

# Kawartha Lakes-Haliburton Housing Corporation

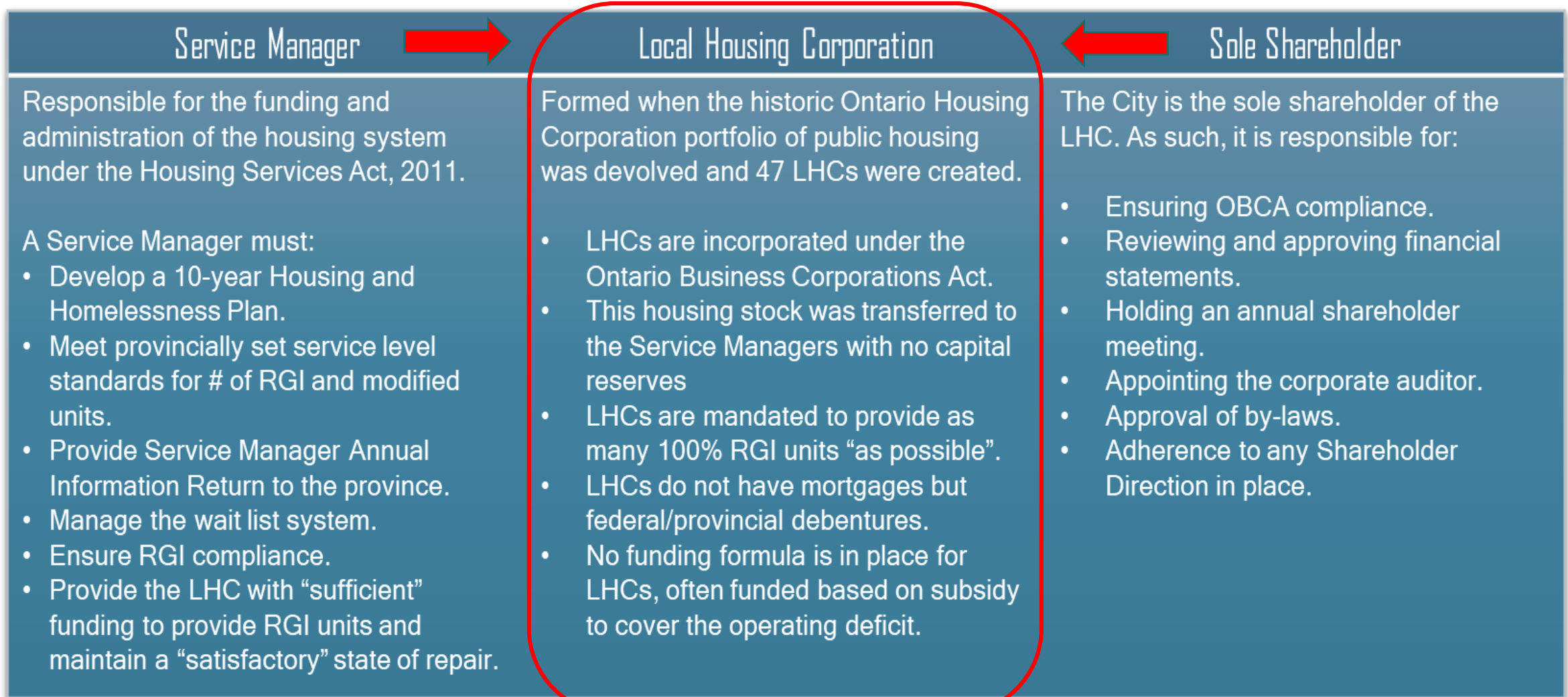
2026 Operating Budget Overview

September 30, 2025

