



Township of
Muskoka Lakes

ECONOMIC DEVELOPMENT STRATEGY

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Land Acknowledgement and Commitment to Economic Reconciliation

The Township of Muskoka Lakes acknowledges that it is located on the traditional territories of the Anishinaabeg (Ojibway/Chippewa) Nation. This area is also recognized as the traditional homeland of the Huron/Wendat Nation, with enduring connections to the Potawatomi and Mohawk peoples.

The Township recognizes the ongoing presence, rights, and stewardship of Indigenous communities connected to this region, including members of the Chippewa Tri-Council (Beausoleil First Nation, Chippewas of Rama First Nation, and Chippewas of Georgina Island First Nation), as well as nearby First Nations such as Wahta Mohawks First Nation and Moose Deer Point First Nation.

Muskoka Lakes is part of the Robinson-Huron Treaty area of 1850, and acknowledges the responsibilities that come with this shared history.

Through its participation in the Muskoka Area Indigenous Leadership Table (MAILT), the Township is committed to strengthening relationships with Indigenous communities and advancing meaningful collaboration.

This Strategy recognizes that economic development must also contribute to economic reconciliation. This includes:

- Respecting Indigenous communities as rights-holders with distinct governance and priorities
- Supporting Indigenous-led economic development and entrepreneurship
- Building long-term, relationship-based partnerships grounded in trust and mutual benefit
- Aligning municipal initiatives with Indigenous knowledge, stewardship, and community priorities

This acknowledgement is not intended as a standalone statement, but as a commitment to ongoing learning, relationship-building, and action. The Township of Muskoka Lakes is committed to supporting a more inclusive and equitable economy that reflects the leadership, knowledge, and aspirations of Indigenous Peoples connected to this region.

Regional Acknowledgement

The Township of Muskoka Lakes' (Muskoka Lakes/TML) Economic Development Strategy is the result of a collaborative effort grounded in strong relationships, shared commitment, and a deep connection to place. This Strategy has been shaped by the time, knowledge, and perspectives of those who contributed through engagement, discussion, and ongoing dialogue.

The Township extends sincere appreciation to James Cox, Manager of Economic Development & Strategic Initiatives, for his leadership, coordination, and commitment to advancing this work. His role in guiding the process and ensuring alignment with community priorities has been foundational to the development of this Strategy.

Gratitude is extended to members of Council and municipal staff, whose leadership, insight, and willingness to engage in meaningful conversations have supported a thoughtful and forward-looking approach to economic development.

The Township also recognizes the important contributions of sector organizations, community organizations, and local businesses, whose participation ensured that this Strategy reflects the lived realities, opportunities, and challenges within Muskoka Lakes. Their perspectives have helped ground this work in the needs and aspirations of the broader community.

This Strategy has been strengthened through engagement with rights-holders connected to this region. In particular, the Township acknowledges Wahta Mohawks First Nation and extends sincere thanks to Lisa Tobobundung, Ohén:ton Lé:iete – Senior Administrator, for her guidance, knowledge, and contributions to this process. These perspectives are essential to fostering respectful relationships and advancing shared understanding.

The Township recognizes that building strong, respectful relationships with Indigenous communities is an ongoing responsibility. The insights shared through this process have helped inform a more inclusive and thoughtful approach to economic development.

This Strategy reflects the collective effort of a community that values collaboration, resilience, and stewardship. It is this shared commitment that will support the successful implementation of the Strategy and the continued evolution of Muskoka Lakes as a vibrant, inclusive, and sustainable community.

¹ The term *rights-holder* is used intentionally to distinguish Indigenous Nations from stakeholders, recognizing their inherent and constitutionally protected rights, governance authority, and jurisdiction in matters affecting lands, resources, and economic development. This language aligns with reconciliation-informed practice and contemporary federal and provincial policy frameworks.



This Strategy cannot be separated from the character of the Muskoka Lakes communities which are rich, vibrant, welcoming, and grounded in a strong sense of care for people and place. Muskoka Lakes is a place shaped by connection, generosity, and pride, where residents, businesses, and partners come together to support one another and the future of the Township. This collective strength underpins the Strategy and will ultimately determine its success as it moves from planning to action.

Disclaimer

KL Branding & Consulting Ltd. (KLB) has prepared this Economic Development Strategy for the Township of Muskoka Lakes in accordance with its agreement.

This Strategy has been informed by community engagement, rights-holder conversations, consultations with businesses and sector organizations, municipal input, and relevant economic, labour market, and sector research.

The recommendations presented in this Strategy are intended to support practical, achievable, and forward-looking economic development within the Township. They reflect current conditions, identified opportunities, and the collective input received throughout the engagement process, while aligning with broader regional, provincial, and federal policy directions.

KLB assumes no responsibility or liability for any losses incurred by any party as a result of the circulation, publication, reproduction, or use of this Strategy for purposes other than those for which it was prepared.

The analyses contained herein are provided as of the date of publication. KLB disclaims any obligation to advise any person of changes in facts, conditions, economic circumstances, or policy environments that may occur after the date of this report. Should material changes arise that affect the assumptions or context of this analysis, the findings and recommendations may require revision.

Executive Summary

Muskoka Lakes is experiencing increasing economic pressure driven by housing constraints, workforce shortages, and a highly seasonal economy. While the Township continues to attract new residents and investment, these pressures are affecting the ability of local businesses to operate, limiting workforce availability, and creating challenges in maintaining a stable, year-round economy.

These challenges are not unique to Muskoka Lakes, but their impacts are amplified by the Township's geographic scale, dispersed settlement pattern, and reliance on seasonal economic activity. Broader economic uncertainty and changing market conditions are also contributing to a more complex and evolving economic landscape.

This Economic Development Strategy provides a focused and practical approach to strengthening the local economy over the next five years. Rather than pursuing large-scale growth, the Strategy prioritizes stability, resilience, and alignment with community needs. It is grounded in supporting the people who live and work in Muskoka Lakes, while protecting the character and environment that define the Township.

The Strategy is organized around five key priorities:

- **Housing & Workforce Alignment:** Increasing the supply of attainable housing and better aligning housing with workforce needs.
- **Strengthening a Year-Round Economy:** Expanding economic activity beyond peak season and supporting business stability
- **Supporting Local Business & Entrepreneurship:** Improving access to supports, reducing barriers, and strengthening small business growth.
- **Enhancing Culture, Placemaking & Community Identity:** Supporting community-led initiatives and activating public spaces.
- **Improving Coordination, Governance & Implementation:** Strengthening alignment, communication, and accountability across organizations.

Together, these priorities respond to both current challenges and future growth pressures, including projected population increases across the District. The Strategy also recognizes the importance of ensuring that economic development supports year-round residents by maintaining access to essential services, local businesses, and community amenities.

Implementation will be supported through a set of defined objectives and action items, along with a clear governance and coordination framework. Progress will be monitored and evaluated over time to ensure that actions remain aligned with changing conditions and emerging opportunities.

By 2031, success will be reflected in a stronger and more stable local economy, improved access to housing and services, more consistent year-round activity, and better coordination across partners working to support economic development in Muskoka Lakes.

Township of Muskoka Lakes Economic Development Strategy at a Glance

2026-2031

PURPOSE

To support a strong, stable, and sustainable local economy by addressing key constraints and aligning economic development with community priorities.

VISION

Muskoka Lakes is a place where a strong local economy supports the people who live and work here, while protecting the character, environment, and sense of community that make it unique.



WHAT THIS STRATEGY FOCUSES ON

Rather than pursuing large-scale growth, this Strategy focuses on strengthening the foundations of the local economy to support year-round stability and community well-being by:

- addressing housing and workforce constraints
- supporting local businesses and entrepreneurship
- strengthening year-round economic activity
- enhancing culture, placemaking, and community identity
- improving coordination across partners and organizations
- ensuring that economic development supports the needs of year-round residents, including access to essential services and local businesses



Why This Matters Now

Muskoka Lakes is facing increasing pressure related to:

- limited housing availability and rising costs
- workforce shortages across key sectors
- a highly seasonal economy
- infrastructure and service capacity constraints

These pressures are occurring within a broader context of economic uncertainty, including shifting global conditions that may influence tourism demand, investment patterns, and workforce dynamics.

Without targeted and coordinated action, these pressures are expected to intensify. Housing constraints will continue to limit workforce availability, businesses will face increasing challenges maintaining operations, and the Township's ability to support a stable, year-round economy will be further constrained, risking both economic resilience and quality of life.

Strategic Priorities

Housing & Workforce Alignment: Increase attainable housing and align housing with workforce needs.

Strengthening a Year-Round Economy: Expand economic activity beyond peak season and support business stability.

Supporting Local Business & Entrepreneurship: Improve access to supports, reduce barriers, and strengthen small business growth.

Enhancing Culture, Placemaking & Community Identity: Support community-led initiatives and activate public spaces.

Improving Coordination, Governance & Implementation: Strengthen alignment, communication, and accountability.

Each strategic priority is supported by a set of objectives and action items that guide implementation over the 2026–2031 period.



What Success Looks Like by 2031

- Increased supply of attainable and workforce housing
- More consistent year-round economic activity
- Stronger support and growth for local businesses
- Expanded arts, culture, and placemaking initiatives
- Improved access to essential services and amenities for year-round residents
- Clearer coordination and improved implementation across partners



Introduction

Muskoka Lakes is widely recognized as one of Ontario's most iconic destinations, known for its natural beauty, small-town charm, and strong seasonal visitor economy. It is a complex and evolving community made up of permanent residents, seasonal homeowners, businesses, and visitors, all of whom contribute to the Township's identity and future.

The local economy reflects this complexity. Tourism plays an important role, alongside a diverse small business base, community services, and regional partnerships. Muskoka Lakes is also navigating a set of shared challenges, including increasing cost pressures, limited affordable and attainable housing, intense seasonality, workforce constraints, infrastructure demands, and the need to balance growth with quality of life for residents.

Muskoka continues to be perceived as a highly desirable destination, particularly for its natural environment, opportunities for relaxation, and appeal for family and couple getaways. Barriers such as cost, limited year-round offerings, and perceptions of exclusivity highlight the need for a more inclusive and accessible approach to economic development.

Locally, there is an opportunity to strengthen how existing assets are used. Community feedback and planning work point to underutilized spaces, opportunities to elevate arts and culture, and the importance of creating more consistent, year-round activity that supports both residents and visitors. The Township's broader planning direction reinforces this through a focus on sustainable recreation, partnerships, and expanded access to programs and spaces across all seasons.

Tourism is a central and defining component of the Muskoka Lakes economy. It drives a significant share of local business activity, supports employment, and shapes the Township's identity and reputation. As such, it is not possible to develop an economic development strategy for Muskoka Lakes without placing a strong emphasis on tourism.

This reflects the reality that a successful tourism economy depends on a broader set of conditions, including housing availability, workforce capacity, infrastructure, and community well-being. This Strategy does not treat tourism in isolation. Instead, it focuses on strengthening the systems that support it, while also identifying opportunities to diversify and enhance economic activity across the Township.

The Economic Development Strategy clarifies the Township of Muskoka Lakes' role in economic development and identifies opportunities, priorities, and actions that support a strong and sustainable local economy. It builds on previous work and reflects current conditions, emerging opportunities, and evolving community needs.

This Strategy takes a balanced approach, supporting economic development through tourism and other sectors while prioritizing community well-being, long-term sustainability, and local identity. Success is not defined solely by visitor numbers, but by how economic activity contributes to a vibrant, inclusive, and resilient community.

The direction outlined in this Strategy focuses on strengthening Muskoka Lakes as a year-round community, supporting local businesses and organizations, improving coordination and communication, and ensuring that growth aligns with community values and capacity.





What is an Economic Development Strategy?

An Economic Development Strategy is a plan to support a strong, sustainable, and resilient local economy by identifying priorities, coordinating actions, and aligning resources across the community. It provides a clear framework for how the Township can support businesses, workers, and investment while responding to changing economic conditions.

In practice, economic development in Muskoka Lakes is not about pursuing large-scale transformation or attracting entirely new industries. It is about strengthening what already exists, supporting local businesses and sectors, and ensuring that the conditions are in place for long-term stability and growth. This includes addressing factors such as housing availability, workforce capacity, infrastructure, and the overall livability of the community.

Economic development must also reflect the Township's unique context. The economy is shaped by a strong tourism sector, a significant seasonal population, and a diverse mix of small businesses and service providers. Supporting this economy requires balancing growth with the preservation of community character, environmental stewardship, and quality of life for residents.

This Strategy translates that approach into clear priority areas and actions. It focuses on stabilizing the year-round economy, supporting existing sectors, enabling appropriate growth, strengthening partnerships, and improving coordination and decision-making. Through this, the Strategy aims to support a more resilient, inclusive, and well-functioning local economy.

Approach & Methodology

This Economic Development Strategy was developed through a combination of background research, data analysis, and engagement with residents, businesses, organizations, Indigenous partners, Township staff, and Council.

The process included:

- review of existing municipal and regional plans and studies
- analysis of demographic, housing, workforce, and economic trends
- engagement with businesses, sector organizations, and community members
- discussions with regional and Indigenous partners
- consideration of current and emerging economic development conditions affecting Muskoka Lakes

The Strategy was designed to build on existing municipal priorities while identifying practical and achievable actions that support a stronger, more stable, and more coordinated year-round economy.

Additional details regarding the methodology, engagement process, and supporting research are provided in Appendix B.

Engagement Summary

Engagement undertaken as part of this Strategy identified several consistent themes and priorities across community members, businesses, organizations, staff, and regional partners.

Housing availability and affordability emerged as one of the most significant concerns, particularly as it relates to workforce attraction and retention, year-round business operations, and the long-term sustainability of the local economy. Participants consistently identified the need for greater alignment between housing, workforce, and economic development planning.

Economic seasonality was also identified as a key challenge. Businesses and organizations highlighted the pressures associated with fluctuating demand, workforce instability, and maintaining year-round operations and services. There was strong interest in expanding shoulder-season activity, improving coordination, and strengthening conditions that support a more consistent year-round economy.

Businesses emphasized the importance of improved communication, clearer navigation of municipal processes, stronger coordination across organizations, and access to business support services. Discussions also identified opportunities to better align tourism, placemaking, culture, and economic development initiatives.

Engagement with Indigenous partners reinforced the importance of relationship-building, ongoing dialogue, and ensuring that economic development reflects community identity, local priorities, and long-term sustainability.

These themes directly informed the development of the Strategy's priorities, objectives, and implementation actions.

A more detailed summary of engagement findings is provided in Appendix C: "What We Heard" Engagement Summary.

Location & Geography

The Township of Muskoka Lakes is located in Central Ontario within the District of Muskoka, approximately two hours north of Toronto. Situated at the southern edge of the Canadian Shield, the Township encompasses a large geographic area of approximately 782 square kilometres centred around Lakes Muskoka, Rosseau, and Joseph.

The Township includes a network of small communities and rural areas, anchored by Bala, Port Carling, and Windermere, as well as a broader pattern of waterfront and inland settlements across the Township. With over 80 lakes and an extensive system of forests, wetlands, and natural landscapes, Muskoka Lakes is defined by its natural environment, which continues to shape land use patterns, settlement, and economic activity.

This geography supports a range of uses, including tourism, recreation, residential development, and local business activity. Port Carling functions as a primary service centre, providing retail, services, and community amenities, while other communities contribute to the Township's broader economic and social fabric.

Geography plays a defining role in both opportunity and constraint. The dispersed nature of the Township, combined with a significant seasonal population, creates challenges related to service delivery, housing, workforce availability, and infrastructure. Transportation is largely dependent on regional road networks and personal vehicles, with activity concentrated during peak summer months.

Muskoka Lakes' natural setting, established reputation, and proximity to major markets position it as a highly desirable place to live, work, and visit. These attributes continue to support tourism, outdoor recreation, and place-based economic activity, while contributing to a high quality of life for residents.

Demographics

The Township of Muskoka Lakes is experiencing demographic change consistent with many small and rural communities across Ontario. Population growth has been moderate, with the Township increasing to 7,652 residents in 2021, representing a 16.2% increase from 2016 to 2021². District-level growth projections indicate continued population growth of approximately 1.2% annually through 2051, reinforcing the need for proactive planning related to housing, workforce, and infrastructure capacity³.

The community has a notably older age profile. Approximately 31.5% of residents are aged 65 and over, and the median age is 57.2 years, significantly higher than provincial averages⁴. Younger age cohorts remain comparatively small, reflecting longer-term trends related to youth outmigration for education and employment opportunities.

Household composition is also shifting. The average household size is 2.2 persons, with a high proportion of one- and two-person households, including over 1,000 individuals living alone⁵. These trends point to increasing demand for a broader range of housing options, including smaller units, rental housing, seniors' housing, and accessible and adaptable dwellings.

The Township continues to attract in-migration, particularly among older adults, seasonal residents transitioning to permanent residency, and households seeking lifestyle changes. These trends are consistent with broader rural patterns, including youth outmigration and the in-migration of older populations, and reinforce the importance of housing diversity, local services, and community amenities in supporting both retention and attraction⁶.

