



Council Report

Report Number: HS2025-007

Meeting Date: October 21, 2025

Title: **10-Year Deeply Affordable and Supportive Housing Strategy (2027-2036)**

Description: A new 10-Year Deeply Affordable and Supportive Housing Strategy that outlines strategic priorities to expand access to deeply affordable and supportive housing and reduce homelessness.

Author and Title: Michelle Corley, Human Services Manager, Housing

Recommendation(s):

That Report HS2025-007, **10-Year Deeply Affordable and Supportive Housing Strategy (2027-2036)**, be received as a framework to guide next steps;

That Staff be directed to complete comprehensive financial modeling by the end of Q2 2026, which shall:

- Test what levels of investment are affordable relative to desired housing and homelessness outcomes;
- Account for constraints on both capital and operating budgets;
- Consider opportunities for new and enhanced funding from other levels of government and partners;
- Bring forward cost forecasts and financial recommendations as part of the 2027 municipal budget process, to support the launch of the Plan's 10-year implementation period;

That the six strategic priorities identified in the proposed Strategy be endorsed as the framework for action over the 10-year implementation period;

Department Head: _____

Financial/Legal/HR/Other: _____

Chief Administrative Officer: _____

That the proposed 10-Year Housing and Homelessness Strategy (2027–2036), be approved, in principle, recognizing the requirement under the Housing Services Act, 2011 for consultation with the Minister of Municipal Affairs and Housing prior to formal approval;

That Staff be directed to submit the proposed Strategy to the Minister for consultation as required by legislation, and commits to receiving and considering any feedback provided; and

That Staff be directed to maintain the current 10-Year Housing and Homelessness Plan (2020–2029) through to December 31, 2026, in order to meet legislative obligations under the Housing Services Act, 2011.

Background:

At the Council Meeting of June 25, 2024, Council adopted the following resolution:

CR2024-334

That Report PUR2024-015, **Single Source for Housing Needs Assessment**, be received;

That HelpSeeker Technologies be awarded the single source contract for a Housing Needs Assessment at a total cost of \$143,989.00, not including HST;

That the financing be provided from the Provincial Building Faster Fund;

That the Director of Human Services be authorized to execute the agreement to award the contract; and

That the Human Services Department be authorized to issue a purchase order.

Carried

At the Council Meeting of June 24, 2025, Council adopted the following resolution:

CR2025-191

Moved By Councillor Warren

Seconded By Councillor Richardson

That the presentation by Michelle Corley, Housing Manager, and Jesse Donaldson, Executive Vice President, Strategic Services, with HelpSeeker Technologies, **regarding the Housing and Homelessness System Planning Update**, be received.

This report provides the results of the above referenced initiative which serves to support updated long-term affordable housing and homelessness planning within the City's role as Consolidated Municipal Service Manager (CMSM), for both the City of Kawartha Lakes (CKL) and the County of Haliburton. In 2019, the City of Kawartha Lakes adopted *Building Stronger Communities – The City of Kawartha Lakes and the County of Haliburton 10-Year Housing and Homelessness Plan (2020–2029)*. While the Province only recently provided direction to proceed with the mandated five-year review, the City had already recognized the need for updated local strategic planning. In response, it initiated the development of a new *10-Year Housing and Homelessness Strategy (2027–2036)* (Appendix A), along with an updated *Housing and Homelessness*

Needs Assessment (Appendix B). As per the above Council recommendation, HelpSeeker Technology was the consultant engaged to complete this work.

Rationale:

The new Housing and Homelessness Strategy outlines the City of Kawartha Lakes' approach to housing over the next 10 years, with a focus on improving access to deeply affordable and supportive housing with the objective to reduce homelessness. The Strategy provides a clear and practical framework to guide municipal decision-making, prioritize investments, and enhance coordination among departments within the corporation of CKL, community partners, and service providers.

Rather than updating the existing 10-year housing and homelessness plan, the decision to develop a new Strategy was intentional. It reflects a focused effort to align with the City's role as the CMSM. This targeted approach ensures that resources, planning efforts, and investments are concentrated where the City can have the most impact—without being stretched across the entire housing continuum or beyond the scope of the responsibilities as CMSM. This refocus allows the City and County, within their respective municipal role, to develop any other necessary housing development plans to address other areas of the housing continuum.

