

From Housing Assets to Housing People

Master Plan (2019 - 2041)



May 28, 2019

City of Kawartha Lakes (Service Manager)

Prepared by: Housing Services Corporation

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Acknowledgements

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Executive Summary

From Housing Assets to Housing People (hereafter the “Plan”) is a long-term master plan from 2019 to 2041 that continues and expands the work of CKL-H (Service Manager) with respect to affordable rental housing in the City of Kawartha Lakes (City) and County of Haliburton (County)¹. It has been developed by CKL-H to support the City and County to address its housing goals; specifically, to create and maintain safe, suitable and affordable rental housing. Implementation of this plan will require working in-step with partners and stakeholders in the City and County. This Plan is the first for CKL-H and is intended to be an evolving document that will reflect any updates or changes in policy and regulation at the local planning and provincial level.

For the purposes of this Plan, “Affordable Rental Housing” includes the community housing stock comprising of the transferred housing assets administered by CKL-H, and newly developed units that are below the average market rent in the regional market area. The Plan also addresses the needs of financially assisted housing in the service area, in particular households on the wait list.

In early 2019, CKL-H completed an Asset Management Plan (AMP) for the transferred housing assets. This Plan builds on the AMP with the goal to guide the future development and preservation of affordable rental housing in the City and County. In addition, this Master Plan is intended to complement and inform the planning efforts that are proceeding concurrently in the City and County; in particular, the update to the 10 Year Housing and Homelessness Plan, the 2019 Housing and Homelessness Assessment Report, Development Charges Background Study; and the Growth Management Plans.

The key objectives of this Plan are to:

- support servicing future growth to 2041;
- preserve and sustain the transferred housing assets to provide affordable rental housing to low-and moderate-income households;
- address the current and future housing needs of the individuals on the financially assisted housing wait list;
- leverage opportunities for regeneration of the transferred housing assets; and
- increase the supply of affordable rental housing.

CKL-H has a long history of pursuing housing solutions for the City and County, and firmly believes that “affordable rental housing” is about creating a range of housing choices. With our guiding principles, CKL-H is committed to providing leadership and building on partnerships to

¹ In this document where reference is made to both the City of Kawartha Lakes (City) and the County of Haliburton (County) it is cited as service area.

generate and invest in inclusive affordable housing solutions that work for residents in our communities.

CKL-H vision is to provide adequate, stable, affordable, well maintained and diverse housing choices with access to a variety of flexible supports, enabling people to meet their housing needs throughout their lifetime. This Plan provides a roadmap for CKL-H to enable the existing stock to be sustainable and provide more housing choices that are affordable over the long-term. To achieve our objectives, we have established goals and strategies structured in four themes:

Theme: 1 Housing Affordability	Theme: 2 Leverage Existing Stock to Regenerate	Theme: 3 Housing Mix and Availability	Theme: 4 Accommodating Growth
Goals			
Preserve and adequately maintain existing housing	Provide long-term affordable rental housing through strategic redevelopment	Provide a diverse range of rental housing types	Increase the supply of new affordable housing
Focus on the long-term viability of housing assets	Ensure people have housing choice and opportunities for homeownership	Create mixed income inclusive communities	Address the growing needs of households on the wait list for housing
Strategies			
Develop a plan to preserve and sustain transferred housing assets	Develop a Regeneration Plan that replaces units and increases supply	Increase affordable housing supply	Establish Affordable Housing Rental Targets
Strive for Continued Improvement of the Assets	Assist households in overcoming barriers to homeownership	Develop rental housing units with focus on affordability, energy efficiency, accessibility and affordability	Ensure new supply addresses the needs from the wait list
Assess project viability of CKL-H transferred housing stock		Create new developments with a mixed income approach	

Embedded within each goal and strategy are actions that will guide CKL-H activities over the short, medium, and long term. This will enable and support the City and County to meet its affordable housing needs and affordable rental housing targets over the next 20 years.

CKL-H is proud of the accomplishments achieved to date. However, CKL-H recognizes that more needs to be done to ensure the housing needs of residents continue to be met as the service area grows. This Plan provides a strategic opportunity to reflect on CKL-H's achievements and to set out long-term direction and actions. CKL-H will continue in its leadership role to execute and leverage the opportunities that become available in the City and County. More recently, Provincial legislation has solidified CKL-H roles as a local system steward of the housing system for the service area.

Several of the strategies outlined in this Plan are already in the implementation stage, signifying the ongoing progress being made to advance the affordable housing needs in the City and County. However, CKL-H cannot do this alone. The Plan makes several recommendations that require collaboration and partnerships with stakeholders in the City, County, and with non-profit providers and the private sector to support the achievement of the established goals. CKL-H has a set of implementation tools, listed in this document, that are currently available to support to execute a number of strategies outlined in this Plan. However, additional tools will be developed along the way.

Implementation of this Plan also assumes that Federal and Provincial government funding will be forthcoming for the CKL-H Service Manager to enable achieving a target of 5,500 additional affordable rental housing by 2041 for the service area. During the time of developing this Plan, several Provincial announcements and priorities were released, in particular Ontario's Community Housing Renewal Strategy (CHRS) and the Housing Supply Action Plan which are focused on enhancing housing affordability. In addition, the CHRS includes information about three new programs to improve housing affordability and access to affordable housing that CKL-H will leverage to support the repair and renewal of existing community housing, and to increase supply. These programs come with funding, as a result of the bi-lateral agreement signed with Ontario and Canada Mortgage and Housing Corporation as it relates to Federal, National Housing Strategy.

Part 1: Introduction

Housing is a human right. All people need and deserve a home in which they can afford to live, and CKL-H², as Service Manager, works to ensure such housing opportunities exist. CKL-H is the local system steward as designated by the Province of Ontario to address the affordable housing continuum in the City of Kawartha Lakes (City) and the County of Haliburton (County).

The availability of suitable and affordable housing is vital to the economic stability, livability and social wellbeing of communities. With increases in homeownership and rental prices in the City and County; CKL-H has identified affordable rental housing as one of its priorities in its 10-year Housing and Homelessness Strategy. In response the Plan, **From Housing Assets to Housing People** has been prepared to address affordable rental housing needs and to support the City and County to achieve its affordable housing targets.

The Plan provides a framework for the City and County to work with other levels of government, the private sector, and non-profit organizations to facilitate the preservation of existing affordable housing, and the development of new affordable housing in anticipation of population growth. It also includes strategies to address households on the wait list for financially assisted housing.

The magnitude of growth that is expected over the coming decades for the Greater Golden Horseshoe presents several issues. The following will impact housing in the City and County:

- Increased demand for major infrastructure investments driven by population growth, the need to renew aging infrastructure and continuing infrastructure deficits associated with low-density urban sprawl, combined with relatively scarce financial resources, means an ever greater imperative to plan to optimize existing assets and make the best use of limited resources by considering full life cycle costs.
- People over the age of 60 are expected to comprise over 25% of the population by 2041, which will result in the need for more age-friendly development that can address their unique needs and circumstances. This will include a more appropriate range and mix of housing options, easier access to health care and other amenities, walkable built environments, and an age-friendly approach to community design that will meet the needs of people of all ages.

² This Plan makes reference to CKL-H as it relates to the Service Manager (SM) function for the City of Kawartha Lakes and County of Haliburton.

- The impacts of climate change are already being felt. Communities and infrastructure must be adapted to be more resilient, greenhouse gas emissions across all sectors of the economy need to be reduced, and valuable water resources and natural areas need to be protected.

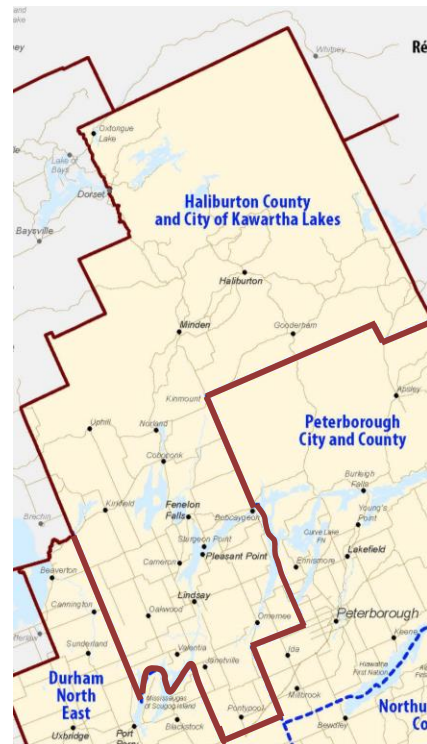
The Provincial Policy Statement³ (PPS) and the **A Place to Grow: Growth Plan for the Greater Golden Horseshoe** (GGH) have significant implications on growth management planning for the City and the County. Provincial Policy directs the implementation of policies related to intensification, density targets, redevelopment, and opportunities for growth within existing built-up areas. As Official Plan's must conform to the policies of the GGH; CKL-H's Master Plan incorporates "accommodating growth" as a strategic theme and includes housing initiatives that integrate with the City and County's Official Plan, and other strategies to ensure the needs to service growth can be achieved.

Area Context

The **City of Kawartha Lakes** (City) covers a land area of 3,067 square kilometres, a population of approximately 75,425 residents and has over 250 lakes. The economic base of Kawartha Lakes reflects a diversified economy which includes: agriculture, manufacturing, construction, retail trade, finance and real estate, tourism, educational services and other public sector jobs.

The **County of Haliburton**, also known as the Haliburton Highlands, is comprised of four separate municipalities covering over 4,000 square kilometres of natural landscapes and over 600 lakes. The permanent population is over 18,045 residents. The economy is in large part comprised of retail, trade and construction jobs; however, the arts, entertainment and recreation sectors also employ a large proportion of the labour force.

In this Plan, reference is made to the City and County as the service area.



³The Provincial Policy Statement (PPS) is the statement of the government's policies on land use planning. It applies province wide and provides provincial policy direction on land use planning. Municipalities use the PPS to develop their official Plans and to guide and inform decision on other planning matters.

Service Manager: City of Kawartha Lakes- Haliburton

The City of Kawartha Lakes (CKL-H)⁴ as the municipal corporation has administrative responsibility for housing and homelessness in the City and County. CKL-H is the designated Service Manager (SM)⁵ for both the City and County. This entails the administration and funding of financially assisted housing programs, transferred housing units, non-profit housing providers, and rent supplement programs within the communities of Lindsay, Bobcaygeon, Fenelon Falls, Omemee, Haliburton, Wilberforce and Minden. CKL-H Housing Help Division administers the Centralized Wait List (CWL) for financially assisted housing where households apply for housing and are offered RGI housing or housing allowance units as they become available.

CKL-H serves a key role in the delivery of:

- New affordable housing programs,
- Homelessness prevention and support programs, and
- Financial support and regulation of existing financially assisted housing.

The County and City actively collaborate to ensure that housing and homelessness is addressed throughout the service area⁶. An agreement between the City of Kawartha Lakes and the County of Haliburton outlines how the cost of the ongoing financial support for transferred housing is shared. The operating support is cost shared based on a percentage basis overall, and the capital support is provided through the City or the County based on where the units reside geographically.

The CKL-H's portfolio of financially assisted housing located in the City and County makes a significant contribution to the supply of rental housing. CKL-H works in collaboration with the local housing corporation and the non-profit housing corporations to manage and maintain these housing units. CKL-H oversees six housing corporations under the **Housing Services Act**⁷ (HSA) and three under Municipal Housing Facility Agreements. The Kawartha Lakes-Haliburton Corporation (KLH Housing Corp) is the largest of the nine housing corporations with CKL-H being its sole shareholder. However, KLH Housing Corp operates as a separate corporation from CKL-H under the Business Corporation Act. KLH Housing Corp also acts as the vehicle to enable new

⁴ CKL-H is referred to in this document as it relates to the Service Manager (SM) function for the City of Kawartha Lakes and County of Haliburton.

⁵ The City of Kawartha Lakes as Service Manager (SM) is mandated by the Province of Ontario through the Housing Services Act.

⁶ In this Plan, service provision by CKL-H to the City and County is referred to as the "service area".

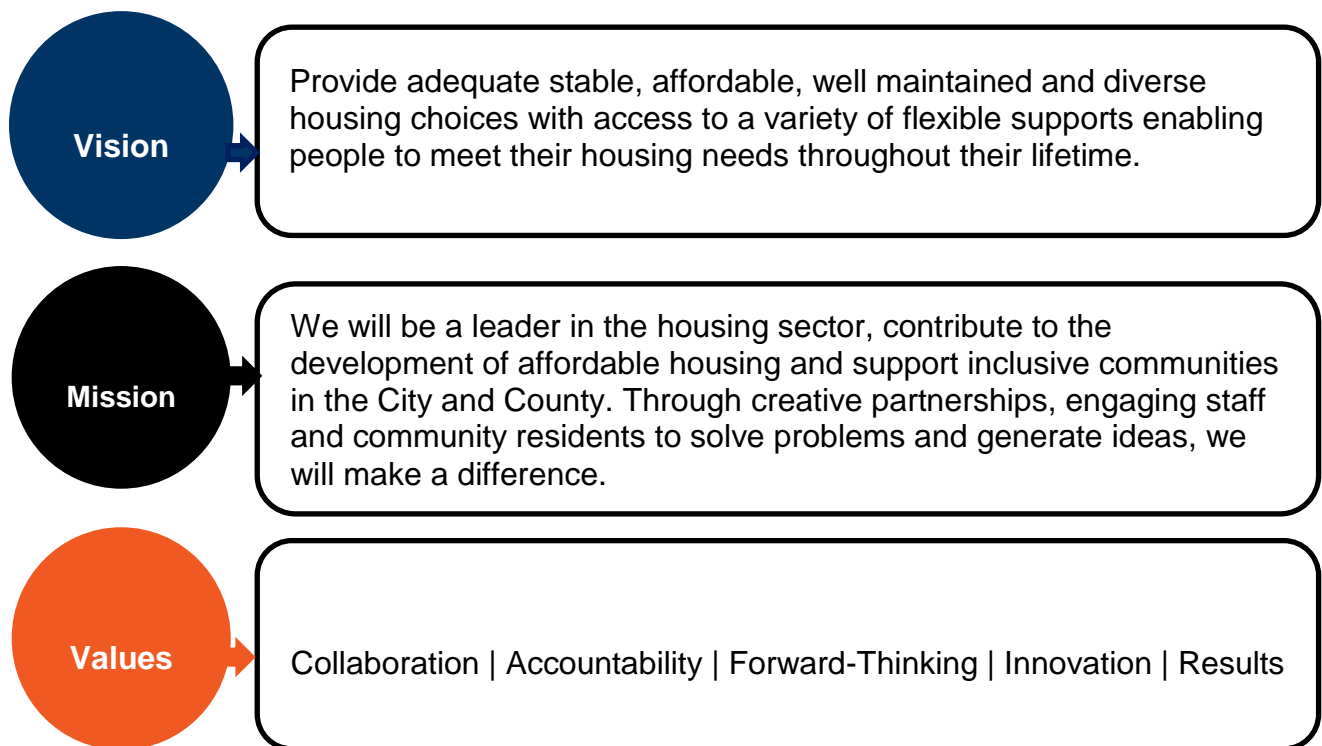
⁷ The Housing Services Act (HSA) 2011, came into effect to replace the Social Housing Reform Act, 2000 (SHRA). The HSA is the Province of Ontario's legislation that preserves the administrative and funding responsibility for housing with Service Managers within a more flexible framework. The purpose of the Act is to provide for community-based planning and delivery of housing and homelessness services- subject to provincial oversight and direction. It also provides flexibility for service managers and housing providers while retaining requirements with respect to housing programs that predate this Act.

housing development to occur for the service area. KLH Housing Corp and the other non-profit housing corporations, are each governed by its own Board of Directors.

CKL-H has taken a leadership role in setting a local housing vision for its financially assisted housing portfolio including leveraging and enhancing opportunities to sustain and increase the growth of its transferred housing assets.

Vision, Mission and Values

The vision, mission, and values that guide CKL-H's work, decisions, interaction and partnerships are also embedded in this Plan.



