

Muskoka District Housing Resource Guide

Last Updated June 2023



North East Region



Acknowledgements

This Resource Guide was created as a housing navigation resource by the Developmental Services North East Region (DSOENER) Housing Navigators.

This guide is intended to help individuals with navigating housing and homelessness resources within the Muskoka District.

This guide is not exhaustive and may not include all resources. If you are looking for services not mentioned here, you can also visit:

<https://211ontario.ca/>

Developmental Services Ontario North East Region (DSONER)

Developmental Services Ontario (DSO) is the access point for adult developmental services and supports funded by the MCCSS. There are nine regional DSO offices across Ontario that help adults with a developmental disability connect with services and supports in their communities.

Developmental Services Ontario North East Region (DSONER) includes the areas of Nipissing, Cochrane, Timiskaming, Parry Sound, Muskoka, and James Bay Coast.

Connect with us!



To find your local DSO, you can visit: <https://www.dsontario.ca/find-your-dso>

DSONER Housing Navigation

Are you interested in learning about housing and support services beyond traditional Ministry funded options?

You may wish to connect with your local DSO Housing Navigators:



Call or email your DSONER Housing Navigator at:
1-855-376-6673 Ext 231 or b.pepe@lccare.ca

Learn how the DSO housing toolkit can help you create your own housing vision:

www.dsontario.ca/resources/housing



Developmental Services Ontario (DSO) helps adults with developmental disabilities find services and supports in their community.

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The District Municipality of Muskoka

[The District Municipality of Muskoka](#) acts as the Service Manager for the Muskoka district.

As the Service Manager, the District assists individuals and families by offering affordable housing and rent options and initiatives to support individuals experiencing homelessness in the district.

Community Housing Programs:

- Social and Affordable Housing programs
- Affordable Home Ownership programs
- Emergency Shelters and supports
- Housing, Financial and Homelessness supports
- Rent Assistance Programs
- Other Community Services and Support

Municipalities in Service Area:

- Town of Gravenhurst
- Town of Bracebridge
- Town of Huntsville
- Township of Muskoka Lakes
- Township of Lake of Bays
- Township of Georgian Bay

Contact Information:

For more information or assistance with social housing contact the Community Housing Team:

Located: 70 Pine St., Bracebridge

Tel: 705-645-2412 ext. 4960

[Click here to send an email](#)



To find your local Service Manager, you can visit: <https://www.ontario.ca/page/find-your-local-service-manager>

The Housing Continuum

The full range of housing options that an individual may access over a lifetime, including temporary emergency shelters, transitional housing, social housing, affordable housing, affordable home ownership, market rental housing and market home ownership.



Homelessness

Homelessness describes the situation of someone who is without stable, permanent and appropriate housing. The District Municipality of Muskoka operates programs to help residents who are experiencing homelessness, or who are at risk of becoming homeless, with supports and services



Homelessness Financial Assistance

Through the DMM, you may be eligible for **benefits that will help with rent or housing related bills**. Access to the programs listed below is subject to funding availability.

For more information, visit: [DMM Homelessness Emergency Assistance](#)

Program	Description	Contact
The District of Muskoka Housing Support Fund	The District of Muskoka Housing Support Fund can help eligible individuals and families with rent (owing), moving costs, utility bills (owing), fuel or wood, food security and other necessities.	Community Housing Team: Tel: 705-645-2412 ext. 4263 Click here to send an Email
United Way Simcoe Muskoka Urgent Needs Fund	This benefit is available to households in Simcoe Muskoka experiencing or at-risk of poverty. The program offers emergency financial assistance with modest one-time grants to address basic needs (e.g. groceries, clothing, transportation, housing startup costs, health and wellness, personal identification). The District Municipality of Muskoka will act as the Regional Agency Lead.	Community Housing Team: Tel: 705-645-2412 ext. 4263 Click here to send an Email

Homelessness Housing Support

The following are examples of programs that are offered to support individuals with **finding and maintaining permanent housing** – may not be an exhaustive (complete) list.

Program	Details	Contact
Homelessness Team	If you are experiencing homelessness, the DMM encourages you to reach out to the Homelessness Team to speak with a case manager about finding accommodations and information about services and supports.	Community Housing Team: Tel: 705-645-2412 ext. 4263 Click here to send an Email
By-Name List	An up-to-date list which includes identified individuals and families who are actively experiencing homelessness and have provided consent to be on the list. This list supports clients to access appropriate services – through general community referrals and, if eligible, prioritization for specific housing resources.	Community Housing Team: Tel: 705-645-2412 ext. 4263 Click here to send an Email

Emergency Shelters

These facilities are designed to meet the immediate needs of people who are homeless. Such short-term emergency shelters may target specific sub-populations, including women, families, youth or Aboriginal persons, for instance. These shelters typically have minimal eligibility criteria, offer shared sleeping facilities and amenities, and often expect clients to leave in the morning. They may or may not offer food, clothing or other services.



Emergency Shelters

The following are examples of **emergency shelters** that are operating within the district – may not be an exhaustive (complete) list.

The DMM manages an up-to-date list of emergency shelters in the area. To access this, visit: [Muskoka Emergency Shelters](#).

Program	Description	Contact
Muskoka Interval House	A 24 hour anti-violence shelters for abused women and their children. For more information, visit: https://www.mwag.ca/	Bracebridge Office: Tel: 705-645-4461 Toll-Free: 1-800-461-1740
Chrysalis (Huntsville)	A 24 hour anti-violence shelters for abused women and their children. For more information, visit: https://www.mwag.ca/	Huntsville Office: Tel: 705-789-8488 Toll-Free: 1-866-789-8488
The Table Men's Hostel	An 8 bed shelter that welcomes males aged 16 and older for a daily rate of \$14.29 per day. For more information, visit: https://thetablefoundation.ca/mens-hostel	Heather Cassie, CEO: Located: 11 Hanes St., Huntsville Tel: 705-349-3788

Supportive & Transitional Housing

Supportive and Transitional Housing models combine rental or housing assistance with individualized, flexible and voluntary support services for people with high needs related to physical or mental health, developmental disabilities or substance use. **Transitional Housing** can be described as a **temporary step between emergency services and permanent housing**, while **Supportive Housing** is intended to be **permanent or for as long as an individual chooses**.



Supportive & Transitional Housing

The following are examples of **supportive and transitional housing** options that are available in the Muskoka district - may not be an exhaustive (complete) list.