These demographic dynamics have direct implications for economic development. An aging population places pressure on workforce availability and increases demand for health, personal, and community services. Housing availability, affordability, and overall quality of place also play a critical role in attracting and retaining workers, entrepreneurs, and new residents.

²Statistics Canada, Census Profile, Township of Muskoka Lakes, 2016 and 2021

³District of Muskoka, Growth Strategy / Growth Forecasts (2023/2024)

⁴Statistics Canada, Census Profile, Township of Muskoka Lakes, 2021

⁵Statistics Canada, Census Profile, Township of Muskoka Lakes, 2021

⁷Township of Muskoka Lakes Community Profile (2024); District of Muskoka (seasonal population data)

This aligns with broader regional and Indigenous priorities, including those identified through engagement with Wahta Mohawks First Nation, where housing, land, and infrastructure are identified as foundational to supporting community stability, enabling members to live and return to the community, and supporting long-term economic and social well-being⁷.

A re-evaluation of these trends should be undertaken following the release of the 2026 Census data to ensure that planning and investment decisions remain aligned with current demographic conditions.

Labour Market

The Township of Muskoka Lakes' labour market reflects a mix of small business activity, construction and trades, tourism and hospitality, real estate, and community and personal services. Employment is largely service-oriented and locally driven, supported by sectors such as retail, health care, accommodation, and administrative services. Construction and trades represent a significant share of employment, reflecting ongoing development activity and demand for housing and property-related services.

The local economy is supported by a relatively small and dispersed labour force, with most businesses operating at a small scale. The majority of businesses employ fewer than five people, reinforcing the importance of entrepreneurship and small business supports in sustaining economic activity.

Labour market patterns are shaped by geography and seasonality. Employment opportunities fluctuate throughout the year, with peak demand during the summer months and reduced activity during the winter. Many residents work locally, while others commute within the broader Muskoka region. Transportation is highly dependent on personal vehicles, with limited alternatives, which can create barriers to employment access for some workers.

Labour force participation is influenced by the Township's aging population and seasonal dynamics. Participation rates are lower than provincial averages, with a large proportion of residents approaching or entering retirement. Seasonal employment and part-time work are also more common in sectors such as tourism, retail, and local services, contributing to income variability and workforce instability.

⁷District of Muskoka, Housing and Homelessness Plan; Wahta Mohawks Strategic Plan (2026–2031)

The labour force is concentrated in trades and transport, sales and service, and business and administrative occupations. This reflects a practical, service-oriented economy with ongoing demand for skilled and semi-skilled workers. Workforce pressures are particularly evident in construction, hospitality, health care, and service-based roles, where recruitment and retention challenges are consistently identified.

The labour market analysis highlights both constraints and opportunities. Workforce shortages, housing availability, and limited access to services such as childcare and transportation continue to affect labour supply. There is also an opportunity to better align housing, training, and employment pathways to support a more stable year-round workforce. Strengthening coordination between employers, training providers, regional partners, and Indigenous communities will be important to ensuring that workforce capacity supports the Township's economic development priorities⁸.

Economy & Industry

The Township of Muskoka Lakes has an economy shaped by a mix of tourism, construction and trades, real estate, small business activity, and community and personal services. Economic activity is largely service-based and locally driven, supported by a combination of permanent residents, seasonal homeowners, and visitors.

Tourism plays a central role in the local economy, supporting accommodation, food services, retail, recreation, and arts and culture. This is complemented by strong activity in construction and trades, driven by ongoing residential development, property maintenance, and infrastructure needs. Real estate and property-related services also represent a significant component of the local economy, reflecting both seasonal and long-term residential demand.

Unlike more urban or industrial communities, Muskoka Lakes does not have a single dominant employer or industrial base. Instead, the economy is characterized by a high proportion of small and locally owned businesses, many of which operate with fewer than five employees. This structure supports entrepreneurship and local economic resilience, but also creates challenges related to scale, workforce capacity, and business continuity.

Economic activity is influenced by geography and seasonality. The Township experiences significant fluctuations in population and demand throughout the year, with peak activity concentrated in the summer months. While this seasonal economy generates strong revenue during peak periods, it can create instability for businesses, workers, and service providers during the shoulder and winter seasons.

⁸Statistics Canada (Census Profile, Labour Force and Occupation Data, 2021); Canadian Business Counts; Townfolio; Township of Muskoka Lakes Community Profile (2024); stakeholder engagement and local consultations.

Muskoka Lakes is also part of a broader regional economy within the District of Muskoka. Residents and businesses are connected to nearby communities such as Bracebridge and Gravenhurst for employment, services, and supply chains. This regional context supports collaboration, but also highlights the importance of local service availability and workforce capacity within the Township.

Public services, including municipal operations, health care, and community services, also contribute to the local economy and play an important role in supporting quality of life. These services are increasingly connected to economic development through their influence on workforce attraction, housing demand, and overall community sustainability.

Muskoka Lakes' economy is not in transition in the same way as resource-based regions, but it is experiencing increasing pressure. Housing availability, workforce constraints, infrastructure capacity, and affordability are shaping both current conditions and future opportunities. This is complemented by strong foundational assets, including the Township's natural environment, established reputation, local businesses, and community character.

This Strategy builds on these strengths by focusing on stability, coordination, and targeted growth. Rather than pursuing large-scale transformation, it identifies practical opportunities to strengthen the year-round economy, support existing sectors, and align economic development with community priorities and capacity.



Foundations of the Local Economy

Muskoka Lakes benefits from a strong foundation of natural, community, and economic assets that continue to shape its local economy and long-term sustainability. These foundations influence both current economic activity and the Township's ability to respond to ongoing pressures related to housing, workforce, and seasonality.

The Township's natural environment is one of its defining features. An extensive system of lakes, forests, and rural landscapes continues to shape land use, settlement patterns, and economic activity. These natural assets support tourism, recreation, residential development, and quality of life, while also contributing to Muskoka Lakes' broader reputation as a desirable place to live and visit.

Community and cultural assets play an equally important role. Local events, arts and culture, volunteerism, and community gathering spaces contribute to a strong sense of identity and connection. These elements support both resident well-being and visitor experiences, while reinforcing the importance of maintaining Muskoka Lakes' character as the community evolves.

The local economy is supported by a broad base of small and locally owned businesses. These businesses operate across sectors such as construction and trades, tourism and hospitality, retail, real estate, and personal services. While many operate at a small scale, they are deeply embedded in the community and play a critical role in sustaining economic activity throughout the year.



Regional partnerships and support organizations also contribute to the Township's economic foundation. Businesses and residents benefit from access to resources such as the Muskoka Small Business Centre, Muskoka Futures, the Muskoka Lakes Chamber of Commerce, and regional tourism organizations. These partners provide business advisory services, funding access, marketing support, and workforce development initiatives that help strengthen the local economy.

Human capital remains a key asset. The local workforce brings experience in trades, construction, hospitality, and service-based industries, supported by a strong culture of entrepreneurship and self-employment. Demographic trends, including an aging population and workforce constraints, highlight the importance of attracting and retaining workers and supporting pathways into local employment.

Together, these environmental, community, and economic foundations position Muskoka Lakes to build a more stable and resilient year-round economy. The opportunity is not to introduce entirely new economic structures, but to better align and strengthen existing assets, improve coordination, and address the barriers that limit long-term sustainability.

Indigenous Governments and Economic Leadership

Indigenous governments are not economic stakeholders in a conventional sense. They are rights-holders, land stewards, and economic leaders with their own governance structures, priorities, and approaches to development.

The Township of Muskoka Lakes is located on the traditional territory of the Wahta Mohawks First Nation. Wahta Mohawks plays an important role in the region through its governance, community leadership, and economic activity. Economic development within the Nation is guided by community-defined priorities and reflects a focus on long-term sustainability, cultural continuity, and local benefit.

Initial engagement with Wahta Mohawks First Nation focused on relationship-building and information sharing. These conversations highlighted the importance of consistent and structured communication, recognition of community priorities, and the need for economic development approaches that respect identity, culture, and local context. Engagement also reinforced the importance of aligning economic development with community-defined priorities, including housing, local employment, business development, and access to essential services.

This Strategy recognizes that meaningful engagement with Indigenous governments must be guided by each Nation's governance structures, protocols, and timelines. Future opportunities for collaboration and partnership will be shaped through ongoing relationship-building and at the direction of the Nation.

Indigenous-led economic development also contributes to the broader regional economy through local business activity, employment, and partnerships. Strengthening alignment, where appropriate, requires a relationship-based approach grounded in respect, recognition of rights, and a commitment to ongoing dialogue.

Indigenous Partnerships and Economic Reconciliation

Building on this foundation, the Township of Muskoka Lakes recognizes the importance of strengthening relationships with Indigenous communities, including Wahta Mohawks First Nation, as part of a broader commitment to economic reconciliation.

There is an opportunity to support more meaningful collaboration in economic development, tourism, and cultural initiatives, grounded in respect, partnership, and shared benefit. This includes supporting Indigenous-led priorities, recognizing the importance of cultural knowledge, and ensuring that economic development efforts reflect the region's full history and identity.

As part of this approach, the Township will explore opportunities to align economic development tools and investments in a way that supports Indigenous participation and capacity. This may include:

- considering how Municipal Accommodation Tax (MAT) revenues can support Indigenous tourism development and related initiatives
- identifying opportunities to support Indigenous-led economic development and internal capacity-building
- strengthening partnerships that support training, employment, and business development
- ensuring ongoing engagement with Indigenous communities informs economic development planning and implementation

This approach reflects a commitment to building long-term, mutually beneficial relationships that contribute to both economic opportunity and community well-being.

Community Life & Recreation

Community life in Muskoka Lakes is shaped by strong social connections, volunteerism, and a shared reliance on local facilities, outdoor spaces, and community-led activities. Residents, seasonal homeowners, and visitors all contribute to the Township's social fabric, creating a dynamic community that shifts throughout the year but remains grounded in a strong sense of place.

The Township benefits from a network of community centres, arenas, libraries, parks, beaches, and gathering spaces that support recreation, culture, and everyday social interaction. These spaces play an important role in connecting residents across a geographically dispersed area and contribute to overall quality of life. Smaller communities such as Bala, Port Carling, and Windermere each offer distinct local amenities and programming that support both residents and seasonal populations.

Recreational opportunities are closely tied to Muskoka Lakes' natural environment. Lakes, forests, and trail systems support year-round outdoor activities such as boating, hiking, cycling, snowmobiling, paddling, fishing, and cross-country skiing. Built recreational assets, including marinas, golf courses, community facilities, beaches, and trails, complement these natural features and provide accessible opportunities for a range of users.

Cultural and community life is largely driven by local organizations, volunteer groups, and seasonal events. Festivals, markets, arts programming, and community gatherings contribute to placemaking and reflect the Township's identity. These activities are often small-scale but play a significant role in building community connection and supporting local businesses.

Community life and recreation have direct economic implications. Quality of life is a key factor in attracting and retaining residents, workers, and entrepreneurs, particularly in the context of housing pressures, workforce shortages, and an aging population. Recreational amenities and community activities also support tourism and local business activity, while contributing to physical and mental well-being, social cohesion, and community pride.

As Muskoka Lakes continues to evolve, maintaining and strengthening community life and recreational assets will remain important. Investments in recreation infrastructure, accessible programming, and community spaces support both resident well-being and broader economic objectives. This Strategy recognizes community life and recreation as foundational elements of a strong and sustainable local economy.

Governance & Infrastructure

Muskoka Lakes operates within a two-tier governance system that includes the Township and the District Municipality of Muskoka, alongside Indigenous governments, regional organizations, and provincial and federal agencies. Each level of government has distinct responsibilities, and effective economic development depends on coordination, clarity of roles, and alignment across these systems.

The Township of Muskoka Lakes Council consists of the Mayor and nine Councillors, who serve four-year terms. The Mayor is elected at-large, while Councillors are elected by voters within defined electoral wards. The Township is divided into three wards, each represented by one District and Township Councillor and two Township Councillors. This structure ensures that local decision-making reflects the geographic diversity and distinct priorities of communities across Muskoka Lakes.

As a lower-tier municipality, the Township of Muskoka Lakes is responsible for local land use planning, certain infrastructure, community services, and economic development. The District Municipality of Muskoka is responsible for region-wide services, including housing, social services, water and wastewater, waste management, paramedic services, and major infrastructure. This structure requires close alignment between Township and District priorities, particularly in areas such as housing, servicing, and long-term growth.

Infrastructure capacity plays a defining role in shaping economic opportunity. Much of Muskoka Lakes is characterized by a mix of serviced and unserved areas, with many properties relying on private water and wastewater systems. This limits the scale and type of development that can occur, particularly with respect to attainable housing and commercial uses. District-managed infrastructure, including water, wastewater, roads, and waste systems, forms a critical foundation for growth and service delivery across the region.

Seasonality places additional pressure on infrastructure and services. Across Muskoka, a seasonal population of approximately 84,400 significantly increases demand during peak periods, alongside a year-round population of 66,674. This creates ongoing challenges in maintaining infrastructure capacity, delivering services, and planning for long-term investment that supports both peak and off-season needs.

Regional organizations, including the Muskoka Lakes Chamber of Commerce, Muskoka Tourism, and other sector-specific groups, contribute to economic development through business support, marketing, and program delivery. Clear coordination and defined roles across these organizations and municipal partners are important to maximize impact and reduce duplication.

Indigenous governance is an important part of the broader governance landscape. The Township is located on the traditional territory of Wahta Mohawks First Nation. Future economic development initiatives must be guided by respectful, relationship-based engagement and alignment with Indigenous governance structures and priorities.

Transportation and connectivity also influence economic activity. The Township is highly dependent on personal vehicles, with limited public transit options. This affects workforce mobility, access to services, and the ability to support year-round employment. Digital infrastructure varies across the Township, with connectivity challenges in some areas affecting business operations and remote work opportunities.

Governance and infrastructure are enabling systems that shape what types of economic activity are feasible and sustainable. Strengthening coordination across partners, aligning infrastructure investment with community priorities, and improving clarity in roles and processes will be critical to supporting a more stable and resilient local economy.

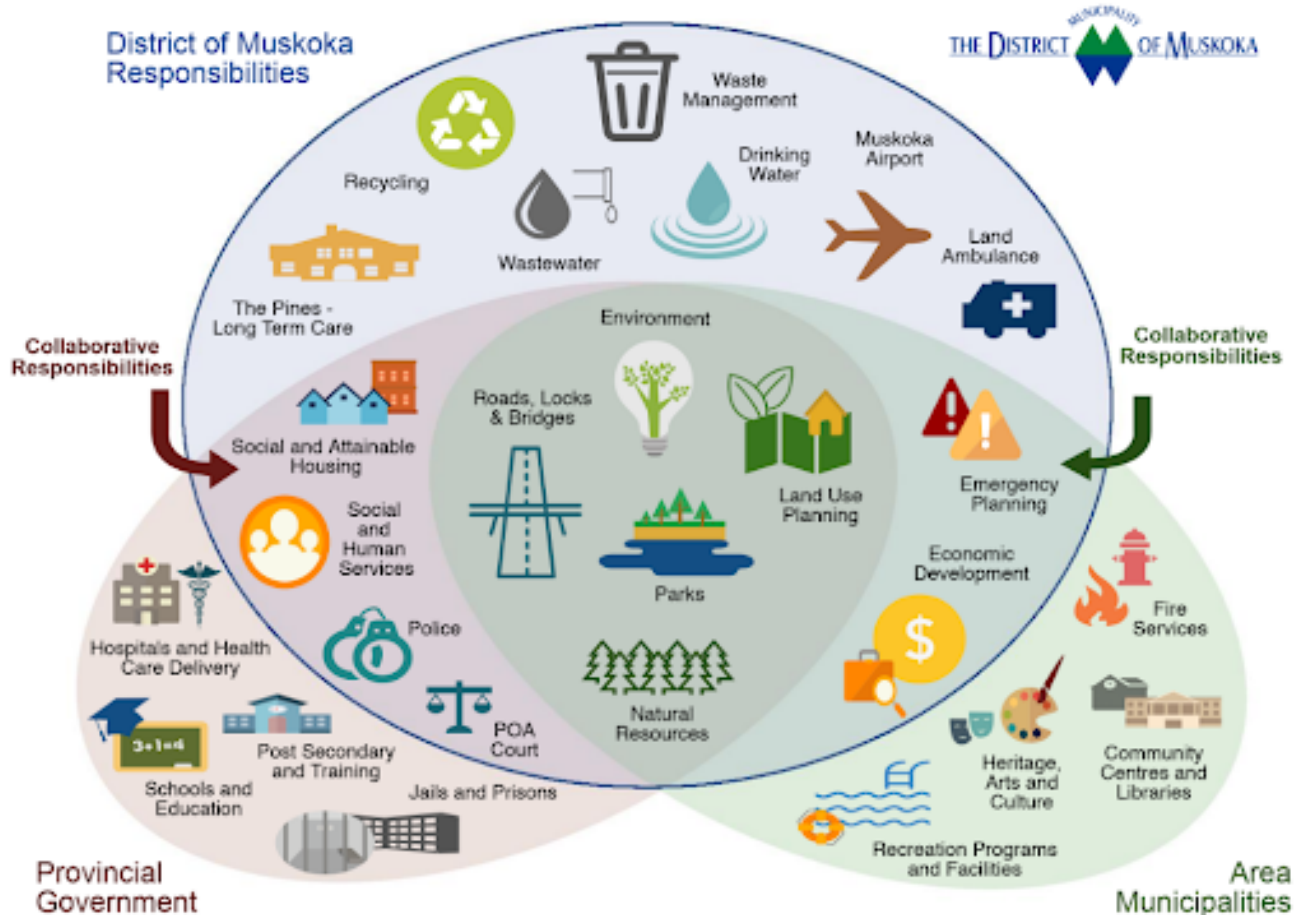


Figure 1: www.muskoka.on.ca/en/area-municipalities/area-municipalities.aspx

The Role of Culture & Place

Placemaking is an important component of economic development in Muskoka Lakes. It strengthens the relationship between people and place by supporting community identity, cultural expression, social connection, and quality of life. In Muskoka Lakes, culture and place are closely tied to the Township's natural environment, small communities, layered histories, and seasonal rhythms.