Purpose for Plan

The Plan, **From Housing Assets to Housing People** provides an overarching framework to embed and guide CKL-H Housing Division priorities and planning as it pertains to the community housing stock. The Plan focuses on:

- the future preservation and renewal of the transferred housing assets
- addressing the financially assisted housing wait list, and
- the development of new affordable housing for the City and County.

The Plan has also been prepared to support growth management in the service area. Informed by the socio-demographic trends and population forecasts for the City and County; CKL-H has established goals and strategies to address growth; including setting affordable housing targets.

CKL-H will use the Plan to guide decision-making of Council and staff in the City and County to advance affordable rental housing. CKL-H's capacity to undertake specific strategies articulated in this plan, will be at least in part be dependent upon the level of financial support available from senior level of government, and co-operation from municipality partners.

The Plan enables the CKL-H to:

- Create a long-term community vision of shared goals, agreed upon priorities and strategies for financially assisted and affordable rental housing.
- Determine the need for financially assisted housing and the types and forms of new supply required.
- Improve access to adequate, suitable and affordable housing.
- Coordinate and integrate the strategies in this plan with Local Municipal Policies and Plans.
- Assist in identifying future opportunities to leverage transferred housing assets.
- Integrate the CKL-H transferred housing asset with the City and County's Asset Management Plan for municipal infrastructure.
- Prepare for future senior government funding and partnership opportunities.

The Plan will be reviewed and revised as necessary at least once every five years to account for external and internal factors and changing conditions within and beyond the City and County, including changes in Provincial regulations.

The approach used to prepare this Plan involved a review of documents, council reports, business plans, and Council approved plans and publications. The goals, strategies and actions included in this Plan were generated and informed by CKL-H staff input.

Objectives of Plan

The main objectives of the Plan include:

- Develop a cost effective plan to service future growth to 2041
- Develop a strategic plan to preserve and sustain the transferred housing assets
- Address the current and future housing needs of individuals on the financially assisted housing wait list
- Develop a strategy that leverages opportunities for regeneration of the transferred housing assets.
- Increase supply of affordable rental housing by seeking innovative models focused on creating mixed income communities.

Guiding Principles

To provide direction and support Plan implementation, the following guiding principles were established.

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Our guiding Principles

We will take a leadership role in addressing the City and County's housing needs by ensuring a provision of a variety of affordable rental housing options for households.

We will invest in affordable rental housing development that offers greater choice to people of all ages and abilities and for households with limited incomes.

We will ensure that residents have access to affordable housing in good repair through the strategic preservation of the physical assets and production of new affordable housing through regeneration.

We will work to promote the integration of new affordable rental housing as essential to the creation of successful, inclusive and vibrant mixed income communities.

We will be an active partner with the City and County, non-profit providers, developers and community agencies to enable successful housing outcomes.

Structure of Plan

The Master Plan is structured in six parts:

Part 1- Introduction explains the purpose and objectives; and states the guiding principles that define the aspirations of CKL-H.

Part 2- Demographic and Housing Assessment addresses key highlights from the updated 2019 Housing and Homelessness Assessment Report. The strategies stated in this Plan are informed by the City and County's demographic and housing trends.

Part 3- Provincial Direction and Local Plans summarizes the key provincial requirements and local planning context that the Plan supports; and identifies elements to be integrated with local plans.

Part 4- Implementation Plan articulates the strategic themes and goals with respect to affordability, sustainability and increase of affordable rental housing supply. Each goal is supported by strategies and actions. An implementation schedule identifies the timeframes for the actions stated in the Plan.

Part 5- Plan Recommendations include specific considerations to further facilitate CKL-H to achieve the goals and implement the goals in this Plan. Several recommendations require CKL-H to work with stakeholders from the City and County to address corporate goals and policies.

Part 6- Conclusions provide final remarks.

Part 2: Demographic and Housing Assessment

Parallel to developing this plan, CKL-H prepared a comprehensive **2019 Housing and Homelessness Assessment Report**⁸ (Assessment Report) for the service area. This section draws from the Assessment Report to outline key socio-demographic and housing trends of the City and County. It also provides an overview of CKL-H's housing portfolio, including highlighting the financially assisted housing wait list trends.

The data from the Assessment Report is key to informing CKL-H in its planning for addressing affordable rental housing demand, and influences decisions to be made around new financially assisted housing in the coming years. The demographic and housing trends also served as the base for setting the goals and strategies identified in this Plan.

Demographic Trends

Slow population growth trend

The service area has been experiencing a slow population growth trend in more recent years. The City and County's total permanent population was approximately 93,470 according to the 2016 Census, compared to 84,240 in 2001. This is a 10.9% change in population growth over fifteen years. In 2016, the Census accounted for a total population of 75,425 for the City and 18,045 for the County.

The growth which is occurring is not experienced evenly for the two service areas. The County's population growth increased by 6% between the 2011 and 2016 Census period. The City, however experienced a small population decline between the 2006 and 2011 Census period with an increase by 3% (3,230 residents) from 2011 to 2016.

Population growth projected for 2041 is indicative of relatively modest change

The City and the County are projected to grow in very similar manners over the coming decades as forecasted⁹ by the Ontario Ministry of Finance. In 2017, the population projection for the service area was approximately 95,352 and is forecasted to increase to 110,432 by 2041. The rate of population growth for the service area is relatively modest from 2017 to 2041 (approximately 0.6% average annual growth). Sharp increases or decreases in the population growth are not expected.

⁸ The 2019 Housing and Homelessness Assessment Report has been prepared by CKL-H to provide the City of Kawartha Lakes and County of Haliburton with housing need and demand information from a variety of different sources in order to inform various plans related to housing and homelessness being developed.

⁹ The population projections from the Ontario Ministry of Finance are only predictions. Strategies being developed at the local level to improve economic opportunities for young people to remain and return, as well as the wider impacts of economic change in the coming years and decades may influence how the population in the service area changes.

The City's population is forecasted to increase by 14.3% over the 2017 to 2041 time period (approximately 0.5% average annual growth). From these estimates, by 2041 there will be 88,189 people living permanently in the City, an increase of 11,084 people. Similarly, for the same time span, the population for the County is projected to increase by 21.8% (about 0.8% average annual growth). By 2041, it is estimated that the permanent population for the County will be 22,243, an increase of 3,996 persons.

Current and future housing needs of residents in the City and County require a range of housing choices.

City and County's population is aging

Seniors (65+ years of age) make up 26.8% of the combined permanent population of the City and County, higher than the senior's population of Ontario (16.7%). The proportion of persons 0- 9 years of age in the service area is 17.4% and 55.9% make up individuals in the 20-64 age groups.

In 2016, seniors aged 65 years and older made up 25.3% (n= 19,060) of the total population of the City. The County is experiencing the same demographic shift with 32.9% (5,940) of its residents 65 years and older, an increase of 24% from the 2011 Census.

A continuum of housing options is needed for a growing senior's population.

The population of the City and County as a whole is aging, a characteristic that will have important implications on planning for growth and development of affordable rental housing. This trend is anticipated to continue, an outcome of both the aging of the baby boom generation as well as the out-migration of younger adults.

Population 60 years of age and older is predicted to grow rapidly

Population projections from 2015 to 2041 by the Ontario Ministry of Finance denote that the service area is aging and will continue to age for the next 25 years. For the projected population profile by age cohort for the City and County, it is estimated that 45.8% of the City and 52.7% of the County's 2040 population will be made up of individuals 60 years and older compared to the projected population estimates in 2020 for City (37.5%) and County (45.5%). Children and youth (aged 0-19 years) will make up 16.3% of the City and 12.8% of the County's total population, decreasing from 17.5% and 13.5% respectively in 2020. The share of adults aged 20 to 59 will also decrease as

per the population estimates. For the City, this age cohort decreases from 45% in 2020 to 37.8% in 2040. The County will also experience a decrease in the same age group, from an estimated 40.9% in 2020 to 34.5% in 2040.

The forecasted population trends indicate a need to plan for age-friendly communities, which includes a range of housing and support service options, specifically affordable rental, to meet the needs of the aging population. At the same time, it will be important to ensure that there continues to be a diversity of rental housing options that can serve a range of age groups, particularly those aged 20-59 whose presence will be important for providing the services and amenities required by the aging population.

Planning for an aging population will be a priority consideration for CKL-H when exploring opportunities and developing affordable housing rental housing options for residents 60+ years of age in the City and County

Smaller households are the predominant household type

Household size provides a good indication of the type and size of unit needed in the future. According to the 2016 Census, one-person and two-person households combined are the largest proportion of households in the City (67.6%) and the County (77.2%). The average household size is 2.4 for the City and 2.1 for the County.

Household type is also a key indicator when planning for housing suited for household size. Couples without children and one-person households combined are the largest proportion of household types in the City (62.5%) and County (72.5%) followed by couples with children. Planning for housing suited to smaller households is a key consideration for CKL-H in its planning for the service area.

Housing Trends

Smaller households and an aging population drive the need to diversify the housing stock to offer a range of housing choices for residents

Most households in the service area are homeowners. In the City, 82.8% of all households are homeowners and 17.2% of households rent. Homeownership rates are also high in the County with 87.3% of households owning their home and 12.7% of households renting. Over the 2001 to 2016 Census period, noticeable is a decrease in the number of household renters in the County, while the percentage of households renting in the City has remained relatively the same at about 17%.

Given the population age structure of the service area, typically a greater proportion of younger adults and seniors are likely to be renters. This is partly due to the lifestyle of these population groups but it is also influenced by incomes, as younger adults generally have lower incomes and seniors typically have fixed lower incomes when they are no longer working. Noteworthy, as the senior population continues to increase, the demand for rental housing options will also increase. Further, seniors may choose to sell their homes and rent when the day-to-day maintenance of their homes becomes challenging.

These trends indicate that diversifying the housing stock is critical to meet the demand for housing that meets the specific needs of certain household types. For example, couples without children and one-person households may, in fact, find smaller dwellings affordable and adequate. Given the diversity of household types in the service area, as well as current trends and future demographic changes; the current predominance of ownership tenure stock is not sufficient to meet the City and County's housing needs. A more diverse housing stock which includes more rental units, a greater mix of housing types, and more affordable housing is needed.

Access to rental housing is extremely limited where the rental market is characterized by high rents and low vacancy rates

One of factors contributing to renters spending more of their income on shelter is due to very low vacancy rates. According to the CMHC Rental Market Survey, vacancy rates have been below 1% for the past two years. This is considered to be an unacceptable balance between supply and demand. This low vacancy rate and overall lack of rental supply is experienced daily as both low and moderate income households look for rental housing particular in the affordable range. Vacancy rates are also indicative of rental demand. For the City, in 2018 the rental vacancy rate for a one-bedroom unit was 1.4, and 1.9 for a two-bedroom unit.

Unfortunately, vacancy and rental costs data from CMHC is not available for the County; however, CMHC has confirmed that rental costs have increased. In addition, the number of households on the financially assisted housing wait list in the County has increased by 391 households in the last five years, highlighting the affordable rental supply shortfall in the County.

A combined limited supply and low vacancy rate contributes to the high rents relative to incomes which can place financial pressures on households. The average rents for purpose-built rental units in Kawartha Lakes have decreased slightly over the last year. However, they are not yet at an affordable level for many households; and are out of reach for moderate to low income households including seniors receiving a basic pension. The average one-bedroom rent is 6.0% higher than three years ago (i.e., \$816 in 2015 and \$865 in 2018). In 2016, 51.6% of all renters in Kawartha Lakes were facing

housing affordability challenges (spending 30% or more on housing costs).

With the limited rental housing options available, CKL-H will pursue opportunities to increase the stock of rental housing in order to meet both housing needs and increase the local rental housing supply.

Increasing need for affordable rental housing options in the City and County

Availability of safe, affordable housing is key for achieving housing stability and addressing homelessness in the City and County. The proportion of households spending 30% and more of their income on shelter costs and the incidence of low income (LICO) are two significant indicators and measures of housing affordability.

Renter households are spending a greater portion of their income on shelter costs in both the City and County. In the City, over 50% of all renters were spending 30% or more of their income on shelter in 2016, compared to 46% in 2011. For the County, 49.5% of all renter households reported spending 30% or more of their income on shelter expenses in 2016, up by 10% from 2011.

In spite of the large proportion of homeowners in the City and County, there are a number of households that do not have the financial capacity to afford their homes, and some households find themselves unable to afford adequate and suitable housing. Close to 18% of owner households in the City and over 20% in the County were spending 30% or more of their income on shelter costs in 2016. The County experienced a slight increase in ownership households that reported spending 30% or more of income on shelter costs between the 2011 and 2016 Census, from 18.9% to 20.8% respectively. This increase over five years indicates that an increasing number of households find their financial capacity does not match the demands of home ownership.

Prevalence of low income households is a key driver of homelessness but underscores the already severely burdened households, the majority who are likely facing a grim housing situation or in core housing need. Statistics Canada uses 'low income cut-offs' or LICO¹⁰ to identify the incidence of low income families and singles within a community. Despite the trend showing a decline in LICO over the 2011 and 2016 Census for the service area, there is a growing divide between households with high

¹⁰ LICO is defined as "Income levels at which families or persons not in economic families spend 20% more than the average of their before tax income on food, shelter and clothing". Low income cut-off points are set for different sizes of families.

and low incomes. Incomes are not increasing at the same rate as the costs of living including shelter costs, utilities and other goods and services.

Transferred Housing Portfolio

A critical component to building strong communities is the affordable rental housing stock available in the service area. One form this stock is the transferred housing portfolio administered and funded by CKL-H. This portfolio is also referred to as a type of financially assisted housing¹¹ and is commonly associated with the provision of rental housing through government subsidies (rent geared to income - RGI) for households with low income who would otherwise not be able to afford housing in the private rental market.

This stock is currently the primary form of affordable rental housing in the City and County. It's presence in an adequate amount in a community ensures that all households, including those with lower incomes, have access to affordable, appropriate, stable and secure housing.

CKL-H portfolio of transferred and affordable housing makes a significant contribution to the supply for rental housing in the City and County

CKL-H is responsible for the administration of approximately 1,142 subsidized units of financially assisted housing. Of these units, the majority are in the City with approximately 700 units located within Lindsay, and 181 units in the communities of Bobcaygeon, Fenelon Falls and Omemee. The other 235 subsidized units are in the County of Haliburton in the communities of Wilberforce, the Village of Haliburton and Minden.

There are a number of non-profit housing providers who have different operating agreements with CKL-H to provide affordable housing. The Housing Services Act (HSA) requires that CKL-H maintain 871 housing units to provide RGI housing for low-income households. RGI comprises the majority of the transferred housing supply and units of financially assisted housing, with the majority of the distribution of this stock owned by KLH Housing Corp and non-profit housing providers.

Kawartha Lakes-Haliburton Housing Corporation (KLH Housing Corp) portfolio is comprised of approximately 700¹² units (64%), and another 237 units (25%) distributed among five non-profit housing providers. The distribution of this transferred housing stock in the City and County is noted below.

¹¹ Financially assisted housing includes rent-geared-to-income (RGI), rent supplement, and housing allowance program.

¹² Of the Kawartha Lakes-Haliburton Housing Corporation housing stock, 26 units have been slated for sale as part of the corporation's larger strategic plan with respect to regeneration opportunities.

- KLH Housing Corp housing units/assets within City of Kawartha Lakes- 587 units (64%)
- KLH Housing Corp housing units/assets within the County of Haliburton- 88 units (10%)
- Non-profit housing providers- housing units/assets within City of Kawartha Lakes- 34 units (4%)
- Non-profit housing providers- housing units/ assets within the County of Haliburton- 203 units (22%)

Appendix A provides a map of the affordable and social housing locations in the City and County.

Aging of the stock will require CKL-H to develop strategies to renew and rehabilitate the asset, and explore opportunities to leverage its portfolio

Age of the transferred housing stock dictates the physical condition and the ability of this supply to be adequate for continued service provision in the service area. CKL-H is taking steps to ensure that the supply can continue to meet the demand and the predicted increase in the need for financially assisted housing in the City and County.

Kawartha Lakes-Haliburton Housing Corporation

The average asset age of the KLH Housing Corp housing stock located within the City is 37.35 years and is comprised of varying structures from high-rise to single detached as noted in Table 2.1. The stock in the County is slightly younger with an average asset age of 21.25 years and consists of low-rise apartments.

