



Housing and Homelessness Needs Assessment

City of Kawartha Lakes and the County of Haliburton

2024/2025



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O Community voices

This assessment begins with the voices of those who live its findings. Sixty individuals with lived experience of housing instability and fifty-nine consultations with service providers across Kawartha Lakes and Haliburton County described the housing system as they encounter it every day.

Their perspectives are reflected not only in this section but also throughout the Housing Needs Assessment, where qualitative insights are integrated alongside quantitative analysis.

Access and affordability

Across the service area, respondents described how basic steps—finding listings, submitting forms, contacting a landlord—depend on technology and identification that many do not have. Without the internet, a phone, or valid ID, even applying for housing or benefits can be impossible. Libraries and outreach staff have become lifelines for printing, Wi-Fi, and ID recovery. Transportation was another barrier: without a car, a short trip for groceries or an appointment can become unreachable.

Across Kawartha Lakes and Haliburton County, affordability challenges were described as affecting nearly everyone—families, seniors, and working households as well as those already facing housing instability. Rents now mirror those of larger urban centres, while the cost of ownership has also outpaced local wages. Waitlists for community housing extend close to a decade, leaving few affordable options. Many said they had stopped applying altogether.

Service providers confirmed that shelter allowances, wages, and income supports have not kept pace with the cost of living, making it increasingly difficult for households at every income level to find and maintain stable housing.

Safety and conditions

Accounts of safety issues were frequent. Those without housing described sleeping in tents, vehicles, or trailers, and being told to move with no alternatives. Theft and harassment were common. Some spoke of waking to find possessions gone or being targeted because of how they

looked or where they were staying. For those who find housing, conditions can still be unsafe: overcrowded units, broken wiring, leaking septic, and waiting a long time for repairs.

Some homes lack plumbing or heat. Municipal officials and service staff noted that enforcing standards can create new emergencies when no alternative housing exists. Seniors and people with disabilities are increasingly affected. Stigma adds to this sense of risk—some are followed, filmed, or mocked in public spaces, while others avoid seeking help for fear of judgment. Safety, for many, means balancing invisibility against exposure.

Health and mental health

Unstable housing affects both physical and mental health. Many described untreated infections, chronic pain, or injury aggravated by cold, poor nutrition, and stress. Several have no family doctor and rely on emergency care as their only option. Providers said depression, anxiety, and trauma are widespread, worsened by isolation and the lack of long-term mental-health support.

Some linked the experience of homelessness directly to trauma: “**Nobody goes through living in a tent and walks away okay.**” Across the service area, mental-health crises and burnout are now common in both clients and staff, shaped by prolonged exposure to instability and uncertainty.

Substance use and system gaps

Service providers and community members described substance use and housing loss as tightly connected. Some said addiction began with prescription pain medication and continued when treatment or stable housing was unavailable. Detox programs and treatment beds are limited, and people spoke of having to choose between recovery and keeping their housing. Those who complete treatment can relapse when housed alongside people using drugs or left alone without support.

Stigma in hospitals and shelters leads some to avoid care entirely. Outreach teams and paramedics fill critical gaps but cover vast distances with limited resources. The geography of the service area magnifies these pressures—low density, limited transit, and long travel times mean that even when programs exist, they can be out of reach.

Community strength

The rural character of Kawartha Lakes and Haliburton County shapes both the strength of the community and the complexity of the response. Distance, weather, and limited infrastructure make service delivery harder and restrict the availability of affordable housing. At the same time, strong local networks, trust, and mutual support help people manage through those gaps. Libraries, churches, and local businesses provide warmth, Wi-Fi, and food. Outreach workers

travel long routes to maintain contact. Families share overcrowded spaces to stay housed. Local businesses quietly keep prepaid meal tabs.

These actions do not resolve the broader challenges but show how community relationships and rural resourcefulness continue to support housing and homelessness efforts across the service area.

Continuing this work

Community consultations conducted during the development of this Housing Needs Assessment generated a wide range of qualitative insights, including deeply personal reflections on housing and community life. What is included here was carefully selected to reflect those perspectives respectfully and without identifying individuals or organizations.

These discussions helped shape the *Deeply Affordable and Supportive Housing Strategy (2027–2036)* and will continue to guide implementation and ongoing system improvements across the service area.

1 Development and methodology

This Housing Needs Assessment (HNA) analyzes current and projected housing conditions in Kawartha Lakes and Haliburton County to support municipal planning, policy, and decision-making. As the designated Consolidated Municipal Service Manager under Ontario’s Housing Services Act, 2011, the City of Kawartha Lakes has a legislated responsibility to assess community housing and homelessness needs in both itself and Haliburton County.

The assessment relies on quantitative data from Statistics Canada (Census), Canada Mortgage and Housing Corporation (CMHC), municipal administrative datasets, and local housing market information. For Census data specifically, one notable limitation is that the most recent Census was conducted in 2021, creating a time lag in available data. Additionally, Census data excludes certain populations, such as people experiencing homelessness.

Despite these limitations, the Census remains widely used in municipal housing assessments due to its consistency, comprehensiveness, and comparability. Kawartha Lakes’ municipal administrative and local market data allowed this assessment to incorporate data from as recent as 2024, providing increased accuracy and addressing key data gaps.

Quantitative analysis forms the foundation of this Housing Needs Assessment, which primarily draws on multiple established data sources to build a clear and objective understanding of Kawartha Lakes and Haliburton County’s current and projected housing conditions.

Quantitative data sources used include:

- **Statistics Canada Census of Population (2006-2021)**
 - Population growth, household demographics, income distribution, and employment trends.
 - Core housing need data, including housing adequacy, affordability, and suitability.
- **Canada Mortgage and Housing Corporation (CMHC) Housing Market Information Portal**
 - Detailed rental-market analysis, vacancy rates, rental costs, housing stock characteristics, and real-time market dynamics.
- **Housing Assessment Resource Tool (HART)**

- Income categories, the maximum affordable income per category, and a breakdown of housing need for select priority populations.
- **Local housing market data** ([realtor.ca](#), [Facebook.com](#), [Kijiji.ca](#), The Highlander Online, Minden Times, and The Haliburton Echo)
 - Localized insights into current rental market conditions and trends, affordability pressures, and real-time market dynamics.
- **Municipal administrative data (City of Kawartha Lakes)**
 - Community housing waitlists and the By-Name List.
- **Homelessness Enumeration**
 - Demographic information and system-level pressures experienced by the homelessness response sector.

Qualitative methods complemented quantitative analysis by providing local context and incorporating perspectives from community partners and residents with lived experiences. This allowed for a deeper, more nuanced understanding of the local housing landscape.

Qualitative methods included:

- **Community partner consultations and interviews**
 - Individual and group discussions were conducted virtually and in person with a diverse range of 59 community partners, including non-profit housing providers, homelessness service providers, supportive housing agencies, the Kawartha Lakes Housing Corporation, and other human services agencies that interact with people who are at risk of, or experiencing homelessness.
 - Discussions explored housing barriers, emerging needs, service-delivery challenges, and opportunities for improvement. Findings directly informed and enriched the overall analysis presented.
- **Engagement with people with lived experience**
 - Paid interviews were conducted with 60 people who have experienced homelessness or housing instability. These consultations provided first-hand insights and highlighted specific barriers, gaps, and needs that went beyond aggregated quantitative data.
- **Community survey**

- A public survey was conducted as part of the broader Housing and Homelessness Needs Assessment for Kawartha Lakes and Haliburton County. The goal of the survey was to gather community perspectives on barriers to finding or maintaining stable housing, affordability concerns, and gaps in available supports.
- The survey was open from December 20, 2024, to February 17, 2025, and received 241 responses. It was designed to capture both quantitative and qualitative input from a wide range of community members, including those with lived experience of housing insecurity.

Community consultations conducted during the development of this Housing Needs Assessment generated additional information beyond the scope of this needs assessment. This information, though not included in its entirety here, was documented and provided to the City of Kawartha Lakes for consideration in the development of the Deeply Affordable Housing Strategy 2027-2036.

Finally, this report also cites relevant research on trends affecting housing stability across Canada, Ontario, and on a local level. These sources are marked in the footnotes of the report for brevity.

This assessment can:

- Inform strategic municipal planning, including updates to housing and homelessness plans, infrastructure decisions, zoning policies, and the development of housing programs.
- Provide an analytical basis for discussions with other local, provincial, and federal governments about housing priorities, potential funding alignment, and resource distribution.
- Support dialogue, advocacy, and collaboration among community partners addressing shared local housing challenges.

2 Population and demographics

Demographic and population trends are foundational to understanding current and future housing needs in Kawartha Lakes and Haliburton County. As both communities continue to grow and evolve, changes in population size, age distribution, mobility, and cultural composition are reshaping housing demand, service needs, and planning priorities. These changes reflect broader national and regional trends—such as population ageing, migration, and increasing diversity—while also highlighting the unique characteristics of smaller, rural communities.

This section outlines the demographic context influencing housing and homelessness in Kawartha Lakes and Haliburton County. It highlights key trends in population growth, household mobility, and age structure, while also noting the increasing presence of Indigenous, racialized, and immigrant populations across the region. These insights are critical to designing responsive housing policies that support long-term community stability, equity, and inclusion.

This section examines:

- Population growth and future projections
- Household mobility and migration patterns
- Age structure and the growing senior population
- Demographic changes among Indigenous, racialized, and immigrant populations

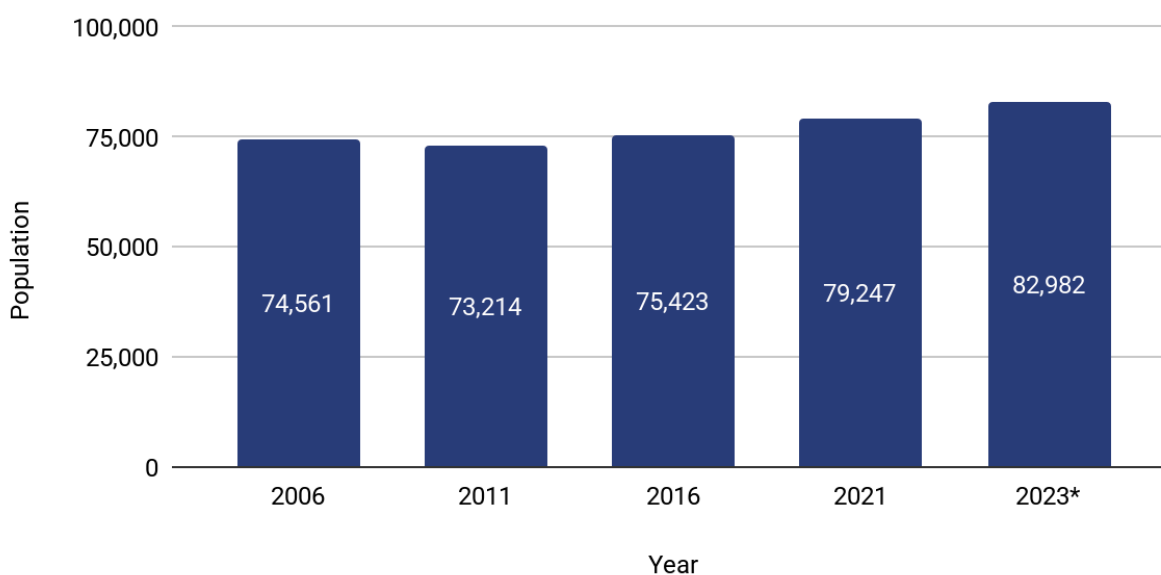
Population growth and projections

Population growth in Kawartha Lakes and Haliburton County may reshape local housing demand, infrastructure needs, and development priorities. Both communities have experienced population changes over the past 15 years, with fluctuations in growth patterns over the past years.

Population trends provide essential context for understanding housing demand, labour force dynamics, and infrastructure needs. The population of Kawartha Lakes has been consistently increasing since 2011, reaching an estimated 82,982 in 2023 (up from 79,247 in 2021). The population is projected to reach 120,000 by 2051.

Figure 1. Total population, Kawartha Lakes, 2006-2021

Source: Statistics Canada



*Estimate sourced from:

https://hdp-ca-prod-app-kwrt-jumpin-files.s3.ca-central-1.amazonaws.com/5117/2133/4221/Kawartha_Lakes_Community_Analysis_v1.pdf

Population growth in Haliburton County has been substantially higher than in Kawartha Lakes, creating distinct housing pressures compared to the more gradual growth in Kawartha Lakes.

From 2006 to 2021, Haliburton County’s population increased from 16,147 to 20,571, and by 2051 it could reach up to 33,100 under high-growth scenarios, reinforcing the need for tailored development strategies in both communities.¹

Figure 2: Population change by five-year period, Kawartha Lakes and Haliburton County, 2006-2021

Source: Statistics Canada

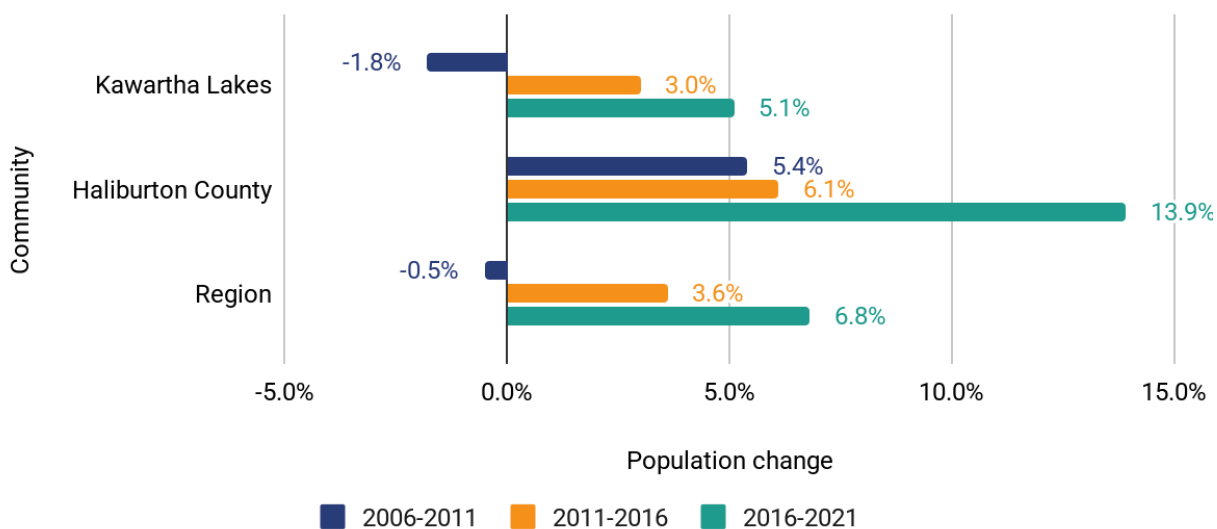


Table 1. Total population, Kawartha Lakes and Haliburton County, 2006-2021

	2006	2011	2016	2021	2023*
Kawartha Lakes	74,561	73,214	75,423	79,247	82,982
Haliburton County	16,147	17,026	18,062	20,571	—
Region	90,708	90,240	93,485	99,818	—

¹ Gervais, L. (2025, March 6). *County population growing, getting older*. The Highlander. <https://thehighlander.ca/2025/03/06/county-population-growing-getting-older/>

By the numbers

From 2006 to 2021, the population of Haliburton County increased by 4,424, a proportional increase of 27.4%. By five-year period, the population changed by:

- +879 (+5.4%) from 2006 to 2011
- +1,036 (+6.1%) from 2011 to 2016
- +2,509 (+13.9%) from 2016 to 2021

The population of Kawartha Lakes increased by 4,686 (6.3%). By five-year period:

- -1,347 (-1.8%) from 2006 to 2011
- +2,209 (+3.0%) from 2011 to 2016
- +3,824 (+5.1%) from 2016 to 2021

The total population of the region increased by 9,110 (+10.0%). By five-year period:

- -468 (-0.5%) from 2006 to 2011
- +3,245 (+3.6%) from 2011 to 2016
- +6,333 (+6.8%) from 2016 to 2021

These patterns of growth in Kawartha Lakes and Haliburton County may reshape infrastructure and service needs, with changes in housing, employment, and demographics becoming increasingly important in terms of long-term planning priorities.