Communities such as Bala, Port Carling, and Windermere each have distinct identities shaped by their geography, heritage, and local culture. Strengthening local storytelling, cultural expression, and community-led initiatives can help reinforce these identities while supporting both resident well-being and economic activity.

One example is the Muskoka Chautauqua initiative in Windermere, which reflects a community-driven approach to celebrating local heritage, arts, storytelling, and placemaking. Similar opportunities may continue to emerge across other communities within the Township over time.

Placemaking in Muskoka Lakes can take many forms, including public art, cultural programming, festivals, interpretive signage, and temporary or seasonal activation of public spaces. These approaches can strengthen village centres, waterfronts, trails, and community gathering spaces while supporting year-round activity and local business development. Importantly, many of these initiatives are incremental and community-led, aligning with the Township's scale, character, and capacity.

Culture and placemaking also have direct economic implications. Distinctive and vibrant communities help attract and retain residents, workers, entrepreneurs, and visitors. In a context shaped by seasonality, workforce pressures, and housing challenges, strengthening community identity and quality of place contributes to long-term economic resilience and stability.

This Strategy recognizes arts, culture, and placemaking as foundational elements of a strong and sustainable local economy. Supporting community-led storytelling, cultural expression, and place-based initiatives will help Muskoka Lakes continue to evolve in a way that reflects its character, strengthens its communities, and supports a more connected and vibrant year-round economy.



SWOT Analysis

The SWOT analysis synthesizes findings from background research, data analysis, and engagement with community members, Indigenous partners, and sector organizations. It provides a high-level assessment of the Township's internal strengths and weaknesses, as well as the external opportunities and pressures influencing economic development.

The analysis reflects the interconnected nature of the local economy and highlights areas where strategic focus, coordination, and investment will be most important. It is intended to inform the direction of the Strategy and support the identification of practical, locally grounded priorities.

STRENGTHS

- Strong reputation as one of Ontario's most recognized and desirable destinations
- High quality of life supported by natural environment, lakes, and outdoor recreation
- Established tourism economy with strong seasonal demand
- Diverse base of small and locally owned businesses
- Proximity to the Greater Toronto Area and strong regional brand recognition
- Active community organizations, volunteerism, and local leadership
- Growing interest in arts, culture, and community-led placemaking initiatives
- Access to regional support organizations (Muskoka Tourism, Chamber, Small Business Centre)
- Established real estate market and ongoing investment in residential development

WEAKNESSES

- High degree of seasonality impacting business stability and workforce retention
- Limited availability of affordable and attainable housing
- Heavy reliance on small businesses with limited capacity and scale
- Workforce shortages across key sectors, including trades, hospitality, and services
- Limited public transportation and high reliance on personal vehicles
- Infrastructure constraints, particularly in unserved areas
- Fragmentation across organizations and lack of clarity in roles and coordination
- Limited year-round economic activity and service availability
- Barriers to entry for new businesses and entrepreneurs due to cost and process complexity

OPPORTUNITIES

- Strengthen the year-round economy through expanded programming, events, and services
- Increase housing supply and diversity to support workforce attraction and retention
- Better align and coordinate economic development efforts across partners and organizations
- Leverage tools such as MAT and CIP to support business development and placemaking
- Support and grow existing businesses rather than focusing solely on attraction
- Expand arts, culture, and storytelling to strengthen community identity and visitor experience
- Build on community-led initiatives such as the Windermere Cultural Plan (Muskoka Chautauqua)
- Enhance use of underutilized spaces and assets across communities
- Improve data collection and performance tracking to support decision-making
- Strengthen partnerships with Indigenous communities and support Indigenous-led initiatives

THREATS

- Continued housing affordability challenges limiting workforce growth
- Increasing cost of living and operating costs for businesses
- Over-reliance on peak tourism season and vulnerability to economic or climate disruptions
- Infrastructure strain due to seasonal population fluctuations
- Aging population and declining workforce participation
- Competition from other destinations offering more affordable or accessible experiences
- Environmental pressures and climate impacts affecting natural assets
- Lack of coordination leading to duplication of effort and reduced effectiveness
- Risk of losing community character due to unmanaged growth or external pressures

Community Engagement & Consultation Overview

Engagement was a key component in the development of this Strategy and was designed to ensure that local priorities, lived experience, and community knowledge helped shape its direction.

Engagement activities included a combination of a public survey, targeted business outreach, seasonal resident engagement, in-person sessions, and discussions with Township staff, the Mayor, and members of Council. In-person engagement was carried out on February 19 and 20, 2026, and included business roundtables, a public drop-in session, a sector organizations session, and internal staff discussions.

Survey engagement included 31 public responses, 21 business responses, and 10 seasonal resident responses. These surveys provided insight into local economic conditions, challenges, and priorities across different segments of the community. Public responses reflected moderate confidence in the Township's economic direction, with an average rating of 2.2 out of 5, while business respondents indicated slightly higher confidence at 3.2 out of 5.

Across all engagement activities, several consistent priorities emerged. These included housing availability, workforce attraction and retention, the cost of doing business, and the need for more consistent year-round economic activity. Both residents and businesses identified workforce and training, small business support, and tourism and culture as key areas for focus.

Seasonal resident engagement highlighted the importance of maintaining community character while improving year-round services and amenities. Respondents indicated that increased availability of services, cultural programming, and winter or shoulder-season activities would support more consistent visitation outside peak summer months .

Initial engagement was also undertaken with Wahta Mohawks First Nation. This discussion focused on relationship-building and understanding community priorities, and does not represent formal consultation. Ongoing engagement will be guided by the Nation's governance structures, protocols, and timelines.

Input gathered through engagement was documented and analyzed to identify key themes and areas of alignment. These insights directly informed the Strategy's priorities and actions, ensuring that the Strategy reflects local realities and supports a practical, community-grounded approach to economic development.

A summary of engagement findings is included in Appendix C: "What We Heard".



Key Themes from Engagement

Across all engagement activities, several consistent themes emerged that reinforce and deepen the findings of the SWOT analysis. These themes reflect shared perspectives across residents, businesses, seasonal property owners, Council, staff, and community organizations, and provide important insight into how economic development should be approached in Muskoka Lakes.

A Shared Desire for Balance Between Growth and Community Character

There is a strong and consistent desire to balance economic activity with the preservation of Muskoka Lakes' character. Participants emphasized the importance of maintaining the natural environment, small-scale community feel, and seasonal rhythm, while also recognizing the need to support local businesses, services, and long-term sustainability.

There was little appetite for rapid or large-scale growth. Instead, engagement pointed toward modest, well-managed development that aligns with community values and capacity.

Housing and Workforce Pressures Are the Primary Constraints

Housing availability and workforce shortages were identified as the most significant barriers to economic stability. Businesses and residents highlighted the difficulty of attracting and retaining workers due to limited rental options, a lack of diverse housing types, and rising costs.

Survey results reinforced this, with housing for workers and cost of living identified as key concerns across both public and business respondents. Seasonal residents also emphasized the importance of housing in supporting service availability and overall community function.

These challenges were consistently described as interconnected and beyond the capacity of any one organization to address independently.

The Need to Strengthen the Year-Round Economy

Seasonality was identified as both a defining feature and a constraint. While the summer season generates strong economic activity, there is a clear need to strengthen shoulder and winter activity to support business stability and employment.

Engagement highlighted opportunities to expand year-round programming, events, and services. Seasonal residents indicated that improved availability of amenities, cultural programming, and winter activities would increase off-season visitation.

This theme reinforces the importance of moving toward a more balanced, year-round economy.

Support for Local Business and Entrepreneurship

Participants emphasized the importance of supporting existing businesses rather than focusing solely on attraction. Key needs identified included access to workforce, housing, streamlined municipal processes, and better navigation of available supports.

Survey results highlighted demand for practical supports such as one-window access to programs, small grants or loans, and mentorship opportunities.

There is also a strong recognition that small businesses form the backbone of the local economy and require targeted, coordinated support.

Culture, Events, and Placemaking Are Underutilized Opportunities

Engagement revealed a strong interest in expanding arts, culture, and community programming. Participants identified opportunities to better use public spaces, strengthen community identity, and create more consistent activity throughout the year.

Local initiatives, including the Muskoka Chautauqua work in Windermere, were seen as examples of how storytelling, arts, and cultural planning can support both community connection and economic activity.

This theme positions placemaking and culture as practical tools for supporting downtown vitality, tourism, and quality of life.

Coordination and Clarity Are Needed Across Organizations

There was consistent feedback that economic development efforts would benefit from stronger coordination and clearer roles across the Township, District, and partner organizations.

Participants noted that while many organizations are active, there can be duplication, gaps, or confusion around responsibilities. Improving alignment, communication, and shared direction was identified as a key opportunity to increase effectiveness.

Implementation and Action Are Critical

A clear message across all engagement activities was the importance of moving from planning to action. Participants emphasized the need for clear priorities, defined roles, and visible progress.

There is a strong expectation that this Strategy will result in practical, achievable actions that can be implemented within existing capacity and supported through partnerships.



Opportunity Areas Analysis

The Muskoka Lakes economy is shaped by a combination of interconnected activities, including small business, construction and trades, tourism, real estate, and community services. In addition to these established sectors, several emerging shifts are influencing how people live, work, and visit the region. These include a growing demand for higher-value, experience-based tourism, increased interest in year-round living and visitation, and the continued rise of remote and flexible work.

Recognizing and responding to these shifts ensures that economic development efforts remain relevant and aligned with changing conditions. Rather than pursuing large-scale sector diversification, this Strategy focuses on strengthening and evolving key areas of opportunity within the existing economy.

The following opportunity areas reflect where Muskoka Lakes has the greatest potential to support economic stability, improve year-round activity, and align growth with community capacity and priorities. This includes ensuring that tourism development aligns with community values, land stewardship, and long-term sustainability.

Small Business, Entrepreneurship & Local Services

Small and locally owned businesses form the foundation of the Muskoka Lakes economy. Strengthening this sector is critical to supporting employment, service availability, and local economic resilience. Supporting local businesses also includes enabling systems such as access to space, clear processes, and coordination across organizations, which are critical to reducing barriers for entrepreneurs.

There is also an opportunity to ensure that business development reflects the needs of year-round residents. This includes supporting a mix of businesses that provide accessible, everyday goods and services, such as family dining, and affordable retail. Ensuring these services are available contributes to quality of life, supports local spending, and helps sustain a more stable, year-round community.

Key opportunities include:

- improving access to business supports and funding
- simplifying navigation of municipal processes
- supporting entrepreneurship and start-ups

- strengthening local procurement and “buy local” initiatives
- enhancing connections between businesses and support organizations
- supporting a broader mix of local services that meet the needs of year-round residents

Construction, Trades & Housing Development

Construction and trades are a significant and growing part of the local economy, driven by residential development, maintenance, and infrastructure needs. This sector is closely tied to housing availability and workforce capacity.

As demand for housing continues to evolve, there is an opportunity to better align development with workforce needs and long-term community sustainability.

Key opportunities include:

- supporting workforce development in trades
- aligning housing development with workforce needs
- enabling more attainable and diverse housing options
- supporting local contractors and supply chains
- exploring innovative or modular housing approaches

Tourism, Recreation & Experience Development

Tourism remains a central component of the Muskoka Lakes economy, supported by natural assets, seasonal visitation, and strong brand recognition. The sector is evolving from a predominantly seasonal, cottage-based model toward more experience-driven and year-round visitation.

Emerging opportunities in wellness, nature-based experiences, and longer-stay visitation reflect a shift toward higher-value tourism that aligns with Muskoka Lakes’ natural assets and community character.

Key opportunities include:

- expanding shoulder and winter season activity
- strengthening arts, culture, and events-based tourism
- improving wayfinding, storytelling, and visitor navigation
- supporting longer stays and higher-value experiences
- aligning tourism with community capacity and environmental considerations

Emerging resort-scale and experience-based developments, including wellness-oriented destinations, further reinforce this shift toward higher-value, year-round tourism and highlight the importance of aligning infrastructure, housing, and workforce capacity with this evolving model.

Arts, Culture & Creative Economy

Arts, culture, and creative activity contribute to both community identity and economic development. There is an opportunity to better integrate culture into economic development and tourism efforts, particularly as demand grows for authentic, place-based experiences.

Key opportunities include:

- supporting community-led cultural initiatives
- building on projects such as the Windermere Cultural Plan (Muskoka Chautauqua)
- expanding events, festivals, and cultural programming
- creating opportunities for local artists and makers
- integrating culture into placemaking and visitor experiences

Remote Work & Knowledge-Based Activity

Muskoka Lakes is increasingly positioned as a destination not only for visitors, but for individuals seeking to live and work in a high-quality natural environment. While not a traditional sector, this represents a growing area of opportunity.

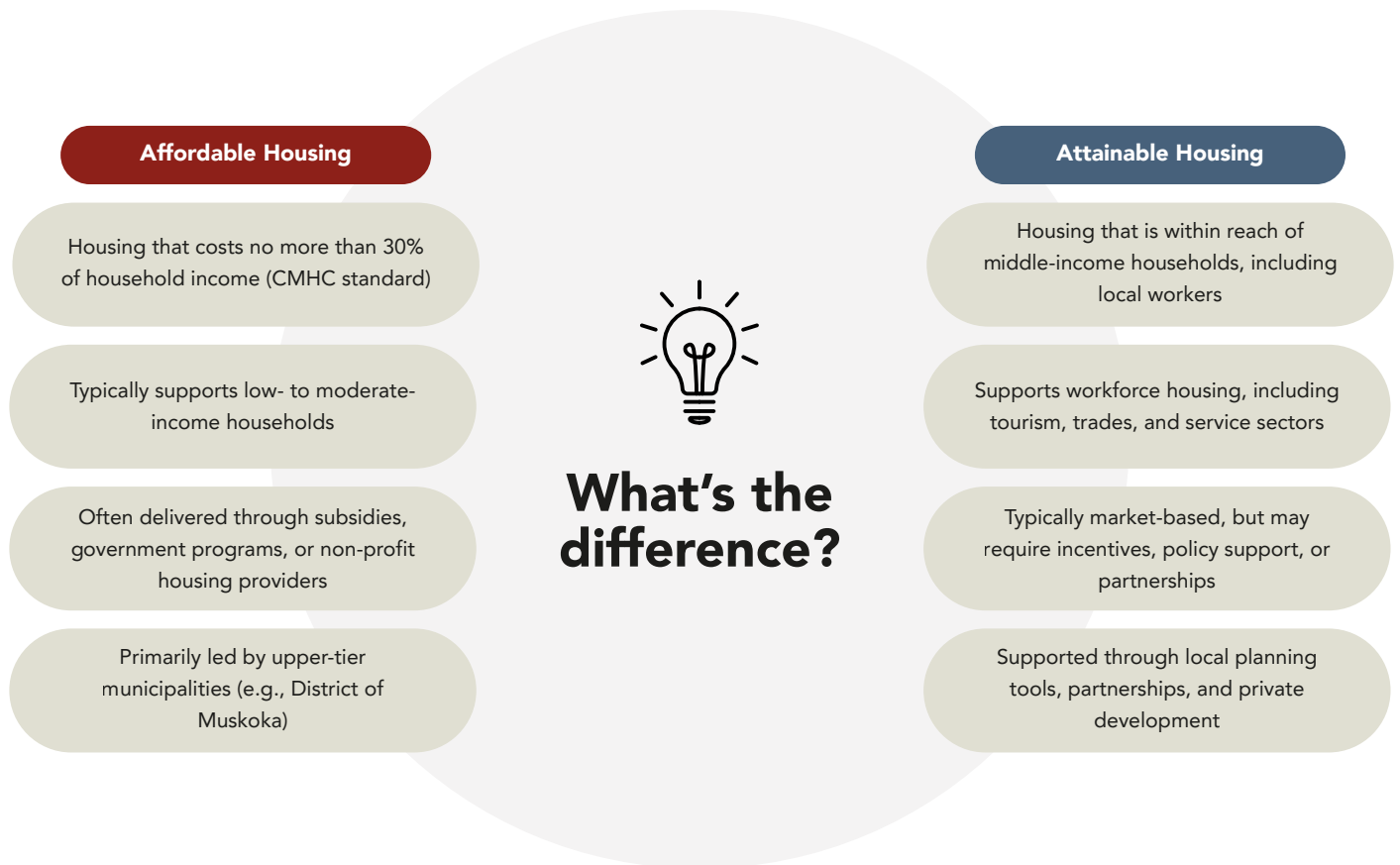
Key opportunities include:

- supporting reliable broadband and digital infrastructure
- attracting and retaining remote workers and entrepreneurs
- exploring flexible or shared workspaces where appropriate
- connecting remote workers to local business networks and community life

While these opportunity areas reflect where economic activity exists today, they also highlight how the local economy is evolving. Aligning economic development efforts with these shifts will be important to supporting long-term stability, resilience, and community well-being. This includes ensuring that economic development continues to benefit year-round residents by maintaining access to essential services, local businesses, and community amenities.