The strategy is designed to support and connect with other plans, including the City of Kawartha Lakes Strategic Plan and the Municipal Housing Pledge, along with related strategies across engineering and corporate assets, infrastructure, planning, and human services.

The Strategy is organized around six priority areas, each one includes a clear goal, objective and desired outcomes. The six priorities are:

1. Expand deeply affordable and supportive housing
2. Prevent homelessness and improve pathways to stability
3. Strengthen community and supportive housing delivery
4. Align internal systems to support delivery
5. Strengthen governance for housing delivery
6. Advocate for senior-level government investment in deeply affordable housing

The City of Kawartha Lakes and County of Haliburton 10-Year Housing and Homelessness Plan (2020–2029) will remain in effect and compliant under the *Housing Services Act, 2011* (HSA) through December 31, 2026. However, it no longer reflects current system pressures or the evolving nature of housing and homelessness

challenges. To support a more adaptive and forward-looking approach, the new Strategy will guide direction beginning January 1, 2026. During 2026, both the existing Plan and the new Strategy will operate in parallel—the former maintained to meet legislative requirements, and the latter used to begin aligning programs and policies to achieve early outcomes. Staff will immediately begin implementing the strategic priorities of the new Strategy, supported by comprehensive financial modeling to be completed in 2026. Thus, establishing the Strategy to align with the next ten-years between 2027 – 2036.

Extensive community consultations were completed by the HelpSeeker Technology project team to inform the Strategy and the Housing and Homelessness Needs Assessment. The Needs Assessment formed the baseline of which to build the Strategy from. The various consultation methods were used:

- 65 interviews with people at-risk or experiencing homelessness
- 59 interviews with community partners
- 241 survey responses from a public survey hosted on the City's Jump-In page

The Strategy will function as a foundational planning tool — establishing strategic priorities and areas of focus that reflect the municipality's responsibilities as CMSM. These include homelessness prevention, supportive and transitional housing, housing support, and community housing oversight.

The Province directs CMSM's to address the provincial interests outlined in the HSA and be developed in accordance with the Ontario Housing Policy Statement. The Strategy has been structured to match the policy areas of the Ontario Housing Policy Statement. Additionally, the Strategy also aligns with the Province's current priorities (see Appendix C) of:

- Supporting municipalities within your service area who have been assigned municipal housing targets to build the homes that people in Ontario need, where applicable.
- Promoting strategies to encourage the adoption of modular/factory-built homes and other innovative housing technologies that increase housing supply.
- Developing strategies to increase the supply of non-market housing to help achieve Ontario's National Housing Strategy target to create 19,660 rent-assisted units by 2027-28.
- Encouraging creation of more mixed-income housing options catering to different income levels to address the growing need for affordable housing and support the sustainability of housing providers.

- Alignment with the housing policies of the Provincial Planning Statement, 2024 (PPS), requiring provision of a full range of housing options to meet projected needs, including affordable housing needs.
- Developing strategies aimed at preventing homelessness, including providing
- vulnerable people in Ontario with access to appropriate short and long-term housing options as alternatives for encampments.
- Using By-Name Lists to help connect people experiencing homelessness to the services and supports they need.
- Integrating supportive housing initiatives across service systems to address a broad range of community needs and promote coordination with other relevant community services, including Homelessness and Addiction Recovery Treatment (HART) Hubs.
- Protecting community housing stock and rent-geared-to-income households by implementing the Service Agreement framework under the HSA for housing providers who are approaching the end of their original obligations to continue providing community housing.
- Advancing strategic approaches that support the movement of people along the housing continuum and promote long-term housing stability, including collecting, sharing, and reporting on data to monitor progress.

While the City also recognizes that the HSA directs CMSM's to submit local plans to the Minister for a consultative review prior to Council approval, staff recognize the local need and importance to immediately implement the new strategic direction. Staff will submit the Strategy to the Minister in November, and will commit to amending the Strategy should the Minister provide substantial recommendations within the review process. An amended Strategy would be brought back to Council in the second quarter of 2026, in concert with the financial modeling and recommended plan.