According to its Growth Management Strategy, due to the attractiveness of Kawartha Lakes as a year-round recreational destination, the city also accommodates a significant seasonal population base. Market demand for seasonal housing has been largely driven by residents from the Greater Toronto and Hamilton Area (G.T.H.A.) and, to a lesser extent, other larger urban centres within Southern Ontario located within a two- to three-hour drive from Kawartha Lakes. This seasonal component of the population is important to recognize as it generates potential impacts on the city's infrastructure and municipal services. It also increases pressure on natural resources, primarily during the peak summer months.²

² Watson & Associates Economists Ltd., & Dillon Consulting Ltd. (2025, January 28). *Growth Management Strategy: City of Kawartha Lakes* (Final Report). City of Kawartha Lakes. https://hdp-ca-prod-app-kwrt-jumpin-files.s3.ca-central-1.amazonaws.com/1217/3818/4804/City_of_Kawartha_Lakes_GMS_January_28_2025_Final_Report_Accessible_Version_2.pdf

What we heard

Growth brings pressure, not just opportunity

“We used to service 60 people a month; now it’s 600.”

Service provider

While population growth is reshaping local needs, frontline accounts note mounting pressures on housing, services, and infrastructure. These perspectives highlight rising demand and capacity constraints on services, though the broader effects on community development and service delivery remain complex and evolving.

Mobility

In 2021, 91.4% of Kawartha Lakes residents (70,035 people) and 89.2% of Haliburton County residents (17,995) had not moved within the past year. This relatively low turnover rate may create a housing landscape with fewer entry points for those seeking to move in or relocate.

While both regions remain stable and rooted in long-term residency, they also continue to attract a steady flow of internal migrants, particularly from elsewhere in Ontario. The very limited rate of external and interprovincial migration implies that most housing demand is being driven by relocation within the province rather than broader national or global movement.

Table 2. Mobility status within the past year, Kawartha Lakes and Haliburton County, 2021

	Kawartha Lakes	Haliburton County
Non-movers	70,035	17,995
Movers	6,555	2,190
Non-migrants	2,495	490
Migrants	4,065	1,700
Internal migrants	3,905	1,625
Intraprovincial migrants	3,725	1,575
Interprovincial migrants	175	50
External migrants	165	75
Total	76,590	20,185

By the Numbers

In 2021 in Kawartha Lakes, 8.6% of residents had moved within the past year. Of those movers, 62.0% were migrants, with their origin as follows:

- 91.6% of migrants were intraprovincial (from elsewhere in Ontario)
- 4.3% of migrants were interprovincial (from elsewhere in Canada)
- 4.1% of migrants were external (from outside Canada)

In Haliburton County, 10.8% of residents had moved within the past year. Of those movers, 77.6% were migrants, with their origin as follows:

- 92.6% of migrants were intraprovincial (from elsewhere in Ontario)
- 2.9% of migrants were interprovincial (from elsewhere in Canada)
- 4.4% of migrants were external (from outside Canada)

Age

In both Kawartha Lakes and Haliburton County, the percentage of the population aged 65 and over has consistently grown over the past 15 years. In Kawartha Lakes this group now makes up more than one-quarter of the population (28.2% in 2021), and in Haliburton County more than one-third (35.3% in 2021). By 2051, the 65+ population could reach as high as 45%.³

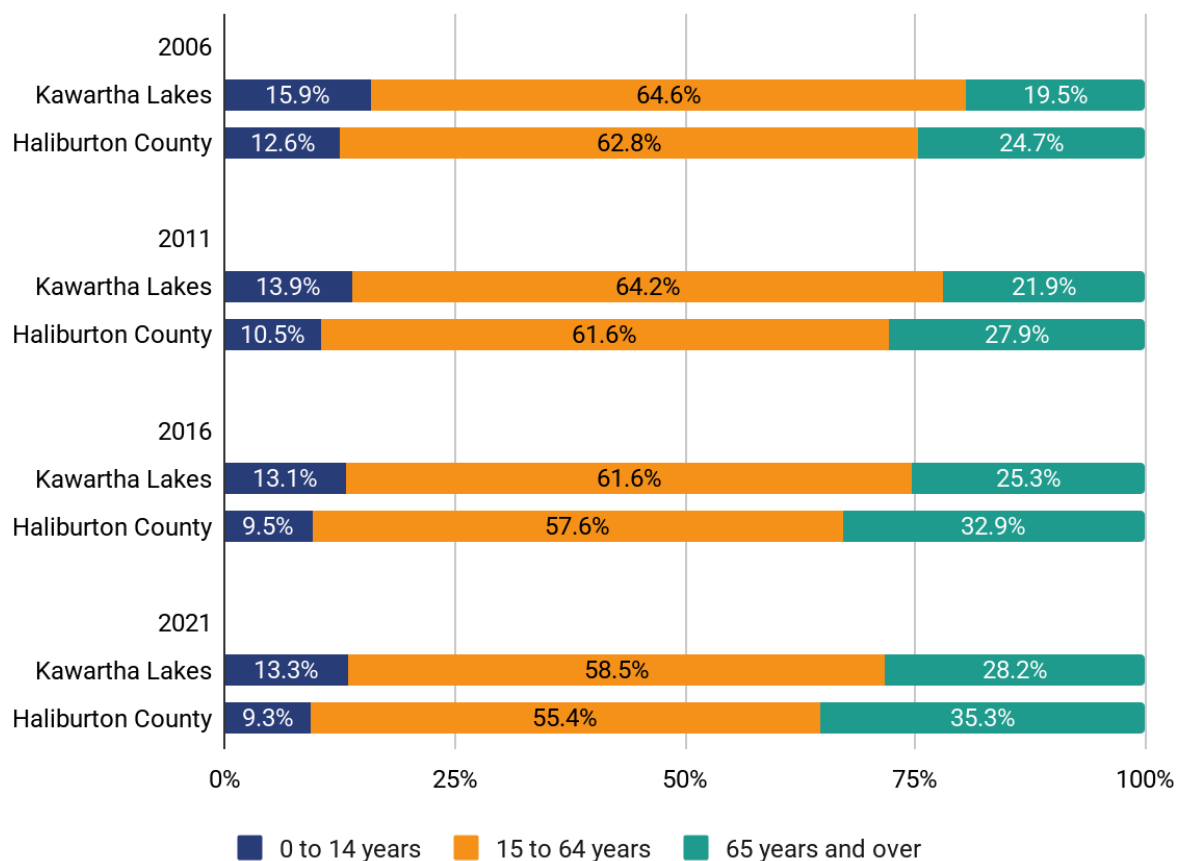
The median age of the population is 52 in Kawartha Lakes and 59 in Haliburton County, well above Ontario's median of 41.

Understanding changes in age distribution over time can help planners anticipate changes in housing demand and support service needs. Housing authorities, health planners, and public works departments may require coordinated strategies to build inclusive, resilient communities that serve an ageing population.

Figure 3. Relative population by broad age groups, Kawartha Lakes and Haliburton County, 2006, 2021

³ Watson & Associates Economists Ltd., & Dillon Consulting Ltd. (2025, January 28). Growth Management Strategy: City of Kawartha Lakes (Final Report). City of Kawartha Lakes. https://hdp-ca-prod-app-kwrt-jumpin-files.s3.ca-central-1.amazonaws.com/1217/3818/4804/City_of_Kawartha_Lakes_GMS_January_28_2025_Final_Report_Accessible_Version_2.pdf

Source: Statistics Canada



By the numbers

From 2006 to 2021, the age distribution in Kawartha Lakes trended toward older age groups, as follows:

- The proportion of residents under age 15 decreased from 15.9% to 13.3%
- The proportion of residents age 15 to 64 decreased from 64.6% to 58.5%
- The proportion of residents age 65 or over increased from 19.5% to 28.2%

The age distribution in Haliburton County also trended toward older age groups, as follows:

- The proportion of residents under age 15 decreased from 12.6% to 9.3%
- The proportion of residents aged 15 to 64 decreased from 62.8% to 55.4%

- The proportion of residents aged 65 or over increased from 24.7% to 35.3%

What we heard

Aging without enough support

“Started out with a really small group [of seniors] ... it’s crazy how much it’s expanded and how many resources are now available.”

– Service provider

With nearly one-third (29.7%) of the population aged 65+ in the municipalities combined, community members and service providers worry about the lack of tailored supports for ageing residents. Health services and age-friendly housing are not keeping pace with the demographic shift, especially in rural settings where resources are limited.

Gender ⁴

In Kawartha Lakes, 29.7% of women+ are seniors 65+, compared to 28.2% of the total population. In Haliburton County, 35.9% of women+ are seniors, compared to 35.3% of the total population.

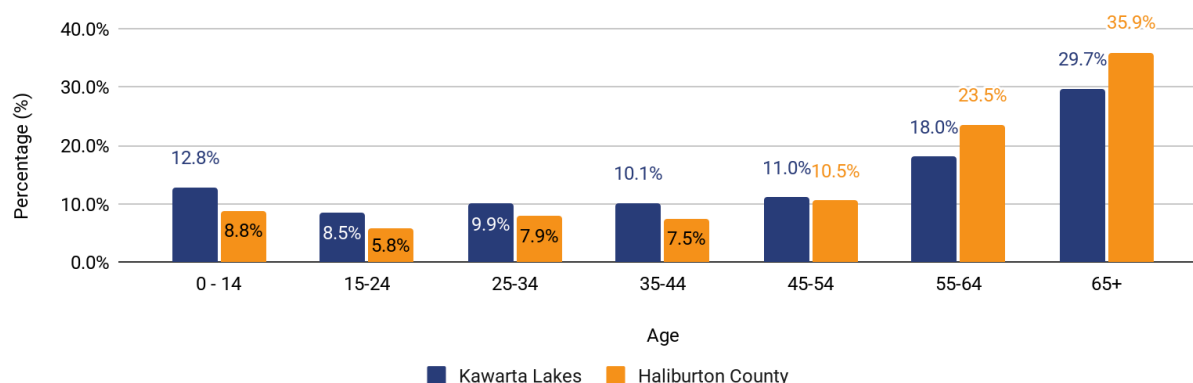
Planning for housing, healthcare and community programming may need to reflect these gender-and-age patterns—ensuring senior-oriented services match actual the needs of community members across different gender identities.

⁴ Statistics Canada census uses a two-category gender variable (“men+” and “women+”), where non-binary respondents are distributed into both “men+” and “women+” categories to preserve confidentiality when counts are too small to report separately. More information can be found here:

<https://www12.statcan.gc.ca/census-recensement/2021/ref/gender-genre-eng.cfm>

Figure 4. Women+ distribution by age, Kawartha Lakes and Haliburton County, 2021

Source: Statistics Canada



By the numbers

In 2021, the proportion of women+ in Kawartha Lakes was higher than in Haliburton County in age brackets below that age of 55, as follows:

- Under age 15 (12.8% versus 8.8%)
- Aged 15 to 24 (8.5% versus 5.8%)
- Aged 25 to 34 (9.9% versus 7.9%)
- Aged 35 to 44 (10.1% versus 7.5%)
- Aged 45 to 54 (11.0% versus 10.5%)

The proportion of women+ was lower in Kawartha Lakes than in Haliburton County for age brackets 55 or over, as follows:

- Aged 55 to 64 (18.0% versus 23.5%)
- Aged 65 or over (29.7% versus 35.9%)

Indigenous population

Indigenous communities in Kawartha Lakes and Haliburton County are integral to the region’s cultural and social landscape. Kawartha Lakes is situated on Mississauga lands and Haliburton County is located on Treaty 20 Michi Saagiig territory, with both situated within the traditional territory covered by the Williams Treaties.

The Indigenous population in Kawartha Lakes and Haliburton County is growing, with 2,210 and 700 people respectively in 2021, accounting for 2.8% and 3.4%, respectively, of the total population—up from 1.7% and 2.8%, respectively, in 2006. This includes 1,580 First Nations, 1,140 Métis, and 20 Inuit people in the municipalities combined.⁵

Note that official figures are likely to underrepresent actual numbers due to limitations in census data collection methods. These demographic changes highlight the critical need for Indigenous-led housing solutions that address historical inequities and support cultural continuity.

Historically, Indigenous peoples in Canada have faced housing challenges including affordability constraints, limited access to culturally appropriate housing, and overrepresentation in core housing need.⁶ As the number of Indigenous residents grows, ensuring access to stable, affordable housing and community support will be critical in addressing housing needs and fostering long-term well-being.⁷

While this assessment does not attempt to define Indigenous housing and homelessness needs, it recognizes that a full understanding of housing challenges must include Indigenous perspectives, experiences, and leadership. Wherever possible, this report incorporates data from Indigenous-led research alongside city-collected information, acknowledging the constraints of publicly available datasets. Planning efforts must consider the unique circumstances and priorities of Indigenous communities to create responsive and sustainable housing solutions.

⁵ The Canadian census data may underrepresent the Indigenous population, as certain reserves and settlements were incompletely enumerated. As well, many Indigenous people may not participate in formal data collection or may choose not to identify within government frameworks for Indigenous identity, meaning the actual number is likely higher.