Non-Profit Housing Providers

The stock operated by non-profit housing providers within the City is comprised of two types of buildings - low rise apartments and townhouses with an the average age¹³ of 31 years. Stock located in the County, in on 27.13 years.

¹³ In the City of Kawartha Lakes there is 1 project comprised of an 8-unit townhome which is 118 years old. Including this project in the age of the housing assessment skews the actual age asset reflection.

Table 2.1: Average Asset Age by Structure (Transferred Housing Stock)

Average Asset Age by Structure		
KLH Housing Corp		
Structure	City	County
High-rise apartments	43 years	
Low-rise apartments	35 years	21 years
Townhouses	32 years	
Single detached	39 years	
Non-Profit Housing Providers		
Structure	City	County
Low-rise apartments	31 years	29 years
Townhouses	18 years	24 years

Source: CKL-H Asset Management Plan, 2019

Financially Assisted Housing Wait List

Wait list trends for financially assisted housing is an important indicator of the local need for affordable rental housing. CKL-H uses the wait list¹⁴ information to inform the approach and direction of additional affordable rental housing to address demonstrable demand.

CKL-H continues to increase the supply of affordable housing units; however, the number of applicants on the wait list continues to grow

CKL-H is experiencing a growing wait list for financially assisted housing. The wait list has more than doubled since 2014 (n = 761). As of December 2018, there were almost 1,700¹⁵ unique households waiting to access one of the 1,142 subsidized units. There were 601 senior households, 373 families - households with dependants and 698 single/couples - households without dependents on the wait list.

The wait list is servicing individuals and households that are residents from the City and County. Approximately 80% of wait list applicants are local to City or County. According to the distribution of households on the wait list by location, the highest need for financially assisted housing is in Lindsay, Fenelon Falls (City); and Minden and Village of Haliburton (County).

In more recent years, a smaller proportion of households from the wait list are being housed in a given year. The average annual percentage growth of the wait list is 25%. The growth appears to have peaked in 2014 and 2015 and stabilized around 12-13% in 2017 and 2018. The wait list data indicates that, even though CKL-H continues to

¹⁴ The wait list for financially assisted housing is also referred to as the Centralized Waiting List (CWL). CKL-H Housing Help Division administers the wait lists.

¹⁵ In 2014, CKL-H Housing Help Division streamlined the application process and introduced an online application system. This has likely contributed to some growth.

increase the supply of affordable housing units, the number of applicants on the waitlist for financially assisted housing will also increase.

One-bedroom units are in the highest demand by wait list applicants, and are in short supply in the City and County, underscoring the lack of housing options for smaller households. The exception is Lindsay where the demand for all bedroom types is significantly greater than in other parts of the service area.

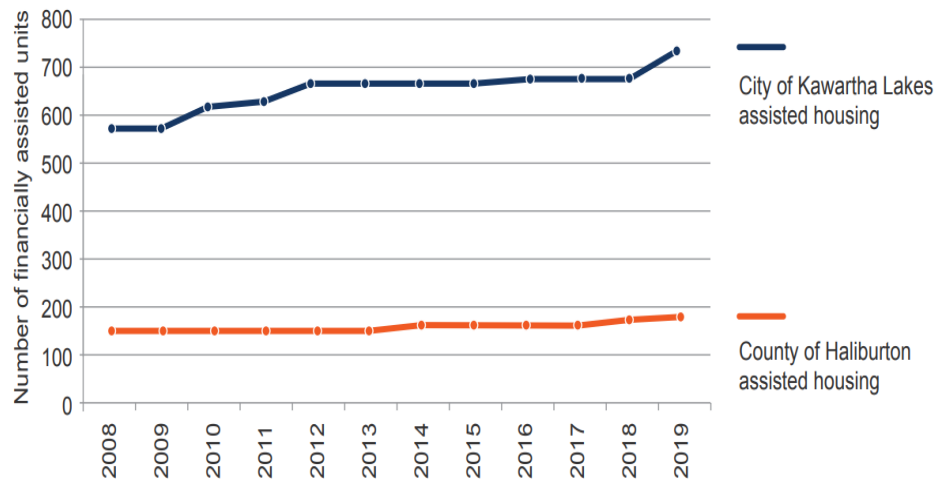
With the shortage of available units, applicants may wait as long as seven years for an affordable rental housing unit

Average wait times range from 3-5 years. Households who apply for housing today may wait as long as seven years. This is a significant wait time for affordable housing and there is currently a shortage of available units. In 2018, only 98 of the 1,142 units vacated.

CKL-H has been working to provide a range of financially assisted housing options for its residents to address the wait list demand

CKL-H has undertaken a number of initiatives to increase the availability of financially assisted housing. Figure 2.1 shows the number of financially assisted housing in the City and County from 2008-2019. In more recent years, development of new models of affordable rental housing directed primarily by KLH Housing Corp's regeneration plan has triggered the growth of financially assisted housing units for the service area.

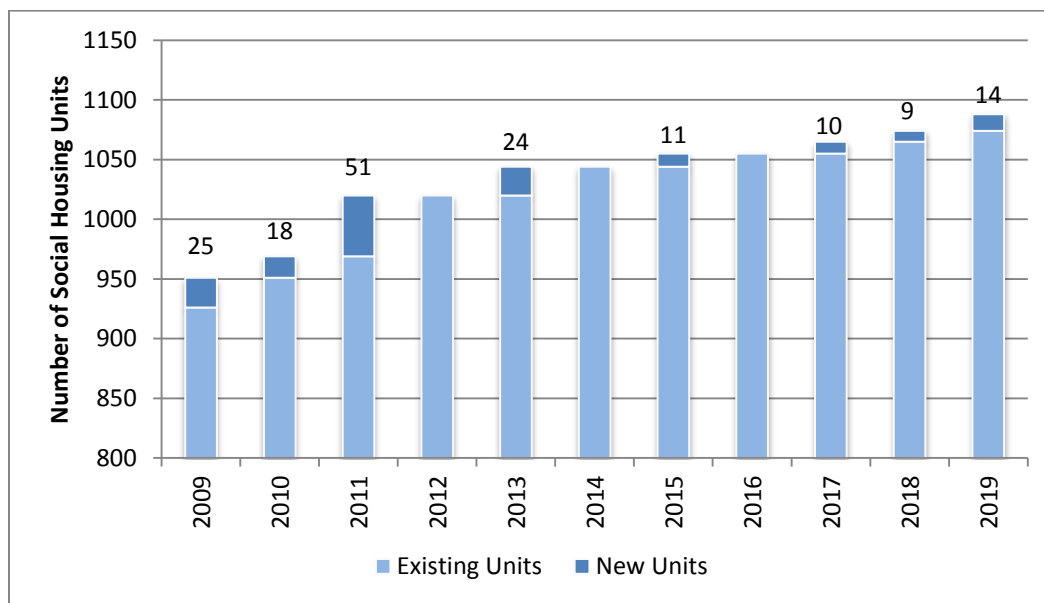
Figure 2.1: Number of Financially Assisted Units, 2008 to 2019



Source: Building Strong Communities, 10 Year Housing and Homelessness Plan, 2017 Annual Report

Figure 2.2 shows the supply side of the existing financially assisted housing units and the new units added to the housing portfolio from 2009 to 2019

Figure 2.2: Financially Assisted Housing Portfolio, Number of Existing Units and New Units, 2009-2019



Source: City of Kawartha Lakes, Housing Division

Part 3: Provincial Direction and Local Plans

This Plan is informed by several provincial directions and requirements, and integrates with local planning in the City and County.

Provincial Requirements

The Ontario Government recently released several new provincial priorities and directions; and with this a number of new initiatives, including proposed regulatory changes. While some details have been released, others are still forthcoming and will positively influence CKL-H goals established in this Plan. Of significance that impact housing are:

- A new strategy, [Ontario Community Housing Renewal Strategy \(CHRS\)](#)
- Action Plan to increase housing supply, [More Homes, More Choice](#) (Bill 108)
 - Amendments to the Planning Act are being proposed
 - Amendments to Development Charges Act are being proposed
- A [Place to Grow: Growth Plan for the Greater Golden Horseshoe](#) (came into effect on May 16, 2019)
- Funding streams: [Canada-Ontario Community Housing Initiative \(COHCI\)](#); [Ontario Priorities Housing Initiative \(OPHI\)](#)

The priorities set out by the Province of Ontario's Community Housing Renewal Strategy mirror CKL-H goals stated in this Plan. In particular, the Province's priorities are to increase supply, encourage more sustainable housing providers and consider mixed type of developments. This is reflected in the strategies that CKL-H has established in this Plan. Given this, it will be easy for CKL-H to align strategies to the Provincial directions, and the goals of the National Housing Strategy as more details with respect to priorities and regulatory changes are released in the near future.

This Plan integrates with a number of key provincial requirements; namely the:

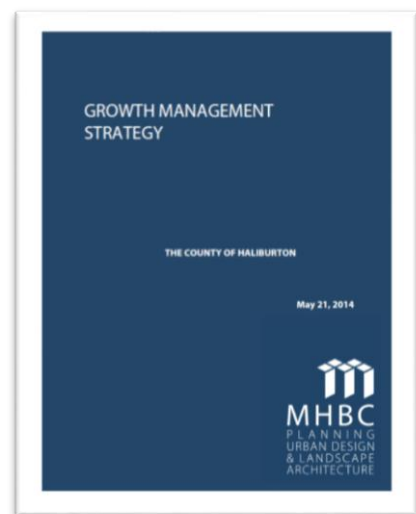
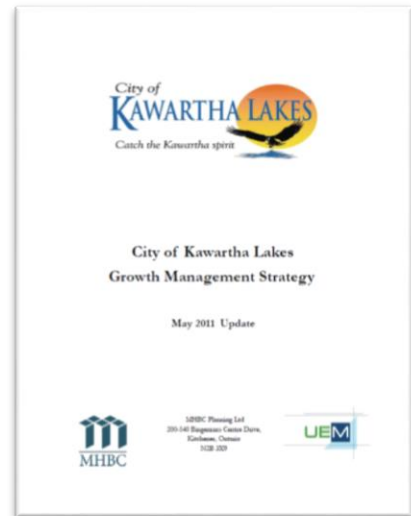
- Housing Service Act which mandates that Service Managers develop ten-year strategic housing and homelessness plans; and
- Provincial Growth Plan requirement for inclusion of a housing strategy, establishing housing targets and for the alignment between housing strategies and the 10- Year Housing and Homelessness Plan.

A Place to Grow: Growth Plan for the Greater Golden Horseshoe

This Plan places emphasis on the importance of affordable rental housing in support of growth and planning in the City and County. Thus supporting the Provincial Growth Plan requirements and the City and County's Growth Management Strategy. The Plan articulates the actions for preserving the transferred housing stock, and the creation of affordable rental housing options, which informs the housing strategy for the City and County. The information contained in this Plan can inform the City and County about how financially assisted housing and affordable rental housing can support housing unit allocations over the long-term planning horizon to 2041.

Part 4 of this Plan provides the strategies that support growth through the creation of financially assisted and affordable rental housing options, namely the new developments in Lindsay, Fenelon Fall and Minden. CKL-H has successfully created a number of different housing mix options to support the Growth Plans' outcomes. This Plan includes housing targets for affordable rental housing which should be integrated in the overall housing strategy and the Growth Management Plans of the City and County, during the renewal period.

Noteworthy in planning for affordable housing units in the areas designated as urban settlement; CKL-H cannot apply a "one size fit all approach". The City faces servicing challenges with respect to water and wastewater in Omemee. As a result, new supply of affordable rental housing will be difficult to accommodate unless the service challenges are addressed. In addition, it has been assessed that there is no additional available areas with potential for intensification or redevelopment in Omemee.



CKL has taken steps to ensure that the housing units owned by the KLHC Housing Corp in Omemee can continue to provide supply to the area. Currently, there is one project, “Cottingham Court” (8 James St) that is comprised of 28 one-bedroom RGI units. A small percentage – 6% - of the total households on the CKL-H financially assisted wait list have requested a housing unit in Omemee. To maintain this asset, in 2011 CKL-H obtained federal and provincial funding for Renovating and Retrofit of Existing Social Housing Projects to upgrade and rehabilitate this stock. The state of this infrastructure as assessed in the Social Housing Asset Management Plan provides a “Good” rating. CKL-H will continue to monitor this stock and will explore additional funding opportunities to ensure their availability.

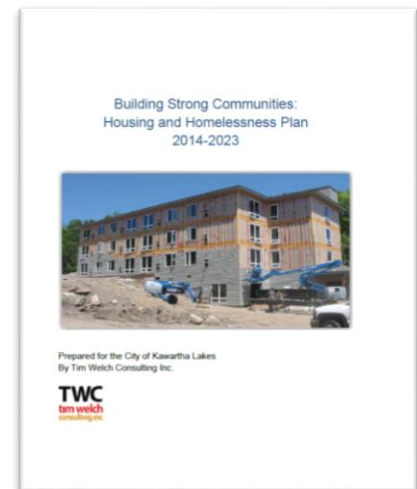
Housing Services Act (HSA)

When the Province transferred the housing stock and responsibilities to municipal government, there were a number of provincial rules regarding the administration as set out under the previous **Social Housing Reform Act** (SHRA), now the **Housing Services Act**. One such rule is Service Level Standards (SLS). The HSA is explicit that there are to be 871 households in the Service Manager administration jurisdiction of CKL-H whose income levels are not greater than the household income limits; and of those, at least 522 are to be in high need households. The rules set out by the HSA direct CKL-H to ensure an adequate local supply of financially assisted housing is provided. The Province requires that Service Managers will maintain the minimum level of RGI units as designated to its service area.

This Plan has established strategies and actions with respect to the transferred housing stock to enable CKL-H to continue to meet its SLS and to increase the supply. One of the key actions taken by CKL-H is the development of an Asset Management Plan. This will enable CKL-H to monitor the physical condition of the transferred housing stock and evaluate whether units in a project can continue to support CKL-H to meet its obligations as Service Manager mandated through the HSA. In addition, the approach used in the Regeneration Plan (outlined in Part 4), illustrates the pro-active role by CKL-H in the management of the transferred stock. This includes replacing existing mandated units to create new units. The business model also takes into account that for eligibility, household incomes are at or below the household income limit upon occupancy. By doing so, CKL-H ensures that SLS's are being met.

Ten-Year Housing and Homelessness Plan

CKL-H's 10 Year Housing and Homelessness Plan, **Building Strong Communities** was adopted by the City in February 2014 and addresses the goals and objectives for housing and homelessness throughout the service area¹⁶. Annually a progress report on the Plans is provided to keep the public informed on the progress and to adhere to Provincial accountability reporting requirements¹⁷. CKL-H's current plan is nearing the half way point. A plan review is underway which will result in a new ten-year plan (2020-2030) to support continued long- term planning. Updating the Housing and Homelessness Plan offers an opportunity for CKL-H to integrate the strategies and actions in this Master Plan as they support the long-term planning of the housing system.



Local Planning Context

Specific attention has been paid to the objectives, priorities and direction of other plans in the City and County. This Plan is one tool for the CKL-H Housing Division staff to use to work closely with stakeholders in the City and County to ensure the goals and strategies from this plan are reflected and inform local planning as it relates to housing.

The following table provides a listing of the key Council approved plans that address housing, and identifies content of this master plan that should be reflected in updates to City and County Plans. CKL-H will ensure coordination, to integrate the specific strategies and actions articulated within this Plan with other local plans as they are up for renewal or during the amendment process.

¹⁶ The County also produced a housing strategy, County of Haliburton Housing Strategy, 2013.

¹⁷ The Province of Ontario requires Service Managers to prepare Ten- Year Housing and Homelessness Plans for it respective service area. The Provincial requirement is for service managers to report annually on the progress; and at least once every five years, to review its ten-year plan and amend it as necessary.