Program	Details	Contact
Alex's Place (Home for Good) Transitional Housing	<p>This is a transitional housing program that supports innovative local solutions for youth aged 16 to 24, experiencing homelessness or who are at risk of homelessness. This program provides safe, affordable and supportive transitional housing on a temporary basis and supports residents to develop a plan and gain the skills and supports needed for a transition to stable and sustainable housing. Alex's Place is operated by The District Municipality of Muskoka and is located in Bracebridge.</p> <p>For more information, visit: Transitional Housing - Alex's Place (Home for Good)</p>	<p>Community Housing Team: Tel: 705-645-2412 ext. 4263 Click here to send an Email</p> <p>Home for Good Application Form</p>
CMHA-MPS Supportive Housing	<p>The Supportive Housing Programs provide units with rent supplement to people who live with an addiction and/or a serious mental illness that are homeless, at risk of becoming homeless or are marginally housed. Support by an addiction or mental health worker is provided for each person participating in the program.</p> <p>For more information, visit: https://mps.cmha.ca/programs-services/supportive-housing-2/</p>	<p>Tel: 705-645-2262</p>
CMHA-MPS Community Homes for Opportunity	<p>CHO is a 24 hour supported living environment that assists individuals over the age of 18 living with complex mental health issues by providing stable, affordable, and appropriate housing and support services. CHO aims to support individuals to achieve and maintain physical, mental health, and wellbeing, as well as foster independence and enhance participation and integration into the community of their choice.</p> <p>For more information, visit: https://mps.cmha.ca/programs-services/community-homes-for-opportunity-cho/</p>	<p>Tel: 705-645-2262 CHO@cmhamps.ca</p>
Muskoka North Residential	<p>Supportive housing program providing special care for people with a mental illness. Houses up to 21 individuals.</p>	<p>Tel: 705-687-6199 muskokanorth@hotmail.com</p>

Social Housing

Social Housing refers to government-assisted subsidized housing for people with low to moderate incomes, seniors, or people with special needs who can live with supports in their community. **Rent-Geared-to-Income (RGI)** and **Rent Supplement** options are available through local DSSABs to make rent affordable for households. In most cases, the rent for a subsidized unit is 30 per cent of a household's total monthly income. If you receive social assistance the rent is based on the rent benefit set by the Ontario government.



Social Housing

The DMM provides **social housing** options to make housing more affordable for individuals with low to moderate incomes, seniors, or people with special needs.

Program	Details
Rent-Geared-to-Income	<p>Rent Geared to Income (RGI) or Subsidized Housing is provided through the DMM. In an RGI housing unit, a household's monthly rent is set at 30% of the adjusted household income. For people receiving financial benefits through the Ontario Disability Support Program (ODSP) or Ontario Works (OW), rent is set based on what is referred to as a "rent scale." RGI subsidies are attached to the unit, if a person/household is evicted or chooses to move, they lose the subsidy and must re-apply.</p> <p>To learn more, you can visit: https://www.muskoka.on.ca/en/housing/social-housing.aspx</p>
Rent Supplements	<p>The Rent Supplement Program through the DMM offers RGI accommodations in privately owned buildings throughout the Muskoka District. A "rent supplement" is a subsidy provided to landlords to cover the cost of the difference between the market rent for the unit and amount the tenant can pay based on their income. Rent Supplement subsidies are attached to the unit, if a person/household is evicted or chooses to move, they lose the subsidy and must re-apply.</p> <p>To learn more, you can visit: https://www.muskoka.on.ca/en/housing/rent-assistance-programs.aspx</p>

Affordable Rental Housing

In affordable rental housing, rent is usually set between 80% -100% of Average Market Rent AMR (as determined by Canada Mortgage and Housing Corporation (CMHC), based on unit size).

Affordable rental housing can be in privately owned buildings, non-profits or city owned housing.

You can often stay on the Rent-Geared-to-Income waiting list if you accept a unit through the Affordable Rental Housing Program.

2021 Bracebridge, Ontario Average Market Rent (AMR)

Unit Size	Average Market Rent (\$)
1 Bedroom	\$905
2 Bedroom	\$1195

To access this information, [click here](#)



Affordable Rental Housing

The following are examples of **affordable rental housing** options that may be available in the Muskoka area – may not be an exhaustive (complete) list.

Program	Details	Contact
The Muskoka Affordable Housing Program	<p>Through the DMM, the Muskoka Affordable Housing Program offers affordable rental rates set at 20% below the average market rent for the area for housing units in Bracebridge and Gravenhurst. Applicants for these units are income tested for eligibility.</p> <p>For more information, visit: Muskoka Affordable Housing Program</p>	<p>Community Housing Team: Tel: 705-645-2412 ext. 4263 Click here to send an Email</p>
Canada Ontario Housing Benefit (COHB)	<p>This portable housing benefit is a monthly subsidy provided to low-income households to assist with housing costs. It is tied to the household and can be used to help pay rent anywhere in Ontario. The DMM manages COHB benefits for the area.</p> <p>To learn more, you can visit: https://www.ontario.ca/page/affordable-housing-ontario</p>	<p>Community Housing Team: Tel: 705-645-2412 ext. 4263 Click here to send an Email</p>
Ontario Aboriginal Housing Services	<p>OAHS offers rental opportunities to self-identifying First Nations, Métis, and Inuit people as well as non-Indigenous people. OAHS homes range from rent-geared-to-income, affordable, and market rent units.</p> <p>For more information, visit: https://www.ontarioaboriginalhousing.ca/rental-housing</p>	<p>Housing Services Rep: Toll-Free – 1-866-391-1061 info@oahssc.ca Link to Application</p>

Applying for Housing Services



To apply for Housing Services through the DMM, you will have to complete [this application](#) and return in person, mail or email.

The Community Housing Team will assess the needs of applicants and place them on the **Centralized Waiting List**. When there is a vacancy, the unit is offered to the next eligible household on the list.

If an individual declines an offer for housing, they will be **removed** from the waiting list and **must re-apply**.

To apply for Rent-Geared-to-Income housing, you will need make sure you have the following documents for all household members:

- [Legal status in Canada documentation](#) for all household members (Drivers License and Health Cards are **NOT** accepted)
- The Consent and Declaration form for all household members over 16 years of age (provided in the application)
- Income ([Notice of Assessment](#)), including income generated from assets is to be declared in the application
- Information about any money owed to, or re-payment plans with a Social Housing Provider (for those who have accessed social housing in the past)

Co-Operative Housing

Housing co-operatives provide not-for-profit housing for their members. Members do not own equity in their housing so if they move, their home is returned to the co-op, to be offered to another individual or family who needs an affordable home. Some co-op households pay a reduced monthly rent (housing charge) geared to their income. Government funds cover the difference between this payment and the co-op's full charge. Other households pay the full monthly charge based on cost. Each member has a vote in decisions about their housing.