⁶ Griffith, S., Fournier, C., & Busulwa, P. (2024, December 4). *Thinking beyond housing: Understanding and preventing Indigenous homelessness in Canada*. Homeless Hub. <https://www.homelesshub.ca/resource/thinking-beyond-housing-understanding-and-preventing-indigenous-homelessness-canada>

⁷ Canada Mortgage and Housing Corporation. (2025, January 13). *Closing the housing gap: Understanding housing disparities between the off-reserve Indigenous and non-Indigenous populations in Canada* [Research Insight]. CMHC. <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/research-reports/collaborative-research-indigenous-partners/closing-housing-gap>

Figure 5. Indigenous population as a percentage of total population, Kawartha Lakes and Haliburton County, 2006 - 2021

Source: Statistics Canada

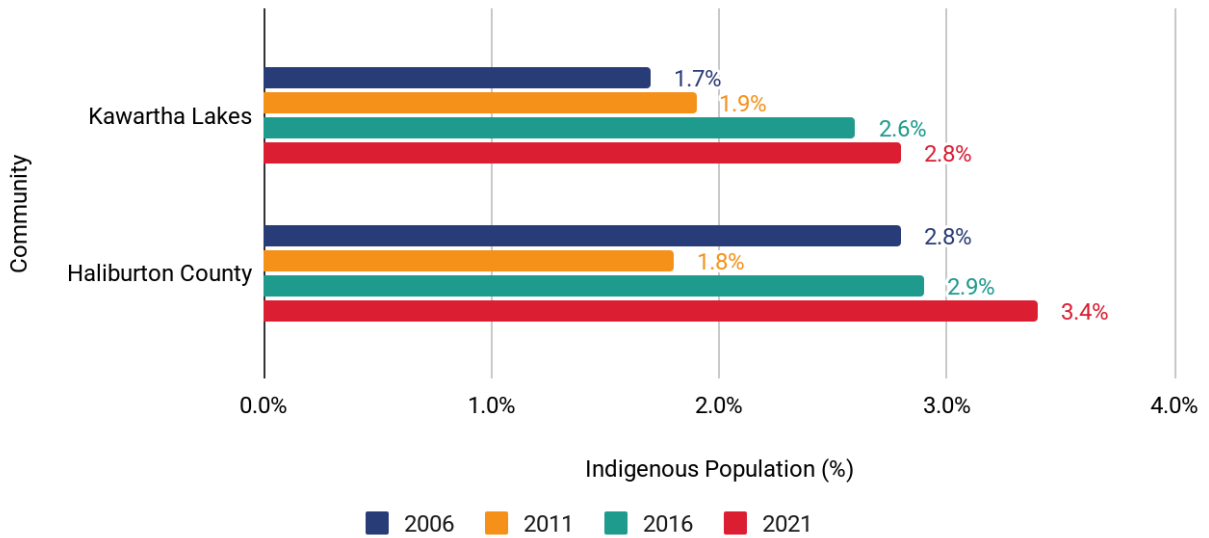
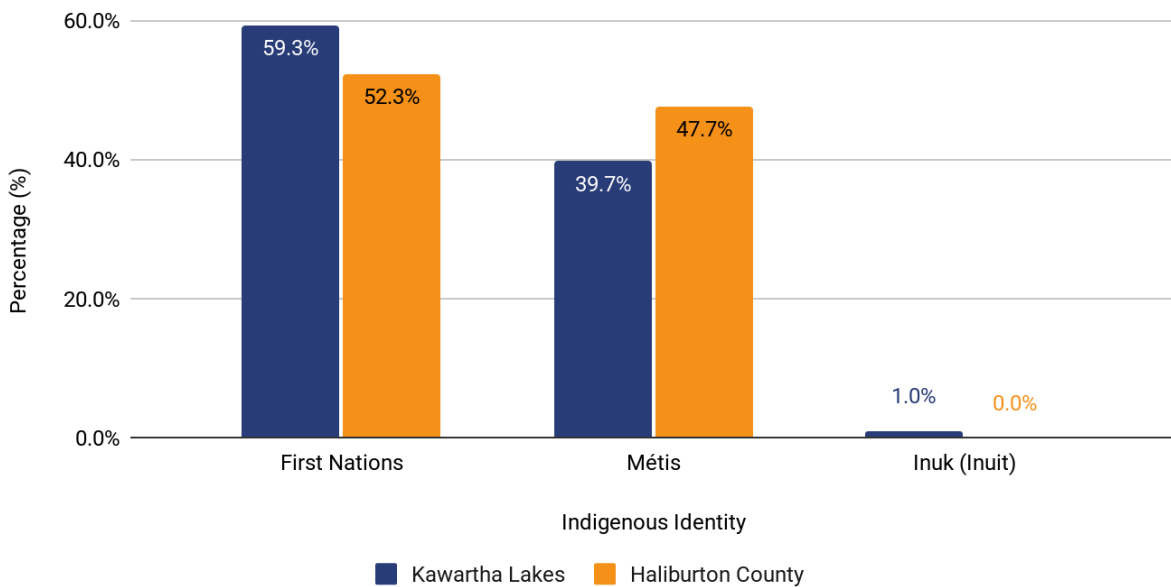


Figure 6: Indigenous population distribution of single Indigenous responses by identity, Kawartha Lakes and Haliburton County, 2021



By the numbers

From 2006 to 2021, the proportion of Kawartha Lakes' population that identified as Indigenous increased from 1.7% to 2.8%. In 2021, the identity of single Indigenous responses was distributed as follows:

- 59.3% were First Nations
- 39.7% were Métis
- 1.0% were Inuk (Inuit)

From 2006 to 2021, the proportion of Haliburton County's population that identified as Indigenous increased from 2.8% to 3.4%, with a low of 1.8% in 2011. In 2021, the identity of single Indigenous responses was distributed as follows:

- 52.3% were First Nations
- 47.7% were Métis

What we heard

Gaps in Indigenous-specific services

"We don't have dedicated Indigenous housing services."

– Service provider

"I'm curious around whether they have the supports... to meet the unique needs of people."

– Service provider

Despite a growing Indigenous population and the importance of culturally appropriate housing, both community members and providers highlighted a lack of dedicated Indigenous housing programs. This gap was especially visible in conversations about rural equity and service access.

Racialized population

From 2006 to 2021, the racialized population in Kawartha Lakes and Haliburton County more than doubled, from 1,200 to 2,630 in Kawartha Lakes and from 165 to 385 in Haliburton County.

Understanding changes in racialized populations is important for identifying equity gaps in housing access, service delivery, and community planning. Households belonging to racialized

populations may encounter discrimination in both rental and ownership markets, limiting access to suitable, affordable housing.⁸ Municipal planners have a responsibility to engage with racialized groups, ensuring that planning and housing decisions reflect the needs and perspectives of emerging communities.

Over the longer term, continued diversification of the population may help attract new economic investments and expand cultural amenities, but it also requires intentional efforts to address systemic barriers to housing. If racialized households are concentrated in lower-quality housing, disparities in living conditions can widen.⁹ Addressing these challenges through equitable housing policies and inclusive planning approaches may be required to foster diverse and sustainable communities in the years ahead.

Table 3. Population belonging to racialized groups, Kawartha Lakes and Haliburton County, 2006-2021

	Kawartha Lakes				Haliburton County			
	2006	2011	2016	2021	2006	2011	2016	2021
South Asian	365	330	345	675	60	35	75	100
Chinese	95	135	245	390	0	75	35	75
Black	250	265	280	605	25	25	60	65
Filipino	55	85	190	215	20	120	15	50
Arab	45	0	80	30	0	0	0	0
Latin American	70	35	40	190	15	0	10	20
Southeast Asian	20	0	130	105	0	0	10	0
West Asian	0	20	35	25	0	0	0	0
Korean	165	230	75	130	0	20	25	0
Japanese	25	55	45	20	10	0	10	20
Not included elsewhere	50	25	45	125	10	0	25	40
Multiple backgrounds	60	65	35	120	25	0	0	15
Total	1,200	1,245	1,545	2,630	165	275	265	385

⁸ Earle, M., Hodson, G., & O'Manique, S. (2025). Measuring discrimination in rental housing across Canada (Research Report). Canadian Centre for Housing Rights. https://housingrightscanada.com/wp-content/uploads/2025/03/Report-Measuring-Discrimination-in-Rental-Housing-Across-Canada-M.Earle_G.Hodson_S.OManique-March-2025.pdf

⁹ Public Health Agency of Canada. (2019). *Inequalities in Housing Below Standards in Canada* (Cat. HP35-113/8-2019E-PDF). Ottawa, ON: Public Health Agency of Canada. https://www.canada.ca/content/dam/phac-aspc/documents/services/publications/science-research-data/4.Housing-EN_final_20190418.pdf

Table 4. Population belonging to racialized groups as a percentage of total population, Kawartha Lakes and Haliburton County, 2006-2021

	Kawartha Lakes				Haliburton County			
	2006	2011	2016	2021	2006	2011	2016	2021
South Asian	30.4%	26.5%	22.3%	25.7%	36.4%	12.7%	28.3%	26.0%
Chinese	7.9%	10.8%	15.9%	14.8%	0.0%	27.3%	13.2%	19.5%
Black	20.8%	21.3%	18.1%	23.0%	15.2%	9.1%	22.6%	16.9%
Filipino	4.6%	6.8%	12.3%	8.2%	12.1%	43.6%	5.7%	13.0%
Arab	3.7%	0.0%	5.2%	1.1%	0.0%	0.0%	0.0%	0.0%
Latin American	5.8%	2.8%	2.6%	7.2%	9.1%	0.0%	3.8%	5.2%
Southeast Asian	1.7%	0.0%	8.4%	4.0%	0.0%	0.0%	3.8%	0.0%
West Asian	0.0%	1.6%	2.3%	1.0%	0.0%	0.0%	0.0%	0.0%
Korean	13.8%	18.5%	4.9%	4.9%	0.0%	7.3%	9.4%	0.0%
Japanese	2.1%	4.4%	2.9%	0.8%	6.1%	0.0%	3.8%	5.2%
Not included elsewhere	4.2%	2.0%	2.9%	4.8%	6.1%	0.0%	9.4%	10.4%
Multiple backgrounds	5.0%	5.2%	2.3%	4.6%	15.2%	0.0%	0.0%	3.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

By the numbers

The number of Kawartha Lakes residents identifying as part of a racialized group increased by 119.2%, from 1,200 to 2,630. By year, the identities making up at least 10% of the total racialized population were as follows:

- In 2006, South Asian (30.4%), Black (20.8%), and Korean (13.8%)
- In 2011, South Asian (26.5%), Black (21.3%), Korean (18.5%), and Chinese (10.8%)
- In 2016, South Asian (22.3%), Black (18.1%), Chinese (15.9%), and Filipino (12.3%)
- In 2021, South Asian (25.7%), Black (23.0%), and Chinese (14.8%)

From 2006 to 2021, the number of Haliburton County residents identifying as part of a racialized group increased by 133.3%, from 165 to 385. By year, the identities making up at least 10% of the total racialized population were as follows:

- In 2006, South Asian (36.4%), Black (15.2%), and Filipino (12.1%)
- In 2011, Filipino (43.6%), Chinese (27.3%), and South Asian (12.7%)
- In 2016, South Asian (28.3%), Black (22.6%), and Chinese (13.2%)
- In 2021, South Asian (26.0%), Chinese (19.5%), Black (16.9%), and Filipino (13.0%)

Immigration

Examining changes in the immigrant population over time can reveal important insights about shifting demographic patterns, workforce composition, and potential needs for culturally appropriate services. In both Kawartha Lakes and Haliburton County, the proportion of immigrants has remained relatively stable over the last 15 years. As of 2021, immigrants made up 7.7% of the population in Kawartha Lakes and 8.0% in Haliburton County.

Figure 7. Immigrant population and as a percentage of total population, Kawartha Lakes, 2006-2021

Source: Statistics Canada

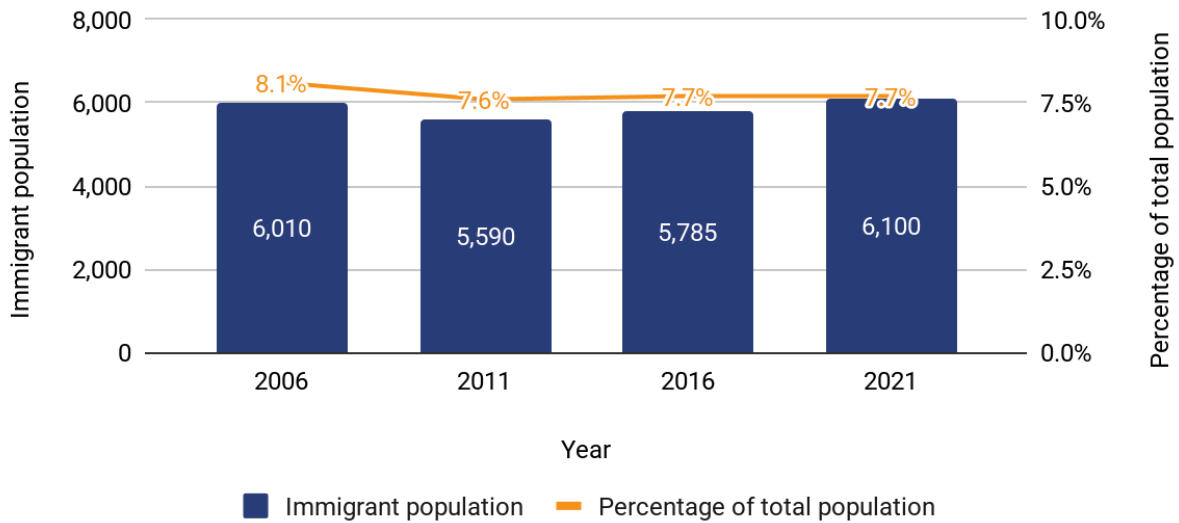
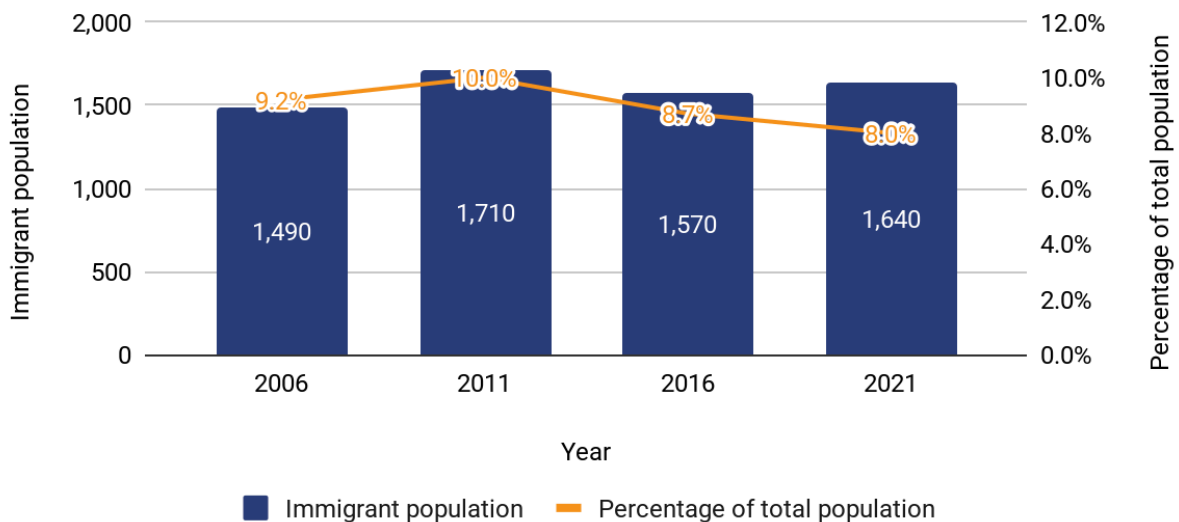