The governance models in Kawartha Lakes and Haliburton County differ notably, influencing how service delivery agreements will further aim to provide clear roles and responsibilities for delivery. Kawartha Lakes operates as a single-tier municipality, with one council overseeing all services, including housing. As the CMSM under Ontario's HSA, the City manages housing and homelessness programs for both Kawartha Lakes and Haliburton County. In comparison, Haliburton functions under a two-tier system, with an upper-tier county government and four lower-tier municipalities, each responsible for local planning and infrastructure. While the City of Kawartha Lakes leads housing service delivery, effective implementation in Haliburton depends on coordination with both county and local municipal councils. A layered governance structure is included in the Strategy to support this collaboration, involving elected

officials, inter-municipal coordination, internal City structures, and service providers—all working together to enable integrated, transparent, and scalable housing strategies.

Delivery roles across departments and partners — including Kawartha Lakes-Haliburton (KLH) Housing Corp., community housing providers, funded agencies — will be mapped to each area of focus. These roles will include both ongoing contributions and new initiatives. Together, they define how the work of the strategy moves forward — through quarterly, and annual cycles of implementation, tracking, and adjustment.

Within the new strategy, each year, these long-term priorities will inform an annual implementation plan, which identify time-bound actions tied to the most urgent and actionable areas of focus. These plans will be nimble, allowing the City of Kawartha Lakes and County of Haliburton to respond to emerging pressures, policy shifts, and funding opportunities. They will be developed and refined through the Joint Advisory Committee for Housing and Social Services and supported by the municipality's internal implementation structure.

This approach preserves alignment with provincial requirements, while giving the City of Kawartha Lakes and County of Haliburton a clear, accountable, and flexible framework for delivery. It ensures strategy and action remain connected — not just once every ten years, but every year, across every part of the deeply affordable housing and homelessness system.

Other Alternatives Considered:

N/A

Alignment to Strategic Priorities

1. An Exceptional Quality of Life
 - Increase affordable and attainable housing
 - Improve the health and well-being of residents
 - Ensure a range of programs, services and supports are available and accessible to those in need
2. Good Government
 - Provide accountable government and responsible management of resources

Financial/Operation Impacts:

Over the next few months, staff across various departments of both municipalities will collaborate to complete a comprehensive financial modeling exercise by the end of June 2026. The financial modeling will test what is affordable in relation to the desired outcomes, taking into account constraints on both capital and operating budgets. It will also explore opportunities for new funding from other levels of government and community partners. The resulting cost forecasts will be presented for approval as part of the 2027 budget approval process, marking the official start of the 10-year implementation period.

This exercise will also embed the Strategy's needed investment support within the City's updated Long-Term Financial Plan, Asset Management Plan, Development Charge Study and any other applicable plan. It is hoped similar information will feed into the County's long-term financial planning, as well as that of the lower-tiers where applicable and/or aligned.

Considering the limited, and largely unknown, investments from upper levels of government, staff will endeavor to forecast and explore other options to collect charges or any other revenue to support the needed investment, ahead of relying on the local tax levy.

Additionally, the Strategy estimates that the County of Haliburton's share of the investments needed to support community demand is proportionately 25%. With its regional planning approach, the Strategy ensures that Haliburton residents will have access to this proportion of new investments across the region, while also benefiting from the development of some of the new resources within the County itself. In addition to this proportionate share of investment from the County of Haliburton, as initially shared at the September 24th, 2025 County Council meeting (see appendix D), it will also be included within the City's financial modeling exercise.

Given the recent Housing Services Operational Review conducted in 2025, both the Strategy and the corresponding financial modelling will provide clarity to shape a refreshed partnership agreement with the County for the services provided as part of the legislated role of municipal service manager.

The City established an affordable housing reserve fund through the 2024 budget, and through subsequent long-term investment planning, increased contributions towards this reserve fund will be necessary and will be informed by the financial modeling exercise.

Consultations:

County of Haliburton Council
Joint Advisory Committee for Housing and Social Services
Chief Administrative Officer, City of Kawartha Lakes
Director, Human Services
Director, Corporate Services
Program Supervisor, Community and Affordable Housing

Attachments:

Appendix A – Deeply Affordable and Supportive Housing Strategy (2027-2036)



Deeply Affordable
and Supportive Hou

Appendix B – Housing and Homelessness Needs Assessment



Housing and
Homelessness Need

Appendix C – Ministry of Municipal Affairs and Housing (MMAH)– Updated Direction for
10-Year Plans



MMAH Letter -
10-Year Plans

Appendix D – County of Haliburton September 24, 2025 Strategy Presentation



Haliburton
Presentation - Housin

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