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Investing Pennies on the Dollar could Halt Rising Homelessness, Protect Northern Ontario's Economy: New Report

A new report finds that Northern Ontario's rapidly rising homelessness crisis now poses a direct risk to the region's long-term economic growth, workforce, and health systems but that the trend can be reversed with a relatively modest, targeted investment.

The report, [*Protecting Northern Ontario for 1.3 cents on the dollar: Housing and health integration to support a 34.6 billion economy*](#), examines how the integration of housing and health infrastructure supports the region's \$34.6 billion economy. The study, building upon the results of January 2025 report "[Municipalities Under Pressure: The Human and Financial Cost of Ontario's Homelessness Crisis](#)", shows that under current conditions, homelessness in Northern Ontario will more than double by 2035, placing increasing pressure on emergency departments, shelters, corrections and local labour markets.

The study was conducted by HelpSeeker Technologies, in partnership with the Northern Ontario Service Deliverers Association (NOSDA) and the Canadian Mental Health Association (CMHA), Ontario.

This analysis builds on the Ontario-wide housing and homelessness investment case set out in the 2025 and 2026 Municipalities Under Pressure reports, which identified an approximately \$11 billion housing investment required to change homelessness trajectories. Those reports also noted that housing investment alone would not produce durable outcomes without integration with other systems, including health. The scenarios presented in the report examine how housing investment performs under those conditions.

Analysis in the report demonstrates that investing in earlier intervention, combined with housing across the continuum and operating funding for health and housing retention, will lead to faster stabilization of the housing sector and fewer people entering homelessness. According to the report, this stabilization investment would be approximately \$435 million or the equivalent of about 1.3 cents for every dollar generated by Northern Ontario's economy.

The investment scenarios examine how different investment choices affect homelessness over time under Northern Ontario conditions, the modelling tests three investment approaches over a 10-year period.

The difference between the 11-billion-dollar provincial ask and the Northern Scenarios topping out at 5.1 billion, is the integration of health services including mental-health and addictions supports that will affect homelessness levels over time.

Northern Ontario plays a key role in exports, natural resources, and critical minerals, with more than \$10 billion in goods exported annually, largely to the United States. The provincial government has committed billions to resource development in the region, including investments in critical minerals processing, Indigenous participation, and transportation infrastructure.

The new report warns that capital investment alone is not enough. Communities must be able to house and support the workforce required to deliver these projects and housing investment must be integrated with mental health and substance use support to be effective.

Northern Ontario is seeing a rapid rise in homelessness and significantly higher rates of mental health and substance-related harms, with related emergency department visits two to four times above the provincial average.

“Housing instability and unmet health needs are no longer just social issues – they are economic risks,” said Michelle Boileau, Mayor of Timmins, and Chair of NOSDA. “They can undermine labour attraction, retention and productivity at the very moment when Northern Ontario is expected to deliver on major public and private investments.”

The Association of Municipalities of Ontario (AMO), the Ontario Municipal Social Services Association (OMSSA), and the Northern Ontario Service Deliverers Association (NOSDA) also released a report this week [Municipalities Under Pressure One Year Later: The Human and Financial Cost of Ontario’s Homelessness Crisis](#). This report shows the number of people experiencing homelessness in Northern Ontario rose from 5,930 to 8,142 in the past year, an increase of more than 37 per cent as compared to 7.8 per cent provincially. Since 2021, homelessness in the north has increased by approximately 117 per cent, more than double the provincial rate. While Northern Ontario represents five per cent of Ontario’s population, it now accounts for nearly 10 per cent of all known homelessness in the province.

Housing shortages, long wait times for community housing and limited access to health and mental health services are already making it harder to attract and retain workers, particularly in smaller and remote communities. Average waits for community housing can be more than three years, with some communities reporting waits of 10 years or more. The community housing waitlist in Northern Ontario increased from 8,855 households in 2018 to 13,104 households in 2025, a 48 percent increase.

“Investing in stronger social supports is necessary for our economic protection,” said Boileau. “It will reduce reliance on shelters, emergency departments, hospitals, and other high-cost responses in our communities.”

Local lens (District of Parry Sound):

District of Parry Sound Social Services Administration Board

“Prevention is where we’re putting our energy locally, because we see the difference it makes every day. Helping people stay housed, connected, and supported is far more effective, and far less costly, than always being in response mode,” said Tammy MacKenzie, Chief Administrative Officer with the District of Parry Sound Social Services

Board (DSSAB). "This report reinforces what we're already working toward: that aligning housing with mental health and addiction supports, and investing earlier, leads to better outcomes for people while strengthening our workforce and long-term economic stability."

CMHA Muskoka-Parry Sound

"CMHA Muskoka-Parry Sound is committed to working alongside our social service and health partners across the District of Parry Sound to ensure the resources are in place to meet the mental health and addictions challenges facing our community. We believe our district has long been underfunded and underserved, and it is time to come together to change that. The complex and growing challenges of homelessness, addiction, and mental health crises must be met with adequate funding, coordinated services, and real investment in community-based supports."

About NOSDA

The Northern Ontario Service Deliverers Association (NOSDA) represents municipal service managers responsible for child care, paramedic services, housing, homelessness, and social services across Northern Ontario. NOSDA advances evidence-based policy, sustainable funding, and coordinated, housing-led solutions that reflect the unique realities of northern, rural, and remote communities.

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