# Agenda

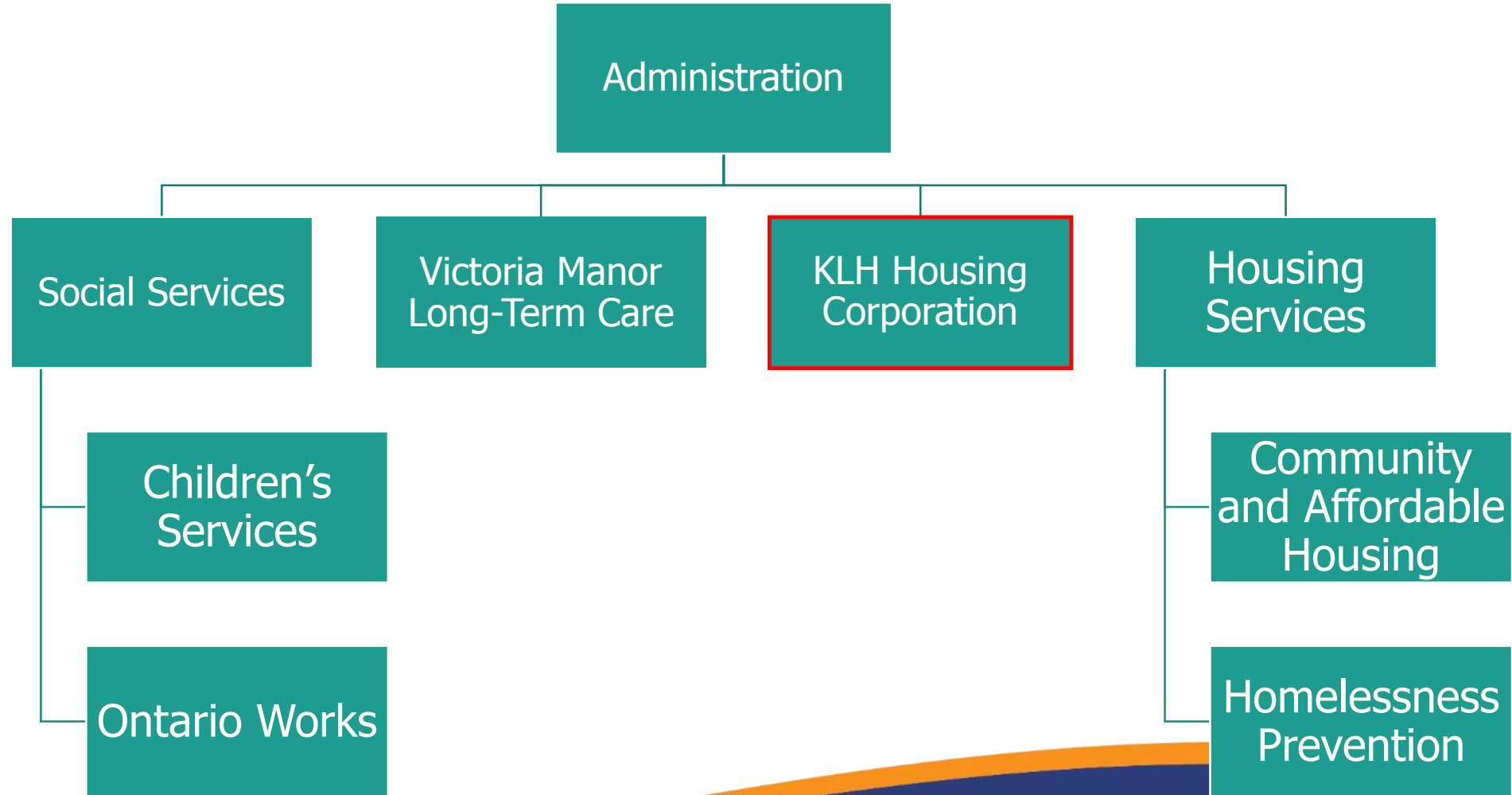
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# KLH Housing Corporation Overview