For more information about Co-operative Housing, locating your local co-ops, and learning about the application process, you can visit [Co-operative Housing Federation of Canada](#)



Co-Operative Housing

The following are examples of **Co-Operative Housing** options that may be available in the Muskoka area – may not be an exhaustive (complete) list.

Program	Details	Contact
Bethune Housing Co-Operative	A 31 unit housing co-op. Market value and subsidized units available. Subsidized units are applied for through the DMM. Located: 220 Winewood Avenue East, Gravenhurst Ontario	Amanda Stewart, Coordinator: Tel: 705-687-7305 bhcoop@msukoka.com

Affordable Home Ownership

Affordable home ownership models use a variety of creative approaches (e.g., down-payment assistance, shared equity mortgages, etc.) to help lower-income people and families, who might not otherwise be able to purchase a home and/or afford the monthly cost of carrying a mortgage.



Affordable Home Ownership

The following are examples of **affordable home ownership** programs that aim to address the need for attainable housing in Muskoka – may not be an exhaustive (complete) list.

Program	Details	Contact
Habitat For Humanity (HFH)	<p>Provides a unique "Habitat for Humanity mortgage" that makes home ownership affordable for lower income families. Homes are sold to families at fair market value with no down payment and no interest. Families provide 500 volunteer hours helping build their home and the homes of others. Mortgage payments are calculated annually, so that shelter costs are never more than 25% of household income.</p> <p>For more information, visit: https://www.habitatgatewaynorth.com/</p>	<p>Tel: 705-646-0106</p>
Muskoka Ontario Renovates Program	<p>A program for low and modest income households that provides funding for necessary: Home repairs, home accessibility modifications for persons with disabilities, The purchase and installation of energy-saving products.</p> <p>For more information, visit: https://www.muskoka.on.ca/en/housing/housing-home-repair-funding.aspx</p>	<p>Community Services: Tel: 705-645-2412</p>
The Gateway Muskoka Homeownership Program	<p>A locally funded down payment assistance program designed to help families and individuals with modest incomes make homeownership a reality. The Gateway program provides eligible families and individuals with down payment assistance for purchasing a home.</p> <p>For more information, visit: https://www.muskoka.on.ca/en/housing/gateway-homeownership-program.aspx</p>	<p>Community Services: Tel: 705-645-2412</p>
First Time Home Buyer Incentive	<p>The First-Time Home Buyer Incentive helps people across Canada purchase their first home. The program offers 5 or 10% of the home's purchase price to put toward a down payment. This addition to your down payment lowers your mortgage carrying costs, making homeownership more affordable.</p> <p>For more information, visit: https://www.placetocallhome.ca/fthbi/first-time-homebuyer-incentive</p>	<p>Toll-Free: 1-877-884-2642 FAQ - How to Apply</p>

Market Rental Housing

Market Rent is residential rent that is not classified as ‘subsidized rent’ or ‘affordable rent’ under any affordable housing program (you pay the amount advertised in the listing or advertisement).



Market Rental Housing



The DMM operates **89 market housing units** in Bracebridge, Gravenhurst, Huntsville & MacTier.

For more information about these housing units, you can contact the provider directly.

Provider	Contact
Bethune Housing Co-op	Tel: 705-687-7305
Huntsville Legion Manor	Tel: 705 722-3700 Toll-Free: 1-888-919-0996
Trinity Non-Profit Housing Corp	Tel: 705 722-3700 Toll-Free: 1-888-919-0996

Searching for Rental Housing



Online Search

Use filter options on these sites to search for places that fit preferences. Alerts can be set to notify when new ads are posted.

[Kijiji](#)
[AllClassifieds.ca](#)
[RentBoard.ca](#)
[Craigslist.org](#)
[Zumper.com](#)
[Rentcompass.com](#)
[FreeRentAds.com](#)
[REALTOR.ca](#)
[Viewit.ca](#)



Social Media

Visit [Facebook Marketplace](#) on your Facebook page, click on the Marketplace icon located at the top of the screen. Then click on the rental icon.

Search options such as city, kms (distance) away, price range, bedrooms, etc.

Set alerts to receive notifications on new rentals ads.

You can also search for Rental Groups on your Facebook page. These are forums where members can post and discuss shared information or rental ads.



Rentals.ca

[Rentals.ca](#) provides a list of affordable housing options from sources like Kijiji, Rentboard, and Viewit.

They compile options from multiple sources together on one listing.



Look for Signage

Drive/walk/bike around preferred neighborhoods. Landlords and property managers will often post signs out front where there are units for rent.

Some landlords post signs in places like grocery stores, libraries and/or community centres too.

Things to Consider

Before Renting a Unit



FOLLOW DIRECTIONS IN THE AD

Some landlords/property managers prefer calls, some use email or the messaging system through the ad site (such as Kijiji messaging). Many ads also ask very specific questions to assess applicants.



CALLING THE LANDLORD

Prepare your list of questions before you call and keep a pen and paper handy to write down the answers. There are probably others who are interested in the rental, remember to be polite and make a great first impression.



VIEWING THE RENTAL UNIT

Arrive on time and be well-groomed and well prepared. Introduce yourself and try to remain calm and confident. Have your references ready to provide to the landlord/property manager.



PREPARE YOUR DOCUMENTS

To support your rental application, landlords/property manager may ask to see your driver's license or other ID. They may ask where you work, and permission to run a credit check. There are rules about your [privacy](#) that must be respected.



APPLYING FOR THE RENTAL

Make sure you understand the application process, ask questions if something isn't clear. Fill in the application form (paper copy/online). Inquire about the deposit fees and next steps.



SIGNING THE LEASE

A successful applicant will be asked to sign a lease. Upon signing you will usually be required to pay last month's rent. Then first month's rent is due on the 1st day of the month you've rented the apartment for (make sure to get receipts).

For more tips, you can visit: https://bit.ly/CMHC_IWantToRent

Landlord Responsibilities

According to Canada Mortgage and Housing Corporation (CMHC):

- Landlords are legally obliged to ensure that the rental unit complies with the standards for:
 - Health
 - Safety
 - Housing
 - Maintenance
- Before renting a property, it must meet:
 - Municipal property standards
 - Zoning bylaws
 - Fire safety regulations
 - Local building codes
- Landlords must:
 - Maintain the tenant's home in a good state of repair and fit for habitation and at the landlord's expense
 - Always ensure a reasonable supply of fuel, electricity, hot and cold water and other utility services (cable, Internet)
 - Not seize, without legal process, a tenant's property for rent default or for the breaking of any other obligation of the tenant.
 - Not harass, obstruct, coerce, threaten or interfere with the tenant.



