

City of Kawartha Lakes and County of Haliburton Affordable Housing Framework Final Report

Prepared by:



CONTENTS

Introduction	2
What is Affordable Housing	3
Affordable Housing Threshold in Kawartha Lakes and Haliburton County	3
The Housing Continuum	4
Why an Affordable Housing Framework	5
Current Need in Kawartha Lakes and Haliburton	6
Approach to Developing the Affordable Housing Framework.....	11
Housing Partners	13
Vision and Goals.....	15
Housing Actions	16
Conclusion	24

Introduction

Housing is an important factor in healthy, complete communities. The availability and affordability of housing has economic, social, and health impacts for a community. Housing is also one of the social determinants of health. Living in housing that is unsafe, unaffordable, or insecure increases the risk of many health problems. Living in housing that is unaffordable also reduces the resources available for other basic needs.

The Kawartha Lakes and Haliburton Affordable Housing Framework presents a set of actions that the City, County, and Local Municipalities can use as a standard approach to encourage the development of housing, particularly affordable housing, in Kawartha Lakes and Haliburton. The Affordable Housing Framework builds on the goals of the City of Kawartha Lakes and County of Haliburton Housing and Homelessness Plan, specifically, **Goal 1 – Increase the Supply of Affordable Housing** and **Goal 2 – Align Municipal Financial and Planning Policies with Affordable Housing Objectives**. It also supports the Actions under Goal 2: An Exceptional Quality of Life in the City of Kawartha Lakes Strategic Plan 2016-2019, specifically 2.2.2 Enhance access to community and human/health services and 2.2.3 Increase the supply of affordable housing. In addition, the Official Plans of both the City of Kawartha Lakes and County of Haliburton have identified a target that 25% of all new housing units be affordable. As such, this Affordable Housing Framework focuses on actions that will help increase the supply of affordable rental and ownership housing in Kawartha Lakes and Haliburton.

What is Affordable Housing

Both the Official Plan of the City of Kawartha Lakes and the Official Plan of the County of Haliburton include a definition of affordable housing that is consistent with the Provincial Policy Statement (PPS). Affordable housing is defined as:

- a. In the case of ownership housing, the least expensive of:
 - Housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual household income for low and moderate income households; or
 - Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area.
- b. In the case of rental housing, the least expensive of:
 - A unit for which the rent does not exceed 30% of gross annual household income for low and moderate income households; or
 - A unit for which the rent is at or below the average market rent of a unit in the regional market area.

Low and moderate income households are those households with incomes falling at or below the 60th income percentile.

Affordable Housing Threshold in Kawartha Lakes and Haliburton County

The affordable house price for households in the 60th income percentile¹ in Kawartha Lakes is \$321,314² and the affordable rent is \$1,014. This affordable house price is lower than the average house price in Kawartha Lakes in 2017³ of \$390,000. According to CMHC, the average market rent for Kawartha Lakes for October 2016 was \$987, which is lower than the affordable rent based on the 60th income percentile. As such, the affordable housing thresholds for 2017 are a house price of **\$321,314** and monthly rent of **\$987**. The City of Kawartha Lakes and the County of Haliburton are considered one regional market area. As such, these are the affordable housing thresholds for the County as well.

¹ Household incomes have been estimated to 2017 based on the rate of increase of the Ontario CPI from 2005 to 2017.

² This is based on a down payment of 5%, a mortgage rate of 4.65%, and an amortization period of 25 years.

³ Average price for January to June 2017

The Housing Continuum

The housing market can be viewed as a continuum where the supply of housing responds to the range of housing demand in a community. Due to a range of social, economic, and geographic factors, the full range of housing need in a community is not always met in the private housing market. This is particularly true for individuals and families with low incomes or for persons with special housing needs. The housing needs of these individuals and families are often met by non-market housing provided by the public and non-profit sectors. Individuals and families can move back and forth along the continuum through different stages of their lifecycle. As such, it is important for each community to have an adequate supply of housing units throughout the continuum.

The different elements of the continuum are:



It should be noted that private market rental can include rental units in the secondary rental market, such as second suites or single detached homes for rent. Supportive housing can include housing for seniors, shared housing arrangements, or people living in their own homes and receiving support services.