City and County Plans	Content area of Master Plan (MP) to include in local plans
Strategic Plans	
City of Kawartha Lakes, 2016-2019 Strategic Plan	<ul style="list-style-type: none"> • Strategies to increase the number of affordable housing units and preserve existing supply • Strategies and recommendations for new development • Strategies that support efficient municipal infrastructure and asset management
Official Plans	
City of Kawartha Lakes Official Plan	<ul style="list-style-type: none"> • Strategies for ensuring a wide range of housing types achieve intensification and density targets
County of Haliburton Official Plan	<ul style="list-style-type: none"> • Actions to enable an adequate supply of affordable rental housing accommodation • Affordable housing rental targets
Growth Management Plans	
City of Kawartha Lakes Growth Management Strategy	<ul style="list-style-type: none"> • Master Plan to be referenced as a component of the housing strategy
Haliburton Growth and Development Strategy	<ul style="list-style-type: none"> • Affordable housing rental targets
Housing Plans	
CKL-H 10 Year Housing and Homelessness Plan	<ul style="list-style-type: none"> • Strategies and actions that support “community housing” • Affordable housing rental targets
County of Haliburton, Housing Strategy	
Asset Management Plans	
City of Kawartha Lakes, Asset Management Plan (AMP), 2017	<ul style="list-style-type: none"> • CKL-H Housing Asset Management Plan • Capital budget forecast of the transferred housing stock • State of the infrastructure score card
County of Haliburton, Asset Management Plan (AMP), 2014	
Development Charge Background Studies	
Development Charge Study, City of Kawartha Lakes (2015)	<ul style="list-style-type: none"> • Affordable housing rental targets • Housing asset management plan (capital needs forecast) • Treatment of affordable rental housing under the DC bylaw.

Part 4: Implementation Plan

This section presents the goals, strategies and actions to respond to:

- the need for affordable rental and financially assisted housing in the City and County;
- preserving the long-term affordability and physical condition of the existing community housing stock;
- ensuring that the transferred housing portfolio continues to be viable and remains affordable for the long-term;
- servicing future growth for the City and County; and
- increasing the supply of affordable rental housing.

This multi-year Plan will be implemented over a 20-year period, with a periodic review. A number of strategies outlined in this Plan are in the implementation phases and have received City and County Council approval and/or endorsement. These initiatives are described in more detail in this section. Other strategies and actions require further exploration and the development of detailed implementation plans, including consultation and identification of financial and other resources. These will be separately brought forward to City and County when detailed reports are available for consideration.

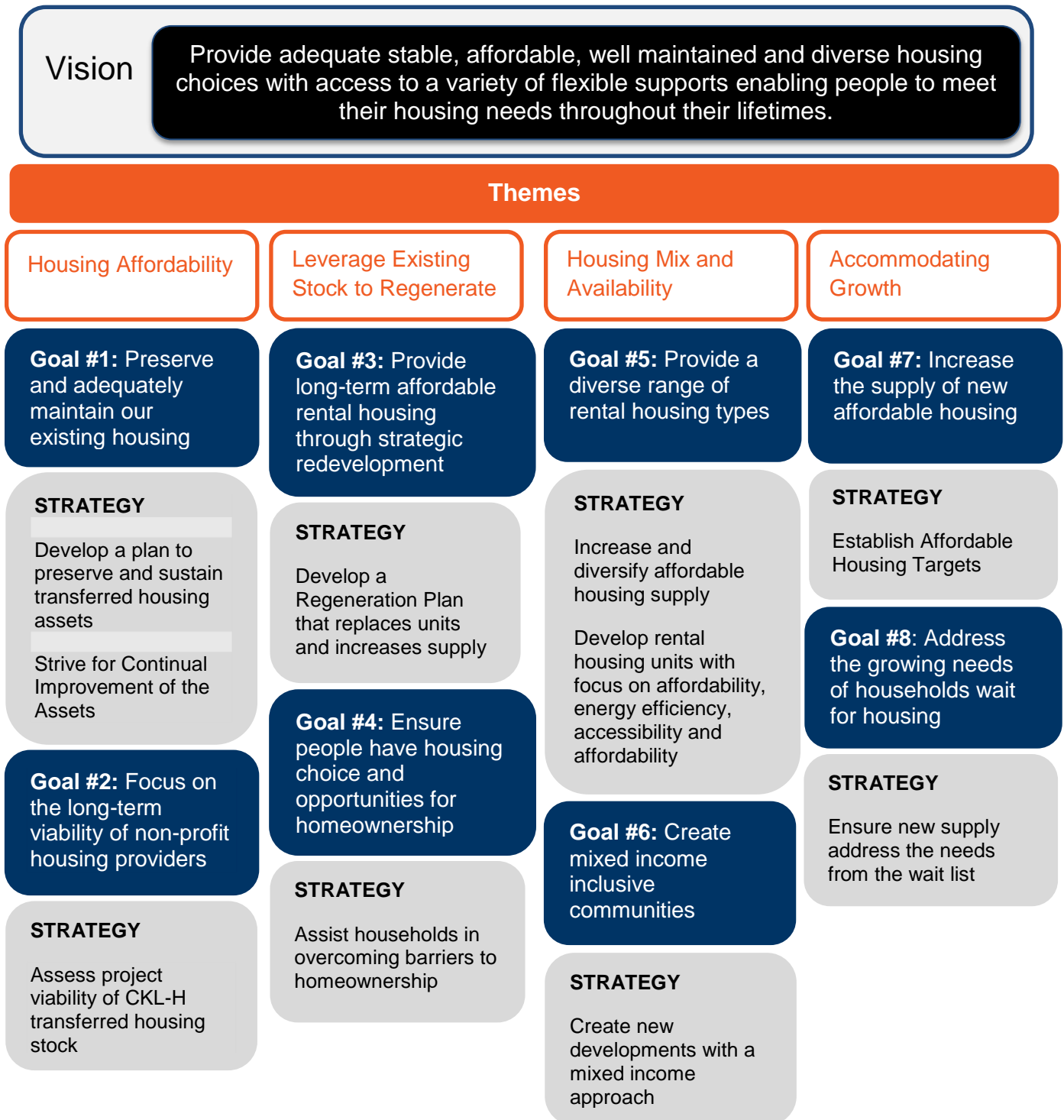
The collaboration and the participation of the City and County, non-profit housing providers, residents, community organizations, and private sector developers will be key to achieving the goals established in this Plan. Meeting these goals will also require policy and funding support from both the government of Ontario and Canada.

CKL-H has several tools upon which it may be able to draw to implement this Plan. These are listed in Appendix B. An implementation schedule is provided in Appendix C.

Goals and Strategies

Framework

Four main themes, each with supporting goals and strategies frame this Plan.



Future State: Expected Outcomes

CKL-H will meet affordable housing targets by not only replacing units but increasing the number of units, while ensuring that the existing community housing assets are available for the long term.

Deliver

5,500 additional affordable housing units the next 20 years

Redevelop

Through the implementation of CKL-H's Regeneration Plan
Net increase of 35 affordable rental units (from 64 to 99 homes)

Increase Supply

Average of 100 additional units for the City and 40 additional units for the County, annually for the next 20 years, adding new units where possible

Dispose

Of unsuitable properties over time as replacement stock is identified

Retain and Maintain

The remaining units through the Strategic Asset Management Plan

Theme 1: Housing Affordability

CKL-H is committed to ensuring housing affordability in the service area through the preservation and sustainability of the community housing stock. This will enable the provision of an adequate supply of affordable, safe and well-maintained rental housing for households with modest and low incomes. In order to meet the demand and population growth in the service area, CKL-H efforts are focused on new housing infrastructure and more significant maintenance and renewal of the existing transferred housing stock. By doing so, CKL-H will sustain and preserve the asset to service future growth to 2041.

Goal #1: Preserve and adequately maintain the existing housing stock so that it continues to be available for future public benefit.

CKL-H's Housing Division has made a significant commitment to sustaining the assets owned by KHL Housing Corp and non-profit housing providers. It is critical that these assets are managed optimally in order to produce the highest value for its residents. Preserving a sufficient supply of these housing units will ensure that low and moderate income individuals and families have access to financially assisted housing in the City and County. In order to make informed investment decisions regarding capital spending, and to properly manage the assets in the portfolio, CKL-H has established strategies to understand the portfolio's current condition and estimate the future capital expenditure needs, demonstrating:

- Responsible management of the asset.
- How levels of service are being met in an effective and efficient manner.
- Commitment that assets will be maintained such that services are in compliance with regulations.
- Compliance with Ontario's Ministry of Infrastructure regulatory requirements (Ontario Regulation 588/17), The Infrastructure of Jobs and Prosperity Act, 2015¹⁸.
- That due regard is being given to the long-term stewardship and sustainability of the asset base.
- Funding requirements for the housing asset are met.

Strategy: Develop a plan to preserve and sustain the transferred housing assets to provide affordable rental housing to low and moderate income households.

🔗 Action: Develop a strategic asset management plan

¹⁸ In January 2018, the Infrastructure for Jobs and Prosperity Act, 2015 (Ontario Regulation 588/17) set the requirement for mandatory Asset Management Plans and mandatory Strategic Asset Management Policy for municipally-owned assets (including municipally owned social housing). The City and County's current Asset Management Plans do not include social housing as part of the infrastructure. To support the City and County to comply with regulation, CKL-H prepared a housing Asset Management Plan in 2019.

In 2018, CKL-H completed a strategic asset evaluation of the transferred housing asset and prepared an Asset Management Plan (AMP)¹⁹. This was undertaken to ensure that the assets continue to exist to meet the needs of the current and future population. The AMP provides CKL-H with a strategic tool for repositioning housing assets, inform planning for the community, and to consider opportunities over the next 15 years. The AMP is the first for CKL-H transferred housing assets and will be updated periodically to reflect changing capital requirements of the stock.

The AMP will allow the City and County to determine financial resources required for sustaining the asset, to enable CKL-H to continue to deliver on housing provision for residents that require affordable rental housing. It also plays an important part of the Council decision-making, by communicating to the public and stakeholders the reasons why new assets, or modification or renewal to existing assets, are required. In addition, it provides justification for why regeneration is required.

Highlights from the Asset Management Plan

The AMP provides a snapshot of the state of the City and County's existing transferred housing stock, and identifies the 10-year forecasted capital requirements based on condition and risk. The asset is graded for capacity, condition, finance and reliability.

The housing assets in the City and County are valued²⁰ at \$145,312,010. KLH Housing Corp has more than \$100 million in housing assets; the other non-profit housing providers housing assets are valued at \$40 million. These assets require significant ongoing investment in operation, maintenance and renewal activities to ensure that they are kept safe, structurally sound, and fit to support the ongoing delivery of services.

Table 4.1 is the report card for the state of the infrastructure for the City and County for the first ten years. The asset on average is in good condition and at low risk and received a rating of B (good). The trend is neutral for KLH Housing Corp's portfolio; however, it will decline for the housing located in the County over the long term. If KLH Housing Corp continues to maintain current indicator levels, including continuing preventive maintenance, capital expenditures, and unit turnover rates, the stock will remain neutral.

¹⁹ The "Asset Management Plan 2018- City of Kawartha Lakes and County of Haliburton" provides an assessment of the social housing portfolio in the City and County. Referred to as the housing AMP, it is a separate document from the corporate infrastructure Asset Management Plans of the City and County.

²⁰ Refer to the Asset Management Plan 2018- City of Kawartha Lakes and County of Haliburton for further details on the asset valuation for the City and County.

For the non-profit housing portfolio, the stock will be in a fair position for the next 10 years with minor shortfalls in capital funding to meet identified capital needs. However, it is expected that the trend beyond the first 10 years will be declining, with some of the stock reaching critical condition based on the current level of capital reserve funding contributions. The asset condition of the non-profits has a fair (C) rating. CKL-H will need to monitor and evaluate possible options of this stock, including renewal opportunities.

Table 4.1: State of Infrastructure: Housing Assets- Score Card

Asset Category	Capacity	Condition	Finance	Reliability	2018	Trend	Replacement Value
KLH Housing Corp – assets within CKL	B	B-	B-	B	B	➡	\$88,550,793
KLH – assets within the County	B	B	B	B	B	➡	\$14,392,926
Non-Profits - assets within CKL	B	C	B	B	B	➡	\$5,860,427
Non-Profits – assets within the County	B	C-	C-	B	B	➡	\$36,507,864

Source: Asset Management Plan 2018- City of Kawartha Lakes and County of Haliburton

The assessment provided a FCI rating (facility condition index²¹) of 10% which is aligned with industry standard which sets 10% as the target at which projects are deemed to be in good condition. This rating also meets the current CKL-H level of service target.

🔗 **Action:** Conduct a financial forecast for the housing asset

To support long-term financial decision-making, a ten-year analysis and thirty-year analysis for the capital renewal of assets is included in the AMP. A summary of the financial need for the KLH Housing Corp and the non-profit housing providers is outlined in Table 4.2.

Table: 4.2: Financial Forecast- Housing Assets

²¹ Facility condition index is an industry standard asset management tool which measures the asset condition at a specific point of time. The lower the value of FCI, the better condition an asset is in. Industry benchmarks for condition ratings are: 0-5% FCI (asset is in good condition); 5-10% FCI (asset is in fair condition); and above 10% (asset requires attention- poor or critical condition).

Program	10 Year Capital Needs	Avg. Annual Capital Needs (10 Years)	30 Year Capital Needs	Avg. Annual Capital Funding (30 years)	Avg Annual Capital Need (30 year)	Annual Shortfall (based on 30 year)
Kawartha Lakes Haliburton Corporation						
Assets within CKL	\$12,315,774	\$1,231,577	\$48,317,603	\$1,379,315	\$1,610,586	\$231,272
Assets within the County	\$1,052,503	\$105,250	\$7,545,643	\$137,931	\$251,521	\$113,590
Non-Profit Housing Providers						
Assets within CKL	\$898,315	\$89,832	\$2,975,644	\$31,518	\$99,188	\$67,670
Assets within the County	\$5,089,310	\$508,931	\$19,465,343	\$211,490	\$648,844	\$437,355

Source: Asset Management Plan 2018- City of Kawartha Lakes and County of Haliburton.
 Note reference to CKL = City of Kawartha Lakes; County = County of Haliburton

🔗 **Action:** Establish levels of service for the housing asset

To align with the City and County Asset Management Plans, CKL-H developed levels of service as an indicator of service quality for its housing portfolio. The AMP results demonstrate that CKL-H is meeting current levels of service (LOS) and is on track to meet the proposed level of service moving forward.

Current Level of Service	Proposed Level of Service
RGI Agreement: Service Level Agreement with the Province. Maintain 871 RGI units.	RGI Agreement: Service Level Agreement with the Province. Maintain 871 RGI units.
Ontario Regulation 516/06 under the Residential Tenancies Act, 2006- KLH Housing Corp adopted in 2007 all KLH Housing Corporation assets.	Ontario Regulation 516/06 under the Residential Tenancies Act, 2006- KLH Housing Corp adopted in 2007 all KLH Housing Corporation assets.
Customer satisfaction: Tenant Survey of KLH Housing Corp residents every two years with target of 75% good or better customer satisfaction.	Customer satisfaction: Tenant Survey of KLH Housing Corp residents every two years with target of 75% good or better customer satisfaction.
	Maintaining a Facility Condition Index of 10% or lower for all housing assets.

Strategy: Strive for Continual Improvement of the Assets

🌟 Action: Develop an asset management strategy

An asset management strategy is integrated in the AMP to ensure success of continual improvement in the asset lifecycle, and to ensure that reviews are undertaken with respect to the effectiveness or viability of the assets; including operational and maintenance activities.

A number of recommendations to increase operational efficiencies were brought forth and will be considered by CK-L H for implementation feasibility; specifically, the following:

- Develop and document a risk-based capital prioritization system to ensure the lifecycle activities are conducted when needed
- Research on the implementation of cost control techniques such as exploring efficiencies from build tendering and timing of tendering
- Improve the Building Condition Assessment program by continuing the tracking and assessment of the asset ever five years in alignment with the Site Review Program
- Develop documentation clearly defining capital work and operating work.

Under this strategy, CKL-H will also be undertaking the following actions:

- 🌟 Provide information related to asset life cycle to housing providers for their use for the capital work planning and maintenance.
- 🌟 Investigate the use of the utility management program for other projects and assets to establish energy conservation measures at a project level.
- 🌟 Establish a policy for the development of preventive maintenance plan and develop an implementation plan to share with housing providers to ensure key activities are being scheduled and undertaken

CKL-H Housing Asset Management Plan will support long-term financial decision making, to maximize benefits from the stock, manage risk and provide satisfactory levels of service to the public in a sustainable and environmentally responsible manner.