For more information, visit: <https://www.cmhc-schl.gc.ca/en/consumers/renting-a-home/i-am-renting/landlord-tenant-responsibilities>

Tenant Responsibilities

According to [Settlement.Org](https://www.settlement.org), as a tenant it is important to make sure that you:

- Pay rent on time
- Behave well, clean the rental premises, repair damage caused by an accident or deliberate act of the tenant or a person whom the tenant permits on the premises
- Do not harass, obstruct, coerce, threaten or interfere with the landlord
- Contact the landlord as soon as possible when a problem arises involving repairs or services
- Permit entry (with proper notice) for repairs or showing of the home for the next tenant or purchaser
- Follow the terms in your rental agreement or lease



CMHC provides an “I Am Renting” Guide with helpful information for tenants.

You can find this resource here: <https://www.cmhc-schl.gc.ca/en/consumers/renting-a-home/i-am-renting>

Eviction Process

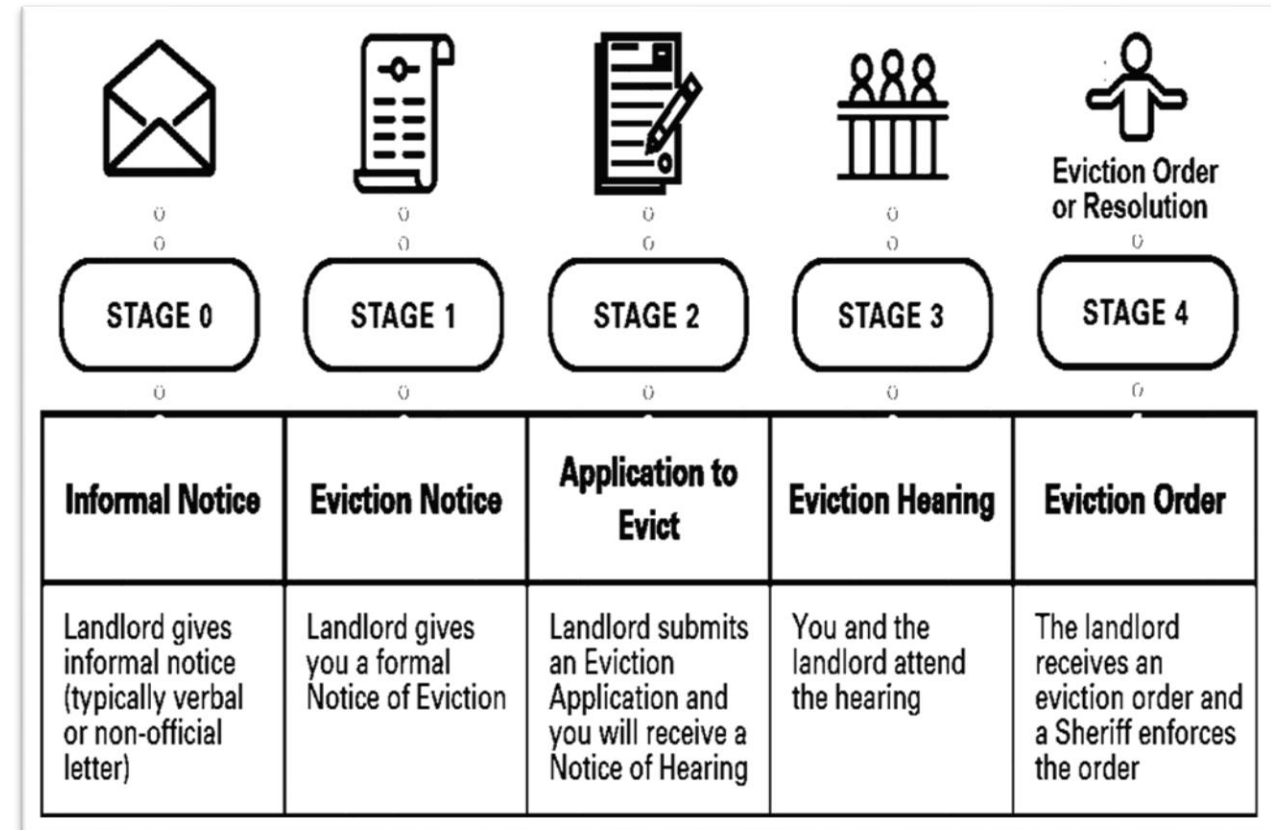
Eviction is the removal of a tenant from a rental property by the landlord.

Reasons for eviction recognized under the Residential Tenancies Act

- Arrears of rent
- Persistent late payment
- Damage
- Substantial interference with reasonable enjoyment of the unit
- Impairing safety
- Overcrowding
- Illegal Act
- Misrepresentation of income (if tenant pays Rent-Geared-to-Income)
- **Landlord's own use**
- **Purchaser's own use**
- **Demolition, renovation or conversion**

*These are the most common reasons set out by the Residential Tenancies Act (RTA)

How Eviction Works



For more information, visit: <https://www.cleo.on.ca/en/publications/eviction>

Facing Eviction - Resources

Some examples of resources that may be helpful if you **are facing eviction** or if you have questions about the eviction process in Ontario – may not be an exhaustive (complete) list.

If you are facing eviction and are in need of support, you can contact your [Local Service Manager](#).

Title	Details
Government of Ontario: Renting in Ontario	Provides information about the laws that affect residential tenants and landlords in Ontario. To access, visit: https://www.ontario.ca/page/renting-ontario-your-rights
Advocacy Centre for Tenants Ontario	Provides answers to FAQs about Ontario Housing Law issues. To access, visit: https://www.acto.ca/for-tenants/your-legal-questions/
Eviction Prevention Handbook	The City of Toronto has created an Eviction Prevention Handbook to help tenants with knowing and understanding their rights and how eviction works in Ontario. The Handbook provides worksheets and templates to support individuals through the eviction process. To access, visit: https://www.toronto.ca/wp-content/uploads/2021/06/966f-eviction-prevention-toolkit.pdf

Tenant Rights



CLEO produces clear, accurate and practical legal information to help people understand and exercise their legal rights.

Visit their website for more details:

<https://www.cleo.on.ca/en>



The Canadian Centre for Housing Rights (CCHR) provides free, individualized services to renters in Ontario who are facing challenges in their housing. They offer ["The Ontario Renter's Guide"](#) for information and tips for renting in Ontario.

Visit their website for more details:

<https://housingrightscanada.com/>

Legal Aid

The following are **free legal services** that are available in the Muskoka District and across Ontario – may not be an exhaustive (complete) list.

