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# Muskoka Community Land Trust

*Leading Urban Change project profile*



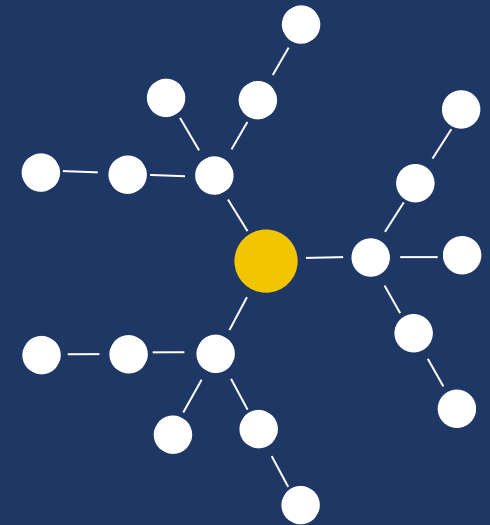
The Leading Urban Change (LUC) program is a hands-on professional development experience for mid- to senior-level professionals advancing workplace initiatives. Participants use the program to move a current or previous initiative forward through structured activities and applied learning – working through barriers, engaging stakeholders, and designing actionable strategies tailored to their leadership goals and local context.

LUC is a project accelerator whereby participants explore strategies and mechanisms to overcome barriers and identify growth opportunities. The program offers engagement with industry practitioners, faculty experts, and peers from across sectors, opportunities to expand professional networks, and one-on-one coaching.

Some key benefits include:

- Practical tools to advance a current workplace initiative
- Strategies for cross-sector collaboration and partnership-building
- Frameworks for systems-level thinking across sectors
- Insights into financing, governance, innovation, and policy
- Opportunities to apply data storytelling and equity-centred approaches
- Access to peer feedback, coaching, and expert instruction
- Option to collaborate in a case study write-up of your initiative, for publication on the School of Cities website

**Leading  
Urban  
Change**



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## Introduction

The Muskoka Community Land Trust (MCLT) is advancing a transformative approach to rural housing through the development of a 150-unit, climate-resilient, non-market rental initiative in Huntsville, Ontario. At its core, this project redefines permanent affordable housing as a community-driven, equity-centred process, one that treats its members with dignity, acknowledges their lived experiences, and builds permanence into its design and governance. MCLT's model is rooted in transparent, participatory decision-making processes and aims to redistribute power by sharing land and housing stewardship with the community.

Operating as a non-profit land trust, MCLT represents a third housing model, distinct from the private market or public housing. Drawing from successful community land trust (CLT) models across North America, its governance is based on a tripartite board structure: core members (residents or individuals in core housing need), community

members (Muskoka residents or workers), and organizational members (non-profits and cooperatives serving the region). This structure ensures that decision-making must be grounded in equity, proximity, and shared responsibility. Some federal programs have expressed interest in replicating MCLT's model in other northern or rural communities.

Figure 1: Composition of MCLT's tripartite board



The project is built on strong partnerships across government, non-profit, private, and grassroots actors. Key

allies include the Town of Huntsville – which donated the 7.5 acre parcel of land on Florence Street<sup>1</sup> – and the District of Muskoka, which provided core and predevelopment funding. MCLT also collaborates with local organizations such as YWCA Canada, Community Living, and faith-based groups, some of whom are exploring the establishment of their own land trusts.

## Context

Muskoka, a region known for its natural beauty and seasonal tourism, is experiencing an increasing housing affordability crisis. Like many rural and small town communities across Canada, the region suffers from a shortage of rental units, rising property values, and a mismatch between housing stock and the needs of local, year-round residents.<sup>2</sup> These challenges are compounded by a growing urgency to integrate climate resilience into the very design of housing. MCLT emerged from a decade-long dialogue among community members, local planners, developers, and climate advocates who recognized the interdependence of housing and environmental sustainability.

Formally incorporated in 2021, MCLT is part of a growing national movement of CLTs.<sup>3</sup> It takes guidance from the

<sup>1</sup> MCLT, *Annual Report 2024*.