Why an Affordable Housing Framework

The City of Kawartha Lakes and County of Haliburton have both undertaken housing needs assessments to determine the current and emerging needs in these communities. In addition, the development of the Housing and Homelessness Plan included stakeholder and public consultation activities to better understand housing need in Kawartha Lakes and Haliburton County. The results of these initiatives are outlined in the key housing themes identified in the Housing and Homelessness Plan. These themes are the following.

- Smaller households are the predominant household type
- A continuum of housing options are needed for a growing seniors population
- There is a limited supply of private market rental housing, particularly in the affordable range
- Improving the diversity of housing stock, particularly for the growing percentage of seniors and smaller households, is a key issue
- The Service Manager's portfolio of social and affordable housing makes a significant contribution to the supply of rental housing
- There are very few culturally-specific housing options and services for Aboriginal households
- There is a provincial government policy shift away from emergency shelter and short-term solutions to addressing homelessness towards providing permanent, affordable housing with supports
- Building upon the system's capacity to provide housing with supports is a necessary strategy to reduce homelessness
- There is a high degree of collaboration between community organizations providing information and practical supports to help at-risk households prevent homelessness.

Current Need in Kawartha Lakes and Haliburton

The City and County have been working to provide a full range of housing options for all residents, including affordable options for residents with low incomes. However, the need for affordable housing, including rental and ownership housing, as well as housing for an aging population continues to increase. This section provides an overview of the current and emerging housing need in Kawartha Lakes and Haliburton.

Seniors are increasing at a much higher rate than the total population and they will need housing options.

In 2016, there were 75,423 people living in the City of Kawartha Lakes, increasing by 1.2% from 74,561 in 2006. In comparison, the population of the County of Haliburton increased by 11.9% from 16,147 in 2006 to 18,062 in 2016. While the total population of the City increased only slightly in the last ten years, **the number of seniors 65 years and older living in Kawartha Lakes increased by 31.3% from 2006 to 2016.** The number of seniors in Haliburton saw an even greater increase; **increasing by 49.1% from 2006 to 2016**, which is higher than the rate of increase seen in Ontario as a whole (36.5%).

There are very limited rental housing units in Kawartha Lakes and Haliburton.

The number of households in Kawartha Lakes increased by 5.4% from 29,500 in 2006 to 31,105 in 2016 while households in Haliburton increased by 21.2% from 6,970 in 2006 to 8,445 in 2016. In comparison, the number of households in Ontario increased by 13.5% from 2006 to 2016. The proportion of renters in Kawartha Lakes increased slightly from 16.9% of all households in 2006 to 17.1% in 2016. In contrast, the proportion of renters in Haliburton decreased from 13.1% of all households in 2006 to 12.7% in 2016. However, the proportion of renters in both Kawartha Lakes and Haliburton in 2016 are far below the proportion of renters in Ontario (30.2%). The much lower rates of renters may be partly due to the fact that rental housing is very limited in Kawartha Lakes and Haliburton. While data was not available for Haliburton, CMHC data on rental housing completions in the City of Kawartha Lakes shows that **only 91 purpose-built rental units were completed from 2006 to 2016** compared to 2,816 ownership units completed during the same time period. This may also explain why the **rental vacancy rate** for purpose-built rental units in the City was

0.3% in 2016, down from 2.2% in 2015. This vacancy rate is far below 3.0%, which is considered a ‘healthy’ vacancy rate. This data is supported by key stakeholders who noted that there is a significant need for rental housing, both affordable rental and market rental, as very few units are being built.

Average house prices and rents continue to increase and housing is becoming less affordable.

The average market rent for purpose-built rental units in Kawartha Lakes has increased from **\$938 in 2015 to \$987 in 2016; an increase of 5.2%**. In comparison, the consumer price index (CPI) for Ontario increased by only 1.8% from 2015 to 2016. Average house prices have seen an even higher rate of increase. The average house price in **Kawartha Lakes** (for all dwelling types) **increased by 17.1% from \$333,000 in 2016 to \$390,000 in 2017⁴**. CMHC data shows an even greater increase in the sale price of single detached homes in Kawartha Lakes, increasing by 51.4% from \$334,708 in 2016 to \$506,603 in 2017. Similarly, the median house price for a **waterfront home in Haliburton increased by 2.6% from \$380,000 in 2016 to \$390,000 in 2017** while the median house price for a **non-waterfront home increased by 59.8% from \$169,000 in 2016 to \$270,000 in 2017⁵**. In comparison, the CPI for Ontario increased by only 1.7% from September 2016 to September 2017. This shows that average house prices and rents in both Kawartha Lakes and Haliburton are increasing at a much higher rate and households with low and moderate incomes will find it increasingly challenging to afford homes in these communities.

