is \$1,200 per month, the household income that could afford this unit would be \$48,000 per year.

**Action Item 1.1:** Publish an annual report each spring setting out the income levels and definitions of affordable in the Town of Huntsville and track the number of new affordable units in a summary report to Council each year.

The Town should track the number of new developments that meet the affordability definitions - those that are 100% or less of average market rents (AMR). This could be done through liaising with District of Muskoka housing staff and CMHC staff, as well as with the developers of the housing. Staff could further note in an annual report how many of the units are less than 100% AMR as well as report how many new full market level purpose built rental units are created each year. Staff would also report the income levels that could afford the various average market and below average market new rental units.

### **Recommendation 2: Focus on Workforce Housing**

The current housing affordability challenges in the Town of Huntsville was seen as having an impact on economic development in the area as individuals and families are struggling to find and secure affordable housing to support the opportunity to continue living and working in the area. For some organizations and businesses this is now resulting in recruitment pressures for available staffing for their organizations and local businesses. This, in addition to transportation challenges, is raising concerns for the future. Developers, health care sector and non-profit organizations in particular are facing labour shortages that are exacerbated when they are unable to secure housing for their staff to be able to work in the area.

**Action Item 2.1:** Promote and encourage the development of affordable and attainable rental housing units near major employers, particularly in areas where large-scale employment growth is expected, such as near the new long-term care home set to open in 2026. If possible new multi-residential housing developments should prioritize accommodating the anticipated demand for approximately 175 to 200 new staff members, ensuring that local businesses and organizations can recruit and retain employees to support the region's economic development.

### **Recommendation 3: Focus on Senior Housing:**

As of 2021, Huntsville's housing stock was comprised of 7,210 occupied dwelling units, with low-density housing (single detached/semi-detached and row house) being the largest segment at 82.8%. Consequently, due to several factors including the aging population, workforce housing demands, and youth trying to find housing, current trends indicate a significant need for more single occupancy households.

**Action Item 3.1:** Encourage and provide planning support for new Accessible Senior Housing

**Action Item 3.2:** As the Muskoka Community Land Trust advances on the proposed Huntsville site, The Town should encourage at least some of the housing to be developed on the site to be accessible for seniors to move into and be able to age in place.

#### **Recommendation 4: Diversifying Housing Types**

Huntsville's current housing stock is predominantly single-detached homes, which limits options for smaller households, seniors, and those seeking affordable housing solutions. By maximizing the opportunities inherent in the community planning permit process and encouraging the construction of a broader range of housing typologies, with greater density as of right, the Town can help to accommodate the diverse needs of the community and mitigate the effects of rising land values on affordability.

**Action Item 4.1:** There is a need for smaller, affordable homes for seniors and single persons. Encouraging alternative forms of housing construction such as manufactured housing, prefabricated housing, and tiny homes can expand housing options available in the community. These models could be viable and could be an option for both private sector and community groups to develop and manage.

**Action Item 4.2:** Promoting infill projects and plans of subdivision with increased housing density and a variety of unit types (e.g., semi-detached, duplexes, or Accessory Residential Units (ARUs).

**Action Item 4.3:** Promote sustainable building practices and energy-efficient housing to ensure long-term viability and affordability

#### **Recommendation 5: Increasing Housing Density**

Promoting higher housing density is essential to accommodate the growing population and diverse housing needs in Huntsville. Medium and higher density enables more efficient land use, supporting a greater number of housing units within existing infrastructure.

Huntsville's housing stock is predominantly low-density. Projected population growth will outpace the current housing supply, necessitating a shift towards medium and high-density housing to meet demand.

**Action Item 5.1:** Ensure staff resources are available to prioritize planning approvals of developers of multi-residential housing who include a percentage of affordable units in their projects.

**Action Item 5.2:** Provide flexibility in parking requirements for higher-density developments, especially in areas served by public transit, offering car sharing services, or within walking distance to amenities and retail, to reduce land use inefficiency and construction costs.

### **Recommendation 6: Consider Expanding Incentives for Affordable Housing Developments**

The Town of Huntsville should consider expanding its financial incentives by offering developers of affordable housing modest financial incentives through consideration of a Affordable Housing focussed Community Improvement Plan. (CIP).

#### **Action Item 6.1: Consider a CIP for Affordable Housing**

The Town of Huntsville should consider offering non-profit and private developers financial assistance and resources to create new affordable housing through studying the option of an Affordable and Attainable Community Improvement Plan. The incentives could assist with early studies, help offset Town application fees and potentially consider property tax increment grants.

There are a number of area municipalities in Ontario which have passed affordable Housing CIPs or are considering this approach, CIP incentives could compliment and potentially leverage funding from Senior levels of government.

### **Advocacy, Awareness and Outreach**

#### **Recommendation 7: Support Housing Developers Information Sharing Series**

Building on the regular networking and information gatherings for local developers and builders, there could be specific forums on attainable and affordable housing. This space would serve as a forum for discussing local needs, consider new policies, processes and programs, and provide developers and builders with municipal, community-driven resources and to help connect them with affordable housing incentive programs offered by various levels of government. These forums offer a continuing opportunity for planning staff to promote and explain the Community Planning Permit system in effect in Huntsville.

**Action Item 7.1:** Gauge local developer interest in this resource and determine which times and event structure would be the most popular, as well as topics that would be of greatest interest to prospective participants.