Figure 8. Immigrant population and as a percentage of total population, Haliburton County, 2006 - 2021

Source: Statistics Canada



By the numbers

From 2006 to 2021, the number of immigrants residing in Kawartha Lakes increased from 6,010 to 6,100. As a percentage of the total population, this represents a decrease from 8.1% to 7.7%. By five-year period, the immigrant population changed as follows:

- From 2006 to 2011, -420 immigrants, from 8.1% to 7.6%
- From 2011 to 2016, +195 immigrants, from 7.6% to 7.7%
- From 2016 to 2021, +315 immigrants, remaining 7.7%

The number of immigrants residing in Haliburton County increased from 1,490 to 1,640. As a percentage of the total population, this represents a decrease from 9.2% to 8.0%. By five-year period, the immigrant population changed as follows:

- From 2006 to 2011, +220 immigrants, from 9.2% to 10.0%
- From 2011 to 2016, -140 immigrants, from 10.0% to 8.7%
- From 2016 to 2021, +70 immigrants, from 8.7 to 8.0%

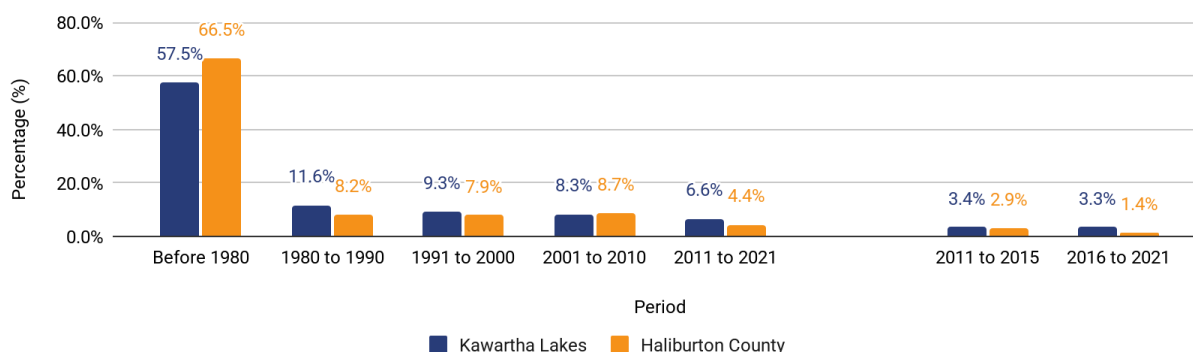
In both Kawartha Lakes and Haliburton County, the majority of immigrants have been settled for several decades. As of 2021, 57.5% of immigrants in Kawartha Lakes and 66.5% in Haliburton County arrived before 1980.

Unlike many Canadian communities where new immigration drives population growth, Kawartha Lakes and Haliburton County predominantly have long-established immigrant populations rather than recent arrivals. This trend may be influenced by a combination of economic and geographic factors, including employment opportunities, housing supply, and rural geographic setting which has not traditionally been a primary destination for new Canadians.¹⁰ Ensuring that rural development aligns with the needs of potential newcomers could help strengthen future population growth and economic sustainability.¹¹

¹⁰ Statistics Canada. (2022, February 9). Population growth in Canada's rural areas, 2016 to 2021. *Census of Population Analytical Products, 2021 Census*. Government of Canada. <https://www12.statcan.gc.ca/census-recensement/2021/as-sa/98-210-x/2022002/98-210-x2022002-eng.cfm>

¹¹ Infrastructure Canada. (2019, October). Overview of rural economic development [Minister of Rural Economic Development transition book]. Government of Canada. <https://www.infrastructure.gc.ca/minister-transition-livret/rural-econ-dev-eng.html>

Figure 9: Immigrant population by period of immigration, Kawartha Lakes and Haliburton County, 2021



By the numbers

As of 2021, the majority (57.5%) of Kawartha Lakes’ immigrant population arrived before 1980. For immigrants arriving in 1980 or later, the year of arrival was distributed as follows:

- 11.6% arrived from 1980 to 1990
- 9.3% arrived from 1991 to 2000
- 8.3% arrived from 2001 to 2010
- The remaining 6.6% arrived from 2011 to 2021
 - 3.4% from 2011 to 2015
 - 3.3% from 2016 to 2021

The majority (66.5%) of Haliburton County’s immigrant population also arrived before 1980. For immigrants arriving in 1980 or later, the year of arrival was distributed as follows:

- 8.2% arrived from 1980 to 1990
- 7.9% arrived from 1991 to 2000
- 8.7% arrived from 2001 to 2010
- The remaining 4.4% arrived from 2011 to 2021
 - 2.9% from 2011 to 2015
 - 1.4% from 2016 to 2021

Conclusion

Kawartha Lakes and Haliburton County are experiencing substantial population growth, an ageing population, and increasing cultural diversity—trends that could influence both short- and long-term demand for housing, services, and infrastructure

While population growth presents opportunities for positive change, it also introduces challenges related to affordability, accessibility, and equitable service delivery.^{12 13} The growing proportion of seniors and declining proportion of younger residents may point to a need for senior-oriented housing and healthcare infrastructure.

The rising proportion of Indigenous and racialized residents, alongside long-settled immigrant communities, suggest an increasing relevance of culturally appropriate housing and inclusive planning practices. While immigration remains modest in comparison to national trends, local strategies may consider how to attract and support new residents to sustain long-term vitality.

Understanding these demographic patterns provides valuable information for planners when building housing systems that are responsive to evolving needs and equitable across diverse population groups.

Key takeaways

- Both Kawartha Lakes and, especially, Haliburton County are experiencing substantial population growth.
- Both communities have ageing populations, with seniors now making up a growing proportion of residents and driving demand for accessible, age-friendly housing.
- Indigenous and racialized populations are increasing, highlighting the need for culturally appropriate housing and inclusive planning.
- Immigration in both communities is characterized primarily by long-term settlement by immigrants, rather than newcomers.

¹² Thompson, A., & Gliberman, S. (2025, April 15). Housing starts unchanged since the 1970s, while Canadian population growth has more than tripled: The crisis in housing affordability: Population growth and housing starts 1972–2024 [Study]. Fraser Institute. <https://www.fraserinstitute.org/studies/the-crisis-in-housing-affordability-population-growth-and-housing-starts-1972-2024>

¹³ OECD. (2025, May 26). Chapter 2: Improving housing affordability. In *OECD Economic Surveys: Canada 2025*. OECD Publishing. <https://doi.org/10.1787/28f9e02c-en>

3

Labour trends

Labour market conditions play an important role in shaping housing demand, affordability, and long-term stability. Employment patterns influence how and where people live, what type of housing they can afford, and how securely they are housed.

Both Kawartha Lakes and Haliburton County have experienced declining labour force participation and employment rates, which may be influenced by their respective populations aging. Job permanency and the composition of local industries vary between regions, with Haliburton County having a higher proportion of seasonal and self-employed workers, and Kawartha Lakes having a higher rate of permanent employment. These patterns may be relevant when considering the intersection of work, income stability, and housing need.

This section examines:

- Labour market participation and employment trends over time.
- The prevalence of permanent, temporary, and self-employed work.
- Industry composition and its implications for housing demand.

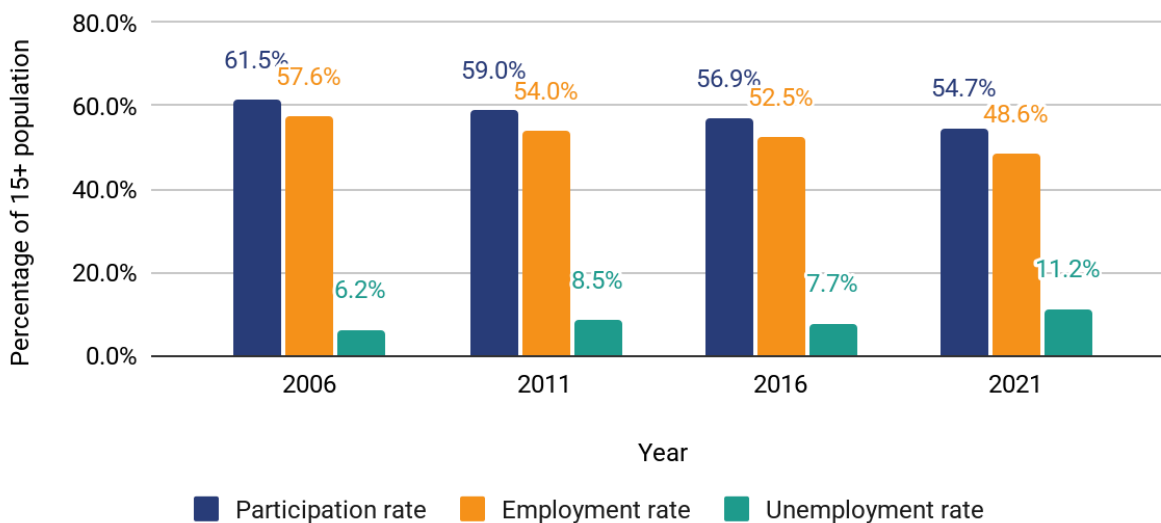
Labour market participation

In 2021, both Kawartha Lakes and Haliburton County had their lowest employment rates in over a decade—48.6% in Kawartha Lakes and 41.6% in Haliburton County—reflecting temporary pressures likely influenced by the pandemic. However, since the time the census was conducted employment growth after COVID has generally rebounded.¹⁴

Despite these apparent rebounds, the long-term social and health wellbeing effects of the COVID-19 pandemic on households incomes and employment patterns are yet to be seen in full. Events that interrupt households from having an income, such as mass layoffs, can have lasting effects, especially for those living on lower or fixed incomes. As Kawartha Lakes and Haliburton County continue to plan for housing and services, it will be important to consider how employment stability and labour force participation affect people’s ability to find and maintain appropriate housing.

Figure 10. Labour force participation rate, employment rate, and unemployment rate, Kawartha Lakes, 2006-2021

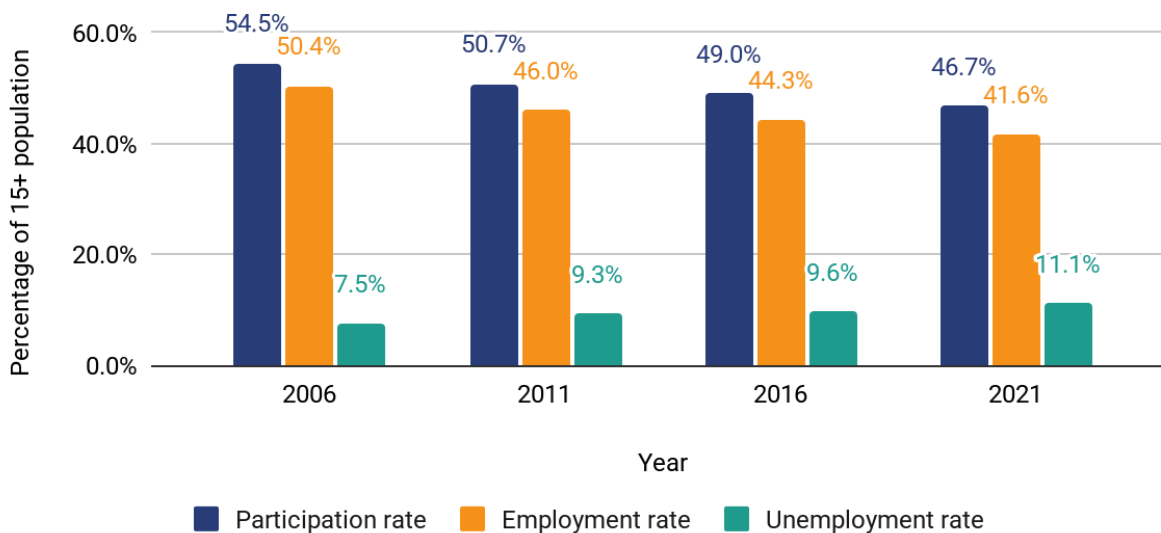
Source: Statistics Canada



¹⁴ Clarke, S., & Fields, A. (2022, December 22). Employment growth in Canada and the United States during the recovery from COVID-19. Statistics Canada. <https://doi.org/10.25318/36280001202201200001-eng>

Figure 11. Labour force participation rate, employment rate, and unemployment rate, Haliburton County, 2006-2021

Source: Statistics Canada



By the numbers

From 2006 to 2021, Kawartha Lakes' participation rate and employment rate decreased, and the unemployment rate increased, as follows:

- The participation rate decreased from 61.5% to 54.7%
- The employment rate decreased from 57.6% to 48.6%
- The unemployment rate increased from 6.2% to 11.2%

Haliburton County's participation rate and employment rate also decreased, and the unemployment rate also increased, as follows:

- The participation rate decreased from 54.5% to 46.7%
- The employment rate decreased from 50.4% to 41.6%
- The unemployment rate increased from 7.5% to 11.1%

Job permanency

In 2021, 71.4% of employed labour force participants in Kawartha Lakes and 64.4% in Haliburton County held permanent positions. Haliburton County had a higher proportion of temporary roles (12.9%) and self-employment (22.8%) than Kawartha Lakes (11.7% and 16.8%, respectively), potentially reflecting its reliance on seasonal industries like tourism and construction.

While a majority of residents in both regions are engaged in permanent employment, the higher presence of temporary and self-employed work—particularly in Haliburton County—may introduce additional uncertainty when it comes to securing stable housing. For these residents, fluctuations in income or relying on seasonal employment alone could make it more difficult to meet housing costs or qualify for rental agreements or mortgages.^{15 16}

Table 6. Labour force participants count and percentage of total labour force by job permanency, Kawartha Lakes, Haliburton County, and Ontario, 2021

	Kawartha Lakes (#)	Haliburton County (#)	Ontario (#)	Kawartha Lakes (%)	Haliburton County (%)	Ontario (%)
Employees	29,520	6,495	6,109,070	83.1%	77.3%	85.0%
Permanent position	25,355	5,410	5,166,275	71.4%	64.4%	71.9%
Temporary position	4,165	1,085	942,795	11.7%	12.9%	13.1%
Fixed-term (1 year or more)	995	205	324,250	2.8%	2.4%	4.5%
Casual, seasonal, or short-term (<1 year)	3,175	880	618,540	8.9%	10.5%	8.6%
Self-employed	5,980	1,915	1,077,625	16.8%	22.8%	15.0%
Total	35,505	8,405	7,186,695	100.0%	100.0%	100.0%

¹⁵ Financial Resilience Institute. (2024, November 14). Index reveals critical financial vulnerability among low-income Canadians, calls for targeted support. Financial Resilience Institute. <https://www.fnresilienceinstitute.org/economic-inclusion-and-mobility-intelligence-memo/>

¹⁶ TD Bank Group. (2017, May). *Pervasive and profound: Impact of income volatility on Canadians* [Internal TD Income Volatility Study]. TD Bank Group. <https://www.ipsos.com/sites/default/files/2017-05/7645-eng%20report.pdf>

What we heard

Precarious work undermines housing stability

"I worked at [place of employment]. I was one week away from my three months and they fired about twelve of us."