Over a fifth of all households in Kawartha Lakes and almost a quarter of households in Haliburton are facing housing affordability issues.

In 2016, **23.6% of all households in Kawartha Lakes and 24.5% of all households in Haliburton were facing housing affordability challenges** (i.e. spending 30% or more on housing costs). While the number and proportion of households facing housing affordability issues in Kawartha Lakes decreased from 2006, the number and proportion of households increased in Haliburton during the same time period. In addition, in 2016, **51.6% of all renters in Kawartha Lakes** were facing housing affordability challenges. Similarly, **49.5% of all renters in Haliburton** were spending 30% or

⁴ House prices are in-house calculations by the City of Kawartha Lakes based on Canadian Real Estate Association data.

⁵ Canadian Real Estate Association, accessed from: <http://creastats.crea.ca/musk/index.html>

more of their income on housing costs. Additionally, 13.3% of all households in Kawartha Lakes were experiencing core housing need⁶ in 2016, up slightly from 13.0% in 2006. In Haliburton, 16.3% of households were in core housing need in 2016, up from 11.4% in 2006. In comparison, 15.3% of all households in Ontario were in core housing need in 2016⁷. This suggests a need for housing options, both rental and ownership options, which are affordable to households with low and moderate incomes.

The City and County continue to increase the supply of affordable housing units yet the number of applicants on the waiting list for subsidized housing continues to grow.

From 2009 to 2015, a total of 147 new affordable housing units were built in Kawartha Lakes and Haliburton. 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 two years, with a total of 40 units with occupancy anticipated for 2018 and 2019. However, the number of applicants on the centralized waiting list for subsidized housing has **increased by 155.8% (799 applicants)** from a total of 513 applicants in 2012 to 1,312 applicants in 2017⁸. The number of families without dependents increased by 314 applicants from 2012 to 2017. The number of senior applicants increased by 290 applicants while families with dependents increased by 195 applicants in the last five years⁹.

In general, the current make-up of affordable housing units match the household types on the waiting list yet there is an increasing need for smaller affordable units.

There are a total of 1,142 subsidized housing units in Kawartha Lakes and Haliburton in 2017 with another forty units to be completed in 2018 and 2019 which will bring the total 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**. In comparison, as of September 30, 2017, the largest proportion of applicants on the waiting list for these

⁶ A household in core housing need is one whose dwelling is considered unsuitable, inadequate, and/or unaffordable and whose income levels are such that they could not afford alternative suitable and adequate housing in their community.

⁷ Statistics Canada 2016 Census. Accessed from: <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm>

⁸ This data is based on waiting list data for the third quarter of each year as data for the fourth quarter of 2017 was not yet available.

⁹ City of Kawartha Lakes Housing Portfolio and Waiting List data.

units were **families without dependents; making up 41.3%** of the total applicants on the waiting list. **Seniors made up the second largest proportion, at 36.7%**, while **families with dependents made up 22.0%**. This shows that while the housing stock roughly matches the type of households on the waiting list, there is still a need to increase the affordable housing stock. In addition, future efforts should be focused on smaller units for seniors and families without dependents who are seeing the highest number of increase in applicants in the last five years.

A reactive approach to homelessness costs more than providing housing.