Understanding Affordable and Attainable Housing

Understanding the distinction between affordable and attainable housing is critical to addressing local economic and workforce challenges.



Why This Matters in Muskoka Lakes

Housing pressures in Muskoka Lakes go beyond affordability. There is a growing gap between available housing and what local workers can access.

District-level growth projections reinforce the need for proactive planning related to housing, workforce, and infrastructure capacity.

These pressures have direct economic impacts:

- Labour shortages across key sectors
- Challenges retaining workers and supporting local businesses
- Difficulty sustaining a year-round economy

This Strategy prioritizes attainable housing as a key economic development issue, while continuing to support regional efforts related to affordable housing.

Without progress on attainable and workforce housing, local businesses will continue to face challenges attracting and retaining employees, limiting their ability to operate consistently throughout the year. Over time, this may lead to reduced service availability, constrained business growth, and increased reliance on seasonal operations, further reinforcing existing economic instability.

The Township's role includes:

- enabling a broader mix of housing types
- supporting development-ready sites and partnerships
- aligning housing with workforce and economic needs
- using tools such as planning policy, CIP incentives, and partnerships



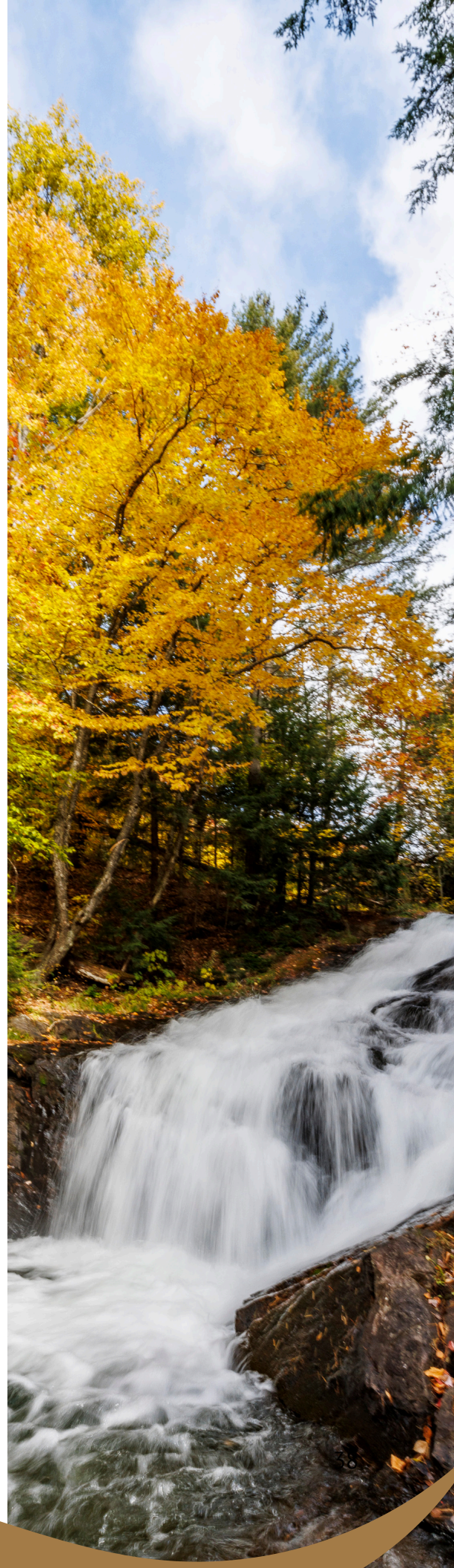
Municipal Accommodation Tax (MAT)

A Municipal Accommodation Tax (MAT) represents one of the most significant tools available to the Township of Muskoka Lakes to support a more coordinated, sustainable, and year-round local economy.

A MAT is a locally applied fee on short-term accommodation stays, collected by operators and remitted to the municipality. It allows a portion of visitor-generated revenue to be reinvested into the services, experiences, and infrastructure that support both residents and the visitor economy.

Without a MAT, many of these investments are funded through the municipal tax base. A MAT creates a more balanced approach by ensuring that visitors contribute to the services and amenities they use. Without MAT implementation, the Township will continue to rely on limited and less predictable funding sources to support tourism, culture, and economic development initiatives. This constrains the ability to invest strategically, coordinate efforts, and respond to emerging opportunities, particularly in strengthening year-round economic activity.

Additional detail on MAT revenue assumptions and scenarios is provided in Appendix D. A practical guide to MAT implementation is included in Appendix J.



Estimated Revenue Potential

Based on available accommodation data and conservative assumptions, Muskoka Lakes has the potential to generate significant MAT revenue over time.

Early-stage estimates suggest annual revenues in the range of approximately:

~\$1.0 million to \$1.2 million annually

This estimate reflects conservative assumptions related to participation and compliance during the initial stages of implementation.

Longer-term revenue potential may increase over time as participation, compliance, enforcement, and accommodation inventory grow. Under a moderate participation scenario, annual MAT revenues could exceed:

~\$2.15 million annually

Revenue estimates are based on:

- approximately 567 commercial accommodation units (hotels, resorts, motels, and B&Bs)
- available market data suggesting approximately 800 to 1,200 potential short-term rental properties within the Township
- a conservative early-stage participation estimate of approximately 250 to 300 short-term rental units for revenue modelling purposes¹⁰
- an average occupancy rate of 53.9%
- an average daily rate (ADR) of \$234.05
- a MAT rate of 4%

Revenue projections are expected to increase over time as participation, compliance, and enforcement capacity mature. Under provincial requirements, MAT revenues are generally shared between the municipality and an eligible tourism entity:

- **Municipal Portion (50%):**
approximately ~\$500,000–\$600,000 annually in the early stages
- **Tourism Entity Portion (minimum 50%):**
approximately ~\$500,000–\$600,000 annually

Even under conservative assumptions, this level of revenue would represent a significant new funding source for tourism, culture, and economic development initiatives that are currently difficult to support through existing municipal resources alone. Future tourism investments, including potential resort, wellness, and experience-based developments, represent additional long-term upside to MAT revenue. As the Township considers future development, proposals that support higher-value, year-round visitation may further strengthen the long-term sustainability and impact of MAT revenues.

¹⁰All short-term rental operators subject to MAT would be required to remit applicable taxes regardless of municipal licensing status. Participation and compliance assumptions reflect anticipated implementation and enforcement capacity during the early stages of MAT rollout.

Accommodation Mix and MAT Implications

The accommodation market in Muskoka Lakes includes both commercial accommodations and short-term rentals. Commercial accommodations provide a more stable and identifiable base of MAT revenue, while short-term rentals represent the largest variable component of potential revenue.

Available market data suggests there may be approximately 800 to 1,200 potential short-term rental properties operating within the Township. However, current short-term rental accommodation applications, anticipated participation rates, and enforcement capacity suggest that participation and compliance will likely increase gradually over time.

For modelling purposes, multiple participation scenarios were developed to reflect varying levels of implementation maturity and compliance within the short-term rental market.

TYPE	UNITS (ESTIMATED)	SHARE
Hotels / Resorts / Motels / B&Bs	567	Stable Base
Short-Term Rentals (Early-Stage Participation Scenario)	~250–300	Variable
Short-Term Rentals (Moderate Participation Scenario)	~600	Variable

While commercial accommodations are concentrated among a smaller number of operators and provide a stable foundation for MAT revenue, short-term rentals contribute through cumulative volume and represent the primary source of variability in revenue projections.

Detailed modelling assumptions and revenue scenarios are provided in Appendix C.



Strategic Use of MAT Revenue

The introduction of a MAT creates an opportunity to move from limited, project-based funding toward a more consistent and coordinated investment approach.

The municipal portion of the Municipal Accommodation Tax (MAT) would provide critical capacity to support both the administration and implementation of tourism and economic development initiatives. This includes resourcing for administration, licensing, enforcement, compliance monitoring, and financial management, ensuring the program is sustainable and effectively managed over time.

Additional staffing and administrative capacity will likely be required to support ongoing short-term rental licensing, operator compliance, revenue collection, enforcement, reporting, and coordination. Strengthening this internal capacity will be important to ensuring that MAT implementation remains effective, scalable, and financially sustainable over time.

Beyond administration, MAT revenues would enable the Township to take a more proactive and coordinated role in shaping economic development outcomes. This includes:

- establishing dedicated Tourism and Culture staff capacity to lead implementation and coordination
- strengthening economic development functions, including partnership development and program delivery
- investing in public space activation and placemaking initiatives that enhance vibrancy across the Township
- supporting the expansion of year-round programming and events to drive shoulder season activity

A key opportunity is to align MAT revenues with existing municipal tools, particularly the Community Improvement Plan (CIP). Coordinating MAT investment with the CIP would enable the Township to enhance and expand financial incentive programs that support private sector investment, property improvements, and redevelopment.

This approach positions the CIP as a primary delivery mechanism for MAT-funded initiatives, allowing the Township to leverage private investment, target priority areas, and support strategic outcomes in a structured and scalable way.

In addition, the municipal portion creates an opportunity to invest in foundational infrastructure and enabling conditions that support long-term economic sustainability, including:

- tourism-related infrastructure and site servicing
- public realm improvements (e.g., pedestrian infrastructure, waterfront access, wayfinding)
- partnerships and initiatives that address attainable housing, recognizing housing as a critical foundation for workforce retention and year-round business operations

This aligns with key themes identified through the Community Improvement Plan, where housing availability and year-round activity are ongoing challenges impacting local businesses and workforce stability.

Understanding the Tourism Entity Requirement

Under Ontario's Municipal Accommodation Tax framework, a minimum of 50% of MAT revenues must be allocated to an eligible tourism entity to support tourism-related initiatives and destination development activities.

A tourism entity may take different forms depending on the municipality's structure and priorities. This can include:

- an existing Chamber of Commerce or tourism organization
- a newly established not-for-profit tourism entity
- a municipally affiliated organization or partnership model
- a regional or shared service approach developed in collaboration with other partners

The Township's role would be to establish the overall MAT framework, governance structure, accountability mechanisms, and strategic priorities for how revenues are allocated and monitored over time. The specific structure and delivery model for the tourism entity would require further evaluation and consultation as part of MAT implementation.

Tourism Entity Portion

The allocation of MAT funding to a tourism entity should be guided by the development of a dedicated strategic plan, ensuring that investments are aligned with clearly defined priorities, measurable outcomes, and the unique context of Muskoka Lakes.

While that plan would ultimately define the direction, several areas of opportunity are already evident:

- A strong focus on destination development in shoulder and off-peak seasons, recognizing that peak summer demand is already at or near capacity
- Investment in experiences, programming, and product development that support four-season visitation, building on the Township's existing emphasis on year-round use and activation
- Supporting the development of foundational elements required for sustained year-round business activity, including workforce capacity, infrastructure, and visitor readiness

The Community Improvement Plan reinforces this direction, highlighting the importance of year-round gathering spaces, programming, and public realm animation as key components of a resilient local economy .

Marketing and promotion should be approached strategically and sequenced appropriately. While marketing will play an important role, its effectiveness is dependent on the strength of the underlying destination. As such, priority should be given to establishing the necessary foundations such as product, infrastructure, and experience before scaling marketing efforts.

Supporting Economic Reconciliation & Partnership

The implementation of a Municipal Accommodation Tax (MAT) presents an opportunity to support economic reconciliation and strengthen relationships with Wahta Mohawks through targeted investment and partnership.

The Government of Canada has established a minimum target of 5% Indigenous procurement, recognizing the importance of economic participation in advancing reconciliation. A similar principle could be explored in the context of MAT revenue allocation.

Based on current projections, a 5% allocation would represent approximately \$100,000 annually, which could support:

- Indigenous tourism development and experience creation
- cultural programming and storytelling initiatives
- business and entrepreneur support
- planning, coordination, and internal economic development capacity within Wahta Mohawks, based on community-defined priorities

This approach would support not only visitor-facing initiatives, but also the foundational capacity required to sustain long-term economic participation.

Any such approach would be developed in collaboration with Wahta Mohawks and aligned with community-defined priorities.

Implementation Considerations

Implementing a Municipal Accommodation Tax (MAT) will require a structured and coordinated approach. Key steps include:

- **Adoption of a MAT By-law:**
Establish the legislative framework required to implement the tax, including rate, scope, and applicability.
- **Establishment of a Governance Model and Tourism Entity**
Define roles and responsibilities for both the municipal portion and the non-municipal portion of MAT revenues, including the creation or designation of an eligible tourism entity.
- **Development of a Clear Revenue Allocation Strategy**
Identify priority areas for investment, ensuring alignment with municipal objectives, community needs, and long-term economic development goals.
- **Engagement with Accommodation Providers**
Work closely with hotels, short-term rental operators, and other accommodation providers to support understanding, compliance, and smooth implementation.
- **Coordination with Regional Partners and Industry Organizations**
Collaborate with regional tourism entities, business associations, and economic development organizations to ensure alignment, reduce duplication, and maximize the impact of MAT-funded initiatives.

➤ **Ongoing Monitoring and Reporting**

Establish clear mechanisms for tracking revenue, expenditures, and outcomes, with regular reporting to Council and stakeholders to ensure transparency and accountability.

A phased approach is recommended to allow for gradual implementation and increased compliance over time.

Strategic Importance

The implementation of a MAT is one of the most impactful actions identified in this Strategy.

It directly supports:

- strengthening a year-round economy
- enhancing culture and placemaking
- improving coordination and implementation capacity
- supporting local businesses and tourism operators

Most importantly, it provides a dedicated and sustainable funding source that enables the Township to move from planning to consistent, long-term action.

Community Improvement Plan (CIP) as an Implementation Tool

The Community Improvement Plan (CIP) is an established tool under the Ontario Planning Act that supports economic development by encouraging private sector investment and improvements to the built environment. In Muskoka Lakes, the CIP has played an important role in supporting revitalization efforts, particularly within Bala and Port Carling, by providing incentives for façade improvements, property upgrades, and redevelopment.

A detailed review of the Community Improvement Plan is provided in Appendix D.

Strategic Role of the CIP

The CIP provides a strong foundation for place-based economic development by supporting reinvestment in key commercial areas and improving the overall quality and function of the built environment. It has been particularly effective in strengthening core areas as hubs of activity for residents, businesses, and visitors.

Building on this foundation, there is an opportunity to expand the role of the CIP to more directly support the Township's broader economic development objectives. This includes aligning the CIP with priorities related to year-round economic activity, tourism, housing, workforce development, and community vibrancy.

Direction for Enhancement

Enhancing the CIP does not require a fundamental shift in approach, but rather an evolution of its current structure to better reflect how economic activity functions in Muskoka Lakes.

Key directions include:

- **Supporting a Year-Round Economy**
Expanding incentives to support business adaptation and infrastructure that enables shoulder and winter season activity.
- **Strengthening Tourism-Supportive Infrastructure**
Supporting improvements that enhance the visitor experience, including outdoor commercial spaces, waterfront access, and wayfinding.
- **Advancing Placemaking and Activation**
Encouraging improvements that contribute to vibrant, active, and well-used public and commercial spaces.
- **Aligning with Housing and Workforce Needs**
Exploring opportunities to support mixed-use development and adaptive reuse that contributes to attainable housing and workforce stability.
- **Expanding Strategic Areas of Application**
Considering additional priority areas beyond Bala and Port Carling, including waterfronts and key destination nodes, while maintaining a focused and strategic approach.

Enabling Implementation

The CIP is a flexible tool that can be updated and expanded over time. Enhancements may include updates to program design, expansion of eligible areas, and alignment with other municipal tools and funding sources.

The implementation of a Municipal Accommodation Tax (MAT) presents a significant opportunity to support this work by providing a dedicated funding source for expanded CIP programs. This creates the potential to move from one-time improvements toward a more sustained and strategic investment approach.

Strategic Priorities

1. Housing & Workforce Alignment

Housing and workforce availability are the most significant constraints to economic stability in Muskoka Lakes. Addressing these challenges is critical to supporting local businesses, maintaining service levels, and enabling sustainable growth.

This priority focuses on:

- increasing attainable and diverse housing options
- aligning housing with workforce needs
- supporting partnerships with the District and developers
- improving conditions for workforce attraction and retention

The roles of the Township and District in housing delivery are further outlined in Appendix E.