Program	Details	Contact
Lake Country Community Legal Clinic	<p>A non-profit organization which provides legal advice, referral and representation services in the area of tenant/landlord law to eligible individuals.</p> <p>Hours: Monday, Thursday & Friday: 8:30am - 4:30pm; Tuesday & Wednesday: 8:30am – 12:30pm</p> <p>For more information, visit: https://www.facebook.com/Lake-Country-Community-Legal-Clinic-168483406648230</p>	<p>Tel: 705-645-6607 Toll-Free: 1-800-645-9385</p>
Pro Bono Ontario – Free Legal Advice Hotline	<p>The Free Legal Advice Hotline offers 30 minutes of free legal advice and assistance to those who cannot afford a lawyer. The Hotline can help tenants with legal issues surrounding housing and tenant rights.</p> <p>For more information, visit: https://www.probonoontario.org/housing/</p>	<p>Toll-Free: 1-855-255-7256</p>
Ontario Legal Information Centre	<p>Offers a free 30 minute phone meeting with a lawyer who is able to provide general legal information to help you understand your legal situation and learn about your options and can refer you to local organizations or resources that may be helpful.</p> <p>For more information, visit: https://legalinfocentre.ca/</p>	<p>Tel: 1-613-842-7262 Toll-Free: 1-844-343-7462 Book an Appointment Online</p>
The Law Society of Ontario – Referral Service	<p>Connects individuals looking for legal assistance with a lawyer in Ontario and provides a free 30 minute consultation to discuss your concerns and ask questions.</p> <p>For more information, visit: https://lso.ca/public-resources/finding-a-lawyer-or-paralegal/law-society-referral-service?lang=en-ca</p>	<p>Link to Application</p>

Market Home Ownership

Market Home Ownership is housing that is for sale in the open housing market and the cost of the housing is not subsidized (reduced) in any way.



Financial Assistance for Homeowners

Financial Assistance	Details	Website
Ontario Trillium Benefit	A tax-free payment that helps low-to moderate-income Ontario residents pay for energy costs, sales and property tax.	https://www.ontario.ca/page/ontario-trillium-benefit#section-0
Other Financial Help to Pay Utility Bills	High utility bills put low-income homeowners and tenants at risk. The programs listed below may be able to provide financial help. For more details on eligibility and applying contact the program directly.	Ontario Electricity Support Program Low-income Energy Assistance Program (LEAP) saveONenergy Home Assistance Program Rogers Get Connected
Money For Energy Conservation Renovations	People on Ontario Works or ODSP may receive a one-time payment of up to \$50 to reimburse the cost of items such as: <ul style="list-style-type: none"> ▪ caulking ▪ sealing or weather-stripping for doors and windows ▪ insulation for hot water pipes and hot water tanks, and flow restrictors for shower heads 	https://bit.ly/OWEnergyWaterConservation https://bit.ly/ODSPEnergyConservation
Money to Buy Smoke Alarms and Carbon Monoxide Detectors	Homeowners receiving Ontario Works Assistance may receive a one-time payment to buy smoke alarms or carbon monoxide detectors. <ul style="list-style-type: none"> ▪ up to \$25 per family for a smoke alarm/smoke detector ▪ up to \$50 per family for a carbon monoxide detector 	https://bit.ly/3xZIEXV

Indigenous Resources

The following pages highlight resources and programs that provide cultural and holistic programs and services for Indigenous people within the community.

[The National Association of Friendship Centres](#) has created a list of Indigenous Health and Mental Health resources available across Ontario. To access this resource, click **[here](#)**.



Muskoka Indigenous Friendship Centre

Friendship Centres are not-for-profit and charity corporations that are mandated to serve the needs of Urban Indigenous People. They offer wholistic and cultural based supportive programs and services that are needed in their community. Programs and services are provided in the areas of housing and legal support as well as culturally based health and wellness programs.

The Muskoka Indigenous Friendship Centre is the local Friendship Centre for the Muskoka District. Use [this tool](#) to find local Friendship Centres in Ontario.

Programs offered by the MIFC include:

- Cultural Resource Program
- Healing and Wellness Program
- Life Long Care Program
- Health Outreach Program

See all programs here: [Muskoka Indigenous Friendship Centre Programs](#)

Contact Information:

Located: 375 Muskoka Beach Road,
Gravenhurst ON.

muskokafriendshipcentre@gmail.com



Indigenous Mental Health/Crisis Resources

The following are examples of **Indigenous health and mental health resources** in the Muskoka area – may not be an exhaustive (complete) list

Program	Details	Contact
CMHA – MPS - B’saanibamaadsiwin (Aboriginal Mental Health Program)	The Aboriginal Program is committed to practicing First Nation, Inuit, and Metis mental wellness care that is culturally safe. The program provides assessment, referral, crisis, and counselling services. Services and programs include: Day/Evening Treatment Program and the Mobile Withdrawal Management Program. For more information: https://mps.cmha.ca/programs/bsaanibamaadsiwin-aboriginal-mental-health-program-2/	Tel: 705-746-2512
Hope for Wellness Helpline	A helpline service available to all Indigenous people across Canada. 24/7 Access to talk with experienced and culturally competent counsellors. Both telephone and online services are available, telephone services are available in Cree, Ojibway and Inuktitut. For more information, visit: https://www.hopeforwellness.ca/about-us/	Toll-Free: 1-855-242-3310
Talk4Healing	A 24/7 confidential helpline for Indigenous women available in 14 Indigenous languages, English, and French across Ontario. The helpline provides culturally sensitive and non-judgmental crisis counselling, advice, support, and referrals.	Toll-Free: 1-855-554-HEAL

Indigenous Health & Wellness Resources



The following are examples of **Indigenous mental health and health resources that are available across Ontario.**
This may not be an exhaustive (complete) list

Program	Details	Contact
Noojimo Health	Noojimo Health is an Indigenous-owned company that offers culturally safe and timely virtual mental health services for Indigenous people by an Indigenous care provider. Counselling services currently offered in Ontario, British Columbia and Saskatchewan. For more information: https://noojimohealth.ca/index.php	Tel: 1-833-277-5678 Contact Link
Hope for Wellness Helpline	A helpline service available to all Indigenous people across Canada. 24/7 Access to talk with experienced and culturally competent counsellors. Both telephone and online services are available, telephone services are available in Cree, Ojibway and Inuktitut. For more information, visit: https://www.hopeforwellness.ca/about-us/	Toll-Free: 1-855-242-3310
Talk4Healing	A 24/7 confidential helpline for Indigenous women available in 14 Indigenous languages, English, and French across Ontario. The helpline provides culturally sensitive and non-judgmental crisis counselling, advice, support, and referrals.	Toll-Free: 1-855-554-HEAL

Indigenous Legal Resources

The following are examples of Indigenous Legal Support services that are available to provide legal information and advice – not an exhaustive (complete) list.