A survey was undertaken by community volunteers as part of the 20K Home Campaign registry week from August 22nd to 26th, 2016 in Kawartha Lakes and Haliburton and this survey identified a total of **136 homeless individuals**. Of these individuals, 5% were sleeping outside, 20% were in shelters, 37% were couch-surfing, and 38% were staying in temporary accommodation. It is important to note that **75% of those who were homeless were 'hidden homeless'**, that is, they were not on the street or in shelters but they were homeless nonetheless. Of the 136 individuals, 24% were youth aged 16 to 24 years and 15% were adults 60 years and older. Among the youth who were homeless, 52% would need long-term permanent supports to escape homelessness while 30% would require temporary supports (based on individual responses). Among the adults aged 25 years and over who were homeless, 42% would need long-term permanent supports, 44% would need temporary supports, and 14% would require minimal supports. While people who are homeless make up only a small proportion of the total population of Kawartha Lakes and Haliburton, current approaches cost much more than providing subsidized housing. For example, in 2016, the estimated cost of unresolved homelessness in Kawartha Lakes and Haliburton was \$16,080 for ambulance use, \$69,088 for emergency room visits, and \$699,618 for hospitalization¹⁰. In addition, the City as the Service Manager, found that, on average, the **cost of homelessness for one individual** (considering the cost of emergency medical service, emergency room visits, and hospitalization) **is \$124,249 per year**. This cost does not even take into account the short and long term effects on the physical and mental health of this individual. In comparison, **providing rent assistance and supports for one person for a year costs \$17,966** (\$4,800 for rent assistance and \$13,166 for supports to help them maintain their housing). This shows that providing affordable housing and supports is far more cost effective compared to helping people when they are

¹⁰ CKL-H 20,000 Homes Registry Week Results.

already homeless. There are also multiple benefits to providing someone with stable, affordable housing, including health, social, and economic benefits that extend to the community.

Approach to Developing the Affordable Housing Framework

The approach to developing the Kawartha Lakes and Haliburton Affordable Housing Framework involved an environment scan of tools and incentives available to municipalities to encourage the development of affordable housing. The environment scan also included identifying case studies where these tools and incentives have been used. A total of 29 municipal tools and incentives were identified.

Three working sessions with City of Kawartha Lakes, County of Haliburton, and local municipal staff were undertaken on August 1st and 2nd, 2017 to evaluate the municipal tools and incentives. These were evaluated based on criteria and guidelines that were developed to determine each tool's applicability to the Kawartha Lakes-Haliburton context. The tools were evaluated based on the following criteria. The details of these criteria can be found in Appendix A: Evaluation Criteria in the Technical Appendix.

- Impact on Affordability
- Cost of Implementation
- Ease of Implementation
- Represents Good Planning
- Need for Legislative Changes
- Sustainability of Program
- Meets Other Municipal Objectives

A pro forma analysis was also conducted to evaluate the financial incentives that were being considered. This analysis involved looking at the impact of financial incentives on the financial feasibility of affordable housing using three scenarios to model an affordable housing development in Lindsay, Minden, and Haliburton. The results of this pro forma analysis was presented to key stakeholders to further assist in evaluating the impact and applicability of each of the municipal tools and incentives. A summary of the findings from this pro forma analysis can be found in Appendix C: Pro Forma Analysis of Incentives in the Technical Appendix.

A second set of working sessions were undertaken on September 12th, 2017 to further evaluate and prioritize the shortlist of municipal tools. These sessions were held in Lindsay and Minden and were undertaken with housing stakeholders from the private and non-profit sectors as well as with Councillors from the City, County, and local municipalities.

To augment the feedback received from the private sector, a short survey of local builders/developers was undertaken with the assistance of the Peterborough and The Kawarthas Home Builders Association.

Housing Partners

The City of Kawartha Lakes is the Service Manager for the area, which includes the County of Haliburton. In this capacity, the City administers housing and homelessness programs for all residents in the area. However, the provision of housing, particularly affordable housing, in a community is not the sole responsibility of the Service Manager or of government. There are a number of housing partners who contribute to the provision of a full range of housing options, including affordable and supportive housing options, in a community.

Federal Government

Canada Mortgage and Housing Corporation (CMHC) provides mortgage insurance to homeowners and initiates, funds, and implements various funding programs. These funding programs assist in building many of the social housing and affordable housing units in the country. The federal government has recently released a National Housing Strategy. The Strategy includes funding for repairs/retrofits of social housing units, a Canada Housing Benefit which is a rent subsidy connected to households rather than units, increased shelter spaces for survivors of domestic violence, and to help make homeownership more affordable.

Provincial Government

The Province has a broad role in housing through legislation, regulation, and funding programs. The provincial government helps set the housing agenda for the province and assists communities in meeting housing needs through the provision of transfer payments to the municipalities and the funding of programs for housing and homelessness. In addition, the Province provides municipalities with legislative tools to meet housing need in communities. Recent Provincial initiatives that support affordable housing include passing the Promoting Affordable Housing Act, 2016 and the Fair Housing Plan.