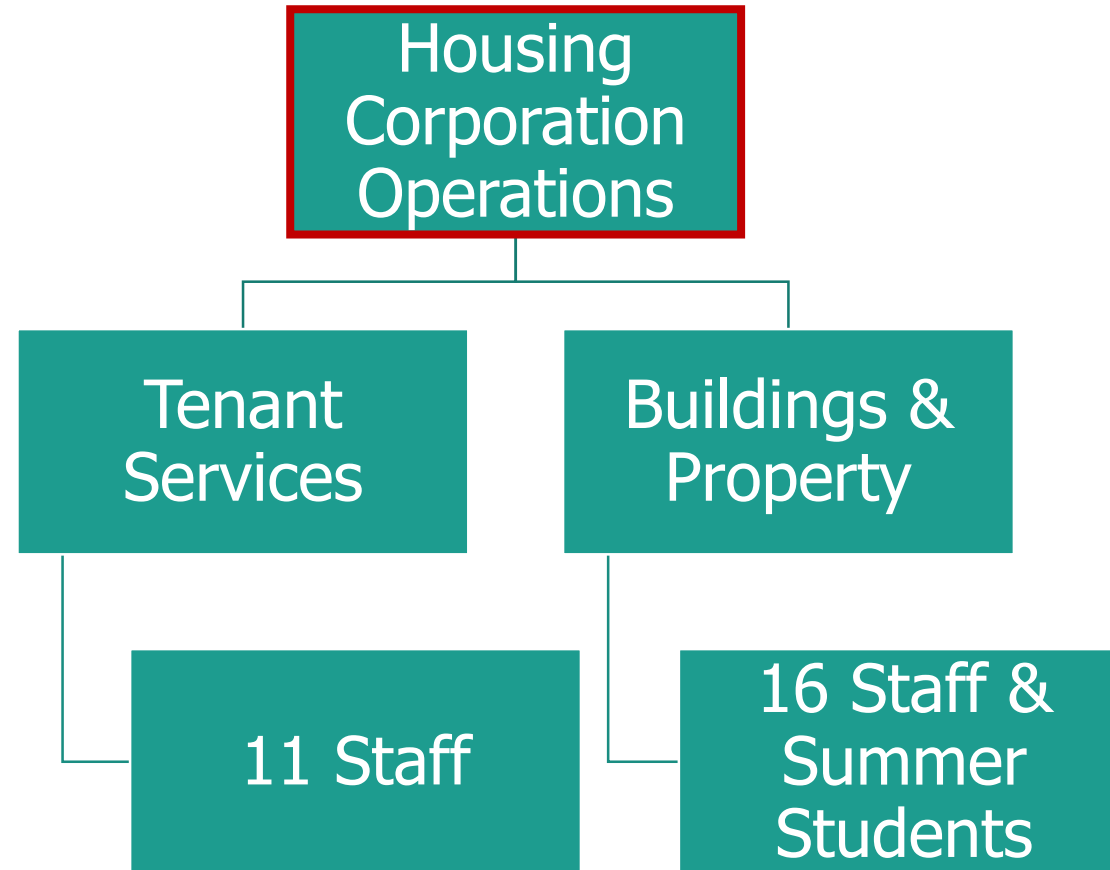


# Human Services Organizational Chart

Servicing the City of Kawartha Lakes and County of Haliburton



# Kawartha Lakes Haliburton Housing Corp. Organizational Chart



# KLH Housing Corporation Board Resolution, September 16/25

**That** the 2026 Draft Budget Presentation by (Acting) Chief Executive Officer, be received for information, and;

**That** the 2026 Draft Budget move forward to be presented at City Council.

**Carried 2025-60**

# Budget Summary

	Actuals 2024	Preliminary Actuals 6/30/2025	Budget 2025	Proposed Budget 2026	Budget Variance	Budget % Variance
<b>Revenue</b>						
Grants	(204)	(60)	(120)	(37)	83	(69%)
Other Revenues	(771)	(232)	(208)	(81)	127	(61%)
User Fees, Licenses and Fines	(5,878)	(3,078)	(5,850)	(6,464)	(614)	10%
<b>Total - Revenue</b>	<b>(6,854)</b>	<b>(3,371)</b>	<b>(6,178)</b>	<b>(6,582)</b>	<b>(404)</b>	<b>7%</b>
<b>Expenses</b>						
Salaries, Wages and Benefits	1	1,464	2,533	3,247	713	28%
Materials, Training, Services	1,958	1,069	2,188	2,310	122	6%
Contracted Services	1,716	633	1,338	1,336	(2)	(0%)
Rents and Insurance	371	202	398	406	8	2%
Interest on Long Term Debt	39	14	24	848	824	3435%
Debt, Lease and Financial	681	389	536	1,262	726	136%
Interfunctional Adjustments	4,984	1,490	2,674	1,621	(1,053)	(39%)
<b>Total - Expenses</b>	<b>9,750</b>	<b>5,260</b>	<b>9,691</b>	<b>11,030</b>	<b>1,339</b>	<b>14%</b>
<b>Grand Total</b>	<b>2,896</b>	<b>1,889</b>	<b>3,513</b>	<b>4,448</b>	<b>935</b>	<b>27%</b>

*Figures are shown in thousands of dollars (000s)*

# Municipal Contribution



	Actuals 2024	Preliminary Actuals 6/30/2025	Budget 2025	Proposed Budget 2026	Budget Variance	Budget % Variance
<b>KLH Grand Total</b>	<b>2,896</b>	<b>1,889</b>	<b>3,513</b>	<b>4,448</b>	<b>935</b>	<b>27%</b>
<b>Less: Net Security/Reserve</b>	<b>-297</b>	<b>-287</b>	<b>-298</b>	<b>-300</b>	<b>-2</b>	<b>1%</b>
	<b>2,599</b>	<b>1,602</b>	<b>3,215</b>	<b>4,148</b>	<b>933</b>	<b>29%</b>
<b>Funded by :</b>						
<b>County of Haliburton - 29%</b>	<b>754</b>	<b>465</b>	<b>932</b>	<b>1,203</b>	<b>271</b>	<b>29%</b>
	<b>754</b>	<b>465</b>	<b>932</b>	<b>1,203</b>	<b>271</b>	<b>29%</b>
<b>City of Kawartha Lakes - 71%</b>	<b>1,845</b>	<b>1,137</b>	<b>2,283</b>	<b>2,945</b>	<b>662</b>	<b>29%</b>
<b>Add: Net Security/Reserve</b>	<b>297</b>	<b>287</b>	<b>298</b>	<b>300</b>	<b>2</b>	<b>1%</b>
	<b>2,142</b>	<b>1,424</b>	<b>2,581</b>	<b>3,245</b>	<b>664</b>	<b>26%</b>
<b>Total Contribution</b>	<b>2,896</b>	<b>1,889</b>	<b>3,513</b>	<b>4,448</b>	<b>935</b>	<b>27%</b>