2. Strengthening a Year-Round Economy

Muskoka Lakes' economy is heavily influenced by seasonality. While peak-season activity is strong, there is a need to support more consistent economic activity throughout the year.

This priority focuses on:

- expanding shoulder and winter season activity
- supporting events, programming, and services beyond summer
- improving business stability and employment continuity
- enhancing the year-round experience for residents and visitors

3. Supporting Local Business & Entrepreneurship

Small businesses are the backbone of the Muskoka Lakes economy. Strengthening this base is essential to long-term economic resilience.

This priority focuses on:

- improving access to business supports
- simplifying processes and navigation
- supporting entrepreneurship and business growth
- strengthening coordination with regional partners

4. Enhancing Culture, Placemaking & Community Identity

A strong sense of place supports both community well-being and economic development. Arts, culture, and placemaking are important tools for strengthening identity and supporting year-round activity.

This priority focuses on:

- supporting community-led cultural initiatives
- strengthening storytelling and local identity
- activating public spaces and underutilized areas
- aligning culture with tourism and economic development

5. Improving Coordination, Governance & Implementation

Effective economic development requires clear roles, coordination, and sustained implementation. Engagement identified a need for better alignment across the Township, District, and partner organizations.

This priority focuses on:

- clarifying roles and responsibilities
- improving coordination across organizations
- strengthening communication and collaboration
- supporting ongoing implementation and accountability
- ensuring the Strategy is implemented with clear accountability



The Strategy

Muskoka Lakes is facing increasing pressure related to housing, workforce availability, infrastructure capacity, and seasonality. This Strategy sets out a focused and practical pathway to support a more stable, coordinated, and sustainable local economy.

Rather than attempting to pursue every opportunity, this Strategy focuses on:

- addressing key constraints related to housing and workforce
- supporting local businesses and entrepreneurship
- strengthening year-round economic activity
- enhancing coordination across the Township, District, and partners
- reinforcing community identity through culture and placemaking

Muskoka Lakes benefits from a strong network of regional business support organizations, including the Muskoka Small Business Centre, Muskoka Futures, and the Chamber of Commerce. This Strategy does not replace that foundation. Instead, it strengthens alignment between these supports and the Township's economic development priorities, improving coordination, communication, and overall impact.

The Actions and Implementation Plan translates the Strategy into practical steps, including roles, timelines, and areas of focus. It is intended to guide decision-making between 2026 and 2031 and to support ongoing tracking of progress.

VISION

Muskoka Lakes is a place where a strong local economy supports the people who live and work here, while protecting the character, environment, and sense of community that make it unique.

MISSION

To support a healthy, balanced local economy by focusing on what matters most to the community: housing, local business, year-round activity, and strong partnerships.

GUIDING PRINCIPLES

- **Keep It Grounded:** Focus on practical actions that can realistically be delivered and built on over time.
- **Support the Community First:** Economic development should strengthen quality of life for residents, not work against it.
- **Work Together:** Better outcomes come from stronger coordination between the Township, the District, local organizations, and community partners.
- **Follow Through:** This Strategy is meant to be used. Progress, accountability, and visible action matter.
- **Grow Thoughtfully:** Support economic activity in a way that respects infrastructure limits, the natural environment, and the character of Muskoka Lakes.





Strategic Priorities, Goals, Objectives & Action Items

Detailed actions, timelines, roles, and resource considerations are outlined in Appendix A: Implementation Plan.

Strategic Priority 1: Improve Housing Availability to Support the Local Workforce

Housing challenges in Muskoka Lakes reflect broader regional trends, including limited rental supply, rising costs, and a mismatch between housing availability and workforce needs. These pressures have direct implications for local businesses and the Township's ability to support a stable, year-round economy. Addressing housing is a critical foundation for workforce attraction, business retention, and long-term economic sustainability.

Objective 1.1: Increase the Supply of Attainable and Workforce Housing

- Identify and prioritize municipally owned or available lands suitable for housing development, including a short-list of priority sites
- Work with the District of Muskoka to align servicing, infrastructure planning, and feasibility assessments for priority housing sites
- Support pre-development activities, including site analysis, partnerships, and funding applications to advance housing projects
- Explore partnerships with developers, employers, and housing providers to advance workforce and attainable housing initiatives
- Advocate for and leverage provincial and federal funding programs to support housing development

**Objective 1.2: Align
Housing Efforts with
Workforce Needs**

- Undertake a workforce and attainable housing needs assessment to better understand local housing demand, gaps, and priority needs across seasonal, part-time, and year-round workers
- Engage local employers, including tourism and service sector businesses, to better understand workforce housing challenges and opportunities
- Align housing strategies with local employment patterns, including seasonal, part-time, and year-round workforce demand
- Explore employer-supported housing models, including partnerships, incentives, or shared investment approaches
- Work with regional partners to better connect housing, workforce development, and economic development initiatives

**Objective 1.3:
Support a Broader
Mix of Housing Types**

- Encourage the development of a wider range of housing forms, including rental units, secondary units, and modest multi-unit housing
- Review and support planning tools and policies that enable gentle density and more flexible housing options where appropriate
- Work with partners to explore innovative housing approaches, including modular, prefabricated, and scalable housing solutions
- Support adaptive reuse and mixed-use development that contributes to both housing supply and economic activity
- Work with the District of Muskoka and other partners to identify, prioritize, and support servicing and infrastructure requirements needed to advance attainable and workforce housing projects

Strategic Priority 2: Strengthen a More Consistent Year-Round Economy

Muskoka Lakes' economy is highly seasonal, with significant activity concentrated in peak summer months. While this creates strong periods of demand, it also presents challenges for business stability, workforce retention, and service continuity. Strengthening year-round economic activity will support a more resilient local economy, improve quality of life for residents, and create more consistent opportunities for businesses and workers.

Objective 2.1: Expand economic activity beyond peak season

- Support the development of shoulder and winter events, programming, and experiences that attract both residents and visitors
- Work with local organizations, businesses, and partners to identify gaps in year-round offerings and opportunities for coordination
- Encourage and enable the use of public spaces for off-season programming, events, and temporary activations
- Identify and prioritize opportunities to enhance winter and shoulder-season infrastructure (e.g., lighting, accessibility, weather protection)
- Align programming and investment with target markets that support year-round visitation and local participation

Objective 2.2: Establish and Implement a Municipal Accommodation Tax (MAT)

- Adopt a Municipal Accommodation Tax (MAT) by-law and implementation framework
- Develop a phased implementation plan, including timelines, communications, and stakeholder engagement
- Establish a MAT governance structure, including defined roles for the municipality and non-municipal tourism entity
- Develop a clear revenue allocation strategy aligned with economic development, tourism, and community priorities
- Establish monitoring, reporting, and accountability mechanisms to track performance and inform future decision-making

Objective 2.3: Use MAT to Support Tourism and Culture Capacity

- Allocate initial MAT revenues to establish dedicated Tourism and Culture staff capacity within the Township
- Develop a strategic plan to guide non-municipal use of MAT funds, including priorities, governance, and investment criteria
- Identify and prioritize investments that support year-round tourism, programming, and experience development
- Coordinate MAT investment with the Community Improvement Plan (CIP) to support private sector investment, placemaking, and infrastructure improvements
- Support initiatives that strengthen tourism-related infrastructure, cultural programming, and visitor experience development
- Evaluate and refine investment priorities over time based on performance, participation, and evolving community needs

Strategic Priority 3: Support Local Business and Entrepreneurship

Small and locally owned businesses are central to the Muskoka Lakes economy, supporting employment, services, and community vibrancy. Strengthening access to supports, reducing barriers, and improving coordination will help businesses start, grow, and operate more effectively, particularly in a seasonal and resource-constrained environment.

Objective 3.1: Improve access to business supports

- Strengthen coordination with key partners, including Muskoka Small Business Centre, Muskoka Futures, and the Chamber of Commerce. The Township's approach to its partnership with the Chamber is outlined in Appendix F.
- Develop clear and accessible communication tools outlining available programs, funding, and advisory services
- Implement a "one-window" approach to help businesses navigate services, supports, and municipal processes. The proposed business navigation model is outlined in Appendix H.
- Improve awareness of existing supports among seasonal and tourism-related businesses, which may have less consistent access to information

Objective 3.2: Reduce barriers for businesses

- Review municipal processes to improve clarity, transparency, and ease of navigation for businesses
- Identify opportunities to streamline approvals where possible, particularly for small-scale and seasonal businesses
- Develop guidance materials and tools to support new and expanding businesses through key processes (e.g., permits, licensing, approvals)
- Explore opportunities to better align municipal processes with seasonal business timelines

Objective 3.3: Support business retention and growth

- Conduct ongoing business outreach and engagement to better understand challenges, opportunities, and emerging needs
- Promote “buy local” initiatives that support local businesses and strengthen the year-round economy
- Identify and support opportunities for emerging entrepreneurs and small-scale start-ups, including those connected to tourism, culture, and local services
- Encourage collaboration and networking among local businesses to strengthen supply chains and shared opportunities

Objective 3.4: Support a mix of local services that meet the needs of year-round residents

- Identify gaps in everyday services (e.g., retail, food, essential goods)
- Support businesses that provide year-round services
- Align economic development efforts with resident needs and service gaps

Strategic Priority 4: Strengthen Culture, Placemaking, and Community Identity

Arts, culture, and placemaking play a critical role in shaping Muskoka Lakes' identity, supporting community well-being, and enhancing the visitor experience. Strengthening these areas contributes to a more vibrant, year-round community while also supporting local businesses and economic activity.

Objective 4.1: Support community- led cultural initiatives

- Support community-led arts, culture, heritage, and placemaking initiatives across the Township
- Work with local organizations, artists, and community groups to expand arts and cultural programming across the Township
- Identify and support opportunities for cultural events, festivals, and experiences that reflect local identity and storytelling
- Encourage collaboration between cultural organizations, tourism partners, and local businesses to strengthen reach and impact

Objective 4.2: Activate public spaces and underused areas

- Encourage temporary, seasonal, and flexible use of public spaces for events, programming, and cultural activities
- Identify and prioritize opportunities to animate village centres such as Bala and Port Carling, as well as other community nodes
- Support placemaking initiatives through partnerships, programming, and funding tools, including alignment with MAT-supported investments
- Explore opportunities to enhance public realm infrastructure and access to natural assets (e.g., seating, lighting, gathering spaces, waterfront access, landings, dock improvements, trails, and shoreline spaces for public use and enjoyment) to support ongoing activation, connectivity, tourism, and quality of place, including consideration of initiatives such as the Port Sandfield Docks project

Objective 4.3: Use planning and investment tools to support placemaking

- Develop and implement Community Improvement Plan (CIP) program streams that support tourism, culture, and placemaking initiatives
- Align CIP incentives with priorities related to year-round activity, cultural programming, and visitor experience development
- Explore opportunities to align CIP and MAT funding to support strategic placemaking investments
- Integrate culture, storytelling, and local history into economic development initiatives, tourism experiences, and public spaces

Strategic Priority 5: Improve Coordination and Implementation

Effective implementation of this Strategy requires clear roles, strong coordination, and consistent communication across the Township and its partners. Strengthening these areas will improve efficiency, reduce duplication, and ensure that economic development efforts are aligned and responsive to changing conditions.

The proposed governance and delivery model is detailed in Appendix G.

Objective 5.1: Strengthen coordination across organizations

- Continue and strengthen regular coordination with key partners, including the District of Muskoka, Chamber of Commerce, Muskoka Tourism, and other regional organizations
- Clarify roles and responsibilities across organizations to reduce duplication and improve efficiency
- Improve alignment of economic development efforts, including tourism, housing, business support, and implementation initiatives
- Identify opportunities for joint initiatives, shared investment, and collaborative program delivery across partners

**Objective 5.2:
Improve
communication and
transparency**

- Enhance communication with businesses and the public on available programs, initiatives, and funding opportunities
- Develop clear, accessible tools and materials to share information consistently
- Ensure coordinated and consistent messaging across municipal and partner organizations
- Provide regular updates on key initiatives, including MAT implementation, CIP programs, and economic development priorities

**Objective 5.3:
Support
implementation and
accountability**

- Establish clear internal roles and responsibilities for implementation across staff and departments
- Develop an internal tracking system to monitor actions, timelines, and progress
- Report annually to Council on implementation progress, including key outcomes and performance measures
- Review and adjust actions over time based on results, emerging opportunities, and changing conditions
- Evaluate key tools, including MAT and CIP, following initial implementation to refine approach and improve long-term effectiveness
- Conduct a review of demographic, housing, and workforce data following the release of 2026 Census data to update assumptions and inform future planning and investment decisions



Appendices

- Appendix A: Implementation Plan
- Appendix B: Methodology
- Appendix C: “What We Heard” Engagement Summary
- Appendix D: Municipal Accommodation Tax (MAT) Revenue Modelling
- Appendix E: Community Improvement Plan (CIP) Analysis
- Appendix F: Housing Delivery Context and Municipal–District Interface
- Appendix G: Chamber Partnership and Business Support Model
- Appendix H: Governance, Staffing, and Delivery Model
- Appendix I: Business Navigation and Contact Flow
- Appendix J: Practical Guide for MAT Implementation

Appendix A: Implementation Plan

Implementation of this Strategy will be phased and coordinated across the Township, the District of Muskoka, and key partner organizations. The Township's role is to lead, align, and enable action within its areas of responsibility, while working collaboratively where responsibilities are shared.

Implementation Roles

Role	Meaning
Lead	Responsible for coordinating and advancing the action
Partner	Active participant supporting delivery
Support	Contributes when relevant but not responsible for delivery
Advocate	Advocates with other levels of government or external partners



Key Partners

Municipal & Regional

- Township of Muskoka Lakes
- District Municipality of Muskoka

Indigenous Governments

- Wahta Mohawks First Nation
- Other regional First Nations (as appropriate and engaged)

Economic & Business Support

- Muskoka Lakes Chamber of Commerce
- Muskoka Small Business Centre
- Muskoka Futures

Tourism & Sector Organizations

- Muskoka Tourism
- Explorers' Edge (RTO12)
- Proposed Tourism Entity (MAT-funded)

Industry & Institutional Partners

- Local businesses and employers
- Developers and housing providers
- Arts, culture, and community organizations

Provincial & Federal Governments

- Ministry of Tourism, Culture and Gaming
- Ministry of Municipal Affairs and Housing
- FedNor Ontario and other funding bodies



Cost Legend

Symbol	Cost Range
N/A	No direct cost (absorbed within existing budgets)
\$	Under \$5,000
\$\$	\$5,000 – \$10,000
\$\$\$	\$10,000 – \$25,000
\$\$\$\$	\$25,000 – \$75,000
\$\$\$\$\$	\$75,000+

Cost estimates are indicative and intended to support planning, prioritization, and alignment with funding opportunities, including potential Municipal Accommodation Tax (MAT) revenues.

Implementation Timeline

Timeline	Description
Short-Term (2026–2027)	Foundational actions, quick wins, and implementation setup
Mid-Term (2028–2029)	Scaling and expansion of programs, partnerships, and investments
Long-Term (2030–2031)	Larger initiatives requiring sustained investment, including infrastructure, housing, and major program expansion
Ongoing (2026–2031)	Actions that begin early and continue throughout the strategy period

Many actions are ongoing once initiated, particularly those related to coordination, business support, and program delivery. These actions require continuous refinement and alignment over time.

Human Resources

The successful implementation of this Strategy depends on clear roles, coordination, and appropriate resourcing across the Township and its partners.

The Township of Muskoka Lakes will play a central coordinating role, supported by existing staff and enhanced through targeted capacity building. This includes the potential establishment of dedicated Tourism and Culture capacity funded through the Municipal Accommodation Tax (MAT).

Implementation will be supported through a collaborative model that includes:

- **Township Staff:** Leading coordination, policy alignment, program design, and implementation tracking
- **District Municipality of Muskoka:** Leading housing delivery, infrastructure planning, and regional services
- **Chamber of Commerce and Business Support Organizations:** Delivering front-line business support, advisory services, and engagement
- **Tourism Entity (MAT-funded):** Supporting destination development, programming, and visitor experience initiatives
- **Community and Industry Partners:** Contributing to delivery, programming, and local initiatives

This shared model reflects the reality that economic development in Muskoka Lakes is distributed across multiple organizations. The Township's role is to strengthen alignment, reduce duplication, and ensure that efforts are coordinated and focused on shared priorities.

Implementation Principles

Implementation of this Strategy will be guided by the following principles:

- **Focus on What Matters Most:** Prioritize actions that address housing, workforce, and year-round economic stability
- **Work Within Capacity:** Align actions with available resources and scale over time
- **Strengthen Coordination:** Improve alignment across the Township, District, and partner organizations
- **Leverage Existing Tools:** Utilize mechanisms such as the CIP and MAT to support implementation
- **Adapt Over Time:** Monitor progress and adjust actions based on results and changing conditions



Strategic Priority 1: Improve Housing Availability to Support the Local Workforce

Goal 1.1: Improve Housing Availability to Support the Local Workforce

Housing challenges in Muskoka Lakes are compounded by a lack of surplus municipally serviced land, constrained infrastructure capacity, limited rental supply, rising costs, and a mismatch between available housing and workforce needs. Previous work by the District Municipality of Muskoka (DMM) and the Township of Muskoka Lakes has confirmed that there is effectively no surplus municipally serviced land currently available for housing development. In this context, the Township's role is to enable housing on privately owned, District, and institutional lands within serviced or service-planned settlement areas, and to coordinate planning and infrastructure conditions that can unlock attainable and workforce housing as a critical foundation for workforce attraction, business retention, and long-term economic sustainability.