City of Kawartha Lakes

The City is the Service Manager for the area and is primarily responsible for the provision of subsidized housing funded by the senior levels of government. It is also responsible for administering homelessness programs. The City also establishes the policy and regulatory framework which guides the development of housing in the City of Kawartha Lakes.

County of Haliburton

The County establishes the policy framework which guides the development of housing in the County. The

County also contributes funding for the housing and homelessness programs administered by the City.

Local Municipalities

While the local municipalities do not have direct responsibility for housing, they have the responsibility for many of the regulatory tools, such as zoning of land and the processing of planning applications, which affect the development of housing in each community.

Non-Profit Sector

The non-profit sector assumes a number of roles in addressing housing needs in a community, including the roles of housing provider and support service provider. This sector also plays a major role in raising awareness of housing need and advocating for housing and homelessness programs.

Private Sector

The private sector provides the majority of housing in a community and is comprised of private land owners, builders, investors, funders, and landlords.

Residents

Some residents purchase investment properties that provide rental accommodation at market rates. Other individual homeowners create additional rental units as

part of their primary residence. Residents also take on the role of advocates for housing in their community.

Vision and Goals

The Kawartha Lakes and Haliburton Housing and Homelessness Plan states that:

Our 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.

The Kawartha Lakes and Haliburton Affordable Housing Framework builds on this vision and the principles and goals identified in the Housing and Homelessness Plan. The Housing and Homelessness Plan sets out seven goals to address the housing needs in Kawartha Lakes and Haliburton for 2014-2023. These goals are the following:

1. Increase the supply of affordable housing
2. Align municipal financial and planning policies with affordable housing objectives
3. Integrate homelessness prevention programs to use resources more effectively and ensure person-centred access to services
4. Identify gaps and collaborate in planning for housing with supports
5. Ensure the long-term viability and affordability of the existing social housing stock
6. Improve the quality of private market housing including new barrier-free housing
7. Identify, monitor, and evaluate system outcomes.

The following recommendations focus on the first two goals of the Housing and Homelessness Plan and build on the municipal tools and incentives to encourage the development of housing, particularly affordable housing, in Kawartha Lakes and Haliburton.

Housing Actions

These recommended Actions are based on the municipal tools and incentives that were identified and evaluated as part of the first phase of developing the Affordable Housing Framework. Prioritization of each tool and incentive is based on the prioritization exercise undertaken with key housing stakeholders. Actions that have been identified as a **first priority** should be implemented in the **short term: Year 1 (2018), Year 2 (2019), and Year 3 (2020)**. Actions identified as a **second priority** should be implemented in the **longer term: Year 4 (2021), Year 5 (2022), and Year 6 (2023)**. Appendix D: Description of Municipal Tools provides a detailed description and case studies of these tools and incentives.

Actions	Priority for Implementation	Implementing Body
Municipal Regulatory and Process Tools		
1. Implement a streamlined development approval process for affordable housing and market rental housing. Implementing this Action may include the following: <ul style="list-style-type: none"> a. Re-examining the development approval process to identify whether additional approval powers can be delegated to municipal staff. b. As part of an information package on municipal websites, preparing a checklist of requirements for a complete application and how these requirements can be met. c. Providing additional training for municipal staff to undertake the review of planning studies in-house. d. Re-examining municipal timelines to determine whether some timelines can be shortened for feedback on applications can be shortened. e. Re-examining the feasibility of implementing a Community Planning Permit System. 	1 st Priority – Year 2	City, County and Local Municipalities

Actions	Priority for Implementation	Implementing Body
2. Implement a simplified online registration process for second suites throughout the City and County. Homeowners will only be subject to inspection and/or fees if complaints related to fire, health, and safety standards or property standards are received by the City or local municipalities.	1 st Priority – Year 1	City and County
3. Work with community agencies to raise awareness of available funding to renovate second suites.	1 st Priority – Year 1	City
4. Revise zoning by-laws to permit permanent coach houses ¹¹ in appropriate areas throughout the City and County.	1 st Priority – Year 3	City, County, and Local Municipalities
5. Re-examine the City's current development charges to ensure that second suites in new homes are exempt from development charges based on recent changes in provincial legislation.	1 st Priority – Year 1	City
6. Implement alternative development standards for affordable housing developments or multi-residential rental developments. The alternative development standards may include: a. Reduced parking requirements b. Increases in height and/or density in appropriate areas	2 nd Priority – Year 4	City and Local Municipalities
7. Develop a centralized inventory of lands that are ideal for the development of affordable housing and market rental housing and sharing this information with residential developers.	2 nd Priority – Year 4	City, County, and Local Municipalities
8. Pre-zone lands in identified growth areas for medium density residential developments that permit a mix of unit sizes, types, and	2 nd Priority – Year 4 and 5	City and Local Municipalities