Program	Details	Contact
The Humans Right Legal Support Centre – Indigenous Services	<p>The HRLSC established an Indigenous Services and Outreach Committee and has implemented culturally appropriate service guidelines in order to increase usage of the human rights system by Indigenous peoples. The HRLSC is committed to providing Indigenous people with an accessible legal service. Services are provided in 140 languages including Cree, Oji-Cree, Mohawk, and Ojibway.</p> <p>For more information: https://hrlsc.on.ca/indigenous-services/ or Indigenous Services Brochure</p>	<p>Toll Free: 1-866-625-5179 TTY Toll Free: 1-866 612-8627</p>
Steps to Justice: Your Guide to Law in Ontario	<p>This resource provides answers to frequently asked questions regarding the rights as an Indigenous person in contact with the criminal justice system. At the bottom of the page, you will find additional tools and resources to help Indigenous people navigate supports and services.</p> <p>Find the resource here: https://stepstojustice.ca/?s=indigenous</p>	

Indigenous Housing Supports



The following are examples of organizations that provide housing supports to Indigenous individuals – may not be an exhaustive (complete) list

Program	Details	Contact
Ontario Aboriginal Housing Services	OAHS offers rental opportunities across Ontario to self-identifying First Nations, Métis, and Inuit people as well as non-Indigenous people. OAHS homes range from rent-g geared-to-income, affordable, and market rent units. For more information, visit: https://www.ontarioaboriginalhousing.ca/rental-housing	Housing Services Representatives: Toll-Free – 1-866-391-1061 info@oahssc.ca Link to Application

The Métis Nation of Ontario



The **Métis Nation of Ontario** provides housing services programs to eligible individuals through its Infinity Property Services division as well as housing stabilization supports to Métis citizens.

Program	Details	Contact
Home Buyers Contribution Program	<p>MNO contributes to the down payment of eligible first-time home buyers who are MNO citizens with complete citizenship files. This contribution is a no-payment loan registered on title as a shared equity mortgage behind the first mortgage.</p> <p>For more information, visit: https://www.metisnation.org/programs-and-services/housing-infrastructure/home-buyers-contribution-program/</p>	<p>Housing Programs Team: Tel: 705-722-5022 Ext. 302 housingprograms@metisnation.org Link to Application</p>
Emergency Repair Program (ERP)	<p>Provides low-to-moderate income Métis citizen homeowners with a one-time forgivable loan to complete necessary emergency health and safety repairs to their homes and improve accessibility for persons with disabilities up to maximum of \$10,000.</p> <p>For more information, visit: https://www.metisnation.org/programs-and-services/housing-infrastructure/emergency-repair-program/</p>	<p>Housing Programs Team: Tel: 705-722-5022 Ext. 302 ERP@metisnation.org Link to Application</p>
Métis Housing Stabilization Program	<p>Addresses homelessness and housing instability by providing housing loss prevention and housing stabilization services and supports individuals and families who are homeless, at immediate risk of becoming homelessness, or in an unstable housing situation. Services include: housing crisis intervention, eviction prevention support, support with housing applications, resource and information support, and much more.</p> <p>For more information, visit: https://www.metisnation.org/programs-and-services/housing-infrastructure/metis-housing-stabilization-program/</p>	<p>Housing Stabilization Team: Toll-Free: 1-800-263-4889 Ext. 350 housingstabilization@metisnation.org</p>

Other Community Resources

Developmental Services Ontario does not promote nor endorse any of these private services. Please note that this is not intended to serve as an exhaustive list of all services offered in the Muskoka District, but rather as a resource prepared with information sourced by the DSO Housing Navigators for the North East Region.

If you are looking for services not found in the following section, you can visit: <https://211ontario.ca/> or call 2-1-1



Post-Secondary Education Resources

The following are available to support individuals wanting to participate in post-secondary education. May not be an exhaustive (complete) list.

Program	Details	Contact
<p>Ontario Bursary for Students with Disabilities (BSDW)</p> <p>Canada Student Grant for Services and Equipment – Students with Disabilities (CSG-DSE)</p>	<p>Eligible individuals may receive funding to help pay for disability-related educational services and/ or equipment needed to participate in postsecondary studies. Eligible individuals can receive up to \$2,000 from the BSDW or up to \$20,000 from the CSG-DSE. In order to be eligible, individuals must have a permanent disability or a persistent or prolonged disability and must have applied and be eligible for funding through OSAP or an institution-based bursary. For more information, visit: https://osap.gov.on.ca/OSAPPortal/en/A-ZListofAid/PRDR019233.html</p>	<p>Application Form</p>
<p>Doreen Kronick Scholarship</p>	<p>Available to post-secondary students with learning disabilities who are enrolled in full-time or part-time study programs. The amount of this award is \$1,000. The Doreen Kronick Scholarship (DKS) may be awarded to a person who is pursuing a program of graduate study in a university that will assist learning disabled students. Applications are reviewed according to the following criteria: the student’s future educational program leading towards assisting persons with learning disabilities; the submission of a satisfactory academic record; the student’s contribution to his or her community and to campus life. For more information, visit: https://www.ldac-acta.ca/scholarships/</p>	<p>Tel: 613-238-5721 info@ldac-acta.ca</p>
<p>Transition Resource Guide for Students with Disabilities</p>	<p>This guide is a comprehensive tool to help students with disabilities arm themselves with the knowledge they need to access resources at all colleges and universities in Ontario and make a successful transition to post-secondary education. It is aimed to support students as they make the transition by providing information on supports and services available at post-secondary institutions and steps on how to prepare for the transition to post-secondary education.</p>	<p>Transition Resource Guide for Students with Disabilities</p>
<p>Toronto Metropolitan University - Tuition Waiver for Youth in Extended Care</p>	<p>If interested in attending Toronto Metropolitan University, they offer tuition waivers for students who grew up in extended society care (previously known as Crown Wards) in Canada, and are currently enrolled in an OSAP-eligible program at the institution. The tuition waiver will cover full tuition and ancillary costs. Students must be in an OSAP-approved program to be considered for the tuition waiver. For more information, visit: Tuition Waiver for Youth in Extended Care</p>	<p>awards@torontomu.ca</p>

Employment Support

The following are examples of **employment support programs** in the area – may not be an exhaustive (complete) list