Action	Lead	Partners	Timeline	Cost
Objective 1.1.1: Increase the Supply of Attainable and Workforce Housing				
Confirm and maintain, in partnership with the District Municipality of Muskoka, an inventory of municipally owned, District, institutional, and privately owned lands within serviced and service-planned settlement areas (with a focus on Bala and Port Carling), and identify a short-list of priority locations for attainable and workforce housing, subject to servicing capacity and landowner interest	Township	District, developers	Ongoing	\$\$
Work with the District Municipality of Muskoka to align water, wastewater, and transportation servicing and infrastructure planning with identified priority housing locations, and integrate feasibility assessments into District and Township capital planning.	Township	District	2026–2028	\$\$

Support pre-development activities for priority housing locations, including site analysis, concept development, partnership facilitation, and support for funding and financing applications to advance attainable and workforce housing projects.	Township	District, developers	2026–2028	\$
Explore and facilitate partnerships with developers, employers, Indigenous partners, and non-profit and public housing providers to advance attainable and workforce housing initiatives on identified priority locations.	Township	Private sector, Chamber	Ongoing	\$
Advocate for and leverage provincial and federal funding, financing tools, and housing-enabling infrastructure programs to support attainable and workforce housing development, including on- and off-site servicing required to make priority locations feasible.	Township	District, senior governments	Ongoing	\$
Objective 1.1.2: Align Housing with Workforce Needs				
Undertake a workforce and attainable housing needs assessment to better understand local housing demand and workforce gaps	Township	District, employers, consultants	2027-2028	\$
Engage local employers to better understand workforce housing needs	Township	Chamber, employers	Ongoing	\$
Align housing strategies with employment patterns (seasonal, part-time, year-round)	Township	District, Chamber	2027-2028	\$

Explore employer-supported housing models and partnership opportunities	Township	Employers, developers	2028-2029	\$\$
Strengthen coordination between housing, workforce, and economic development initiatives	Township	District, partners	Ongoing	\$
Objective 1.1.3: Support a Broader Mix of Housing Types				
Encourage a wider range of housing forms (rental, secondary units, modest multi-unit housing)	Township	Developers	Ongoing	\$
Review planning tools and policies to enable gentle density and flexible housing options	Township	Planning	2027–2028	\$\$
Explore innovative housing approaches (modular, prefabricated, scalable)	Township	Partners	2027–2029	\$\$
Support adaptive reuse and mixed-use development that contributes to housing supply and economic activity	Township	Developers	Ongoing	\$\$
Work with the District of Muskoka and other partners to identify, prioritize, and support servicing and infrastructure requirements needed to advance attainable and workforce housing projects	Township	District, infrastructure partners	Ongoing	\$\$\$

Strategic Priority 2: Strengthen a More Consistent Year-Round Economy

Goal 2.1: Expand Economic Activity Beyond Peak Season

Muskoka Lakes' economy is highly seasonal, with significant activity concentrated in peak summer months. While this creates strong periods of demand, it also presents challenges for business stability, workforce retention, and service continuity. Strengthening year-round economic activity will support a more resilient local economy, improve quality of life for residents, and create more consistent opportunities for businesses and workers.

Action	Lead	Partners	Timeline	Cost
Objective 2.1.1: Strengthen Year-Round Programming and Experiences				
Support development of shoulder and winter events, programming, and experiences that attract residents and visitors	Township	Chamber, community organizations, tourism partners	Ongoing	\$
Identify gaps in year-round offerings and opportunities for coordination	Township	Businesses, tourism partners, community organizations	2026-2027	\$
Encourage and enable the use of public spaces for off-season programming, events, and temporary activations	Township	Community organizations	Ongoing	\$
Identify and prioritize opportunities to enhance winter and shoulder-season infrastructure (e.g., lighting, accessibility, weather protection, gathering spaces)	Township	Partners	2027-2029	\$\$\$
Align programming and investment with target markets that support year-round visitation and local participation	Township	Tourism partners	Ongoing	\$

Goal 2.2: Establish and Implement Municipal Accommodation Tax (MAT)

Objective 2.2.1: Develop and Implement MAT Framework

Adopt a Municipal Accommodation Tax (MAT) by-law and implementation framework	Township	Industry stakeholders	2027-2028	\$\$
Develop a phased MAT implementation plan, including timelines, communications, and stakeholder engagement	Township	Partners	2027	\$\$
Engage accommodation providers and industry stakeholders to support awareness, compliance, and successful rollout	Township	Industry stakeholders	2026-2027	\$
Establish a MAT governance structure, including defined roles for the municipality and non-municipal tourism entity	Township	Tourism partners, legal/financial advisors	2027-2028	\$\$
Develop a clear revenue allocation strategy aligned with economic development, tourism, and community priorities	Township	Tourism entity, partners	2027-2028	\$\$
Establish monitoring, reporting, accountability, and financial management mechanisms to track performance and inform future decision-making	Township	Tourism entity	Ongoing	\$
Strengthen administrative, licensing, enforcement, and compliance capacity related to MAT and short-term rental implementation	Township	By-law, finance, licensing staff	2026-2028	\$\$\$

Objective 2.3.1: Build Tourism and Culture Capacity				
Allocate initial MAT revenues to establish dedicated Tourism and Culture staff capacity within the Township	Township	—	2027-2028	\$\$\$\$
Develop a strategic plan to guide non-municipal use of MAT funds, including priorities, governance, and investment criteria	Tourism Entity	Township, tourism partners	2027	\$\$
Identify and prioritize investments that support year-round tourism, programming, and experience development	Tourism Entity	Township, tourism partners	2027–2028	\$\$\$
Coordinate MAT investment with the Community Improvement Plan (CIP) to support placemaking, infrastructure improvements, and private sector investment	Township	Tourism entity	Ongoing	\$\$
Support initiatives that strengthen tourism-related infrastructure, cultural programming, and visitor experience development	Tourism Entity	Township, community partners	Ongoing	\$\$\$
Evaluate and refine investment priorities over time based on performance, participation, and evolving community needs	Township	Tourism entity, partners	Ongoing	\$

Goal 3: Supporting Local Business & Entrepreneurship

Action	Lead	Partners	Timeline	Cost
Goal 3.1: Improve Access to Business Supports Small and locally owned businesses are central to the Muskoka Lakes economy, supporting employment, services, and community vibrancy. Strengthening access to supports, reducing barriers, and improving coordination will help businesses start, grow, and operate more effectively, particularly in a seasonal and resource-constrained environment.				
Objective 3.1.1: Strengthen Coordination and Awareness of Supports				
Strengthen coordination with Muskoka Small Business Centre, Muskoka Futures, the Chamber of Commerce, and other business support organizations	Township	SBC, Futures, Chamber	Ongoing	\$
Develop clear and accessible communication tools outlining available programs, funding, and advisory services	Township	Chamber, partners	2026	\$
Improve awareness of existing supports among seasonal and tourism-related businesses	Township	Chamber, tourism partners	Ongoing	\$
Objective 3.1.2: Implement Business Navigation Model				
Implement a coordinated “one-window” business navigation approach (“no wrong door”) as outlined in Appendix I	Township	Chamber, partners	2026	\$
Establish internal intake, referral, and coordination processes across departments and partner organizations	Township	Chamber, partners	2026	\$
Develop and maintain business navigation tools, guides, and online resources	Township	Chamber	Ongoing	\$

Goal 3.2: Reduce Barriers for Businesses**Objective 3.2.1: Improve Municipal Processes**

Review municipal processes to improve clarity, transparency, and ease of navigation for businesses	Township	Planning	2027–2028	\$\$
Identify opportunities to streamline approvals where possible, particularly for small-scale and seasonal businesses	Township	Planning	2027–2028	\$\$
Develop guidance materials and tools to support businesses through key municipal processes (e.g., permits, licensing, approvals)	Township	Chamber	2026–2027	\$
Explore opportunities to better align municipal processes with seasonal business timelines	Township	Planning	2027–2028	\$

Goal 3.3: Support Business Retention and Growth**Objective 3.3.1: Strengthen Business Engagement and Growth**

Conduct ongoing business outreach and engagement to better understand challenges, opportunities, and emerging needs	Township	Chamber	Ongoing	\$
Promote “buy local” initiatives that support local businesses and strengthen the year-round economy	Chamber	Township, local businesses	Ongoing	\$
Identify and support opportunities for emerging entrepreneurs and small-scale start-ups, including those connected to tourism, culture, and local services	Chamber	SBC, Futures, Township	Ongoing	\$

Encourage collaboration, networking, and shared opportunities among local businesses	Chamber	Township, business organizations	Ongoing	\$
Goal 3.4: Support Local Services for Year-Round Residents				
Objective 3.4.1: Strengthen Everyday Service Availability				
Identify gaps and opportunities in everyday services (for example, retail, food, health, childcare, and other essential goods and services) through data analysis, resident feedback, and engagement with businesses and community partners.	Township	Chamber, businesses	2027	\$
Use broad-based tools such as Community Improvement Plan programs, zoning and land-use policies, and business support programs to encourage the establishment and retention of year-round services in identified gap areas, ensuring all eligible businesses can access supports on transparent, criteria-based terms.	Township	Chamber, partners	Ongoing	\$
Align economic development communications, business navigation, and investment attraction efforts with identified resident needs and service gaps, while maintaining fair and consistent support for businesses across sectors and seasons.	Township	Chamber, partners	Ongoing	\$

Strategic Priority 4: Culture, Placemaking & Community Identity

Action	Lead	Partners	Timeline	Cost
Goal 4.1: Support Community-Led Cultural Initiatives Arts, culture, and placemaking play a critical role in shaping Muskoka Lakes' identity, supporting community well-being, and enhancing the visitor experience. Strengthening these areas contributes to a more vibrant, year-round community while also supporting local businesses and economic activity.				
Objective 4.1.1: Expand Cultural Programming and Collaboration				
Support community-led arts, culture, heritage, and placemaking initiatives across the Township	Township	Community organizations, arts and culture sector	Ongoing	\$\$
Work with local organizations, artists, and community groups to expand arts and cultural programming across the Township	Township	Arts and culture sector	Ongoing	\$\$
Identify and support opportunities for cultural events, festivals, and experiences that reflect local identity and storytelling	Township	Community partners, tourism organizations	Ongoing	\$\$
Encourage collaboration between cultural organizations, tourism partners, and local businesses to strengthen reach and impact	Township	Chamber, tourism partners	Ongoing	\$
Goal 4.2: Activate Public Spaces and Community Nodes				
Objective 4.2.1: Support Flexible and Year-Round Use of Public Spaces				
Encourage temporary, seasonal, and flexible use of public spaces for events, programming, and cultural activities	Township	Community organizations	Ongoing	\$

Identify and prioritize opportunities to animate village centres such as Bala and Port Carling, as well as other community nodes	Township	Chamber, community partners	2027-2028	\$\$
Support placemaking initiatives through partnerships, programming, and funding tools, including alignment with MAT-supported investments	Township	Tourism entity, partners	Ongoing	\$\$
Explore opportunities to enhance public realm infrastructure and access to natural assets (for example, seating, lighting, gathering spaces, waterfront access, landings, dock improvements, trails, and shoreline spaces for public use and enjoyment) to support ongoing activation, connectivity, tourism, and quality of place, including consideration of potential initiatives in areas such as Port Sandfield and other key waterfront nodes.	Township	Partners, tourism entity, community organizations	2027–2029	\$\$\$
Goal 4.3: Use Planning and Investment Tools to Support Placemaking				
Objective 4.3.1: Align CIP and MAT with Placemaking Priorities				
Develop and implement Community Improvement Plan (CIP) program streams that support tourism, culture, and placemaking initiatives	Township	—	2027	\$\$
Align CIP incentives with priorities related to year-round activity, cultural programming, and visitor experience development	Township	—	Ongoing	\$\$

Explore opportunities to align CIP and MAT funding to support strategic placemaking investments	Township	Tourism entity	Ongoing	\$
Integrate culture, storytelling, and local history into economic development initiatives, tourism experiences, and public spaces	Township	Tourism partners, community organizations	Ongoing	\$

Strategic Priority 5: Improve Coordination and Implementation

Action	Lead	Partners	Timeline	Cost
Goal 5.1: Strengthen Coordination Across Organizations Effective implementation of this Strategy requires clear roles, strong coordination, and consistent communication across the Township and its partners. Strengthening these areas will improve efficiency, reduce duplication, and ensure that economic development efforts are aligned and responsive to changing conditions. The proposed governance and delivery model is detailed in Appendix H.				
Objective 5.1.1: Improve Alignment and Collaboration				
Continue to enhance communication with businesses and the public on available programs, initiatives, and funding opportunities.	Township	Partners	Ongoing	\$
Maintain and refine clear, accessible tools and materials to share information consistently across channels.	Township	Partners	2027	\$
Ensure coordinated and consistent messaging across municipal and partner organizations, building on existing communication practices.	Township	District, Chamber, tourism entity, partners	Ongoing	\$

Provide regular, easy-to-understand updates on key initiatives, including MAT implementation, CIP projects, and economic development priorities.	Township	Partners	Ongoing	\$
Goal 5.2: Improve Communication and Transparency				
Objective 5.2.1: Strengthen Communication and Information Sharing				
Enhance communication with businesses and the public regarding available programs, initiatives, and funding opportunities	Township	Chamber, partners	Ongoing	\$
Develop clear, accessible tools and materials to share information consistently	Township	Chamber, partners	2026-2027	\$
Ensure coordinated and consistent messaging across municipal and partner organizations	Township	Partners	Ongoing	\$
Provide regular updates on key initiatives, including MAT implementation, CIP programs, and economic development priorities	Township	—	Ongoing	
Goal 5.3: Support Implementation and Accountability				
Objective 5.3.1: Establish Systems for Tracking and Reporting				
Establish clear internal roles and responsibilities for implementation across staff and departments	Township	—	2026-2027	\$
Develop an internal tracking system to monitor actions, timelines, and implementation progress	Township	—	2026-2027	\$
Report annually to Council on implementation progress, including key outcomes and performance measures	Township	—	Ongoing	\$

Objective 5.3.2: Monitor, Evaluate, and Adapt				
Review and adjust actions over time based on results, emerging opportunities, and changing conditions	Township	Partners	Ongoing	\$
Evaluate key tools, including MAT and CIP, following initial implementation to refine approach and improve long-term effectiveness	Township	Partners	2028–2029	\$
Conduct a review of demographic, housing, and workforce data following the release of 2026 Census data to update assumptions and inform future planning and investment decisions	Township	District, partners	2027	\$



Appendix B: Methodology

Background Document Review

A structured review of key documents was undertaken to understand the current policy environment, existing commitments, and factors influencing economic development in Muskoka Lakes. Core documents reviewed included:

- Township of Muskoka Lakes Economic Development Strategy (2008)
- Township of Muskoka Lakes Economic Development Strategy (2020)
- Township of Muskoka Lakes Strategic Plan (2024–2028)
- Muskoka Second Home Study (2023)
- Muskoka Lakes Community Profile (2024)
- Bala and Port Carling Community Improvement Plans (CIPs)
- Parks and Recreation Master Plan
- Township of Muskoka Lakes Official Plan
- District of Muskoka housing and planning resources
- Muskoka Tourism Annual Plan
- Explorers' Edge (RTO12) Business and Operational Plan

Data and Research

Quantitative and qualitative data were used to support the Strategy and provide context for decision-making. This included available data and analysis related to:

- population change and seasonal dynamics
- housing availability, affordability, and workforce housing needs
- workforce capacity, labour market pressures, and employment patterns
- business composition, sector activity, and small business trends
- tourism activity, visitor trends, and accommodation performance

Key data sources included:

- Muskoka Lakes Townfolio Profile
- Statistics Canada Census (2021)
- CBRE Hotel Market Analysis (2025)
- municipal and regional data sources where available

This evidence base grounds the Strategy in local conditions, ensuring that recommendations are realistic, achievable, and aligned with the Township's capacity and broader economic context.

Community, Rights-holder, and Interested Party Engagement

Engagement with community members, Indigenous partners, and sector organizations informed the development of this Strategy. The approach was designed to draw on local experience, sector knowledge, and lived realities in Muskoka Lakes, while recognizing the distinct governance roles, rights, and processes of Indigenous Nations.

Community engagement included a public survey, in-person sessions held on February 19 and 20, 2026, and targeted discussions with businesses, sector organizations, and Township staff. These sessions included business roundtables, a public drop-in, a sector organizations session, and internal staff discussions. Engagement results highlighted strong interest in strengthening the local economy, alongside clear concerns related to housing, workforce pressures, affordability, service gaps, and seasonality.