¹¹ Coach Homes, also called carriage houses, are smaller dwellings built on the property of a larger home. Unlike garden suites or granny flats, they are permanent and include a foundation system. They have water, electrical service, gas, and are connected to a sewage or septic system. They also conform to the Ontario Building Code.

Actions	Priority for Implementation	Implementing Body
tenures to decrease the time and risk involved in developing multi-residential projects and to increase housing diversity.		
<p>9. Upon the release of Provincial regulations on inclusionary zoning, examine the feasibility of including policies in Official Plans which require all new residential developments that meet an identified threshold to increase affordable housing units either on the same site or on a different site. The following considerations should be taken into account when developing this policy:</p> <ul style="list-style-type: none"> a. Making the provision of affordable housing mandatory b. Applying the obligation as universally as possible c. Using fixed and non-negotiable rules d. Targeting below-market housing e. Maintaining affordability permanently f. Providing limited flexibility¹². <p>Further considerations: Both the City's and the County's Official Plan policy on inclusionary zoning should build on its current policies which require that a minimum of 25% of new housing units across the City (5.3.5) and County (4.3.2) be affordable. In addition, inclusionary zoning policies for the local municipalities should build on and conform to the County's policies.</p>	1 st Priority – Year 2 and 3	City, County, and Local Municipalities
<p>10. Upon the release of Provincial regulations on inclusionary zoning, examine the feasibility of including regulations in Zoning By-laws which support the Official Plan policies on inclusionary zoning. These regulations should address the following:</p>	1 st Priority – Year 2 and 3	City and Local Municipalities

¹² CMHC (2017). Research Insight: Inclusionary Zoning: Domestic and International Practices.

Actions	Priority for Implementation	Implementing Body
<ul style="list-style-type: none"> a. Using Section 37 of the Planning Act in combination with inclusionary zoning b. Agreements with landowners to ensure units remain affordable c. Establishing procedures for the administration of affordable housing units and meeting reporting requirements d. The threshold size for residential development projects that would trigger the application of inclusionary zoning e. The number of years that units remain affordable f. The proportion of total units in a residential development project that are required to be affordable under inclusionary zoning. 		
Land Based Incentives		
11. Develop and maintain a master inventory of all surplus municipal land and buildings, identifying land and buildings that may be appropriate for housing, and sharing this information with residential developers.	1 st Priority – Year 1	City, County, and Local Municipalities
12. Add Official Plan policies stating that decisions regarding surplus municipal land and buildings will consider affordable housing first.	1 st Priority – Year 1	City, County, and Local Municipalities
13. Building on the previous action, provide the surplus municipal land or buildings for affordable housing. Land can be provided through the following methods: <ul style="list-style-type: none"> a. Leasing municipal land for a minimum of 20 years b. Donating municipal land c. Providing municipal land at below market value 	1 st Priority – Year 2	City, County, and Local Municipalities

Actions	Priority for Implementation	Implementing Body
Further considerations: The provision of land may be made through the requirements of the updated Municipal Facilities By-law. In addition, if land is provided to an organization other than the Kawartha Lakes Haliburton Housing Corporation, consideration should be given to leasing the land as opposed to providing the land outright with the full amount of the land payable at the end of the agreed upon affordability period.		
14. Examine the feasibility of providing the Kawartha Lakes Haliburton Housing Corporation with the authority and additional funding specifically for land banking.	2 nd Priority	City and Housing Corporation
15. Building on the policies in the County's Official Plan, explore opportunities to facilitate the development of a community hub in partnership with community agencies, non-profit housing providers, the private sector, and other levels of government.	2 nd Priority – Year 5	City, County, and Local Municipalities
Financial Incentives		
16. Consider reallocating the Ontario Renovates portion of the IAH Program funding for loans or grants for the creation of new second suites or the renovation of existing suites to meet Building Code and Fire Code requirements and which are rented at 80% below the average market rent for the area for a set period.	1 st Priority – Year 1	City and County
17. Waive or provide a grant in lieu of planning and building application fees and sewer connection fees in part or in full for affordable housing developments on a sliding scale based on the number of affordable units provided, the level of affordability, and the period of time when the units will remain affordable.	1 st Priority – Year 2	City, County and Local Municipalities