Budget Comparison	2026	2025	Budget Variance	Budget % Variance
Haliburton	1,202,873	931,871	271,002	29%
City	3,244,965	2,580,742	664,223	26%
	4,447,838	3,512,613	935,225	27%

*Figures are shown in thousands of dollars (000s)*

# Preliminary 2025 to 2026 Budget Variance

\* Variances greater or less than \$100,000

	Draft Budget 2026	Budget 2025	*Budget Variance (Favourable) / Unfavourable	Budget Variance
<b>Revenue</b>				
Other Revenues	(81)	(208)	127	(61%)
User Fees, Licenses and Fines	(6,464)	(5,850)	(614)	10%
<b>Total - Revenue</b>	<b>(6,546)</b>	<b>(6,058)</b>	<b>(487)</b>	<b>8%</b>
<b>Expenses</b>				
Salaries, Wages and Benefits	3,247	2,533	713	28%
Materials, Training, Services	2,310	2,188	122	6%
Interest on Long Term Debt	848	24	824	3435%
Debt, Lease and Financial	1,262	536	726	136%
Interfunctional Adjustments	1,621	2,674	(1,053)	(39%)
<b>Total - Expenses</b>	<b>9,288</b>	<b>7,955</b>	<b>1,333</b>	<b>17%</b>
<b>Grand Total</b>	<b>2,743</b>	<b>1,897</b>	<b>846</b>	<b>45%</b>

Figures are shown in thousands of dollars (000s)

# KLH Housing Corp. Achievements - 2025



- Operationalize Financial Diagnostic Review and Recommendations
- Completed Housing Services Operational Review and Recommendations
- 30 new units built and housing starts in Q4 (Fenelon Falls)
- Construction commenced on 35 new units in Q3 (Minden)
- State of good repair renovations completed on majority of buildings
- Sold two properties approx. total \$825K
- Validation applauded with a second Security and Safety Review of Buildings completed
- Enhanced Tenant engagement opportunities, events and Tenant Councils
- Staff engagement and empowered to be responsive and supportive to the complexity of tenants' needs
- Collaborative partnerships are critical to collective success, including Kawartha Lakes Police Services, Kawartha Lakes OPP, Haliburton-Highlands OPP, Community Paramedics and more.

# KLH Housing Corp. Refresh in 2026

- Implementation Housing Services Operational Review and Recommendations, including KLHHC and Housing Services
  - Redesign new Manager, Housing Corporation Operations
  - Shareholder to meet with Board, Confirm Mandate
    - Define Roles and Responsibilities of Board, Structure and Size
    - Develop a Shareholder Agreement – City of Kawartha Lakes and KLH HC Board
    - Review Articles of Incorporation
    - Review, update and streamline Governing By-Laws of the Board
    - Establish a Board Transition Plan and a new member orientation package
  - Develop a new 5-year Strategic Plan
    - Update the Annual General Meeting in alignment with Strategic Plan
    - Establish Board reporting and required metrics for monitoring performance
    - Align business practices by conducting a business planning exercise

# KLH Housing Corp. Looking Forward - 2026



- 35 new units built and coming online (Minden)
- Potential of further property sales – four remaining
- 68 Lindsay Street North – Service Delivery Model Change = Transitional Housing
- Service Manager clarity to accountabilities for funding and supports for KLHHC
  - Confirm priority tenants placements – By-name-list and centralized wait lists processes
  - Clarify roles and responsibilities – Staff training, policies, client approaches, outcomes
  - Coordinated approach for wrap-around tenant services
  - Establish policies to support tenant successes (e.g. internal transfers, eviction prevention, transitioning residents from transitional housing to KLHHC)
- Enhance the operational supports for KLHHC business management with City
  - Establish a Service Agreement between City and KLHHC for inter-functional supports; such as asset management planning, budget, data, financial processes, risk management, IT systems and City Clerk to integrate services to achieve efficiencies and allow KLHHC

# 2026 Budget Pressures

- Increasing subsidy required from Service Manager – both City and County to operate and meet the complexity of needs of tenants and building and properties given the lack of transitional and supportive housing options in the community
- Continued increase in move out and unit renovation costs
- Balancing legislated Housing Corporation accountabilities of tenants with that of collectively being part of the housing service system in Kawartha Lakes and Haliburton to provide stabilized core housing options for the growing number of individuals in crisis