Across engagement activities, several consistent priorities emerged. These included the need to address housing availability and affordability, improve workforce attraction and retention, strengthen year-round economic stability, simplify municipal processes, and ensure that economic development reflects and protects the character of Muskoka Lakes.

Targeted engagement with sector organizations, including tourism, arts and culture, and the Chamber of Commerce, provided additional insight into local conditions. These discussions emphasized the need for clearer roles and coordination across organizations, stronger support for year-round business activity, strategic use of tools such as MAT and CIP, and improved access to data and business support pathways.

Initial relationship-building discussions were also held with Wahta Mohawks First Nation. This conversation focused on understanding community priorities, current challenges, and opportunities for future collaboration. Key themes included the need for consistent and structured relationship-building, infrastructure and service pressures, and the importance of ensuring that economic development reflects community identity, culture, and local strengths.

This engagement was conducted as an initial step in relationship-building and information sharing. It does not represent formal consultation. Ongoing engagement with Indigenous Nations will be guided by each Nation's governance structures, protocols, and priorities.

Input from all engagement activities was documented and analyzed to identify key themes, areas of alignment, and considerations for implementation. These insights directly informed the Strategy's themes, priorities, and actions, ensuring that the Strategy reflects local realities and supports a practical, community-grounded approach to economic development.

Appendix C: “What We Heard” Engagement Summary

February 19, 2026 Business Roundtable 1

PARTICIPANTS:

2 attendees

- Muskoka Chautauqua / arts community representative
- Muskoka Lakes Chamber representative

Overview Summary

Discussion focused on strengthening Muskoka Lakes’ cultural and community development through arts, heritage, placemaking, and year-round activation initiatives. Participants emphasized opportunities to better coordinate organizations, improve business navigation and communication, and support cultural and entrepreneurial capacity-building across the Township.

The conversation highlighted strong interest in:

- cultural planning and cultural asset mapping
- activating underused buildings and spaces
- strengthening festivals and events
- improving coordination between organizations
- supporting year-round vibrancy and workforce retention

Housing and staffing pressures were consistently identified as major constraints affecting businesses, cultural initiatives, and long-term community sustainability.

Key Themes

STRENGTHS

- Strong cultural heritage and distinct identities across communities
- Existing momentum around arts and cultural initiatives
- Established festivals and community events
- Strong entrepreneurial culture
- Existing regional and post-secondary partnerships
- Underutilized community assets with activation potential

CHALLENGES

- Difficulty navigating funding and support programs
- Lack of clarity regarding organizational roles and responsibilities
- Workforce shortages and staff housing challenges
- Underused or vacant community buildings
- Seasonal business patterns limiting year-round activity

OPPORTUNITIES

- Development of a broader cultural planning framework
- Cultural asset mapping and storytelling initiatives
- Activation of underused buildings and public spaces
- Expanded shoulder-season events and festivals
- Improved business navigation and mentorship supports
- Leveraging Northern Ontario program eligibility

RISKS AND CONSTRAINTS

- Housing affordability and workforce retention pressures
- Loss of community assets and cultural spaces
- Seasonal business shutdown patterns
- Limited year-round staffing and operational capacity

February 19, 2026 Public Drop-In Session

PARTICIPANTS:

2 attendees

- Our Muskoka representative
- Resident / retired seasonal resident

Overview Summary

Discussion focused on livability, community participation, access to services, and the challenges associated with year-round life in Muskoka Lakes. Participants emphasized the importance of maintaining local character while improving access to housing, health care, childcare, and community programming.

The conversation also highlighted concerns regarding planning and development processes that were perceived as difficult to navigate or insufficiently tailored to Muskoka Lakes' unique context.

Key Themes

STRENGTHS

- Strong sense of community and neighbour support
- Active volunteer and service club culture
- Existing local events and community activities
- Strong pride in Muskoka Lakes' identity and character

CHALLENGES

- Limited winter programming and activities
- Childcare shortages
- Health care and professional service gaps
- Limited communication regarding community activities and opportunities
- Difficulties navigating planning and development processes

OPPORTUNITIES

- Expanded winter programming and trail activation
- Improved community information-sharing and communication tools
- Recruitment initiatives for health care and essential services
- Flexible and place-sensitive planning approaches
- Improved community gathering and participation opportunities

RISKS AND CONSTRAINTS

- Housing shortages and affordability pressures
- High infrastructure and servicing costs
- Complex planning and approval processes
- Limited access to essential services

February 20, 2026 Sector Organizations Session

PARTICIPANTS:

2 attendees

- RTO12 / Explorer's Edge representative
- District of Muskoka representative

Overview Summary

Discussion focused on coordination between regional organizations, tourism development, workforce attraction and retention, and the need for clearer organizational roles and responsibilities across partners.

Participants emphasized the importance of collaboration, regenerative tourism, workforce development, and strengthening year-round economic activity while recognizing the unique realities of rural and Northern communities.

Key Themes

STRENGTHS

- Strong regional tourism and destination development capacity
- Existing collaboration structures and partnerships
- Established tourism brand recognition
- Existing workforce development initiatives
- Commitment to sustainability and inclusive tourism

CHALLENGES

- Organizational role confusion and duplication concerns
- Workforce shortages and youth outmigration
- Housing and staff housing limitations
- Geographic scale and capacity constraints
- Limited access to training and workforce pathways

OPPORTUNITIES

- Improved coordination and mandate clarity
- Expanded workforce and youth development initiatives
- Growth in inclusive and regenerative tourism
- Expanded winter and shoulder-season tourism development
- Stronger regional alignment and investment coordination

RISKS AND CONSTRAINTS

- Housing affordability and workforce instability
- Aging workforce and labour shortages
- Misalignment between regional and local priorities
- Increasing social and infrastructure pressures
- Duplication and fragmentation between organizations

February 20, 2026 Senior Town Staff Session

PARTICIPANTS:

4 attendees

- Chief Administrative Officer
- Treasurer
- Fire Chief
- Director of Development Services and Environmental Sustainability

Overview Summary

Discussion focused on the Township's role in economic development, the realities of a highly seasonal and second-home-driven economy, and the practical constraints affecting implementation.

Participants discussed balancing economic development with environmental stewardship, addressing workforce and housing challenges, and improving long-term stability while preserving community character and identity.

Key Themes

STRENGTHS

- Strong natural environment and tourism assets
- Improving broadband and connectivity
- Strong community identity and lifestyle appeal
- Established tourism and second-home economy
- Existing community and economic anchors

CHALLENGES

- Housing shortages and skilled labour gaps
- Aging population and youth retention challenges
- Limited business and contractor space
- Seasonal instability
- Limited year-round access to services and amenities

OPPORTUNITIES

- Improved municipal coordination and processes
- Expanded year-round programming and event development
- Housing Needs Assessment and targeted housing strategies
- Development of distinctive tourism and economic niches
- Stronger storytelling and place-based branding

RISKS AND CONSTRAINTS

- Climate change impacts on winter activities
- Affordability pressures and exclusion concerns
- Loss of key community and economic anchors
- Workforce shortages and housing instability
- Regional and intergovernmental coordination tensions

February 20, 2026 Business Roundtable 2

PARTICIPANTS:

3 attendees

- District Councillor
- Local business owner
- Muskoka Lakes Association representative

Overview Summary

Discussion focused on barriers to year-round business viability, infrastructure limitations, affordability pressures, governance challenges, and maintaining community vibrancy.

Participants emphasized the importance of housing, infrastructure investment, downtown vitality, and stronger coordination between organizations and governments.

Key Themes

STRENGTHS

- Strong sense of place and community pride
- Natural beauty and tourism appeal
- Existing entertainment and tourism anchors
- Active peak-season economy
- Existing municipal tools and incentive programs

CHALLENGES

- Housing affordability and workforce shortages
- Infrastructure capacity limitations
- Connectivity and broadband gaps
- Complex development and approval processes
- Limited transportation and service options

OPPORTUNITIES

- Improved business navigation and liaison functions
- Expanded housing incentive programs and partnerships
- Improved infrastructure and connectivity
- Downtown and placemaking improvements
- Digital economy and remote-work opportunities

RISKS AND CONSTRAINTS

- Continued affordability pressures
- Infrastructure limitations affecting growth
- Loss of year-round businesses and services
- Governance tensions and community polarization
- Potential loss of key community anchors and venues

Wahta Mohawks First Nation: Initial Relationship-Building Discussion

March 13, 2026

ENGAGEMENT TYPE

Initial Indigenous relationship-building and information gathering discussion

Overview Summary

Initial discussions with Wahta Mohawks First Nation focused on relationship-building, community priorities, infrastructure pressures, and opportunities for future collaboration and coordination.

The discussion emphasized the importance of respectful, ongoing engagement grounded in community-defined priorities, governance structures, and long-term relationship-building.

Key Themes

RELATIONSHIP-BUILDING AND COMMUNICATION

- Importance of regular and structured communication
- Need for clear points of contact and engagement pathways
- Desire for ongoing relationship-building beyond one-time engagement

INFRASTRUCTURE AND SERVICE PRESSURES

- Water servicing and infrastructure challenges
- Connectivity and internet limitations
- Emergency response and service concerns
- Long-term community facility and infrastructure needs

CAPACITY AND WORKFORCE DEVELOPMENT

- Importance of local hiring and succession planning
- Internal staff development and training
- Retaining knowledge and leadership capacity within the community

PRACTICAL COLLABORATION OPPORTUNITIES

- Shared learning and training opportunities
- Information-sharing and coordination
- Action-oriented and respectful collaboration approaches

ECONOMIC DEVELOPMENT AND COMMUNITY IDENTITY

- Importance of aligning economic development with culture, language, and identity
- Interest in supporting local businesses, artisans, and community-based opportunities
- Recognition that economic development must reflect community-defined priorities

April 2026 Public Survey

RESPONDENTS

31 Responses

Overview Summary

Survey responses reflected strong interest in strengthening small business, workforce development, tourism, and year-round economic activity. Housing affordability, staffing shortages, and access to services emerged as major concerns.

Overall confidence in the Township's economic direction was low to moderate, with respondents emphasizing the importance of stronger coordination, year-round vibrancy, and practical economic development outcomes.

Key Themes

STRENGTHS

- Strong interest in entrepreneurship and small business
- Support for workforce development and training
- Interest in year-round tourism and winter experiences
- Recognition of local economic development opportunities

CHALLENGES

- Low confidence in current economic direction
- Housing affordability and staffing pressures
- Limited workforce training pathways
- Concerns regarding downtown activation and services

OPPORTUNITIES

- Expanded workforce and apprenticeship supports
- Growth in year-round tourism and cultural programming
- Improved business navigation and support tools
- Downtown and placemaking improvements

RISKS AND CONSTRAINTS

- Rising cost of living
- Housing shortages
- Business closures and workforce instability
- Infrastructure and service limitations

April 2026 Business Survey

RESPONDENTS

21 Responses

Overview Summary

Business respondents identified staffing shortages, seasonality, infrastructure gaps, housing limitations, and municipal process challenges as key barriers affecting business growth and stability.

Participants also identified strong opportunities related to tourism, entrepreneurship, workforce development, arts and culture, and downtown activation.

STRENGTHS

- Strong tourism and natural asset base
- Diverse small business and entrepreneurial activity
- Existing community and business networks
- Year-round business presence across sectors

CHALLENGES

- Staffing shortages and workforce instability
- Housing availability for workers
- Seasonal demand fluctuations
- Infrastructure and servicing limitations
- Municipal process and permitting concerns

OPPORTUNITIES

- Improved business support and navigation
- Expanded workforce development and training
- Growth in tourism, events, and experiences
- Downtown revitalization and placemaking

RISKS AND CONSTRAINTS

- Rising operating costs
- Housing and labour shortages
- Infrastructure gaps
- Climate and economic uncertainty

April 2026 Seasonal Resident Survey

RESPONDENTS

10 Responses

Overview Summary

Seasonal residents expressed strong attachment to Muskoka Lakes and emphasized the importance of preserving the Township's natural environment, small-town character, and quality of place.

Respondents identified opportunities to improve year-round services, events, and programming while maintaining the character and identity that define Muskoka Lakes.

STRENGTHS

- Strong seasonal resident connection to the Township
- Significant local spending and economic contribution
- Strong appreciation for natural environment and community identity

CHALLENGES

- Service limitations and reduced seasonal availability
- Housing pressures affecting workforce and services
- Limited year-round amenities and activities

OPPORTUNITIES

- Expanded winter and shoulder-season programming
- Improved year-round services and amenities
- Carefully managed and context-sensitive growth
- Support for workforce and service-related housing

RISKS AND CONSTRAINTS

- Loss of community character and natural assets
- Service and staffing limitations
- Housing shortages
- Growth pressures inconsistent with community identity

Appendix D: Municipal Accommodation Tax (MAT) Revenue Modelling

This appendix outlines the assumptions, methodology, and scenario analysis used to estimate potential Municipal Accommodation Tax (MAT) revenues for the Township of Muskoka Lakes. The analysis is designed to provide a realistic and defensible estimate of revenue potential, while also illustrating how participation and compliance may influence outcomes over time.

Accommodation Base and Data Assumptions

The accommodation market in Muskoka Lakes consists of both commercial accommodations and short-term rentals.

- **Commercial accommodations (hotels, resorts, motels, and B&Bs):**
approximately 567 units
- **Short-term rentals (STRs):**
estimated 800 to 1,200 active properties

For modelling purposes, a conservative estimate of approximately 600 STR units has been used. This reflects anticipated participation and compliance in the early stages of MAT implementation.

This approach ensures that revenue projections are grounded and achievable, while recognizing potential for future growth.

Key Modelling Assumptions

The MAT revenue estimate is based on the following assumptions:

- Average occupancy rate: **53.9%**
- Average daily rate (ADR): **\$234.05**
- MAT rate: **4%**

These assumptions are based on available regional data and industry benchmarks and are intended to reflect a balanced and realistic baseline.

Conservative Participation Approach

The modelling reflects a phased participation approach for short-term rentals:

- Early-stage participation: approximately 25%
- Baseline (moderate) participation: approximately 50%
- Enhanced compliance: approximately 75%
- Full participation: 100%

This approach recognizes that:

- licensing programs require time to implement
- compliance improves gradually
- not all operators participate immediately

As a result, projected MAT revenues should be understood as conservative, with clear potential for growth as the system matures.

Accommodation Mix

Using the assumptions above, the estimated accommodation mix is as follows:

Type	Units (Estimated)	Share
Hotels / Resorts / Motels / B&Bs	567	~49%
Short-Term Rentals (Modelled)	600	~51%

While the unit count is relatively balanced, the structure of the market differs:

- Commercial accommodations are highly concentrated and provide a stable revenue base
- Short-term rentals are widely distributed and contribute through cumulative volume

MAT Revenue Scenarios

MAT revenue is directly influenced by participation and compliance, particularly within the short-term rental market.

For modelling purposes, multiple participation scenarios were developed to reflect varying levels of compliance and implementation maturity within the short-term rental market.

The table below illustrates how different participation levels may affect overall revenue:

Scenario	Estimated STR Participation	Estimated STR Units	Estimated Annual MAT Revenue
Conservative (Early Stage)	25%	~300	~\$1.0M – \$1.2M
Moderate (Baseline)	50%	~600	~\$2.15M
Enhanced Compliance	75%	~900	~\$3.2M
Full Participation	100%	~1,200	~\$4.0M+

**Estimated participating STR units are based on available market data suggesting approximately 1,200 active short-term rental properties within Muskoka Lakes. Actual participation may vary based on implementation timing, voluntary compliance, and enforcement capacity.*

Estimates based on current assumptions for occupancy, ADR, and a 4% MAT rate.

The structure of the accommodation market has important implications for MAT revenue:

- Commercial accommodations provide a stable and predictable base of revenue
- Short-term rentals represent the largest variable component, with revenue increasing as participation improves

This creates a balanced revenue model that is both stable and scalable over time.

Future Growth Potential

Future developments, including resort-scale and experience-based accommodations, represent additional upside to MAT revenue. These types of developments typically:

- command higher average daily rates
- support longer stays and year-round visitation
- generate a disproportionate share of MAT revenue relative to unit count

For example, the addition of a new accommodation development with approximately 100 to 150 units could generate an estimated \$200,000 to \$450,000 in annual MAT revenue, depending on occupancy levels and pricing.

As participation increases and new developments are introduced, the Township's MAT revenue potential is expected to grow accordingly.

Monitoring and Re-Evaluation

A more accurate baseline for participation, occupancy, and revenue should be established following the initial years of implementation.

The Township should:

- monitor participation and compliance rates
- track actual revenue performance
- refine assumptions based on observed data

A formal review should be undertaken following early MAT performance results and any new larger-scale development to ensure that future planning and investment decisions remain aligned with current conditions.

The MAT revenue model is intentionally conservative and designed to reflect early-stage implementation conditions. Over time, increased participation, improved compliance, and higher-value tourism development are expected to significantly expand revenue potential.