**Action Item 7.2:** Assemble a staff team to organize the event series and secure speakers.

**Action Item 7.3:** Event series to be utilized for sharing different options with developers and property managers for development and managing below-market-rate housing (i.e., head leases) as property managers and prospective developers may not be aware of these options.

**Recommendation 8: Government owned lands/future Town buildings/facilities** for potential for affordable and attainable housing, including Town developments with multiple uses.

**Action 8.1** Undertake a review of all government owned lands to see if any parcels could be considered for an affordable housing development and reach out to the respective level of government to propose for use for new affordable housing. Once identified, governments that own the lands should issue an expression of interest for potential developer collaborators.

**Action 8.2:** Ensure any proposed Town development for community or other use is reviewed in advance of any detailed design concept to see if there is an opportunity to combine that activity with residential use - if so, the Town can issue a proposal call for a potential residential collaborator.

## 7. Summary

The Town of Huntsville has experienced consistent population growth, over the past decade and is expected to continue to grow significantly in future years. This growth has placed substantial pressure on the local housing market, which is characterized by a limited variety of housing types. Approximately 80% of the housing stock consists of single-detached homes, which does not align with the increasing demand for more diverse housing options, particularly attainable, affordable and accessible units for seniors, young families, and smaller households.

Per the 2024 District of Muskoka Growth Study, conducted by Watson & Associates Economics Ltd., Huntsville is expected to continue its rapid growth through the next ten years. It is expected that the market preference from single detached homes will shift more toward medium and higher density housing options due to rising home prices, and provincial planning policies that encourage more compact built form, including but not limited to more affordable townhomes, row housing, and medium to higher density apartments targeting older adults ready to downsize, working professionals, and families requiring greater affordability and a range of housing supports.

## Key Findings:

### **Population Growth and Demographics:**

- Huntsville has experienced moderate population growth, with an 6.7% increase from 2016 to 2021, reaching 21,147 residents.
- The Town has an older population profile compared to the provincial average, with a median age of 50 years.
- Over 34% of the population of the Town of Huntsville is aged 60 or above. This is the fastest growing demographic group.
- The Indigenous population in Huntsville constitutes 3.5% of the total, moderately higher than the provincial average of 2.9%.

### **Income and Household Composition:**

- The Town has a lower share of high-income households, with 30.1% earning \$100,000 or more annually after tax.
- Household compositions are primarily couples without children (33%) and one person households (27%).
- Over 55% of households earn less than \$80,000 a year after tax.
- The lower average incomes in Huntsville are not reflected in housing prices, and the forms of housing that have been constructed in abundance over the past several decades.
- This has the potential of pricing out those with lower or moderate incomes out of the market entirely and rendering them unable to find suitable housing in the Town.

### **Current Housing Stock:**

- As of 2021, Huntsville had 8,820 private dwellings, with 80% being single-detached houses.
- There is a notable deficiency in one- and two-bedroom units, despite significant demand from smaller households.

### **Affordability Challenges:**

- 26% of households are living in unaffordable, inadequate, or unsuitable housing.
- Rents have risen sharply, with current market rates for vacant units far exceeding the affordability threshold for many residents.

- Low-income earners, particularly those on Ontario Works (OW) and Ontario Disability Support Program (ODSP), face severe challenges in finding affordable housing.
- Local businesses are unable to attract employees due to that lack of affordable housing.

**Rental Market and Vacancy Rates:**

- Huntsville's rental market is under significant pressure, with a vacancy rate of 0%, well below the 3% balance point, driving up rental costs.
- The number of purpose-built rental units is insufficient, exacerbating the affordability crisis.

**Non-Market and Supportive Housing:**

- There are limited non-market housing options, primarily for seniors, with very long wait times for available units.
- There are very limited supportive housing units for seniors and individuals with physical, mental, or developmental challenges within the Town.

**Service Manager Supports:**

- The District of Muskoka, as the Service Manager, oversees social housing programs but faces challenges in meeting the needs within Huntsville due to high market rents.
- The transient nature of homelessness and the lack of emergency shelters within Muskoka further complicate support efforts.

Recommendations for housing action coming out of the findings of this Housing Needs Assessment for implementation include

Recommendation 1: Adopting an Income-Based Definition of Affordable Housing

Recommendation 2: Focus on Workforce Housing

Recommendation 3: Focus on Senior Housing

Recommendation 4: Diversifying Housing Types

Recommendation 5: Increasing Housing Density

Recommendation 6: Incentivize Development

Recommendation 7: Support Housing Developers Information Series

Recommendation 8: Government Owned Lands



With continued growth anticipated for the Town of Huntsville in the coming years, and a strong housing market showing signs of a need for more modest and compact forms of housing, it is an opportune time for Town staff and Council to take stock of their steady growth, the gaps in the market, and future need.

There is an urgent need for deeply affordable rental housing as average monthly rental rates, home prices and interest rates have increased. The data reveals a continued strain on the ability of the Town's housing market to provide affordable, suitable, and adequate housing for its residents, specifically for the 55% of households in Huntsville earning less than \$80,000 annually after tax, local seniors on fixed incomes, workers and those required additional housing supports. Residents most in need continue to face precarious housing conditions, where those earning minimum wage are virtually shut out of affordable housing according to CMHC statistics of average market rent. As such, an income-based definition of affordable housing will be necessary when creating plans and policies to meaningfully address the housing affordability crisis in Huntsville.