– Community member

"Those who are working, but they're juggling two or three jobs... none of them have benefits, none of them have sick days."

– Service provider

"Some people are working two or three jobs and still can't afford housing."

– Service provider

Service providers and people with lived experience described a local job market characterized by seasonal employment, contract work, and unstable hours. Despite being employed, many struggle to afford housing due to income volatility and lack of benefits. The need to juggle multiple jobs without predictability or sick leave adds to stress and financial insecurity, with direct effects on the ability to secure or maintain stable housing.

Industry composition

In both Kawartha Lakes and Haliburton County, the top three employment sectors in 2021 were construction, retail trade, and healthcare and social assistance.

In Kawartha Lakes, the top seven employment sectors also included manufacturing, educational services, public administration, and accommodation and food services, each accounting for more than 5% of the employed population. The top seven for Haliburton County also included educational services and accommodation and food services, as well as professional, scientific, and technical services and administrative and support, waste management, and remediation services.

The concentration of employment in lower-wage or seasonally variable sectors like retail, food services, and accommodation may have implications for housing affordability and stability, particularly among renters and younger workers.

Additionally, the prominence of health care as an industry highlights demand from a more stable, often public-sector workforce—potentially the need for a mix of affordable rental and ownership options for this population. Future planning may consider the housing needs of those working in key but lower-paying industries, especially as the population continues to age and the local economy remains service-driven.

Figure 11. Percentage of total labour force by industry, top seven industries, Kawartha Lakes, 2016 - 2021

Source: Statistics Canada

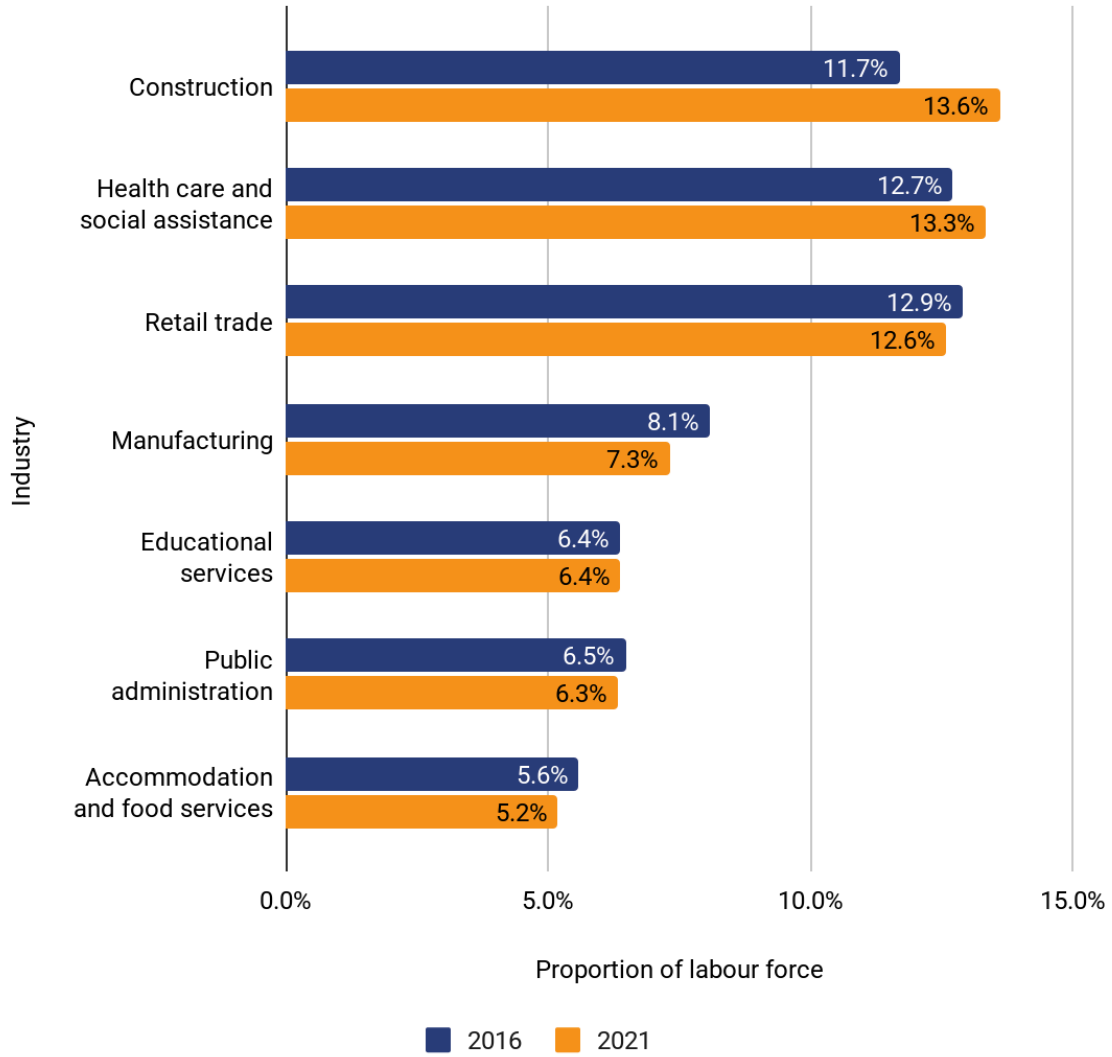
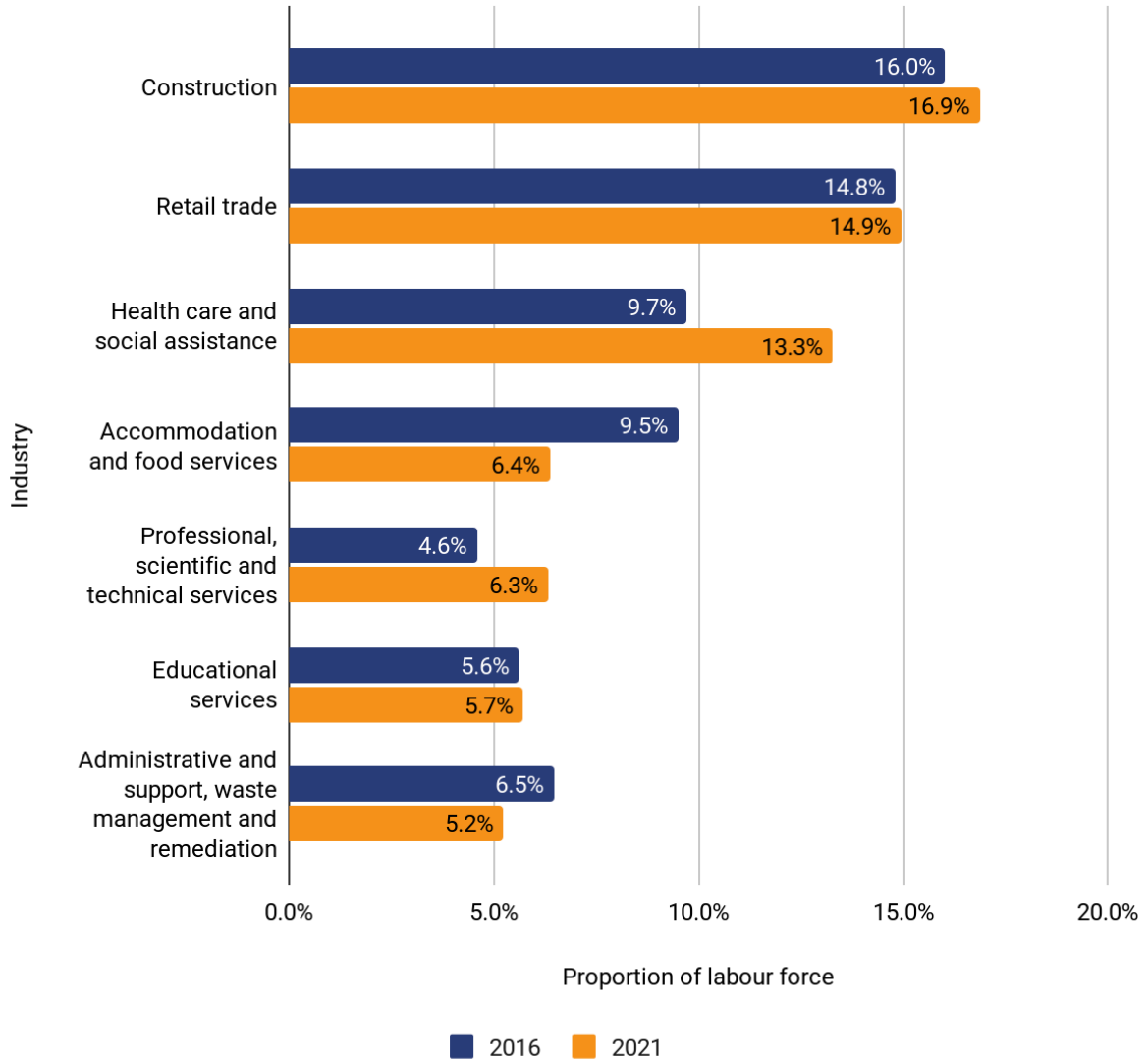


Figure 12. Percentage of total labour force by industry, top seven industries, Haliburton County, 2016-2021

Source: Statistics Canada



By the numbers

In 2021 in Kawartha Lakes, approximately two-thirds of labour-force participants were employed by the top seven industries, as follows:

- Construction (13.6%)
- Health care and social assistance (13.3%)
- Retail trade (12.6%)
- Manufacturing (7.3%)
- Educational services (6.4%)
- Public administration (6.3%)
- Accommodation and food services (5.2%)

In Haliburton County, approximately two-thirds of labour-force participants were employed by the top seven industries, as follows:

- Construction (16.9%)
- Retail trade (14.9%)
- Health care and social assistance (13.3%)
- Accommodation and food services (6.4%)
- Professional, scientific and technical services (6.3%)
- Educational services (5.7%)
- Administrative and support, waste management and remediation services (5.2%)

Conclusion

Employment patterns in Kawartha Lakes and Haliburton County can affect local housing needs, affordability, and community stability. While both areas experienced long-term declines in labour force participation and employment, both appear to have undergone recovery after the pandemic.

However, underlying demographic trends, including an increasing population of seniors and limited job permanency in some sectors, may still pose challenges for workforce stability and income security.

Haliburton County's reliance on seasonal and self-employed work could also contribute to housing instability for many, as these employment types often lack the predictability required to secure rental leases or mortgages. Kawartha Lakes benefits from a more stable employment base, though affordability may remain a concern for low- to moderate-income workers.

Aligning housing policy with labour market realities—by supporting a mix of affordable, flexible, and secure housing options—will be critical to meeting the needs of a diverse and evolving workforce. These dynamics—how employment realities intersect with housing availability and affordability—will be explored in greater detail in **Part 6: Housing Market** and **Part 7: Housing Affordability**.

Key takeaways

- Labour force participation and employment rates declined in both communities between 2006 and 2021, but have rebounded as of 2024.
- Haliburton County has a higher proportion of temporary and self-employed workers, reflecting more seasonal and potentially precarious employment. Kawartha Lakes has proportionally more permanent employment, potentially offering higher income stability.
- Construction, retail, and health care are major sources of employment across both communities, which may influence the types of housing in demand.
- Policies that reflect the realities of local employment may be an avenue to address housing affordability and stability. This may include support for workers in less-secure or seasonal roles.

4 Household composition

Data about who lives in a household—and how households are changing over time—may provide valuable insight into the types of housing required, the affordability challenges households may face, and the support services that can help maintain housing stability. This section highlights the importance of planning for a wide range of household types to make sure that Kawartha Lakes and Haliburton County remain inclusive, sustainable, and responsive to the needs of all residents.

Trends in Kawartha Lakes and Haliburton County include a growing number of one-person and one-parent households, the continued high rate of homeownership, and the limited availability of rental options. These trends provide context for local planners working on housing strategy.

This section examines:

- Household growth and changing household sizes.
- Ownership and rental tenure patterns.
- Family structures, including one-parent and multigenerational households.

Total households

Between 2006 and 2021, the total number of households increased in both Kawartha Lakes—by 10.9%, from 29,500 to 32,705—and Haliburton County—by 39.2%, from 6,975 to 9,710.

The rise in the number of households suggests an increasing demand for housing, particularly in Haliburton County. As new households form—whether due to population growth, ageing in place, or changing family structures—planners may consider how to make sure that the housing supply keeps pace with demand in both quantity and type. Accommodating this growth may require targeted strategies that respond to the evolving needs of both existing residents and incoming populations.

Table 8. Total households and increase in number of households by five-year period, Kawartha Lakes and Haliburton County, 2006-2021

	Total households				Increase in number of households		
	2006	2011	2016	2021	2006-2011	2011-2016	2016-2021
Kawartha Lakes	29,500	29,680	31,105	32,705	0.6%	4.8%	5.1%
Haliburton County	6,975	7,635	8,445	9,710	9.4%	10.6%	14.9%
Region	36,475	37,315	39,550	42,415	2.3%	6.0%	7.3%

Household size

Households generally have more members in Kawartha Lakes than in Haliburton County. In Kawartha Lakes, 32.5% of households had at least 3 members, compared to 22.2% in Haliburton County.

In addition, the proportion of one-person households in Haliburton County increased substantially between 2016 and 2021, from 26.6% to 31.5%, while in Kawartha Lakes the proportion increased from 23.8% in 2016 to 25.6% in 2021. This could be a product of broader demographic changes, including an ageing population, more people living alone, or declining household sizes overall.

The growing prevalence of smaller households, particularly one-person households, may contribute to reshaping housing demand in both Kawartha Lakes and Haliburton County. As more residents live alone or in smaller family units, the need for smaller, more flexible housing options could become increasingly important. Demand for smaller, more flexible housing options that meet individuals' and couples' needs could influence local planning requirements.