Appendix E: Community Improvement Plan (CIP) Analysis

The Township of Muskoka Lakes Community Improvement Plan (CIP) is a key tool supporting economic development through targeted investment in the built environment. The CIP is structured to encourage private sector reinvestment, improve the quality and function of commercial areas, and support broader revitalization objectives.

Legislative Context

The CIP is enabled under Section 28 of the Ontario Planning Act, which allows municipalities to designate Community Improvement Project Areas (CIPAs) and provide financial incentives such as grants or loans to support improvements to land and buildings. This framework provides flexibility for municipalities to address a range of economic, environmental, and community development objectives through targeted investment.

Structure and Focus

The current CIP includes a combination of area-specific programs and Township-wide initiatives.

Designated Community Improvement Project Areas are focused on Bala and Port Carling, where programs support revitalization of downtown and waterfront-oriented commercial areas. These locations were identified as priority investment areas due to their role as primary commercial, service, and visitor hubs within the Township.

In addition to these place-based programs, the CIP also includes elements that may be applied more broadly across the Township, particularly where aligned with strategic priorities such as housing or broader economic development objectives. This reflects a dual structure that supports both targeted and flexible investment.

Program Areas

The CIP primarily supports improvements to the built environment through a range of financial incentives. These include:

- façade and exterior building improvements
- site improvements such as landscaping, lighting, and access
- building upgrades, redevelopment, and adaptive reuse
- revitalization of commercial properties within designated areas

These programs are designed to improve the physical condition and visual quality of commercial areas while encouraging reinvestment in existing properties.

Strengths of the Current CIP

The current CIP provides a strong foundation for economic development in Muskoka Lakes.

Key strengths include:

- **Targeted Investment**
The focus on Bala and Port Carling allows for concentrated investment in areas with existing infrastructure, commercial activity, and visitor traffic.
- **Leveraging Private Sector Investment**
Incentive-based programs encourage property owners to invest in improvements, amplifying the impact of municipal funding.
- **Improved Public Realm and Visual Appeal**
Façade and site improvements contribute to more attractive and functional commercial areas, supporting both residents and visitors.
- **Alignment with Revitalization Objectives**
The CIP supports ongoing efforts to strengthen downtowns and waterfront areas as community and economic hubs.

Broader Economic Development Considerations

The current Community Improvement Plan (CIP) provides an important framework for supporting physical improvements, revitalization, and investment within key areas of the Township. The CIP aligns with the intent of Section 28 of the Planning Act and appropriately focuses on built form, property improvement, and community revitalization initiatives.

At the same time, broader economic development challenges identified through this Strategy extend beyond the traditional scope of a CIP. Issues such as year-round economic activity, tourism experience development, workforce attraction, housing availability, and business retention require a combination of tools, partnerships, programming, and policy approaches that work alongside the CIP framework.

Several themes identified through engagement may inform future reviews and refinements of CIP programs over time, including:

- supporting year-round and shoulder-season activity through building adaptation and property improvements
- encouraging mixed-use and adaptable development that contributes to economic activity and housing supply

- strengthening alignment between placemaking, tourism, and economic development objectives
- ensuring CIP priorities continue to reflect evolving community needs and market conditions

The Township recently completed a significant CIP update, including refinements to existing programs and priorities. As implementation progresses, there may be value in periodically reviewing program uptake, effectiveness, and alignment with broader economic development objectives to inform future adjustments and ensure programs remain responsive over time.

The CIP boundaries currently focus on Bala and Port Carling, reflecting their role as key economic and community hubs within the Township. Over time, the Township may continue to evaluate how CIP programs and related economic development tools align with broader patterns of economic activity, tourism, and community investment across Muskoka Lakes.

Strategic Insight

The current CIP is best understood as a built environment and revitalization tool. It has been effective in supporting physical improvements and strengthening key commercial and community areas within the Township.

As broader economic development priorities continue to evolve, there may be opportunities to further align future CIP reviews and related economic development tools with objectives related to year-round activity, placemaking, tourism-supportive infrastructure, housing, and community vitality. This approach would build on the existing foundation while ensuring the CIP continues to support the Township's long-term economic development priorities in a manner consistent with the Planning Act framework.

Appendix F: Housing Delivery Context and Municipal–District Interface

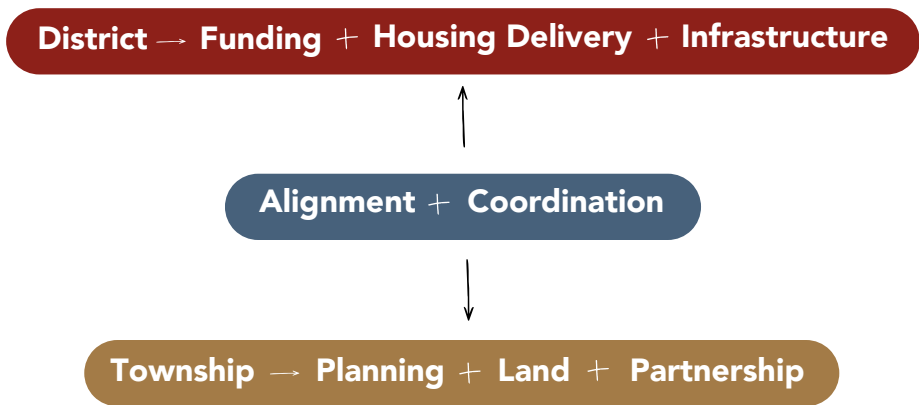
Housing availability is one of the most significant constraints to economic stability in Muskoka Lakes. Limited supply, rising costs, and a lack of diverse housing options directly impact workforce availability, business operations, and the ability to support a stable year-round community.

While housing is a shared responsibility across multiple levels of government, the District Municipality of Muskoka plays a primary role in housing delivery, including affordable housing programs, funding, and services. At the same time, the Township of Muskoka Lakes plays a critical role in enabling housing through planning, land use, and local coordination.

Addressing housing challenges requires a coordinated approach that aligns Township planning tools with District-led housing initiatives and broader regional priorities.

Roles and Responsibilities

Area	District Municipality of Muskoka (Lead Role)	Township of Muskoka Lakes (Enabling & Coordinating Role)
Housing Delivery	Leads affordable and social housing delivery	Supports conditions that enable attainable and workforce housing
Programs & Funding	Administers housing programs and funding	Aligns local priorities with District programs
Policy & Strategy	Develops regional housing strategy and policy	Implements through local planning tools (Official Plan, zoning, approvals)
Infrastructure	Plans and delivers water and wastewater infrastructure	Aligns development with servicing capacity and infrastructure planning
Growth Management	Oversees growth management and servicing capacity	Identifies and supports development-ready sites
Partnerships & Development	Supports housing initiatives at a regional level	Facilitates partnerships with developers, employers, and housing providers



The District is primarily responsible for:

- Affordable and social housing delivery
- Housing program administration and funding
- Regional housing strategy and policy
- Water and wastewater infrastructure planning
- Growth management and servicing capacity

The Township plays a key enabling role through:

- Land use planning (zoning, approvals, Official Plan)
- Identifying and supporting development-ready sites
- Facilitating partnerships with developers, employers, and housing providers
- Aligning local priorities with District programs
- Supporting conditions that enable attainable and workforce housing

How the Township and District Work Together

Effective housing delivery depends on alignment between planning, infrastructure, funding, and implementation.

Key areas of interface include:

- **Planning and Servicing Alignment**
Ensuring that Township planning decisions align with District infrastructure capacity and servicing timelines
- **Site Identification and Readiness**
Identifying suitable lands for housing development and working with the District to assess feasibility

- **Program Alignment**
Supporting District housing programs by aligning local planning tools and priorities
- **Data and Needs Assessment**
Sharing information related to workforce needs, housing demand, and development constraints
- **Partnership Development**
Collaborating with developers, employers, and non-profit housing providers to advance projects

Key Challenges in the Current System

- Misalignment between planning approvals and infrastructure readiness
- Limited availability of serviced land suitable for housing
- Rising construction and development costs
- Complexity of approvals across multiple levels of government
- Limited coordination between housing, workforce, and economic development priorities

Strategic Approach in This Plan

This Strategy positions the Township as an active enabler and coordinator of housing development, rather than a direct provider.

The Township will:

- Strengthen alignment with the District on housing priorities and infrastructure planning
- Use planning tools to support a broader mix of housing types
- Identify and advance priority sites for development
- Support partnerships that align housing with workforce needs
- Advocate for funding and policy support from senior levels of government

While the Township does not directly deliver housing, its role in enabling, aligning, and coordinating housing development is critical to addressing one of the most significant constraints to economic stability in Muskoka Lakes.

Appendix G: Chamber Partnership and Business Support Model

The Muskoka Lakes Chamber of Commerce plays an important role in supporting local businesses through advocacy, networking, promotion, referrals, and member services. This appendix outlines a refined partnership model that strengthens coordination between the Township, Chamber, and other economic development partners while aligning resources with broader economic development priorities.

The intent of this model is not to reduce collaboration, but to better align responsibilities, improve service delivery, and ensure that economic development efforts support businesses and communities across the Township in a coordinated and sustainable way.

Strategic Direction

The Strategy supports a coordinated economic development model where:

- the Chamber serves as a key business-facing organization and delivery partner
- the Township provides strategic coordination, alignment, and leadership
- tourism-related functions transition toward a destination-focused delivery model
- business support services are delivered through a connected network of organizations and partners rather than a single entity

This approach recognizes the important role that both municipal leadership and community-based organizations play in supporting economic development outcomes.

Refinement of Roles

The Chamber demonstrates strong value in areas including:

- business support and referrals
- networking and engagement
- communications and promotion
- training and business connections

These functions align closely with the Chamber's strengths and represent an important part of the local business support ecosystem.

At the same time, tourism information services and destination coordination require a different operational model that is increasingly aligned with:

- destination development
- year-round tourism planning
- coordinated tourism investment
- regional tourism alignment
- visitor experience development

This creates an opportunity to clarify and refine responsibilities over time while strengthening overall coordination between organizations.

Refinement of Roles

Over time, tourism information and destination-related functions may transition toward a model aligned with:

- MAT-supported tourism development
- destination coordination and management
- a dedicated tourism entity established through the Municipal Accommodation Tax (MAT) framework
- regional tourism partnerships
- strategic tourism investment and programming

Under this model, responsibility for destination development, tourism investment, and visitor experience coordination would primarily be led through the MAT-supported tourism entity, while the Township would continue to provide strategic oversight, coordination, governance, and alignment with broader economic development objectives.

This transition would support:

- improved alignment with tourism strategy and destination development priorities
- more effective use of tourism-related funding
- clearer organizational responsibilities
- reduced duplication across organizations
- stronger coordination of tourism and visitor experience initiatives

The timing and structure of any transition would require further discussion, implementation planning, and collaboration between the Township, Chamber, tourism partners, and other stakeholders.

MOU Direction (to 2028)

The Township and Chamber will continue operating under the existing Memorandum of Understanding (MOU), with refinement over time as implementation priorities evolve.

Future updates to the MOU may:

- refine or transition tourism-related responsibilities
- strengthen the focus on business support and engagement
- align funding with measurable outcomes and strategic priorities
- improve reporting, communication, and accountability mechanisms
- clarify roles within the broader economic development and tourism delivery system

This phased approach allows the Township and Chamber to build on existing collaboration while adapting to changing economic development and tourism needs over time.

Reinvestment Approach

As roles evolve and responsibilities become more clearly defined:

- resources may be reinvested into business support, coordination, and economic development initiatives
- funding can be more directly tied to measurable outcomes and service delivery objectives
- support can better reflect the needs of year-round businesses, entrepreneurs, and local employers
- investment can be aligned more strategically with tourism development, placemaking, and community priorities

This approach supports a more sustainable and coordinated economic development framework while recognizing the distinct but complementary roles of the Township, Chamber, and tourism partners.

Inclusive Business Support Approach

While the Chamber will continue to play an important role in business support and engagement, economic development services and municipal coordination should remain accessible to businesses across the Township regardless of Chamber membership status.

The Township's role in economic development includes ensuring that businesses, entrepreneurs, investors, and community organizations can access information, referrals, and support through a coordinated and inclusive system. This aligns with the broader "no wrong door" approach identified within this Strategy, where businesses are connected to the appropriate resources and partners based on need rather than organizational affiliation.

Strengthening coordination between the Township, Chamber, Muskoka Small Business Centre, Muskoka Futures, regional tourism organizations, and other partners will help improve access to services, reduce duplication, and provide more consistent support across the broader business community.

Strategic Alignment

Strengthening the Chamber's role in business support, while transitioning tourism functions toward a more destination-focused and coordinated model, will improve service delivery and better align resources with the Township's long-term economic development priorities.

This approach supports:

- stronger coordination across organizations
- improved accountability and clarity of roles
- more strategic use of tourism and economic development funding
- enhanced support for businesses and entrepreneurs
- better alignment between tourism, placemaking, and economic development initiatives
- a more sustainable and year-round local economy

Appendix H: Governance, Staffing, and Delivery Model

This appendix outlines the governance, staffing, and delivery model required to implement the Strategy.

The model is based on:

- coordination
- clear roles
- leveraging existing capacity

Guiding Principles

- leverage existing organizations
- focus on coordination, not duplication
- clarify roles across partners
- build Township capacity over time
- align tourism with MAT

Functional Delivery Model

Area	Lead	Support
Business Support	Chamber	SBC, Futures
Economic Development Strategy	Township	Chamber, partners
Planning & Development	Township	District
Housing (Delivery)	District	Township
Housing (Alignment)	Township	District
Tourism Development	Tourism Entity	Township
Placemaking	Township	Community
Investment Attraction	Township	Chamber

Staffing Structure

Entity	Role	Key Functions
Township of Muskoka Lakes	Coordination and implementation leadership	Economic Development Lead Tourism & Culture (MAT-funded) Planning
Muskoka Lakes Chamber of Commerce	Primary business-facing organization	Business support Engagement Networking
Tourism (Future State)	Destination development and tourism coordination	MAT-supported structure
Partners	Specialized support and program delivery	Muskoka Small Business Centre (SBC) Muskoka Futures RTO / Muskoka Tourism

Phased Implementation

Phase	Timeline	Key Actions
Phase 1	Years 1–2	Clarify roles Begin tourism transition Establish Municipal Accommodation Tax (MAT)
Phase 2	Years 3–4	Build tourism capacity Strengthen coordination
Phase 3	Years 5+	Evaluate performance and outcomes Scale and adjust based on need

The Township's role is to coordinate and align the system, not replace existing organizations.

Appendix I: Business Navigation and Contact Flow

Businesses and investors navigating services in Muskoka Lakes often engage with multiple organizations, including the Township, the Chamber of Commerce, and regional partners. While these supports are valuable, the process can be unclear without a coordinated approach.

This appendix outlines a structured approach to business navigation, ensuring that inquiries are directed to the appropriate service regardless of where they begin. The model reflects a “no wrong door” approach, where organizations work together to provide clear, coordinated, and responsive support.

This approach supports improved service delivery, reduces barriers for businesses, and strengthens alignment across the economic development system.

Business Navigation Flow

Step	Action	Lead	Outcome
Initial Contact	Business or investor reaches out (Township or Chamber)	Township or Chamber	Inquiry received
Intake & Triage	Basic information collected (business type, needs, timing)	First point of contact	Inquiry categorized
Routing	Inquiry directed to appropriate organization or department	Township (coordination role)	Clear next step identified
Service Delivery	Business connected to appropriate support	See routing table below	Support provided
Follow-Up	Ensure inquiry is addressed and coordinated across partners	Township (Economic Development)	Seamless experience

Service Routing Overview

Type of Inquiry	Primary Contact	Supporting Organizations
Zoning, permits, development approvals	Township (Planning)	Economic Development
Starting a business / general support	Chamber of Commerce	Small Business Centre
Funding, grants, financing	Small Business Centre / Muskoka Futures	Chamber
Site selection / investment opportunities	Township (Economic Development)	Planning, partners
Tourism-related businesses	Township, tourism partners	Future Tourism Entity (MAT-supported)
General or unclear inquiries	Township or Chamber	Routed as needed

Roles and Coordination

- The Chamber of Commerce serves as the primary business-facing organization, providing direct support, networking, and engagement.
- The Township of Muskoka Lakes provides coordination, alignment, and planning support, ensuring businesses are connected to the appropriate services.
- Regional partners (Small Business Centre, Muskoka Futures, tourism organizations) provide specialized programs, funding, and advisory services.

This model ensures that businesses receive support through a connected system, rather than needing to navigate multiple organizations independently.

Key Principle: No Wrong Door

Businesses and investors will be supported regardless of their initial point of contact. The responsibility for coordination lies within the system, not with the business.

This approach:

- simplifies access to services
- reduces duplication and confusion
- improves response times
- strengthens relationships between organizations

Strategic Alignment

This business navigation model supports broader strategic priorities by:

- improving access to business supports and services
- reducing barriers for new and existing businesses
- strengthening coordination between the Township, Chamber, and partners
- supporting a more responsive and business-friendly environment

Implementation Considerations

To support this model, the Township will:

- establish a clear internal intake and referral process
- strengthen coordination between departments and external partners
- develop simple communication tools outlining how to access services
- ensure consistent follow-up and tracking of business inquiries