Program	Details	Contact
Community Living Simcoe Muskoka	<p>The CLSM Employment Team advances the training and employment options within their communities for adults with developmental disabilities. Employment services are market driven and encompass planning, assessment, training and skill development leading to competitive employment with natural supports. Job Coaches support individuals in obtaining employment and provide one-to-one assistance while the individual learns the tasks required on the job site.</p> <p>For more information, visit: https://employmentnorth.com/about-us/what-we-do/</p>	<p>Located: 15 Depot Dr., Bracebridge ON.</p> <p>Tel: 705-645-5494 info@clsm.on.ca</p>
Employment North	<p>A non-profit, community based agency that delivers free employment services to persons with disabilities and help individuals to get the training, skills and experience to achieve their goals</p> <p>For more information, visit: https://employmentnorth.com/about-us/what-we-do/</p>	<p>Tel: 705 687-6350 or Toll-Free 1-800-461-5541 janet@employmentnorth.com Link to Book Appointment</p>
YMCA of Simcoe/Muskoka	<p>Offer drop in services including resume and cover letter preparation, internet access, a resource library, job search workshops and one-on-one services. Services are available remotely or in-person (drop-in & appointments).</p> <p>For more information, visit: https://ymcaofsimcoemuskoka.ca/employment-services-2/#1517167339833-6034ca96-d416</p>	<p>Tel: 705-787-0349 hunstvilleerc@sm.ymca.ca</p>

Home & Community Supports

The following are examples of **home and community supports** available in the area – may not be an exhaustive (complete) list.

Program	Details	Contact
Home and Community Care Support Services North Simcoe Muskoka	Assesses patient care needs, and delivers in-home and community-based services to support individual's health and wellbeing. Provides access and referrals to other community services, and manage Ontario's long-term care home placement process. For more information, visit: https://healthcareathome.ca/ Guide to Home and Community Services: http://healthcareathome.ca/nsm/en/care/Documents/HCC%20Guide_EN_June2022.pdf	Tel: 705-721-8010 ext. 3999 Toll-Free: 1-888-721-2222 NSM.Patient.Relations@hccontario.ca
Home Care Muskoka	Offers support services 24 hours a day, 7 days a week. Support is available in home and includes: personal support, respite care, laundry, light housekeeping, meal preparation, shopping and errands, companionship. For more information, visit: http://homecaremuskoka.ca/services/	Tel: 705-645-0099 Toll-Free: 877-645-0099 info@homecaremuskoka.ca
Chickadee Home Care – PSW Services by Susan	Provides in-home care services to support individuals live as independently, safely, and comfortably as possible. Services are available in Huntsville, Lake of Bays, Perry, Muskoka Lakes and the Dorset areas For more information, visit: https://chickadeehomecare.ca/services/ An up to date list of Personal Support services within the region: https://chickadeehomecare.ca/resources/	Susan Fiorini: Tel: 705 783-5430 susan@chickadeehomecare.ca
Community Living South Muskoka	Community Living South Muskoka serves individuals residing in South Muskoka from Severn Bridge and Port Severn/Honey Harbour to the South and from Mactier to midway between Bracebridge and Huntsville in the North. CLSM is committed to enabling individuals to meet their personal goals and live and participate actively in the community. For more information, visit: https://www.clsm.on.ca/	Located: 15 Depot Dr., Bracebridge ON. Tel: 705-645-5494 info@clsm.on.ca
Transit & Transportation	Municipalities and transportation services may offer accessible transportation options for individuals in the community who are unable to use regular transit services.	The District Municipality of Muskoka Transportation Services

Mental Health and Crisis Services

The following are examples of **mental health and crisis services** – not an exhaustive (complete) list.

If you are experiencing an emergency, call 9-1-1 or go to your closest hospital emergency room.

Program	Details	Contact
Muskoka-Parry Sound After Hours Crisis Line	<p>Crisis intervention service is available 24/7 via a telephone support service provided by Canadian Mental Health Association, Muskoka-Parry Sound Branch.</p> <p>For more information, visit: https://mps.cmha.ca/programs-services/crisis-intervention-service/</p>	<p>Bracebridge Office: Tel: 705-645-2262 or Toll-Free: 1-800-245-5036</p> <p>Huntsville Office: Tel: 705-789-8891</p> <p>Sundridge Office: Tel: 705-384-5392 or Toll-Free: 1-966-829--7050</p>
CMHA – MPS	<p>CMHA Muskoka-Parry Sound offers a number of programs and services to support those experiencing mental health and addictions issues. The link below provides a complete list of all current CMHA-MPS programs.</p> <p>For more information, visit: https://mps.cmha.ca/</p>	<p>Bracebridge Office: Tel: 705-645-2262 or Toll-Free: 1-800-245-5036</p> <p>Huntsville Office: Tel: 705-789-8891</p> <p>Sundridge Office: Tel: 705-384-5392 or Toll-Free: 1-966-829-7050</p>
ConnexOntario	<p>ConnexOntario provides free & confidential health services information for people experiencing problems with alcohol & drugs, mental illness or gambling.</p> <p>For more information, visit: https://www.connexontario.ca/en-ca/</p>	<p>Toll-Free: 1-866-531-2600</p>

Food Banks

The following are examples of **food banks** operating throughout the district – may not be an exhaustive (complete) list

Program	Details	Contact
The Salvation Army Food Bank Bracebridge	Located: 456 Manitoba Street, Bracebridge Hours: Monday, Wednesday & Thursday, 1:00pm – 4:30pm	Tel: 705-645-2602 ext. 1 to book an appointment
The Salvation Army Food Bank Gravenhurst	Located: 620 Muskoka Road, North Gravenhurst Hours: Tuesday, Thursday & Friday, 1:00pm - 4:30pm	Tel: 705-687-2131 to book an appointment
The Salvation Army Food Bank Huntsville	Located: 4 Mary St. E., Huntsville ON. Hours: Monday & Wednesday, 10:00am – 4:00pm; Friday, 10:00am – 12:00pm, by appointment only	Tel: 705-789-3398
The Table Soup Kitchen Foundation – Huntsville	Located: 9 Hanes Street, Huntsville Hours: Tuesday & Friday, 12:00pm – 3:00pm; Saturday, 10:00am – 1:00pm	Tel: 705-783-5827 foodbank@thetablefoundation.ca
West Muskoka Food Bank	Located: 3951 Muskoka Road, Port Carling Hours: Thursdays, 3:0pm – 5:00pm; Fridays, 9:00am – 11:00am	Tel: 705-646-3997
The Manna Food Bank	Located: 345 Ecclestone Drive, Unit 45, Bracebridge Hours: Tuesdays, 1:00pm – 6:30pm; Fridays, 1:00pm – 4:00pm For more information, visit: https://mannafoodbank.ca/get-support/how-it-works/	Tel: 705-646-0114 info@mannafoodbank.ca

Free Community Meals

The following are examples of local organizations that offer **free hot meals** to individuals in the community – may not be an exhaustive (complete) list.