Goal #2: Focus on the long-term viability of the housing assets and of non-profit housing providers

CLK-H has a vested interest in taking a strategic approach to providing affordable housing, meeting service level requirement and managing funding obligations in order to maximize the use of public funds. As development and land costs continue to escalate, it is imperative that CLK-H work to preserve the local housing corporation and non-profit housing stock to ensure that this affordable housing option is available for residents.

Strategy: Assess project viability of CLK-H transferred housing stock

- 🔗 **Action:** Portfolio planning assessment for end of operating agreements /mortgage end dates (EOA/EOM)

As noted earlier, CLK-H is bound by legislation to fund and deliver community housing programs in both the City and County as set out in the Housing Services Act (HSA). The legislative obligations with respect to maintaining service level standards (SLS) continue to exist. In order to meet these obligations CLK-H must work to ensure that a number of units remain affordable and are preserved for the long-term. A key step is assessing the financial and operational viability of the housing assets it administers, in light of end of operating agreements/ and end of mortgage (see box below for an explanation of end of operating agreements/mortgages).

CLK-H currently provides subsidy made up of three components to its non-profit housing providers (mortgage, operating, RGI) covered by HSA. The subsidy is currently paid for through a combination of federal and provincial transfer payments, and municipal funds. At EOA/EOM, the mortgage portion of the subsidy stops as the mortgage has been paid; and federal and provincial subsidy fund transfers stop. However, the operating and RGI portion of the subsidy which up to EOA/EOM has had a portion through federal funding; post EOM becomes the funding responsibility of CLK-H as the program administrator.

To plan for EOA/EOM, CLK-H will use a portfolio approach by assessing the financial viability of non-profit housing provider buildings over the long-term. This is necessary to inform evidence-based decisions to determine what policy or funding changes could make a positive impact on future viability of housing providers; and to ensure the provision of financially assisted housing is available for the long-term. This assessment will include:

- operational and capital viability- Can a project be financially viable at and post EOA/EOM?

- business streamlining/operations analysis to determine the potential of enabling acquisitions and mergers of housing provider assets to improve operating efficiencies and achieve economies of scale

End of Operating Agreements/ End of Mortgage

End of Operating Agreements (EOA) is a term that originally referenced just that – the end of operating agreements still in place, either under the Social Housing Reform Act, 2000 or subsequently, under the Housing Service Act (HSA), 2011. Over time, EOA has also come to include the end of commercial rent supplement agreements, public housing debentures for public housing stock and the end of mortgages for the provincial reformed projects.

The associated federal and provincial funding for all of these programs comes to an end, either when the initial operating agreement term ends, and/or when the initial capital loan (mortgage or debenture) is fully amortized. And whereas operating agreements have an expiry date, the HSA, 2011 does not set an end date to the obligation laid upon CKL-H for those housing providers that are governed by the Act. This includes CKL-H obligation to continue to provide public housing in the quantity transferred to it.

The operating agreements and mortgages associated with the CKL-H non-profits are now beginning to expire, alongside the debenture agreements and mortgages for the projects in the KLH Housing Corp portfolio. For non-profit projects, the reality facing many in a post-EOA environment is that the rent revenues will not be sufficient to cover costs despite mortgages having been paid in full. These costs include ongoing capital repairs and rent-geared-to-income subsidies. Given that subsidy obligations remain in legislation for CKL-H it will need to provide ongoing funding for most of its non-profit housing providers. For its KLH Housing Corp portfolio, the federal funding decreases as debentures expire. As the shareholder of this stock, the CKL-H will also need to cover their funding shortfall to meet its legislated responsibilities under the HSA.

- ❖ **Action:** Pursue Federal and Provincial government funding opportunities available through the National Housing Strategy and Community Housing Renewal Strategy.

In light of declining federal funding as a result of EOA; the government recently announced the Canada-Ontario Community Housing Initiative which is a funding commitment that will maintain federal baseline funding. In addition, the Ontario Priorities Housing Initiative (OPHI) provides funding to address local housing priorities. These two funding programs provided to service managers is to be used locally to repair, regenerate and expand social/community housing. CKL-H will use its funding to develop a local program that non-profit housing providers can participate in assist them to preserve and renew the assets they operate. It is anticipated that housing providers will at some point request financial help from CKL-H in order to remain sustainable. The new funding will offer the best opportunity to develop local partnerships and collaborate with the non-profit housing providers as they address the issues associated with projects reaching mortgage maturity.

- 🔗 **Action:** Work with non-profit housing providers to explore options as they prepare for EOA/EOM

To support the portfolio planning process and to enable non-profit Boards to start thinking of options for operating efficiencies; CKL-H has conducted a number of activities through education training and the review of the infrastructure of the non-profit housing assets. CKL-H will assess opportunities for streamlining business and operations management to reduce costs and achieve efficiencies. In addition, CKL-H will work Boards to explore options for creating scale, such as integrating operations of housing providers, potential for transferring assets, mergers; and opportunities to leverage existing assets or land.

Education Session:

In September 2016, CKL-H conducted an information session for its non-profit housing provider staff and board members to assist them understand the end of operating agreements/mortgage; and to help them think about their future. CKL-H will continue to work with non-profits to help them understand the importance of good governance, maintaining the asset, and preparing and planning for the future sustainability of their organizations.

Asset Review:

The housing Asset Management Plan includes an assessment of the non-profit housing provider assets. This is a valuable tool for non-profits and Boards to understand the opportunities and challenges facing the assets they own. Further, there could be potential for asset leveraging and decisions to be made about the useful life of the asset. CKL-H will work with the local housing corporation and non-profit housing providers to understand and unlock potential that could result in cross-funding, re-purposing or project regeneration.

For portfolio planning, CKL-H will also undertake the following actions.

- ✦ Develop a strategy to maintain financially assisted housing projects and that encourage housing providers to provide affordable housing beyond current commitments.
- ✦ Develop tools, resources and financial mitigation strategies for both City and County housing providers to avoid loss of rent subsidized units as non-profit housing providers' obligations end under their operating agreements (EOA/EOM) with the provincial and federal government.

The Province of Ontario under the new “Community Housing Renewal Strategy” (CHRS) has stated that they intend to work with Service Managers and housing providers to improve capacity to operate and grow housing assets where possible. The Province intends on creating incentive for housing providers. CKL-H will work with its housing providers to inform them of opportunities that are made available through incentives; and will explore opportunities for long-term sustainability and new development.

Theme 2: Leverage Existing Stock to Regenerate

The City and County has a limited supply of decent, affordable housing available to low and moderate income households. Most new housing development occurring is targeted to the ownership market and is priced well beyond the affordability threshold of low and moderate income households. To help meet affordable housing targets, CKL-H examined the useful life and viability of its existing KLH Housing Corp assets and has taken steps to leverage opportunities for increasing the affordable housing supply.

Goal #3: Provide long-term affordable rental housing through strategic redevelopment and new development

CKL-H recognises that as stewards of the housing system for the service area, it must play a key role in developing housing solutions for the physical assets, funding/program constraints, and tenants and communities. Since 2007, KLH Housing Corp with support from the City has embarked on an innovative 15-year strategic Regeneration Plan which is focused on leveraging older single and semi-detached homes from its portfolio. This long-term plan is intended to support managing growth and change in the City through new supply of housing. Developing new housing is in response to the long wait list and the overall need for purpose built affordable rental housing in the service area. This is a key priority of KLH Housing Corp's strategic plan and supports the City and County to meet different housing goals and objectives with respect to managing growth.

Ontario, Ministry of Municipal Affairs and Housing has profiled and promoted CKL-H Regeneration Initiative as a successful model and approach in the Province

Strategy: Develop a Regeneration Plan that not only replaces units but increases the number of units, while ensuring affordable housing units are available for the long-term

- 🔗 **Action:** Explore the feasibility of selling some, or all of KLH Housing Corp's single detached and semi-detached units that are older and less energy efficient

In 2007, KLH Housing Corp carried out an inventory and building audit of all its stock. This resulted in assessing the feasibility to sell some, or all of the single detached and semi-detached units that are older and less energy efficient. Supported by City Council, both KLH Housing Corp and the City endorsed the goal of selling off all of the homes, through various phases, with the objective of not only replacing the number of homes

but also to increase the number of affordable homes, and create a sustainable housing portfolio.

From 2013-2017, KLH Housing Corp sold 37 homes in their portfolio located in Lindsay and leveraged the proceeds to create 57 new units. Considerations examined in determining the feasibility of selling the housing units included:

- upgrades and associated costs needed to the unit if it remained in the portfolio
- the amount of revenue the scattered homes could potentially provide if they were sold
- the ability of tenants to purchase the home in which they live; and
- maintaining service level standards

Selling off aging units has provided significant revenue that has enabled KLH Housing Corp to build new apartments and townhouses. The proceeds from the sale were reinvested into new, more efficient multi-residential housing. These efforts also aim to address the capital requirements of the existing stock, and to build units that will be more energy efficient, and that better match the demand profiles of those in need for financially assisted housing, while improving operational efficiencies.

The strengths of the Regeneration Plan:

- Primarily financed through the sale of KLH Housing Corp's existing older, less energy efficient and lacking accessibility features homes
- Develop new units that are energy efficient with barrier free design options
- Opportunities for partnerships with community organizations providing support services
- Partnership between the City and KLH Housing Corp, assisting both to meet their goals of increasing the new supply of affordable housing in both the City's Strategic Plan and the 10 Year Housing and Homelessness Plan

In total, the Regeneration Plan of the sale of single detached and semi-detached homes will result in a net increase of 35 affordable rental units (from 64 to 99 homes).

Action: Complete business plans to enable the implementation of the Regeneration Plan

KLH Housing Corp's Regeneration Plan has been structured into four implementation²² stages supported by Business Plans, summarized below:

Part 1: Completed in 2015- Created 29 new units from 18 home sales

From 2013-2015, KLH Housing Corp sold 18 existing houses in Lindsay and leveraged the proceeds to build 29 new townhomes and stacked apartments. This development provides rent-geared to income units, and units that can be rented at average rent with a housing allowance. A portion of the land was also sold to Habitat for Humanity (Peterborough and Kawartha Lakes chapter) to create opportunities for homeownership for moderate income families.

Part 2: Completed in 2019- Created 28 new units from 19 home sales

The proceeds from the sale of 19 housing units were the source of financing for the capital costs for developing two sites in Lindsay: 1) 5 Bond Street East, and 2) 48 St Paul Street. These projects created new supply and provide additional affordable housing units. The City acted as the lender to the KLH Housing Corp for construction and long-term financing, which eliminated the need for CMHC mortgage insurance. No municipal tax support was needed for debt servicing costs.

Part 3: Slated for completion in 2021- Phase 2 – Lindsay Street North

This phase included the creation of 16 new townhouses/stacked units at 68 Lindsay Street North (north east area of Lindsay) through the sales of 11 units. The units replaced within the site will be under a rent geared to income model; and will include a mixture of both two-bedroom and three-bedroom units to address the needs from the financially assisted housing wait list. The development will incorporate barrier-free and energy efficient design options. The northern portion of the site is currently vacant and has been deemed by the City as surplus land designated for future residential use.

The Phase 1 development is owned by the City of Kawartha Lakes and consists of the new Human Services Office and 24 affordable housing units for the homeless.

Part 4: Slated for completion in 2021

Funded mostly through the sale of 16 of the remaining homes, this development will provide an addition of 26 new affordable and accessible apartments for seniors on Hamilton Street in Lindsay. This development will facilitate the revitalization of the neighbourhood and repurposing of a portion of open space that is not actively used.

²² The Business Plans that support the Regeneration initiative are currently in execution with some projects completed and other developments ongoing.

This has been accomplished through partnership with the City. The model proposed for this development is a mix of rents that will benefit a range of tenancies. A portion of the units will be RGI through a rent supplement agreement between the City and KLH Housing Corp; and other will be rented at 80% average market rents (AMR) and 100% AMR. In addition, any units with rents at or below 100% of AMR for the area will benefit from municipal incentives through the City's Municipal Housing Facilities Bylaw and the Affordable Housing Framework.

Success of the Regeneration Plan and has provided a blueprint for how CKL-H and KLH Housing Corp can continue to pursue opportunities to create new supply of affordable housing for the service area. CKL-H will work over the next several years to:

- ✦ Investigate potential opportunities for the intensification and redevelopment of existing KLH Housing Corp.
- ✦ Investigate City and County opportunities to redevelop, revitalize and intensify existing assets, including utilizing surplus publically-owned land.
- ✦ Continue to use KLH Housing Corp as the vehicle for facilitating new development to manage City and County transferred housing assets.

Regeneration Plan Impacts

- ✓ Net increase in tax revenue
- ✓ Decrease in City subsidy to support operating costs
- ✓ Reduction in City subsidy for annual capital costs
- ✓ Increase in the number of one bedroom affordable units

- ✦ **Action:** Develop a tenant relocation process to avoid displacement of residents during construction and redevelopment of KLH Housing Corp projects

For Part 1 and 2 of the regeneration initiative, CKL-H developed a tenant relocation process, to ensure that steps were taken so that tenants were not forced to move in order to facilitate the sale of a home. A home was considered for sale if the designated unit was vacated by a tenant. For the remaining homes designated in Part 3 and Part 4 of the Regeneration Plan, CKL-H will support tenants to relocate by transferring households to existing projects. This includes covering the tenant costs for moving, professional packing and reconnection charges, as applicable. As in Part 1 and 2, if

tenants are able to purchase their home, they will continue to receive priority to the City's homeownership assistance fund; other homes will be sold as they are vacated.

Goal #4: Ensure people have housing choice and opportunities for homeownership

As highlighted in Part 2 of this Plan, the current market in the City and County produces homeownership opportunities; however, they are not always affordable to residents with low and moderate-incomes. Increasing homeownership opportunities available to individuals living in financially assisted housing, provides movement up the housing ladder but can also provide opportunities for housing and economic sustainability. With the Regeneration initiative, CKL-H has created opportunities for homeownership.

Strategy: Assist households in overcoming barriers to homeownership by providing support that will enable them to seek affordable home purchase opportunities

- ✧ **Action:** Incorporate in the Regeneration Plan a plan to make homeownership an option for residents living in financially assisted housing

CKL-H and KLH Housing Corp through the Regeneration Plan supported residents make the transition from financially assisted housing to homeownership through outreach, support, education and financial grants. For the homes sold in Part 1 and Part 2, if tenants had the ability to purchase the home (secure their own mortgage) they were provided with the sale price; or were eligible to receive down payment assistance through the City's IAH Homeownership program (with the City giving them priority over other applicants). CKL-H and KLH Housing Corp also developed a partnership with Habitat for Humanity to facilitate homeownership opportunities. In addition, CKL-H collaborated with Canada Mortgage and Housing to host workshop sessions for tenants that were interested in purchasing homes.

Where options exist to leverage affordable homeownership opportunities, CKL-H will continue to:

- ✧ Pursue partnerships with external stakeholders similar to Habitat for Humanity
- ✧ Assist households in overcoming barriers to homeownership through homebuyer training and support services
- ✧ Provide financial assistance through the IAH Homeownership Program if funding is available

Theme 3: Housing Mix and Availability

CKL-H recognizes that more variety, mix and flexibility in the permanent affordable rental housing supply is required to respond to the uniqueness of households and ensure livability, choice and affordability for residents. While some of this has been facilitated by the Regeneration Plan, CKL-H is also pursuing additional new developments with focus on diversifying housing structure and mix. The recently released: **More Homes; More Choice: Ontario's Housing Supply Action Plan** (May 2016) specifies building "mix". Further the Action Plan indicates that it will make it easier to build rental housing; and entice private sector developers, community stakeholder and non-profit to build affordable homes. CKL-H does not have the legal authority to require the development community to provide more affordable and accessible housing. It will use its Affordable Housing Framework as one of the tools to encourage and incentivize the development and commitment of affordable housing units.