Figure 13. Percentage of total households by size, Kawartha Lakes and Haliburton County, 2021

Source: Statistics Canada

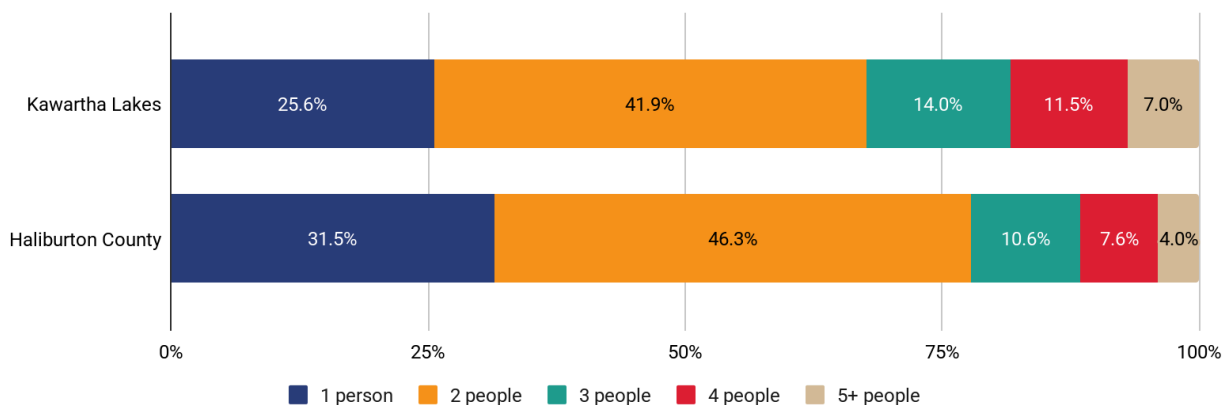


Table 9: Total number and percentage of households by size, Kawartha Lakes, 2016-2021

	2016	2021	2016	2021
1 person	7,685	8,375	24.7%	25.6%
2 people	13,330	13,715	42.8%	41.9%
3 people	4,420	4,580	14.2%	14.0%
4 people	3,630	3,750	11.7%	11.5%
5+ people	2,045	2,285	6.6%	7.0%
Total	31,110	32,705	100.0%	100.0%

Table 10: Total number and percentage of households by size, Haliburton County, 2016-2021

	2016	2021	2016	2021
1 person	2,425	3,060	26.6%	31.5%
2 people	4,090	4,500	46.9%	46.3%
3 people	935	1,035	12.0%	10.6%
4 people	700	735	9.9%	7.6%
5+ people	290	390	4.6%	4.0%
Total	8,440	9,720	100.0%	100.0%

Household type¹⁷

In 2021, the majority of households were one-census-family households in both Kawartha Lakes (64.3%) and Haliburton County (60.5%). Most of these one-census-family households were couple families without additional persons.

In both communities, households without children outnumber those with children, which may be reflective of an ageing population or shifting living preferences.

One-person households also make up over a quarter of households overall, highlighting a potential increasing need for smaller and more flexible housing options to accommodate people living alone. Housing strategies may consider smaller units, flexible designs, and a mix of tenure options to support residents at various life stages and living arrangements.

Table 11: Total number and percentage of households by type, Kawartha Lakes and Haliburton County, 2021

	Kawartha Lakes		Haliburton County	
	Households	Percentage	Households	Percentage
One-census-family households without additional persons	21,025	64.3%	5,875	60.5%
Couple-family households	18,630	88.6%	5,355	91.1%
With children	7,220	38.8%	1,430	26.7%
Without children	11,410	61.2%	3,920	73.2%
One-parent-family households	2,395	11.4%	520	8.9%
Multigenerational households	1,040	3.2%	200	2.1%
Multiple-census-family households	225	0.7%	45	0.5%
One-census-family households with additional persons	1,045	3.2%	275	2.8%
Two-or-more-person non-census-family households	995	3.0%	260	2.7%
One-person households	8,380	25.6%	3,060	31.5%
Total	32,710	100.0%	9,715	100.0%

¹⁷ A household is every person or group of persons who occupy the same dwelling (whether related or not) and share living accommodation, whereas a census family is specifically either a married or common-law couple (with or without their children) or a lone-parent with at least one child, all living together in the same dwelling.

What We Heard

Living alone doesn't mean fewer needs

"There are no options for affordable housing as a single person. All rental properties average \$2400/month... I have a good job...yet I cannot afford to live here."

— Community Member with Lived Experience

The prevalence of one-person households may impact local housing demand—but supply hasn't kept pace. Single adults, including working professionals, report being priced out of the market, with few units designed to meet their affordability and lifestyle needs.

One-parent households

In Kawartha Lakes, one-parent families accounted for 13.7% of all census families in 2021—up from 11.8% in 2006—while in Haliburton County they account for 11.2% of census families—up from 9.6%.

Single-parent families often face overlapping challenges—such as high childcare expenses, limited affordable rental options, and financial stress—that heighten their risk of housing instability and potential homelessness. In the absence of sufficient income supports or access to affordable housing, securing stable, long-term accommodations could become increasingly difficult. These circumstances highlight the need for more responsive crisis systems that address the particular experiences of single-parent families, especially those led by women+, in the face of housing insecurity.¹⁸

¹⁸ Carpino, T. (2024, March 25). *Prevalence of low income among persons in one-parent families headed by an immigrant parent: An intersectional analysis* (Statistics Canada Catalogue No. 45-20-0002). Statistics Canada. <https://www150.statcan.gc.ca/n1/pub/45-20-0002/452000022024001-eng.htm>

Figure 14. One-parent census families count and as a percentage of total census families, Kawartha Lakes, 2006 - 2021

Source: Statistics Canada

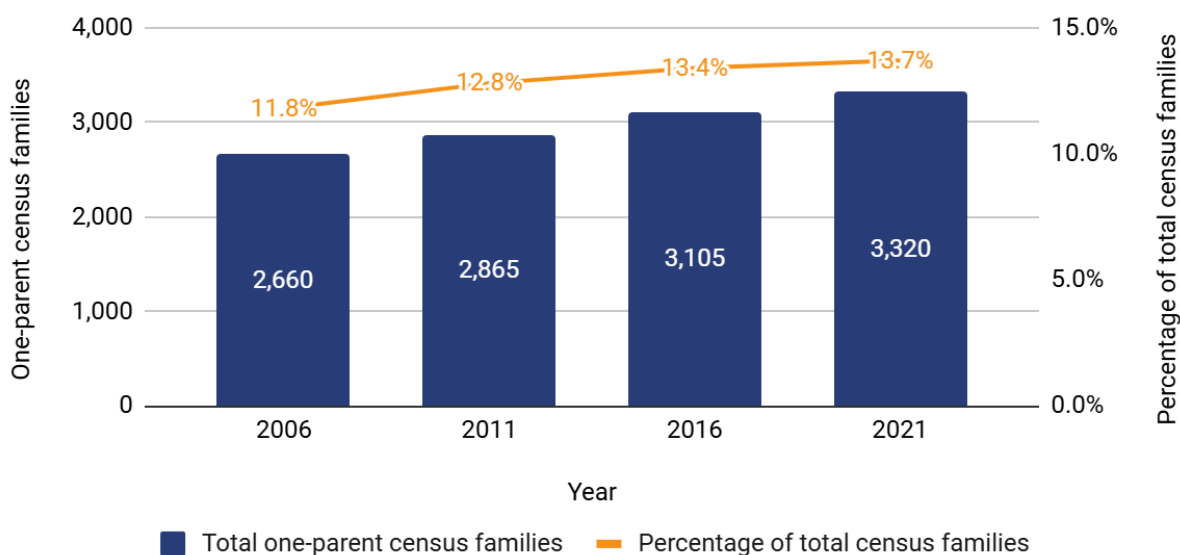
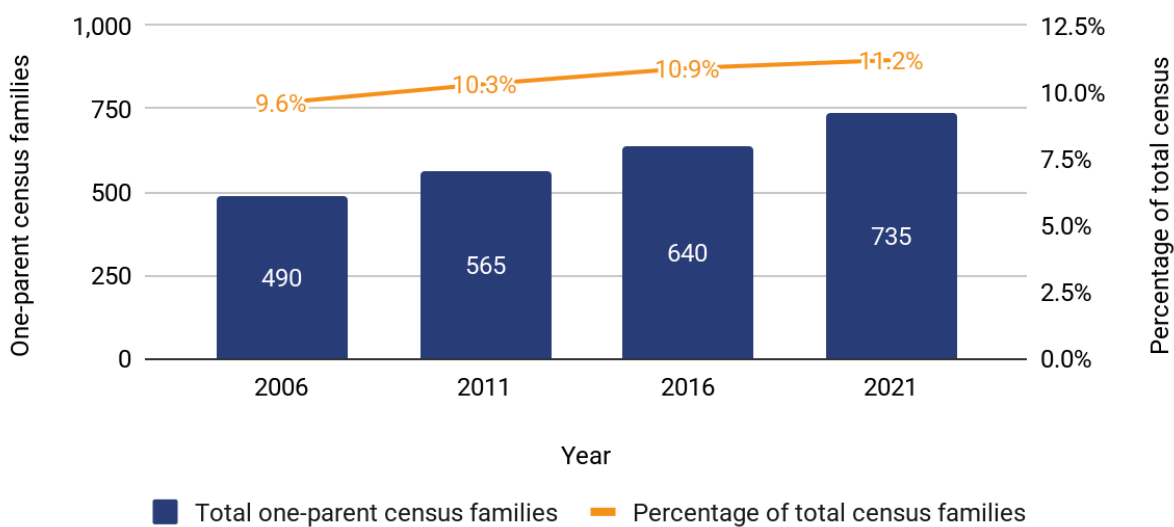


Figure 15: One-parent census families count and as a percentage of total census families, Haliburton County, 2006 - 2021

Source: Statistics Canada



By the numbers

From 2006 to 2021, the number of one-parent census families in Kawartha Lakes increased, both in absolute numbers and as a proportion of total census families. The count and percentage per census year was as follows:

- In 2006, 2,660 one-parent families represented 11.8% of census families
- In 2011, 2,865 one-parent families represented 12.8% of census families
- In 2016, 3,105 one-parent families represented 13.4% of census families
- In 2021, 3,320 one-parent families represented 13.7% of census families

The number and percentage of one-parent census families also increased in Haliburton County. The count and percentage per census year was as follows:

- In 2006, 490 one-parent families represented 9.6% of census families
- In 2011, 565 one-parent families represented 10.3% of census families
- In 2016, 640 one-parent families represented 10.9% of census families
- In 2021, 735 one-parent families represented 11.2% of census families

The majority of one-parent census families in Kawartha Lakes and Haliburton County are led by women+. However, the proportion of one-parent families led by men+ has been gradually increasing in both communities. In Kawartha Lakes, women+ led 74.7% of one-parent families in 2021—down from 78.6% in 2006—and in Haliburton County women+ led 72.1%—down from 73.5%.

Considering the gender-specific needs of families may be relevant to housing policy, particularly for women+ households, who are more likely to face economic vulnerabilities and housing affordability challenges, especially when raising children on a single income.¹⁹ Ensuring access to affordable, stable housing and wraparound services will be essential to support all one-parent families—regardless of gender—particularly those navigating economic pressures and raising children alone.

¹⁹ Statistics Canada. (2024, December 12). *Despite progress, one-parent families headed by mothers continue to face labour market, affordability challenges*. StatsCAN Plus. <https://www.statcan.gc.ca/o1/en/plus/7523-despite-progress-one-parent-families-headed-mothers-continue-face-labour-market>

Figure 16: Woman+ and man+ one-parent census families as a percentage of total census families, Kawartha Lakes, 2021

Source: Statistics Canada

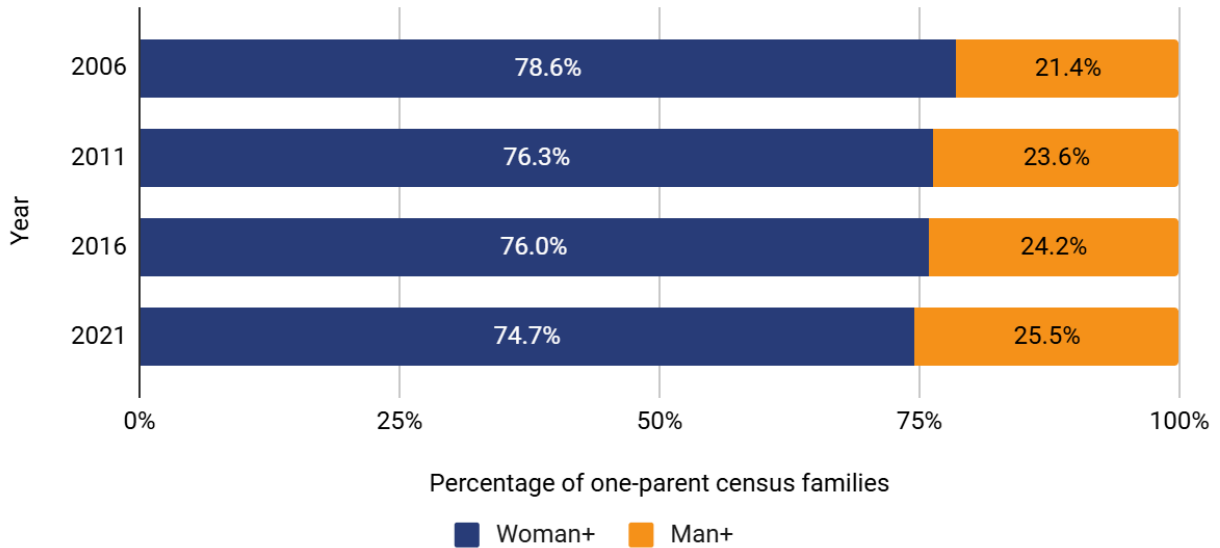
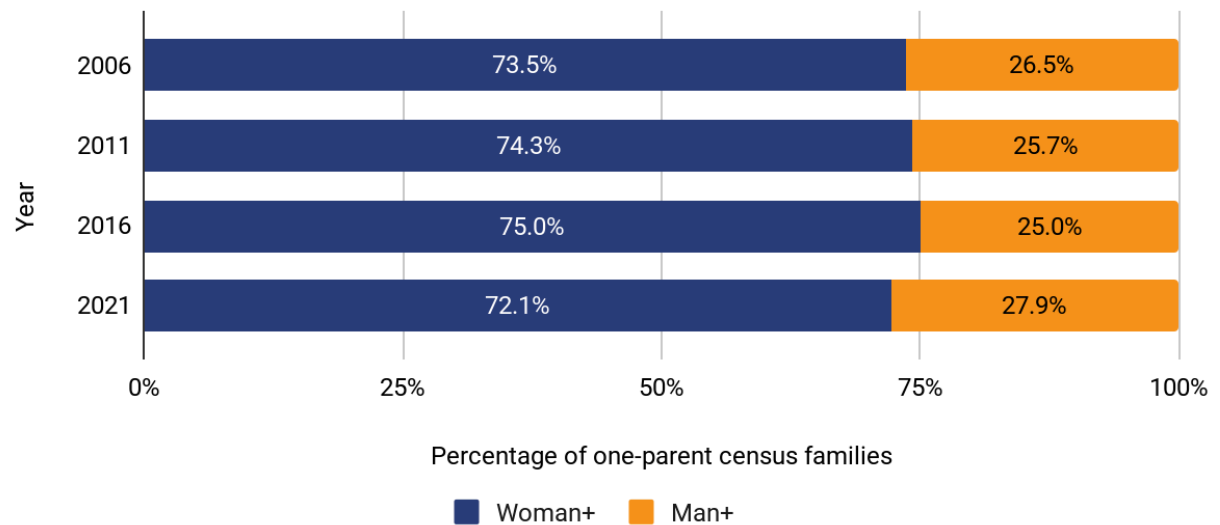


Figure 17: Woman+ and man+ one-parent census families as a percentage of total census families, Haliburton County, 2021

Source: Statistics Canada



By the numbers

From 2006 to 2021, the proportion of one-parent census families in Kawartha Lakes in which the parent was a woman+ decreased from 78.6% to 74.7%. The total number of one-parent census families increased for both women+ and men+, as follows:

- Woman+ one-parent families increased by 18.7%, from 2,090 to 2,480
- Man+ one-parent families increased by 48.2%, from 570 to 845

The proportion of woman+ one-parent census families in Haliburton County decreased from 73.5% to 72.1%. The total number of one-parent census families increased for both women+ and men+, as follows:

- Woman+ one-parent families increased by 47.2%, from 360 to 530
- Man+ one-parent families increased by 57.7%, from 130 to 205

What we heard

One income, many barriers

"Women [are] being trapped and they have to choose between staying where they're put, where they are, or leaving [an abuser] and knowing that they're not really ever going to be able to get any housing because the housing lists are so long"

- Service provider

Single-parent households—especially those led by women+—must face the combination of rising housing costs and the financial strain of caregiving on a single income. The effects of relying on social assistance or being shut out of housing supports due to capped programs and restrictive eligibility rules are of particular concern, especially for women+ who are at risk of experiencing violence.