<sup>2</sup> G.R.E.A.T Housing, *The Housing Crisis in Muskoka*; Hmood, “Heightened Interest in Muskoka Real Estate.”

<sup>3</sup> MCLT, *2025 Member Handbook*.

Canadian Network of Community Land Trusts (CNCLT), which supports 49 other emerging and established CLTs across the country.<sup>4</sup> CLTs have been widely studied as a model for decommodification of land and protecting land affordability. Many CLTs across Canada are supporting their respective communities by securing historic community lands, protecting affordability for housing, and promoting collective land ownership.<sup>5</sup> MCLT’s governance model, while inspired from urban CLTs, has been adapted to reflect the realities of rural Ontario. Rooted in civil rights and community control movements, CLTs prioritize democratic governance, equitable development, and stewardship over land and housing.<sup>6</sup> CLTs also effectively remove the land from the market and allow for off-market uses that directly benefit marginalized and disadvantaged communities.<sup>7</sup>

MCLT’s tripartite board closely mirrors this governance approach, which builds community power while navigating existing policy, market challenges, and funding systems. This governance structure is particularly critical in rural and small town contexts like Muskoka, where the housing market is less volatile than in urban centres, but affordability and displacement pressures are often exacerbated by

<sup>4</sup> CNCLT, *CNCLT*.

<sup>5</sup> Rebbani, “Housing Spotlight.”

<sup>6</sup> Engelsman, Rowe, and Southern, “Community Land Trusts and Affordable Housing.”

<sup>7</sup> DeFilippis, Stromberg, and Williams, “W(h)ither the Community.”

seasonal economies and demands and a lack of purpose-built rental housing.<sup>8</sup> MCLT’s model responds to these conditions by not only preserving land for non-market usage and affordable housing but also embedding community input in the planning and operational phase – and not just the development phase – of housing. MCLT’s climate strategy integrates both adaptation and mitigation. The project will use prefabricated, low-emission panels and smoke-filtering ventilation systems to reduce environmental impact and improve indoor air quality, reflecting both financial and environmental considerations. This intentional attention to materials, futureproofing, and building longevity reflects best practices in sustainable construction and urban development.<sup>9</sup>

## Barriers

MCLT’s partnership-centred approach is yielding important breakthroughs, but not without navigating significant challenges along the way. The team’s greatest developmental strains arose from trust-building, ideological tensions, and aligning diverse stakeholder interests around shared and value-driven outcomes.

<sup>8</sup> District of Muskoka, *10-Year Housing and Homelessness Plan*; Goyer, “Available Housing in Muskoka”; The Janssen Group, “Muskoka’s Housing Market.”

<sup>9</sup> Safeer, “Sustainability Best Practices”; Adeyemi et al., “Integrating Modular and Prefabricated Construction”.

One of the initial barriers was institutional skepticism. Despite enthusiasm from the Town of Huntsville, provincial government bodies have been slower to respond. MCLT learned that political buy-in is uneven – while many funders support the idea of community-led housing, actual implementation often disrupts the status quo. One of our interviewees noted, “many people benefit from others’ housing vulnerability, and not all partners are willing to question the systemic incentives they’re embedded in.”<sup>10</sup>

It seems that private developers benefit from market opacity while community-led organizations operate in full transparency, making this engagement complex. While some design firms and construction professionals have contributed time and expertise, others expressed discomfort with supporting permanently affordable, non-market housing. These tensions required MCLT to invest heavily in values-based dialogue to align expectations and clarify shared goals.

Operationally, MCLT is navigating uncharted territory. As a first-time housing operator, the team needed to figure out what they don’t know. Regulatory frameworks such as the Residential Tenancies Act (RTA) in Ontario pose challenges when reconciling tenant rights with aspirations for community housing and participatory decision-making.