Goal #5: Provide a diverse range of rental housing types that recognizes the unique needs of local communities

The service area is limited in the type of forms and structure of rental housing options. Smaller households and households with special needs have fewer choices. Particularly limited are housing choices for elderly persons requiring on-site services, chronically homeless persons, persons affected by mental illness and/or intellectual disabilities, and persons with physical disabilities. CKL-H has taken steps to ensure that new supply provides a mix of rental housing options to support the range of needs of residents living in the service area. This goes beyond addressing affordability issues to include promoting a housing stock that includes adaptable, and accessible housing options.

Strategy: Increase and diversify affordable housing supply to provide opportunity to people to obtain housing

- ✪ **Action:** Utilize the Investment in Affordable Housing (IAH 2014 Extension) Ontario program to create additional and sustainable affordable housing

The IAH funding has provided CKL-H an opportunity to increase housing supply that responds to local conditions in both the City and County. Over the last several years, CKL-H has successfully completed new housing developments in Dysart, Minden and Lindsay, facilitated through IAH and other funding opportunities that were available. This has created the addition of more affordable housing units to the service area.

Occupancy Year	Location	Net New Units
2013	Haliburton - (Whispering Pines Phase 1)	24
2017	Minden -(Pinegrove Place)	12
2019	Haliburton - (Whispering Pines Phase 2)	12
2019	Lindsay (Housing and Office Space)	24

KLH Housing Corp's active role in finding innovative housing solutions has led to the increase in affordable rental housing.

- 🔗 **Action:** Ensure new affordable housing supply provides a range of housing types and densities to support the intensification and density targets of the City and County

KLH Housing Corp continues to play a strong role in pursuing development opportunities in the City and County to address the demand for purpose built affordable rental housing, and to respond to the increasing wait list. Currently there are two developments being proposed that support the City and County's Official Plan in achieving affordable housing targets.

Fenelon Falls Affordable and Market Rental Housing Building

Located in the south west area of Fenelon Falls (106 Murray Street), this new development will be a 30-unit building and will offer a range of different sized units; and will include barrier free and energy efficient options. Unit sizes will include 14 one-bedroom units, 14 two-bedroom units and two three-bedroom units. The building will include a laundry room, common area with a kitchen and waste and recycling room. The land for this development was purchased by KLH Housing Corp in 2016.

The approximate project cost will be \$6.8 million. A request is being put forward to the City to assist with the approximately \$3.9 million debt financing by taking out a debenture which KLH Housing Corp would then repay to the City through rental revenue. The City has assisted KLH Housing Corp to develop new housing using the same model, several times in the past. Additional contributions include a \$250,000 cash donation from the City, over \$1 million from KLH Housing Corp reserves and in-kind municipal contributions.

The direct benefit of this project to the City is the addition of new affordable and market rental apartments, which support the housing objective of the City's strategic plan. With increasing rents, low vacancy rates, long wait list time and the current non-existence of affordable family housing in Fenelon; this new development provides the opportunity for the community to increase the supply of rental apartments.

Minden Affordable and Market Rental Apartment Building

In partnership between the KLH Housing Corp and the Township of Minden Hills; a three storey apartment building located in the Township of Minden (Township) will provide 21 new units of affordable housing. This development will make use of municipally-owned land; and is in proximity to the Pinegrove Place (also a new development housing a senior's population). The targeted population is a range of household types and to include homeless, families, singles, couples, seniors and those with physical disabilities. Unit sizes will include 9 one-bedroom, 9 two-bedroom, and 3 three-bedroom. A mix of rents will be offered with eleven of the units targeted under the affordable market program (80% of the AMR for the service area).

The design of the building will include an elevator, four fully accessible homes (barrier free units) and a modest size main floor common and laundry areas.

The projected cost for the new build is approximately \$4.5 million. Similar to Fenelon Falls, the City is being requested to assist with approximately \$2.9 million debt financing by taking out debenture which would be repaid to the City through rental revenue. Additional contributions include a \$250,000 cash donation from the County, over \$1 million from KLH Housing Corp reserves and in-kind municipal contributions.

This project will assist to meet the County, the Township and CKL-H's goal of increasing the new supply of affordable housing and support the achievement of the Township targets. The Township has targeted the creation of 250 seniors and/or affordable housing units in the next 20 years.

The projects in Fenelon Falls and Minden provide modest additions to the supply of rental housing; however, CKL-H is committed to ensuring that opportunities can be leveraged to continue to enable more housing to be built for the service area. CKL-H will work with municipalities, developers, landlords and businesses to find housing solutions that help residents in the City and County, secure housing. By working together, the private, public and non-profit sectors can achieve far more than CKL-H can on its own.

CKL-H has established a number of additional actions to enable the development of affordable housing:

- ✪ Assess City and County owned land and make considerations for new affordable housing, as new funding opportunities arise.
- ✪ Identify and encourage public/private partnership opportunities in the City and County with developers and non-profit housing providers to build and operate affordable housing.

- ✧ Consider developing housing agreements between CKL-H and the developer during the development review process, to secure affordable housing over the long-term.
- ✧ Conduct stakeholder outreach efforts directed to developers, financial institutions, lenders, property owners and real estate professionals to [1] increase awareness of the financial opportunities and benefits of affordable housing; and [2] address issues or concerns related to existing or proposed affordable housing development.
- ✧ Encourage and incentivize the production and the distribution of affordable housing throughout the service area using the tools from the Affordable Housing Framework.
- ✧ Continue to pursue funding opportunities (i.e., COCHI and OPHI) from other levels of government to collaboratively develop affordable housing projects.
- ✧ Consider establishing affordability periods of 20 years or more for committed affordable rental projects where CKL-H provides financial assistance to prevent the loss of affordable units and ensure affordability targets in the City and County are maintained.
- ✧ Continue partnership with the City and County to raise awareness and advocate for housing options that are affordable for everyone.

Strategy: Develop and increase rental housing units with focus on affordability, energy efficiency, and accessibility

- ✧ **Action:** Ensure that new rental housing units are designed to accommodate local community needs and offers a range of rent mix

CKL-H and KLH Housing Corp's approach to new development is to provide a mix of rents that benefit a range of tenancies, incorporate energy efficient options, and is accessible. The construction of new housing is informed by the need for unit type, household composition and demographics as reflected in the service area, and on the financially assisted housing wait list.

To date the new developments from the sale of homes through the Regeneration Initiative and other funding sources (i.e., IAH and Home for Good), have created:

Regeneration Initiative

Devan Court

- ❖ 29-unit new community in Lindsay consisting of townhomes and stacked apartments
- ❖ 13-three bedrooms, 2-two bedrooms and 14-one bedrooms
- ❖ 22 rented on a RGI model (18 provided through the City's rent supplement and 4 provided through the Ministry of Health)
- ❖ 7 rented at 80% of average market rent with a housing allowance available to tenants with incomes too low to afford the 80%

Bond by the River

- ❖ 12-unit new community in Lindsay consisting of townhomes
- ❖ 12-three bedrooms
- ❖ 9 rented on a RGI model (through a City rent supplement agreement)
- ❖ 3 rented at 80% of average market rent

Flynn Gardens Expansion- Phase 2

- ❖ 16-unit addition to 48 St Paul Street in Lindsay consisting of apartments
- ❖ 9-one bedrooms, 7-two bedrooms
- ❖ 10 rented on an RGI model (through a City rent supplement agreement)
- ❖ 6 rented at 80% of average market rent

Lindsay Street North- Phase 2

- ❖ 16- unit three-storey stacked townhouse-,
- ❖ 6 one-bedroom units (self-contained apartments), 4 two- bedroom units, and 6 three-bedroom units
- ❖ 11 units rented on an RGI model
- ❖ Six units at 80% average market rent (AMR) and ten units at 100% AMR

Hamilton Park

- ❖ 26-unit two storey building with one-bedroom units
- ❖ 5 accessible units and barrier free design throughout the building
- ❖ 16, one-bedroom units rented at 100% average market rent (AMR) and 10 units rented at 80% AMR
- ❖ 16 units rented on an RGI basis

Other Funding Sources (IAH, Home for Good)

Lindsay Street- Phase 1

- ❖ 24 one bedroom units for the homelessness population
- ❖ Partnerships with support service agencies to provide on-site support, programming and service. Intensive supports provided on site.
- ❖ Rents are set at either maximum social assistance shelter allowance, 30% of household income with maximum 80% AMR

Whispering Pines (Village of Haliburton)- Phase 1 and 2

Phase 1:

- ❖ 24 one-bedroom units for seniors and or those with physical disabilities
- ❖ Affordable rents charged at 80% of AMR; households can access rent supplements and housing allowances available through the City
- ❖ 1 unit includes support services targeting the homeless
- ❖ Three units are barrier free

Phase 2:

- ❖ 12 townhouses: 6 are two-bedroom units and 6 are three-bedroom units
- ❖ 11 units are set at affordable rent- 80% of AMR; and 1 unit is set at market rent- 100% of AMR)
- ❖ 4 units provide supports through rent supplement for the homeless

Pinegrove Place, Minden- Phase 1

- ❖ 12 units one-bedroom (population that includes the homeless, families, singles, couples, seniors and those with physical disabilities)
- ❖ Two units are accessible
- ❖ 10 of the units are offered under the affordable market program which is 80% of AMR for the service area; 2 units are offered under the above market program which is 120% AMR. Some households are receiving housing allowances.

Minden Affordable and Market Rental Housing- Phase 2

- ❖ Three store apartment - 21 units (9 one-bedroom, 9 two-bedroom, 3 three-bedroom) with barrier free and energy efficient design options.
- ❖ Four barrier free units
- ❖ Rents geared for populations- homeless, families, singles, couples, seniors and those with physical disabilities.
- ❖ Eleven units (a mix of unit sizes) offered under the affordable market program (80% of the AMR for the service area)

- ❖ 10 units (a mix of unit sizes) offered under the above market program (120% of the AMR for the service area)
- ❖ KLH Housing Corp will work with the City to secure housing allowances or rent supplement funding to provide a percentage of households, who meet eligibility requirements, a deeper level of subsidy

Fenelon Falls Affordable and Market Rental Housing

- ❖ Thirty rental housing units
- ❖ 14 one-bedroom apartments with rents ranging between 80-120% of average market rent (AMR); 14 two-bedroom apartments with rents 80-120% AMR; 2 three-bedroom apartments with rents between 80-100% AMR
- ❖ Building will provide three full accessible/barrier free units

The approach used by KLH Housing Corp to support its regenerative initiatives and the Investment in Affordable Housing Program is with the City acting as the lender for both construction financing and long term financing. KLH Housing Corp makes all payment towards financing to the City so no tax support is necessary. The cash contributions to KLH Housing Corp to pay for the development is through the grant from the City and County. The level of funding is included in the operating budgeting and is documented as a line item in the housing budget. This approach to the financing reduces the project capital costs significantly. This process and approach should be reflected in the new DC study.

Further, the financial model for pursuing several of the new developments is based on municipal incentives²³ and support from the City and County. This provides relief from any of the required fees and charges as in-kind support. Subsequent to all the in-kind incentives being calculated, the City enters into a project specific municipal housing facilities by-law and agreement with the value of the incentives registered on title. If KLH Housing Corp does not continue to meet the requirements of the agreement (for example, cease to continue providing affordable rents), it is obligated to reimburse the City or County for the value of the incentives, respective of the new development project. The City and County does not have a formal policy that outlines a guiding framework for this implementation process for its new developments. This should be considered during the update of the Development Charge Background study.

Ongoing implementation of this strategy over the next twenty years requires concerted actions that enable CKL-H to achieve Goal #5. To guide these efforts, CKL-H will:

²³ In-kind City financial support include rezoning fees, site plan fees and security requirements, parkland levy, development application approval processing fees, service connection fees or charges, building permit fees, development charges. In-kind County incentives include cash contribution from the County, and incentives from Minden Hill such as land donation, site plan application fees, parkland fees, road entrance permit fees, connection fees, building permit fees.

- ✧ Implement the Affordable Housing Framework by using the tools identified in the framework for of all new developments or redevelopment of stock.
- ✧ Create affordable housing guidelines and principles for the City and County that encourage energy efficient features in new and renovated and existing affordable housing.
- ✧ Ensure barrier free design criteria are incorporated into all new affordable housing developments administered by the CKL-H to recognize the significant percentage of seniors (many with mobility) in the community.
- ✧ Develop minimum standards for adaptable and accessibility construction techniques for existing affordable housing stock and new builds.
- ✧ Participate in the Development Charge study process led by the City to address the charge process for new affordable rental housing including determining the process for treating municipal-led new development vs. private sector new development of affordable housing units.
- ✧ Develop a Development Charge formal policy for affordable housing based on applied practice with respect to the provision of waivers or offsetting grants for development chargers and various fees for new affordable housing.

Goal #6: Create mixed income inclusive communities by providing a range of affordable and market rental options, thereby attracting individuals from various socio-economic backgrounds

The City and County through its Official Plan is committed to developing complete communities that meet people's needs for daily living throughout their lifetime. CKL-H work is focused on providing an appropriate mix, density and affordability, as part of a complete and health community. To date all the new developments completed and in execution are structured to be affordable housing and primarily a mixed-income model.

Strategy: Create developments that are mixed income and that meet the needs of a variety of tenant types and includes some larger sized units for small families

- ✧ **Action:** Require that new proposals for housing developments demonstrate a mixed-income model approach

The Regeneration Plan and the new development projects for Fenelon Falls and Minden are structured to included elements of a mixed-income model that permits the above market rental income to help support the affordable and market rent units. In addition, it also integrates affordable housing with market housing where possible. The

success of this affordable housing model is that it ensures financial self-sufficiency to the extent that no municipal operating or capital subsidies are needed.

CKL-H will explore policies and processes that incorporate a mixed-income model approach to developing new affordable housing units, which will include encouraging the development of mixed residential over commercial spaces. CKL-H will work to incorporate this approach through various tactics, identified below.

- ★ Involve the private sector to generate more opportunities for affordable and mixed-income buildings.
- ★ Work with the planning department to encourage innovative housing forms that allow for mixed-income developments
- ★ Engage and collaborate with appropriate public and private partners to develop financially assisted housing developments servicing the City and County of varying income levels.

Theme 4: Accommodating Growth

This Plan supports servicing future growth for the City and County. Increasing the supply of affordable housing and addressing the growing needs of households on the financially assisted housing wait list are key priorities for CKL-H.

Goal #7: Increase the supply of affordable housing units to maintain and accommodate growth

To support growth management in the City and County, and to inform long-term planning for affordable rental housing, CKL-H used a forecast housing model to determine the number of additional affordable rental housing units required to achieve the target of 25% of all new housing units to be affordable.

Strategy: Establish affordable housing rental targets

- 🔗 **Action:** Set affordable housing targets to be included in Official Plans, Growth Management Plans, CKL-H 10 Year Housing and Homelessness Plans and other supporting Plans and work of the City and County.

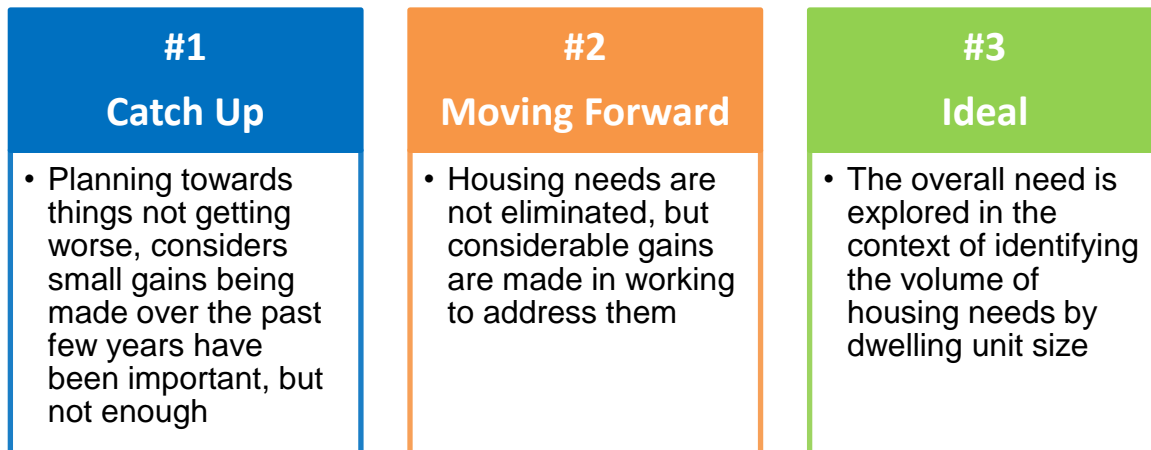
CKL-H worked with a consultant (OrgCode Consulting) to prepare a housing forecast model. The model presents affordable rental scenarios and housing rental targets that identify the number and type of units required to support population growth over the next 20 years. The models with varying scenarios²⁴ were structured to address the following:

- **Model 1:** If the community does not want things to get worse, what needs to be done to just hold the fort of where things are at in the present environment?
- **Model 2:** What developments would be necessary to see marginal results?
- **Model 3:** What is required to fully address affordable housing needs?