Program	Details	Contact
Society of St. Vincent de Paul – Community Meals	<p>Provides a hot lunch meal once a week. Located: St. Mary's Roman Catholic Church, 12 Centre St. N., Huntsville ON. Hours: Tuesdays, 12:00pm – 1:00pm</p>	Tel: 705-789-0008
The Table Soup Kitchen Foundation – Community Meal	<p>Provides delicious and hot take home meals to anyone in need. Located: 11 Hanes St., Muskoka ON. Hours: Monday & Thursday, 3:30pm – 4:30pm</p>	Tel: 705-783-5827 foodbank@thetablefoundation.ca
Bracebridge United Church - Out of the Cold	<p>Offers take away meals on a weekly basis. Meals picked up on Wednesdays, 4:30pm – 5:30pm. Delivery available. For more information, visit: https://www.bracebridgeunitedchurch.ca/out-of-the-cold</p>	Tel: 705-645-5713
Muskoka Indigenous Friendship Centre – Gravenhurst	<p>A free soup luncheon is available every week. On the first Tuesday of every month, they offer a simple cooking activity to promote traditional food diets and have free food items available. Hosted from 1:00pm – 3:00pm, free of charge.</p>	muskokafriendshipcentre@gmail.com

Meal Services



Meals on Wheels programs deliver affordable, nutritious and delicious meals to members of the community who are unable to prepare their own food. These are examples of services offered in the district – this may not be an exhaustive (complete) list.

Provider	Details	Contact
Muskoka Seniors	<p>Hot Meals are prepared daily and consist of a soup/salad, entrée and dessert. Meal Delivery: Monday-Friday; Meals can be delivered to anyone living within 10km of Huntsville Hospital. Price: \$6.00 per meal. Find the menu here: Hot Meals on Wheels Menu</p> <p>Frozen meals are prepared by Apetito-HFS and offers a wide variety of options. Meals can be delivered or picked up at the Muskoka Senior office. Price: \$6.25 for entrees and \$1.60 for Soups & Desserts. Find the menu here: Frozen Meals on Wheels Menu</p> <p>For more information, visit: https://www.muskokaseniors.org/meals-on-wheels</p>	<p>Tel: 705-789-6676 mealsonwheels@muskokaseniors.ca</p>
Bala and Area Meals on Wheels	<p>Nutritious chef-prepared meals delivered twice a week. Meals are freshly made, and consist of homemade soup (or salad), main dish and dessert delivered warm. Price: \$6.50 per meal. For more information, visit: Bala Meals on Wheels</p>	<p>Tel: 705-762-5876 balamus@muskoka.com</p>

Clothing & Household Items

The following are examples of where you may find free and/or affordable clothing and household items locally, as well as grants that may be available to provide financial assistance with purchasing these items – may not be an exhaustive (complete) list.

Program	Details	Contact
South Muskoka Ministries – Bracebridge	<p>Located: 185 Manitoba Street, Bracebridge ON. Hours: Monday – Saturday, 10:00am – 4:00pm For more information, visit: https://www.southmuskokaministries.com/bracebridge-thrift-store.php</p>	<p>Tel: 705-645-5961</p>
South Muskoka Ministries – Gravenhurst	<p>Also offers I.D. clinics and free hair cuts and showers. Located: 155 Muskoka Rd., Gravenhurst Hours: Monday – Saturday, 9:00am – 4:00pm For more information, visit: https://www.southmuskokaministries.com/thriftstores3.php</p>	<p>Tel: 705-687-2131</p>
Ceridian Cares	<p>Ceridian Cares offers grants to individuals in need of financial assistance to cover the costs for the following types of needs: Clothing & Footwear, Food & household Needs (ex. blankets, mattresses, cookware & dishes, small appliances, personal hygiene items, etc.), eligible medical costs and recreational programs. For more information, visit: https://www.ceridiancares.ca/evaluation</p>	<p>Link to Application</p>

Resources for Transitional Aged Youth

The following section provides information about the resources, programs and services that are available to youth aged 16-24 as they transition into adult services. The Developmental Services Ontario does not promote nor endorse any of these private services.

If you are looking for services not found in this section, you can visit: <https://211ontario.ca/> or call 2-1-1



Youth Mental Health Resources



The following are mental health supports and resources for youth that are available in Ontario. May not be an exhaustive (complete) list. If you are looking for additional supports not mentioned here, please visit: [Ontario 211](#)

Program	Details	Contact
Kids Help Phone	<p>The Kids Help Phone website offers Live Chats that connects you, one-on-one, with a Kids Help Phone counsellor on the web or from your smartphone. Click here to find out when Live Chat is open in your community. They also offer resources on a variety of topics including bullying, emotional health, LGBTQ, dating, family, and much more. For more information on these resources, visit: https://kidshelpphone.ca/</p>	<p>For Free 24-Hour Confidential Support: Tel: 1-800-668-6868</p>
Mind your Mind	<p>Whether you are supporting a friend experiencing mental health challenges, or thinking about getting help for yourself, Mind your Mind contains many helpful resources. Mind your Mind has resources to help you learn more about mental health, including different types of diagnoses such as depression, anxiety, bipolar disorder. As well as interactive tools to educate yourself, help you cope, de-stress, and get you thinking about your plan for being well. For more information: https://mindyourmind.ca/help</p>	<p>info@mindyourmind.ca</p>

Youth Legal Supports

The following are legal services available to support youth who are in conflict with the criminal justice system or need legal advice. May not be an exhaustive (complete) list.

Program	Details	Contact
Justice for Children & Youth	Offers Free confidential legal advice for youth under 18 and homeless youth under 25 in Ontario. For more information, see: https://jfcy.org/en/	Toll Free: 1-866-999-5329

Financial Assistance for Youth

The following are examples of programs that are available across Ontario that provide financial assistance for transitional aged youth (ages 16-24) who are transitioning into adult services and supports. May not be an exhaustive (complete) list.

Program	Details	Contact
Telus Mobility for Good	Mobility for Good® helps youth aging out of care achieve independence by providing them with a free phone and a \$0 plan. This enables them to stay in touch with friends and vital support networks, search for somewhere to live, find education and job opportunities, and build credit. For more information, see: https://www.telus.com/en/social-impact/connecting-canada/connecting-for-good-programs/youth	Telus Mobility for Good