Actions	Priority for Implementation	Implementing Body
Further considerations: This Action may be implemented through a Community Improvement Plan (CIP) for affordable housing.		
<p>18. Waive or provide grants in lieu of development charges for affordable housing developments.</p> <p>Further considerations: This Action may be implemented through a Community Improvement Plan (CIP) for affordable housing. In addition, the City may want to consider participating in the new provincial program to receive rebates on development charges for priority purpose-built rental developments.</p>	1 st Priority– Year 2	City
<p>19. Exempt all new affordable rental housing developments with four or more units from property taxes on a sliding scale based on the level of affordability. Property tax exemptions may be for:</p> <ul style="list-style-type: none"> a. 20 years for developments with average rents at 75% or less of average market rents for the regional market area b. 15 years for developments with average rents at 80% of average market rents for the regional market area c. 10 years for developments with average rents at 90% of average market rents for the regional market area. <p>Further considerations: This Action may be implemented through a Community Improvement Plan (CIP) for affordable housing.</p>	1 st Priority – Year 2	City, County, and Local Municipalities
20. Examine the feasibility of waiving or providing grants-in-lieu of parkland dedication fees for affordable housing developments.	1 st Priority – Year 2	City and Local Municipalities

Actions	Priority for Implementation	Implementing Body
21. Consider developing a Housing Reserve Fund for affordable housing. Contributions to this fund may be through an annual municipal budget allocation.	1 st Priority – Year 2	City and County
22. Consider providing capital loans and grants for affordable housing on a sliding scale based on the number of units provided, the level of affordability, and the period that the units remain affordable. This can be funded through the Housing Reserve Fund.	1 st Priority – Year 2	City, County and Local Municipalities
23. Examine the feasibility of providing a reduction in property taxes for vacant homes that are donated or leased at below market value to community agencies for affordable housing.	2 nd Priority – Year 4	City and County
Partnerships		
24. Facilitate partnerships between community agencies and private developers to increase the supply of affordable housing. Partnerships may be in the form of: a. Community agencies purchasing or leasing units in a residential development b. Community agencies as property manager of residential projects built by the private sector	1 st Priority – Year 1	City, Community Agencies, and Private Developers
25. Facilitate partnerships between community agencies and private homeowners with vacant homes or land to develop affordable housing.	1 st Priority – Year 1	City and Community Agencies
Monitoring		
26. Develop and publish an annual Housing Report Card to show progress on the objectives as a result of implementing the Actions in	1 st Priority – Year 2 and Ongoing	City and County

Actions	Priority for Implementation	Implementing Body
<p>the Affordable Housing Framework. This Report Card may include the following indicators:</p> <ul style="list-style-type: none"> a. Rental vacancy rates b. Number of rental units created, both purpose-built units and units in the secondary rental market such as second suites c. Average rents and house prices d. Number of affordable housing units created, both rental and ownership e. Number of applicants on the waiting list and proportion housed f. Number of individuals who were homeless or at risk of homelessness who were housed in permanent housing 		

Conclusion

The City of Kawartha Lakes, County of Haliburton, and Local Municipalities have undertaken a number of initiatives and implemented several strategies which have helped increase the supply of affordable housing throughout the area. However, the need to increase the supply of housing options which are affordable to households with low and moderate incomes still exists and this need will continue to increase as house prices and average rents continue to increase. Addressing this need is the responsibility of a number of key housing partners although the City, County, and Local Municipalities have to take the lead by facilitating partnerships and providing a supportive environment for the development of affordable housing.

The Affordable Housing Framework presents a set of Actions which, when implemented, will help ensure a more supportive environment for developing affordable housing in the City and County by community agencies, private developers, and the Kawartha Lakes Haliburton Housing Corporation. While some flexibility in implementing the Actions is important to give consideration to the different contexts in the different communities, having a standard approach provides more predictability and consistency for residential developers and community agencies. A standard approach also helps to increase accountability and fairness for all communities, housing projects, and developers.