Conclusion

Changes in household composition and family structure across Kawartha Lakes and Haliburton County reflect broader demographic changes, such as population ageing, declining family sizes, and rising numbers of people living alone. These trends have a direct effect on housing needs, with a growing demand for smaller, more affordable, and more flexible housing options. The increase in one-person households may indicate a move away from traditional family structures, requiring a more diverse housing stock that reflects the realities of today's families.

In addition, the increasing proportion of one-parent families—particularly those led by women+—suggests a need for housing policies that consider affordability, access to childcare and services, and economic vulnerabilities tied to caregiving roles.

Ensuring the housing system is inclusive of various household types—including single adults, ageing residents, and non-traditional families—will be relevant when addressing affordability challenges and supporting long-term community well-being. The relationship between shifting household needs, housing supply, and affordability will be explored in greater depth in **Part 6: Housing Market** and **Part 7: Housing Affordability**.

Key takeaways

- Haliburton County has faster growth in the number of households than in Kawartha Lakes.
- One-person households are becoming more common, especially in Haliburton County, suggesting a need for smaller and more affordable housing options.
- Addressing housing needs across diverse household types and family structures may require more flexible, accessible, and inclusive housing strategies.

5 Income

Income is one of the most fundamental determinants of housing access, affordability, and long-term stability. While overall incomes have grown over the past 15 years in Kawartha Lakes and Haliburton County, rising inequality and ongoing disparities across tenure, age, gender, and household type highlight vulnerabilities that affect how different groups experience housing need.

Income distribution varies considerably across the region. In Kawartha Lakes, a broader middle-income base supports a more varied housing market, whereas Haliburton County has higher poverty rates, particularly among seniors and children. These patterns are compounded by growing income gaps between renters and owners and social assistance that does not exceed poverty thresholds.

This section examines:

- Household income trends and income distribution.
- Income disparities by tenure, age, gender, and family type.
- Low-income prevalence and poverty thresholds.
- The adequacy of social assistance programs relative to basic living costs.

Household income

Household income in both Kawartha Lakes and Haliburton County has increased over the past 15 years, likely reflecting general wage growth and broader economic changes. However, average incomes are substantially higher than medians, by over \$18,000 in Kawartha Lakes and nearly \$20,000 in Haliburton County in 2021.

This gap between median and average incomes suggests the existence of income inequalities, with a smaller number of higher-income households skewing the average upward. This suggests that the typical (median) household may struggle to compete in markets where developers and landlords target “average” incomes—driving up prices and rents beyond what most families can afford.²⁰

As incomes rise across both communities, planners may consider how to make sure that housing supply and affordability benchmarks reflect the realities of households earning at or below the median. Planning efforts should align housing strategies with income distribution to make sure equitable access to suitable housing for a wide range of household types and financial circumstances.

Table 12: Median and average household income, Kawartha Lakes and Haliburton County, 2006-2021

	Median household income				Average household income			
	2006	2011	2016	2021	2006*	2011	2016	2021
Kawartha Lakes	\$52,955	\$59,392	\$67,187	\$82,000		\$72,694	\$81,923	\$100,200
Haliburton County	\$45,198	\$51,551	\$58,125	\$73,500		\$67,564	\$72,980	\$93,100

*Average income for 2006 is not available in the dataset

Household after-tax income distributions in Kawartha Lakes and Haliburton County in 2021 show that income levels vary widely, with a notable concentration of households in mid- and higher-income brackets. Both communities have between 20-30% of households earning \$100,000 or above after tax.

However, a substantial proportion of households earn below \$50,000, which can limit access to stable, affordable housing. To meet the full spectrum of housing need, future planning efforts may consider how to reflect this income diversity, ensuring that all residents—regardless of income—have access to suitable housing options.

²⁰ Statistics Canada. (2024, October 10). Distributions of household economic accounts for income, consumption, saving and wealth of Canadian households, second quarter 2024. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/241010/dq241010a-eng.htm>

Figure 18. Household after-tax income groups, Kawartha Lakes, 2021

Source: Statistics Canada

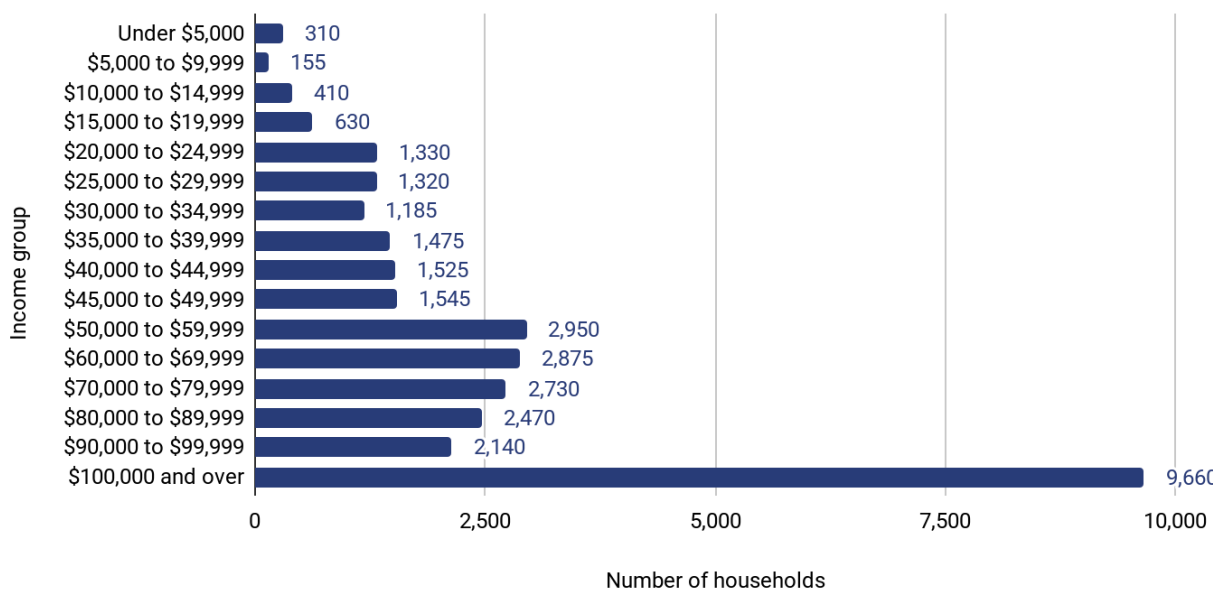
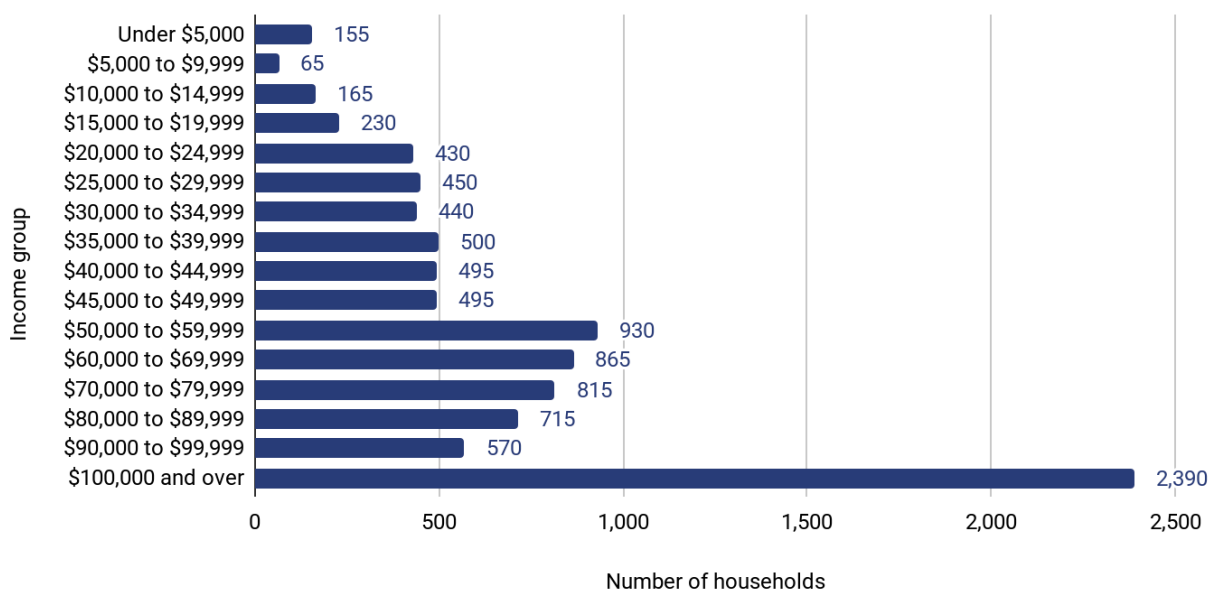


Figure 19. Household after-tax income groups, Haliburton County, 2021

Source: Statistics Canada



By the numbers

In 2021 in Kawartha Lakes, the after-tax income group with the most households is the \$100,000 and over group at 9,660 households, representing 29.5% of the total. The remaining income groups can be divided into three clusters, as follows:

- 13,165 (40.2%) had incomes from \$50,000 to \$99,999
 - Lowest – 2,140 (6.5%) from \$90,000 to \$99,999
 - Highest – 2,950 (9.0%) from \$50,000 to \$59,999
- 8,380 (25.6%) had incomes from \$20,000 to \$49,999
 - Lowest – 1,185 (3.6%) from \$30,000 to \$34,999
 - Highest – 1,545 (4.7%) from \$45,000 to \$49,999
- 1,505 (4.6%) had incomes of \$19,999 or below
 - Lowest – 155 (0.5%) from \$5,000 to \$9,999
 - Highest – 630 (1.9%) from \$15,000 to \$19,999

In Haliburton County, the \$100,000 and over income group had 2,390 households representing 24.6% of the total. The remaining income groups can be divided into three clusters, as follows:

- 3,895 (40.1%) had incomes from \$50,000 to \$99,999
 - Lowest – 570 (5.9%) from \$90,000 to \$99,999
 - Highest – 930 (9.6%) from \$50,000 to \$59,999
- 2,810 (28.9%) had incomes from \$20,000 to \$49,999
 - Lowest – 430 (4.4%) from \$20,000 to \$24,999
 - Highest – 500 (5.1%) from \$35,000 to \$39,999
- 615 (6.1%) had incomes of \$19,999 or below
 - Lowest – 65 (0.7%) from \$5,000 to \$9,999
 - Highest – 230 (2.4%) from \$15,000 to \$19,999

In Kawartha Lakes, income is distributed nearly evenly between the top and bottom halves of the population, with 38,890 households in the bottom half and 38,340 in the top half, giving it a similar profile to Canada overall.

However, in Haliburton County, the number of households in the bottom half was 24.7% higher than the number in the top half. This suggests relatively more households with limited financial capacity compared to the rest of Canada.

In both communities, aligning housing supply with actual income distribution—particularly in the lower deciles—may help prevent housing precarity and reduce the possibility of people experiencing homelessness.