<sup>10</sup> MCLT project lead interview, 2025

Similarly, the team grappled with how to decolonize land governance in a meaningful way. They chose to prioritize long-term relationship-building with Indigenous communities over token consultation; focused on showing up for community needs rather than being extractive; and positioned themselves as fellow residents rather than external actors. The Toronto Chinatown Land Trust’s educational campaigns on decolonial politics and anti-gentrification through community consultations and walking tours showcase a great example of the same approach.<sup>11</sup>

Community engagement within land trusts entails meaningful and active involvement of residents in shaping decisions related to land stewardship and utilization.<sup>12</sup> Community engagement has been a cornerstone of MCLT’s approach. The team engages with the residents directly by attending local events, such as tabling at Pride, and initiating conversations in everyday spaces like soccer games and dog parks.<sup>13</sup> This hands-on approach frames housing as relational, not just physical infrastructure. It becomes a catalyst for systemic change, driven by trust, relationship-building, and long-term commitment which resonates and engages with the community.<sup>14</sup>

<sup>11</sup> Pace and O’Brien Davis, *Reclaim, Remain*.

<sup>12</sup> Edicts & Statutes, “Understanding Community Land Trusts.”

<sup>13</sup> MCLT, *Florence Street Micro-Community Initiative*.

<sup>14</sup> Land Trust Alliance, “Community Engagement.”

However, this approach requires significant capacity as it demands time, commitment, and emotional labour – resources that are often undervalued in traditional funding models or handed to external public relations firms. Moreover, community engagement practices in CLTs are influenced by the broader factors in play at the time when the CLT was established, as well as by the local social, economic, and political environment in which the CLT operates.<sup>15</sup>

Finally, construction risk and financial volatility remain ongoing concerns. Rising material costs, global supply chain issues, and the fragility of predevelopment funding streams all pose existential threats. MCLT is mitigating these risks through fixed-cost prefabricated panels – which offer significant advantages over traditional onsite construction such as enhanced cost efficiency, faster project timelines, and reduced material waste – and by cultivating relationships with second- and third-tier funders to buffer against shifts in federal funding criteria.

## Lessons learned

The most important lesson MCLT offers is that doing values-based work in a system that resists transformation is slow, often uncomfortable, and deeply relational. Trust should be treated as infrastructure in community-based

<sup>15</sup> Thaden and Lowe, *Resident and Community Engagement*.

work. In rural and conservative contexts, community buy-in cannot be assumed; it must be earned through consistent, strategic engagement. MCLT's strategy of showing up at existing community spaces, rather than inviting people into formal planning processes, has proven effective in building familiarity and legitimacy.

MCLT uses clear, accessible language in all communications. Instead of relying on jargon, they ask questions like, 'what does home mean to you?' humanizing the planning process and grounding it in local experience. By embracing diversity, such inclusive tools not only build relationships but also surface real insights from diverse residents that inform design and governance.<sup>16</sup>

The tripartite board model offers a replicable governance framework that balances power among residents, community members, and organizational partners. MCLT adapted it to Muskoka's context, selecting proxies for future residents and working with local non-profit branches to ensure organizational representation.

## **Impact and scalability**

The immediate impact of MCLT's work will be the construction of phase one with an 80-unit affordable and climate resilient building in Huntsville. This is a significant

achievement, particularly in a region where affordable housing is limited. However, the deeper impact lies in proving that a rural CLT, with limited capital, no prior operational housing experience, and strong partnerships, can build both physical infrastructure and a democratic, value-aligned governance system.

In the long run, MCLT plans to scale this model across Muskoka. They are already supporting new CLT conversations in Bracebridge, Baysville, and Gravenhurst, and are receiving inquiries from other municipalities across Ontario. As part of the CNCLT, MCLT contributes to a growing body of knowledge on replicable land trust governance, partnership-building, and sustainable design.

MCLT demonstrates that community-led solutions are not only viable but essential. What makes this model scalable isn't just the buildings that will be built, but the process. Transparent governance, trust-based partnerships, and community-rooted engagement can be adapted across the country. However, sustained success will require policy reforms that recognize the unique needs of rural non-profits, including stable predevelopment funding, technical assistance, and regulatory flexibility. With the right support, the MCLT model can be scaled to other regions, offering a path forward that is equitable, sustainable, and rooted in the lived realities of the communities it serves.

<sup>16</sup> Holley, *Principles for Equitable and Inclusive Civic Engagement*.

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