The modelling included three types of unit affordability: rent geared-to-income; supportive housing; or, affordable market.

²⁴ The scenarios focused on single adults and families. Families included households that are couples without children, as well as households with one or more head of household, and one or more dependent of any age.

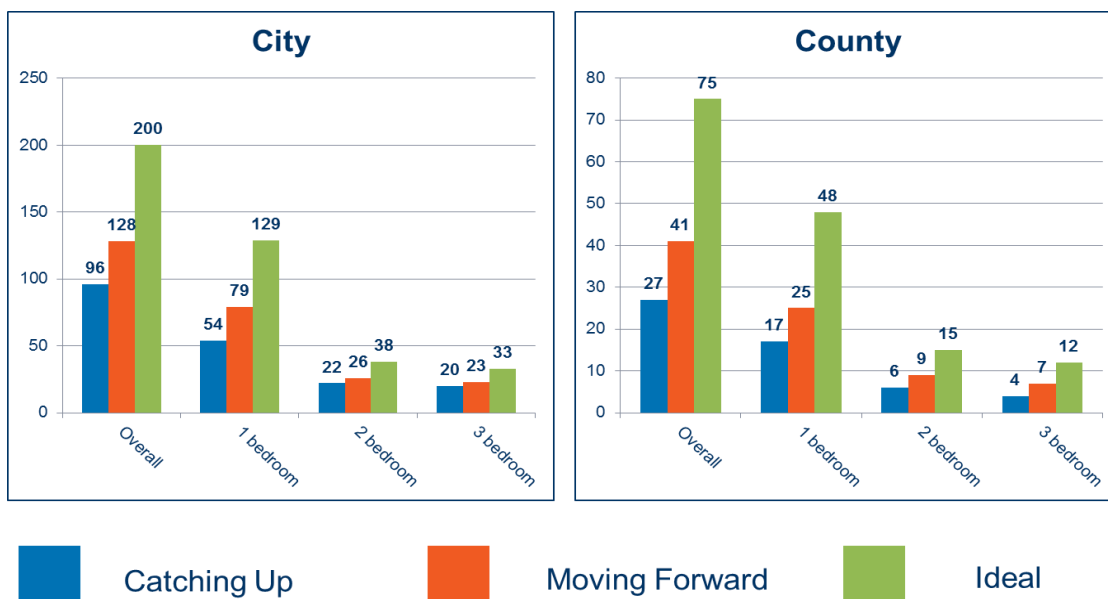
The process presented three model options with housing targets:



Over a twenty-year period and for the entire service area (City and County combined) a total of 5,500 additional affordable rental housing units needs to be provided to address housing demand. At the time of completing this Plan, the affordable housing rental targets were yet to be presented to City and County Council for approval. CKL-H Housing Staff will be recommending to Council to adopt housing targets associated with **Model #3 Ideal** for the time horizon till 2041. The proposed affordable rental housing targets by bedroom size, household category and program type are provided below.

Affordable Rental Housing Targets

Housing Targets: Additional Units on Average Annually by Bedroom Size



Proposed Housing Targets: Additional Units on Average Annually by Household Category

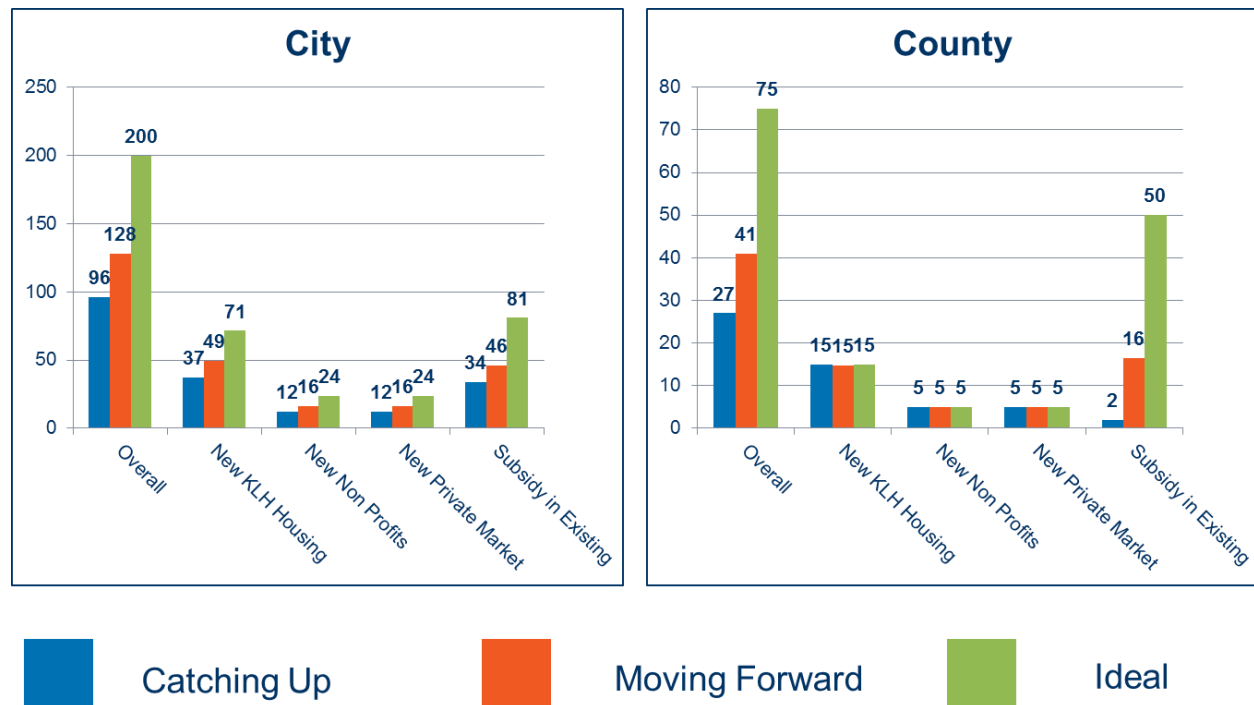
Rental Targets were modelled by categories- Low income, Middle Income and Supportive.



Low Income	Middle Income	Supportive
Average annual gross household income at or below: City - \$22,000; County- \$21,000	Average annual gross household income at or below: City - \$22,800 and \$42,100; County - \$21,000 and \$36,600	Average income and affordable rent generally within the low income category.
Affordable Rent (30% gross income) at or below: City- \$570; County- \$520	Affordable Rent (30% gross income) between: City- \$570 and \$1,050; County- \$520 and \$920	Additional support services provided (history of homelessness, barriers to housing, mental illness, substance use, frail elderly, physical disabilities, etc.)

Proposed Housing Targets: Additional Units on Average Annually by Program Type

CKL-H modelled for the supply of additional units by program: new KLH Housing Corp, new units in the non-profit portfolio, new units in the private market, and subsidy in the existing portfolio (through housing allowance, rent supplement, portable housing benefit).



It is important to emphasize that achieving the housing targets does not necessarily have to occur from new purpose built rental development. Additional affordable housing units can be created in a variety of ways that include providing subsidies to tenants to afford existing market rental units, provision of additional rent supplement, the creation of a second unit within an existing single home, or rehabilitation of an existing space not currently used for rental housing. Targets call also be achieved through the private market.

CKL-H has been working in partnership with Federal and Provincial governments and the City and County to explore opportunities to increase the supply of affordable housing. This has included exploring funding from senior levels of government, namely the NHS Co-Investment Housing Fund; and the use of different regulator tools (i.e., portable housing benefits) to create additional affordable housing units. In addition, CKL-H works through City and County planning/regulatory options for facilitating affordable housing. Achieving any level of target is dependent on funding and policy support from all levels of government and requires the participation of partners from the

private sector, K LH Housing Corp, non-profit housing providers, community agencies and residents; in order to be successful.

With the affordable housing rental housing targets, CKL-H will:

- ✧ Ensure that affordable housing targets are adopted and included in the City and County Official Plan's through the amendment process.
- ✧ Work with municipalities to align municipal financial and planning policies with affordable housing goals, strategies and targets set in this Plan
- ✧ Ensure that the affordable housing goals, strategies and actions are integrated into other City and County plans and policies where appropriate (i.e., Asset Management Plans, Growth Management Plans, City and County Housing Strategy, CKL-H 10 Year Housing and Homelessness Plan)
- ✧ Incorporate a definition of affordable housing in the Development Charges by-law to address the treatment of affordable housing.
- ✧ Incorporate the affordable housing targets in the Development Cost Study process undertaken by the City; and include where applicable this Master Plan goals and strategies under the DC bylaw.
- ✧ Work with the City and County to consider affordable housing needs and the targets when planning for major capital investment in new or redeveloping existing major community facilities and surplus lands.
- ✧ Work with municipalities and the development sector to strengthen the efforts to provide more affordable and financially assisted housing through a balanced approach of new unit creation and focused financial support.
- ✧ Undertake a periodic review of the affordable housing targets and evaluate the success of implementation efforts and adjust targets on an ongoing basis in response to local demographic, economic and housing market conditions.
- ✧ Prepare an Affordable Housing Measuring Monitoring Guidelines that enables to track and monitor on the progress of this Master Plan and achieving housing targets to communicate to City and County.

Goal #8: Address the growing needs of households on the wait list for housing

A priority for CKL-H is ensuring that households on the wait list are being housed through new supply of affordable housing and through other forms of financially assisted housing. As the projected population grows, it is anticipated that the wait list will also experience an increase.

Strategy: Ensure new supply addresses the needs from the financially assisted housing wait list

- 🌟 Action: Incorporate the housing needs of households on the financially assisted housing wait list when planning and developing new affordable housing supply.

For all new housing developments, CKL-H considers the wait list to ensure that any new supply provides opportunities for households to obtain housing. The current make-up of new affordable housing units match the household types on the wait list.

From 2009 to 2015, a total of 147 new affordable housing units were built in the City and County. In 2017, another 12 new units were added for seniors and persons with physical disabilities. There are also more affordable housing units planned for the next several years, with a total of 40 units with occupancy in 2018 and 2019. This will bring the total of financially assisted housing to 1,182 units. More than half of these units are mandated for families without dependents (52.1%), over a quarter (27.1%) are for seniors, and a fifth (20.8%) are for families with dependents.

KLH Housing Corp Regeneration Plan and its projects funded through IAH for new affordable rental housing units will help to address some of the needs of the City which currently has the highest wait list. It specifically addresses the need for bedroom type, and has structured the new supply of developments and units to be appropriate for seniors, singles, couples and families. For example, a large percentage of the households on the wait list are single or couple households. When developing the business plans, new units are geared to providing more one bedroom apartments which have the longest wait times (typically a 5 year wait for applicants).

More than half of the households on the wait list are looking for housing in Lindsay. This community has been the locality of choice for the redevelopment of single, senior and family housing. With the sale of scattered units, KLH Housing Corp has created an increasing number of senior's apartments to reflect the growth of seniors in the service area. Future opportunities for increasing supply will be focused on smaller units for seniors and families without dependents who are in the highest need for social housing.

New units developed as a result of the Fenelon Falls and Minden project will also meet the wait list demand:

- In Fenelon Falls, there are 115 subsidized units and 294 households on the centralized wait list. Majority of the households are waiting for 1 bedroom units. These households will have the option to select from the new developed units with their original application date. Those who are on the market waiting lists for other housing units will also have the opportunity to apply for the new market units.

- In Minden, there are 81 subsidized units and over 300 households on the centralized wait list; majority waiting for a one-bedroom unit. There are also 71 households on the market unit wait list. The County has experienced a drop in rental supply over the past few years.

Strategy: Amend CKL-H financially assisted wait list processes and policy as applicable, to align with Provincial rule changes

- 🔄 **Action:** CKL-H Housing Staff will review Provincial policy and rule changes pertaining to the wait list and will work to amend and align CKL-H processes and policy with Provincial regulations.

Ontario's new "Community Housing Renewal Strategy" includes as one of the priorities, "Improving waiting lists and help those most in need". The Province has stated their intention to explore additional steps to "transform the waiting list into a more effective access system". This includes introducing changes, to make waitlists shorter, to rules to make lists fairer and more transparent, and that allow Service Managers flexibility to make exceptions in extenuating circumstances. In addition, the Province plans to propose rules that would require Service Managers to set an appropriate local asset limit for people to be eligible for rent-geared- to income assistance.

The changes are intended to help Service Managers to streamline processes and manage wait lists more efficiently and effectively. Details about these changes to regulations have not been finalized; however, they may positively impact households on CKL-H financially assisted housing wait list. CKL-H will need to monitor wait list trends when new rules and changes are put into effect. Any changes in these trends will inform the decision-making process of CKL-H as it considers opportunities for new developments and new supply of affordable housing.

Part 5: Plan Recommendations

CKL-H as the Service Manager responsible for the housing system in the City and County has a key role in ensuring that affordable rental housing provision is available to accommodate the needs of residents for its service area. This Plan contains a number of strategies and actions that demonstrate the steps CKL-H will undertake to enable the provision of affordable rental now and for the future. To further support CKL-H to implement, this Plan makes the following recommendations:

- ✦ It is recommended that CKL-H build on its solid foundation of encouraging affordable housing through additional planning and regulatory initiatives supported by the Affordable Housing Framework Guidelines developed for the City and County.
- ✦ It is recommended that the KLH-Housing Corp continue to build on the foundation of its Regeneration Plan, and commit to taking measures to continue to play a development role, leverage its expertise and promote affordable housing for the City and County.
- ✦ In order to meet future capital demand for transferred housing stock in the City and County, it is estimated that the annual contribution should be increased by \$113,590, which is an increase from current level of funding by over 100%. While the identified level of annual capital funding may not be achievable, a proactive approach is recommended where any funding surpluses are allocated to capital reserves in anticipation of expected capital needs.
- ✦ CKL-H has created affordable housing development with a mix of financially assisted housing and affordable market rent units. This approach has involved both private and municipal led housing projects. The treatment of these types of projects should be considered in the new Development Charge (DC) study; and accordingly changes made to the DC Policy and by-law. It is being proposed that for the update to the DC study the following be considered:
 - Consider expanding the eligible infrastructure investments included in the Development Charges by-law to include housing assets. This may be a means of accessing new funding which can be used to address capital needs in the housing stock.
 - Updating the terminology of the service component 17.2 from social housing to financially assisted housing or affordable rental housing
 - Clarification with respect to the definition of municipal housing and outline how charges should be treated and applied for various types of affordable housing projects: private, municipal, and regulator led.

- Recommend changes to the bylaw that would remove the current “municipal housing” exemption and instead include the adoption of a policy that specifies the requirements for treating municipally led private housing projects
- Include the grant in lieu process and establish that Council could provide the grant directly to the administration
- Work closely with the Housing Division to refine the financial model for DCs as it applies to financially assist and new affordable rental housing and integrate in the new Development Charge policy
- ✧ Extend the terms of the current CKL 10-year financial strategy on capital expenditure sustainability to include housing assets in order for housing to benefit from the funding recommendations stated in the CKL-H Housing Asset Management Plan (AMP).
- ✧ Use the information provided in the CKL-H Housing AMP to undertake a strategic review of the County’s housing assets to determine where there may be buildings that have or will become ineffective; either due to a misalignment of building type/community needs, due to extensive capital repairs or end of useful life. Undertaking a detailed portfolio review will enable CKL-H to identify opportunities to either dispose of or demolish current buildings in order to either reinvest or build new assets.
- ✧ Explore options to create an internal capital repairs loan program to support non-profit housing providers. The intention of this program would be to provide funding for repairs of key building components that are integral to the ongoing operational viability of the portfolio.
- ✧ In order to encourage the development of affordable housing, it is recommended that the City consider options for reducing development and other municipal fees on a case by case basis. In determining eligible projects, the City should consider the extent to which development is contributing to an expanded pool of affordable housing units including the length of time that the units are expected to remain in the pool.
- ✧ Pursuing partnership opportunities with parties in the public and private sector may require a direct financial contribution from the City and County. This could be in the form of a one-time grant for a specific development or through an annual contribution into a housing reserve fund which could be leveraged to secure additional funding from other partners. As, an initial starting point, the City and County may wish to consider the different potential projects and partnership opportunities on a case by case basis or it may wish to allocate specific funds

and issue a proposal call to determine if there are potential partnership opportunities which can be leveraged.

- ✧ CKL-H consider directly purchasing vacant housing units or community facilities, and to explore these potentials to use as KLH Housing Corp administered affordable housing. CKL-H could purchase this infrastructure at a 'low' price point and would receive the benefits of housing units or development of new housing in both the short term, as well as in the long term by leveraging the assets to develop needed affordable housing.
- ✧ CKL-H explore the potential of acquiring units to be rented at low market rates. The intention would be to set rents at a level which would meet the needs of households with low to moderate incomes where the rents that are charged are no more than 30% of the tenant's gross household income. If these units are purchased and transferred to KLH Housing Corp, they can be managed so as to maintain greater control over the ongoing administration of the units. In the event that the units generate any operating surplus, this funding could be used to cover program administration costs or purchase additional affordable housing units in the future.
- ✧ CKL-H can benefit from opportunities to enter into partnerships that provide for shared equity ownership, particularly where the City or County contributes land or financial resources. One way of achieving this is if the City or County leased municipal land (or land it acquires in the future) to KLH Housing Corp or to non-profit partners for the purpose of developing shared equity affordable housing units. In return for "free" use of the land, KLH Housing Corp or the non-profit developer would rent the affordable unit at below market to a qualified low income household or to a non-profit housing provider.

A number of the recommendations are best addressed and implemented as part of ongoing and/or upcoming planned corporate City and County projects. Some recommendations will impact larger processes that go beyond addressing affordable housing issues.

Part 6: Conclusion

The CKL-H recognizes the importance of affordable housing in meeting the needs of the City and County's existing and future residents. The provision of affordable rental housing is an on-going challenge, which CKL-H plans to address through the implementation of this Plan, **From Housing Assets to Housing People**.

This Plan provides a suite of strategies and actions and an implementation framework for achieving the City and County's affordable housing objectives and targets. Looking ahead to the future, CKL-H recognizes shifts in demographic trends, economy, and changes to policy can impact the Plan; and thus will make adjustments through a periodic review. It is anticipated that additional strategies will arise after Council has adopted this Plan. Further affordable housing targets and the allocation across the City and County may need to be revisited in support of a shared vision for the City and County's future growth and development.

CKL-H's leadership in supporting affordable housing projects for its service area has already achieved successes through new supply, preservation of the housing assets and housing people that would normally face barriers in securing housing and maintaining tenancies. The implementation of this Plan will ensure that CKL-H continues to remain a leader in this area, and that the quality of life in the City and County remains high for all its citizen in all income brackets. The guiding principles, goals, strategies and recommendations contained in this Plan provide a roadmap for the City and County to:

- achieve a range of affordable housing rental options to serve a wide variety of housing needs,
- preserve and enhance the existing assets; and
- contribute to a strong and vibrant economy.

Appendix A: Affordable and Social Housing Location Maps



Appendix B: Implementation Tools

	Housing Affordability		Leverage Stock to Regenerate		Housing Mix and Availability		Accommodate Growth	
	Goal 1: Preserve and Maintain existing supply	Goal 2: Viability of non-profit housing providers	Goal 3: Strategic redevelopment	Goal 4: Choice for homeownership	Goal 5: Diverse range of rental housing	Goal 6: Mix – income inclusive communities	Goal 7: Increase supply	Goal 8: Address wait list
Municipal (City and County)								
Development Charges	■		■		■	■	■	
Fee exemptions (i.e., building permits, planning application, rezoning, property tax etc)			■		■	■	■	
Financial Incentives		■	■	■	■	■	■	
Official Plans- regulation on inclusionary zoning			■		■	■	■	
Land Based incentives		■	■		■	■	■	
City and County Contributions (i.e., cash donations, debentures secured)			■		■	■	■	
CKL-H (Service Manager)								
Affordable Housing Framework *(includes municipal incentives)	■	■	■		■	■	■	■
Asset Management Plan	■	■	■				■	■
Municipal Housing Facilities Agreement	■	■	■		■	■	■	■

	Housing Affordability		Leverage Stock to Regenerate		Housing Mix and Availability		Accommodate Growth	
	Goal 1: Preserve and Maintain existing supply	Goal 2: Viability of non-profit housing providers	Goal 3: Strategic redevelopment	Goal 4: Choice for homeownership	Goal 5: Diverse range of rental housing	Goal 6: Mix – income inclusive communities	Goal 7: Increase supply	Goal 8: Address wait list
Affordable Homeownership Program (down payment assistance)				■		■		
Housing Allowance Program		■			■	■	■	■
Regeneration Plan			■	■	■	■	■	■
Housing First Program					■			■
Rent Supplements	■	■			■	■	■	■
Portable Housing Benefit	■	■				■	■	■
Federal and Provincial Funding Streams								
Canada-Ontario Community Housing Initiative	■	■	■				■	
Ontario Priorities Housing Initiative	■	■	■					
Investment in Affordable Housing (extension)			■	■	■	■	■	■
National Housing Strategy, Co-investment Funding		■	■		■		■	
Partnerships								
Ministry of Municipal Affairs and	■	■	■		■	■	■	■

	Housing Affordability		Leverage Stock to Regenerate		Housing Mix and Availability		Accommodate Growth	
	Goal 1: Preserve and Maintain existing supply	Goal 2: Viability of non-profit housing providers	Goal 3: Strategic redevelopment	Goal 4: Choice for homeownership	Goal 5: Diverse range of rental housing	Goal 6: Mix – income inclusive communities	Goal 7: Increase supply	Goal 8: Address wait list
Housing, Ontario								
Canada Mortgage and Housing Corporation – Seed Funding and Project Development Funding		■	■		■	■	■	
Community Agencies and Stakeholders (i.e., LHIN, Habit for Humanity, John Howard Society)					■		■	■
City of Kawartha Lakes	■	■	■	■	■	■	■	■
County of Haliburton	■	■	■	■	■	■	■	■
Local Municipalities			■		■	■	■	■
Non-Profit Sector			■		■	■	■	■
Private Sector			■		■	■	■	■
Monitoring and Evaluation								
Annual Reporting	■	■	■	■	■	■	■	■

Appendix C: Implementation Schedule

Time frame			
ST	Short-Term (1-2 Years)	O	Ongoing
MT	Mid-Term (3-5 Years)	C	Completed
LT	Long Term (5 year or Longer)	CO	Completed but requires ongoing actions

Theme 1: Housing Affordability		
Goal #1: Preserve and adequately maintain the existing housing stock so that it continues to be available for future public benefit.		
Strategy	Action	Timing
Develop a plan to preserve and sustain the transferred housing assets to provide affordable rental housing to low and moderate income households.	Develop a strategic asset management plan	C
	Conduct a financial forecast for the housing asset	C
	Establish levels of service for the housing asset	C
Strive for Continual Improvement of the Assets	Develop an asset management strategy	CO
	Provide information related to asset life cycle to housing providers to use for the capital work planning and maintenance.	O
	Investigate the use of the Utility Management Program for other projects and assets to establish energy conservation measures at a project level.	ST
	Establish a policy for the development of preventive maintenance Plan and develop an implementation plan to share with housing providers to ensure key activities are being scheduled and undertaken	O
Goal #2: Focus on the long-term viability of the housing assets and of non-profit housing providers		
Assess project viability of CKL-H transferred housing stock	Portfolio planning assessment for end of operating agreements/mortgage End Dates	ST
	Work with non-profit housing providers to explore options as they prepare for EOA/EOM	ST

Theme 1: Housing Affordability

	Develop a strategy to maintain financially assisted housing projects and that encourage housing providers to provide affordable housing beyond current commitments.	MT
	Develop tools, resources and financial mitigation strategies for both City and County housing providers to avoid loss of rent subsidized units as non-profit housing providers' obligations end under their operating agreements (EOA/EOM) with the provincial and federal government.	MT
	Pursue Federal and Provincial government funding opportunities available through the National Housing Strategy and Community Housing Renewal Strategy.	ST, MT

Theme 2: Leverage Existing Stock to Regenerate

Goal #3: Provide long-term affordable rental housing through strategic redevelopment and new development

Strategy	Action	Timing
Develop a Regeneration Plan that not only replaces units but increases the number of units, while ensuring affordable housing units are available for the long-term	Explore the feasibility of selling some, or all of KLH Housing Corp's single detached and semi-detached units that are older and less energy efficient	CO
	Complete business plans to enable the implementation of the Regeneration Plan	CO
	Investigate potential opportunities for the intensification and redevelopment of existing KLH Housing Corp	LT
	Investigate City and County opportunities to redevelop, revitalize and intensify existing assets, including utilizing surplus publically owned land.	ST, MT, LT
	Continue to use KLH Housing Corp as the vehicle for facilitating new development to manage City and County transferred housing assets.	CO, ST, MT, LT
	Develop a tenant relocation process to avoid displacement of residents during construction and redevelopment of KLH Housing Corp projects	CO

Goal #4: Ensure people have housing choice and opportunities for homeownership

Assist households in overcoming barriers to homeownership by providing support that will enable them	Incorporate in the Regeneration Plan a plan to make homeownership an option for residents living in financially assisted housing	C
	Pursue partnerships with external stakeholders similar to Habitat for Humanity	ST, MT, LT

to seek affordable home purchase opportunities	Assist households in overcoming barriers to homeownership through homebuyer training and support services	O
	Provide financial assistance through the IAH Homeownership Program if funding is available	ST

Theme 3: Housing Mix and Availability

Goal #5: Provide a diverse range of rental housing types that recognizes the unique needs of local communities

Strategy	Action	Timing
Increase and diversify affordable housing supply to provide opportunity to people to obtain housing	Utilize the Investment in Affordable Housing (IAH 2014 Extension) Ontario program to create additional and sustainable affordable housing	ST
	Ensure new affordable housing supply provides a range of housing types and densities to support the intensification and density targets of the City and County	O
	Assess City and County owned land and make considerations for New Affordable Housing, as new funding opportunities arise.	ST, MT, LT
	Identify and encourage public/private partnership opportunities in the City and County with developers and non-profit housing providers to build and operate affordable housing.	ST, MT, LT
	Consider developing housing agreements between CKL-H and the developer during the development review process, to secure affordable housing over the long-term.	ST, MT, LT
	Conduct stakeholder outreach efforts directed to developers, financial institutions, lenders, property owners and real estate professionals to [1] increase awareness of the financial opportunities and benefits of affordable housing; and [2] address issues or concerns related to existing or proposed affordable housing development.	ST, MT, LT
	Encourage and incentivize the production and the distribution of affordable housing throughout the service Area using the tools from the Affordable Housing Framework.	ST, MT, LT
	Continue partnership with the City and County to raise awareness and advocate for housing options that are affordable for everyone.	ST, MT, LT
	Consider establishing affordability periods of 20 years or more for committed	ST, MT,

Theme 3: Housing Mix and Availability		
Goal #5: Provide a diverse range of rental housing types that recognizes the unique needs of local communities		
Strategy	Action	Timing
	affordable rental projects where CKL-H provides financial assistance to prevent the loss of affordable units and ensure affordability targets in the City and County are maintained.	LT
	Continue to pursue funding opportunities from other levels of government to collaboratively develop affordable housing projects.	ST, MT, LT
Develop and increase rental housing units with focus on affordability, energy efficiency, and accessibility	Ensure that new rental housing units are designed to accommodate local community needs and offers a range of rent mix	ST, MT, LT
	Implement the Affordable Housing Framework by using the tools identified in the Framework for of all new developments or redevelopment of stock.	ST
	Create affordable housing guidelines and principles for the City and County that encourage energy efficient features in new and renovated and existing affordable housing.	ST
	Ensure barrier free design criteria are incorporated into all new affordable housing developments administered by the CKL-H to recognize the significant percentage of seniors (many with mobility) in the community.	ST, MT, LT
	Develop minimum standards for adaptable and accessibility construction techniques for existing affordable housing stock and new builds.	MT
	Participate in the Development Charge study process led by the City to address the charge process for new affordable rental housing including determining the process for treating municipal-led new development vs. private sector new development of affordable housing units.	ST
	Develop a Development Charge formal policy for affordable housing based on applied practice with respect to the provision of waivers or offsetting grants for development chargers and various fees for new affordable housing.	ST
Goal #6: Create mixed income inclusive communities by providing a range of affordable and market rental options, thereby attracting individuals from various socio-economic backgrounds		
Create developments that are mixed income and that meet the needs of a variety of	Require that new proposal for housing developments demonstrate a mixed-income model approach	ST, MT, LT
	Involve the private sector to generate more opportunities for affordable and	ST, MT,

Theme 3: Housing Mix and Availability		
Goal #5: Provide a diverse range of rental housing types that recognizes the unique needs of local communities		
Strategy	Action	Timing
tenant types and includes some larger sized units for small families	mixed-income buildings.	LT
	Work with the planning department to encourage innovative housing forms that allow for mixed-income developments	ST, MT
	Engage and collaborate with appropriate public and private partners to develop financially assisted housing developments servicing the City and County of varying income levels.	ST, MT, LT

Theme 4: Accommodating Growth		
Goal #7: Increase the supply of affordable housing to maintain and accommodate growth		
Strategy	Action	Timing
Establish affordable housing rental targets	Set affordable housing targets to be included in Official Plans, Growth Management Plans, CKL-H 10 Year Housing and Homelessness Plans and other supporting Plans and work of the City and County.	ST
	Ensure that affordable housing targets are adopted and included in the City and County Official Plan's through the amendment process.	ST
	Work with municipalities to align municipal financial and planning policies with affordable housing goals, strategies and targets set in this Plan	ST
	Ensure that the affordable housing goals, strategies and actions are integrated into other City and County plans and policies where appropriate (i.e., Asset Management Plans, Growth Management Plans, City and County Housing Strategy, CKL-H 10 Year Housing and Homelessness Plan)	ST
	Incorporate a definition of affordable housing in the Development Charges by-law to address the treatment of affordable housing.	ST
	Incorporate the affordable housing targets in the Development Cost Study process undertaken by the City; and include where applicable this Master Plan goals and strategies under the DC bylaw.	ST
	Work with the City and County to consider affordable housing needs and the targets when planning for major capital investment in new or redeveloping existing major community facilities and surplus lands.	ST

Theme 4: Accommodating Growth		
Goal #7: Increase the supply of affordable housing to maintain and accommodate growth		
Strategy	Action	Timing
	Work with municipalities and the development sector to strengthen the efforts to provide more affordable and financially assisted housing through a balanced approach of new unit creation and focused financial support.	ST
	Undertake a periodic review of the affordable housing targets and evaluate the success of implementation efforts and adjust targets on an ongoing basis in response to local demographic, economic and housing market conditions.	ST, MT, LT
	Prepare an Affordable Housing Measuring Monitoring Guidelines that enables to track and monitor on the progress of this Master Plan and achieving housing targets to communicate to City and County.	MT
Goal #8: Address the growing needs of households on the financially assisted housing wait list		
Ensure new supply addresses the needs from the financially assisted housing wait list	Incorporate the housing needs of households on the financially assisted wait list when planning and developing new affordable housing supply.	ST, MT, LT
Amend CKL-H financially assisted wait list processes and policy as applicable to align with Provincial rule changes	CKL-H Housing Staff will review Provincial policy and rule changes pertaining to the waiting list and will work to amend and align CKL-H processes and policy with Provincial regulations.	ST



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