Figure 20. Adjusted after-tax household income distribution by decline, Kawartha Lakes, 2020

Source: Statistics Canada

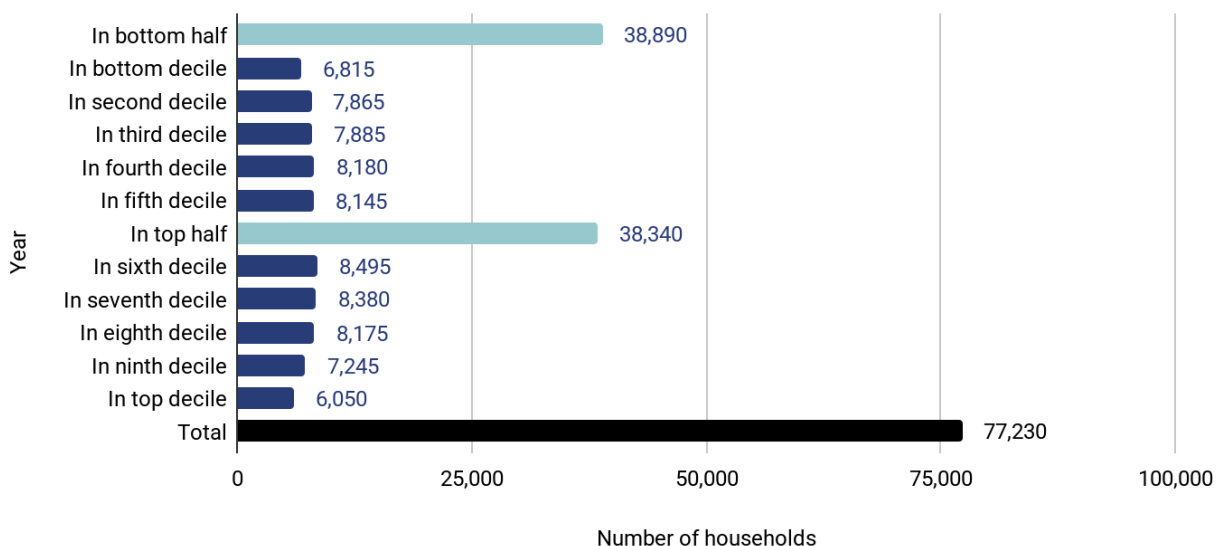
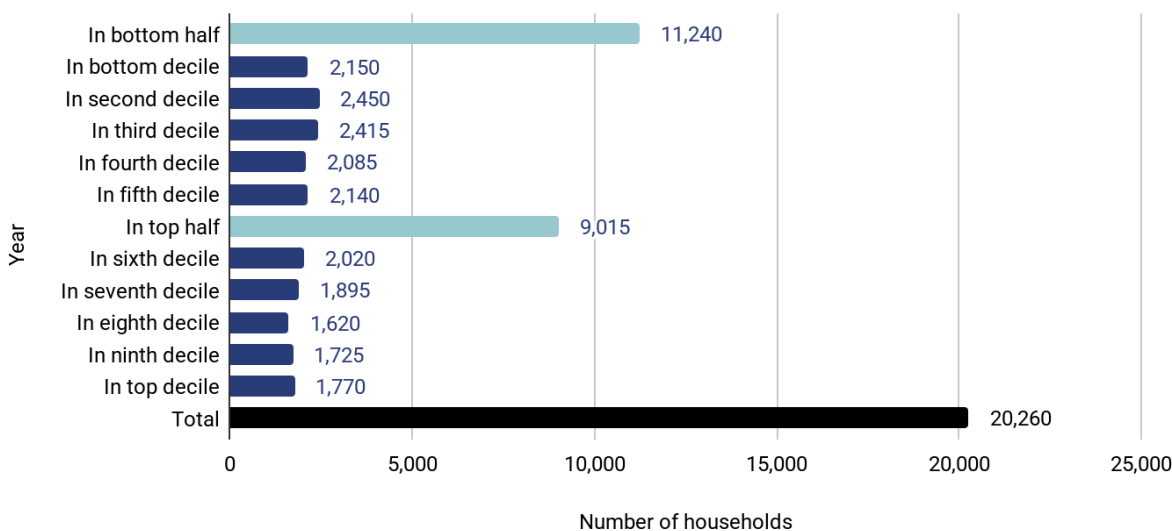


Figure 21. Adjusted after-tax household income distribution by decile, Haliburton County, 2020

Adjusted after-tax household income distribution by decile, Haliburton County, 2020

Source: Statistics Canada



By the numbers

Kawartha Lakes had 77,230 households in 2020. These households were about evenly split between the lower and upper after-tax income deciles, as follows:

- 38,890 households (50.4%) in the bottom five deciles
- 38,340 households (49.6%) in the top five deciles

Haliburton County had 20,260 households in 2020. More of these households were in the lower after-tax income deciles than in the upper deciles, as follows:

- 11,240 households (55.5%) in the bottom five deciles
- 9,015 households (44.5%) in the top five deciles

Income disparities by housing tenure

In 2021, the median income for renters in Kawartha Lakes was \$45,200, compared to \$90,000 for owners, meaning owners earned nearly twice as much as renters did. This disparity has implications for housing access and stability, particularly in a context of rising shelter costs.²¹

These income disparities suggest that renters may be disproportionately affected by affordability challenges, with fewer resources to withstand rising housing costs or unexpected financial shocks. The limited growth in renter incomes—especially if housing prices increase—may suggest affordability challenges will exist for those who rent their homes.

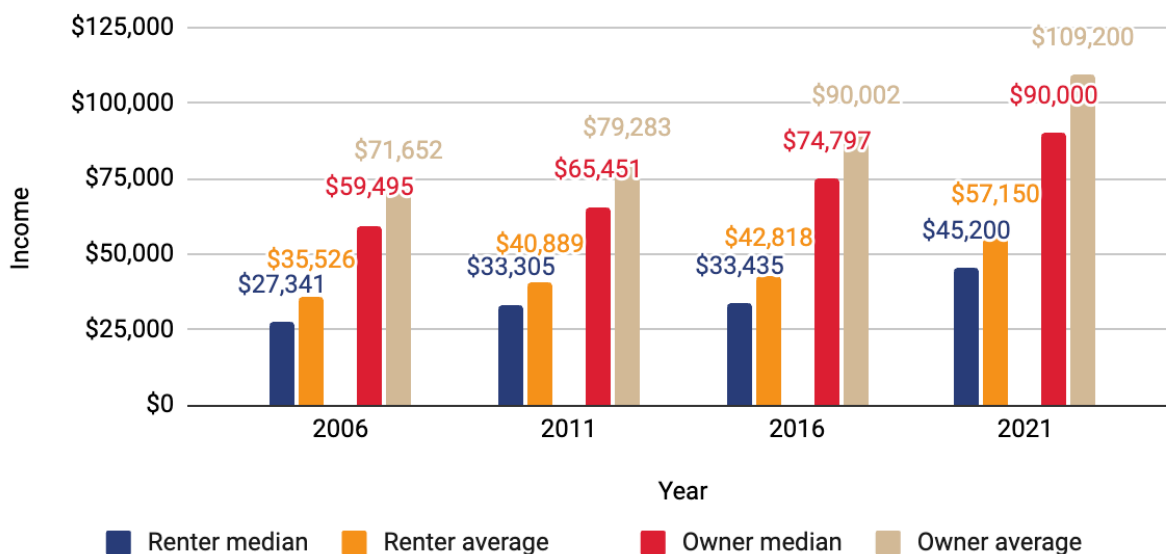
Data on household income by tenure is not publicly available for Haliburton County.

²¹ As evidenced by the Canadian Consumer Price Index from Statistics Canada. Table 18-10-0004-01 Consumer Price Index, monthly, not seasonally adjusted. DOI: <https://doi.org/10.25318/1810000401-eng>

Figure 22. Median and average household income for owners and renters, Kawartha Lakes, 2006-2021

Median and average household income for owners and renters, Kawartha Lakes, 2006-2021

Source: CMHC



By the numbers

From 2006 to 2021, median and average household income in Kawartha Lakes increased for both renters and owners, as follows:

- Median renter income increased by 60.5%, from \$27,341 to \$45,200
- Average renter income increased by 62.2%, from \$35,526 to \$57,150
- Median owner income increased by 66.1%, from \$59,495 to \$90,000
- Average owner income increased by 65.6%, from \$71,652 to \$109,200

Data on household income by tenure is not publicly available for Haliburton County.

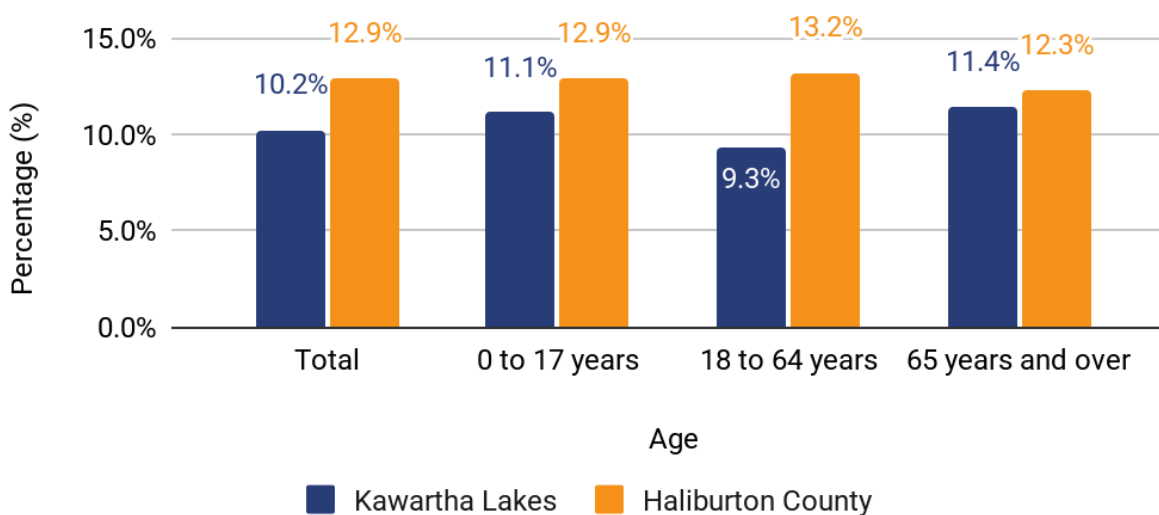
Income disparities by age and gender

In Kawartha Lakes, 10.2% of residents live below the low-income measure, after tax (LIM-AT) threshold, and in Haliburton County 12.9% were below the LIM-AT threshold.

Higher low-income rates can indicate elevated risk of housing insecurity and reduced ability to absorb rising living costs. For housing providers and local governments, these patterns could suggest a need to consider age-specific strategies that address income constraints. The higher low-income rates in Haliburton County may suggest more systemic barriers to employment, income stability, or affordable housing access in that region.

Figure 23. Low-income status prevalence by age group (LIM-AT), Kawartha Lakes and Haliburton County, 2021

Source: Statistics Canada



By the numbers

In 2021, 10.2% of Kawartha Lakes' population were in low income. By broad age group, residents in low income were distributed as follows:

- 11.1% aged 17 years or below
- 9.3% aged 18 to 64 years
- 11.4% aged 65 years or over

In Haliburton County, 12.9% of the population were in low income. By broad age group, residents in low income were distributed as follows:

- 12.9% aged 17 years or below
- 13.2% aged 18 to 64 years

- 12.3% aged 65 years or over

In Kawartha Lakes, women+ experienced higher rates of low income than men+ in general, at 10.6% versus 9.7%. The largest disparity was among seniors: 12.8% of women+ aged 65 and over were living below the LIM-AT threshold compared to 9.8% of men+.

In Haliburton County, men+ in the under-18 and 18-to-64 age groups have substantially higher low-income rates than women+—unlike Kawartha Lakes, which has little difference in the younger age groups—resulting in men+ having an overall higher low-income rate than women+ overall. However, for seniors aged 65 or over, women+ still had a substantially higher low-income rate than men+, at 13.4% versus 11.4%.

Figure 24. Prevalence of low-income (LIM-AT) (%) by gender, Kawartha Lakes, 2021

Source: Statistics Canada

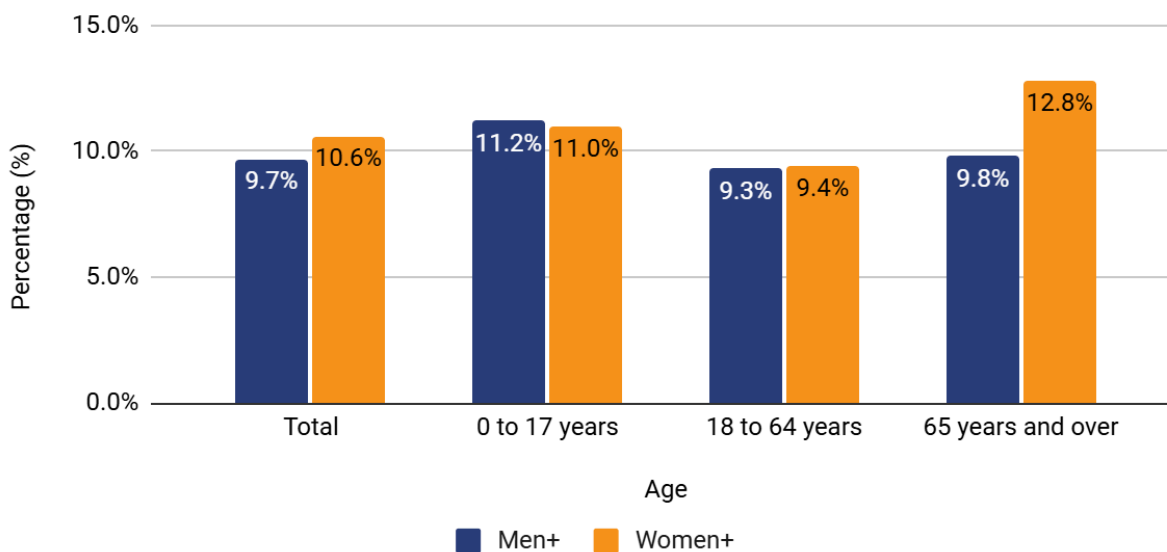
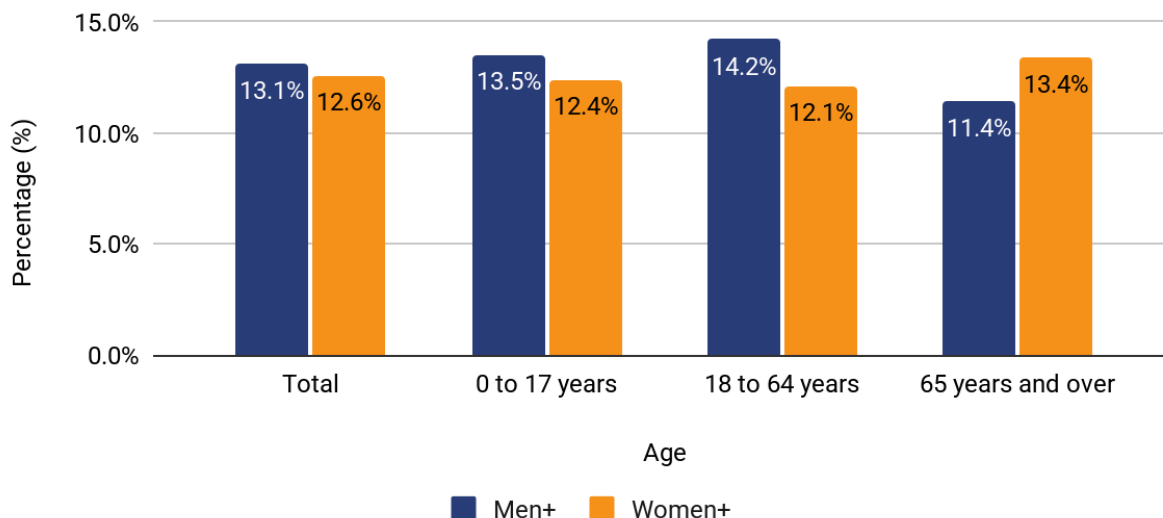


Figure 25. Prevalence of low-income (LIM-AT) (%) by gender, Haliburton County, 2021

Source: Statistics Canada



By the numbers

In 2021, more women+ in Kawartha Lakes were in low income (9.7%) than men+ (10.6%). By broad age group, women+ and men+ in low income were distributed as follows:

- Aged 17 years or below, 11.2% of men+ and 11.0% of women+
- Aged 18 to 64 years, 9.3% of men+ and 9.4% of women+
- Aged 65 years or over, 9.8% of men+ and 12.8% of women+

In Haliburton County, more men+ were in low income (13.1%) than women+ (12.6%). By broad age group, women+ and men+ in low income were distributed as follows:

- Aged 17 years or below, 13.5% of men+ and 12.4% of women+
- Aged 18 to 64 years, 14.2% of men+ and 12.1% of women+
- Aged 65 years or over, 11.4% of men+ and 13.4% of women+

Income disparities in one-parent families

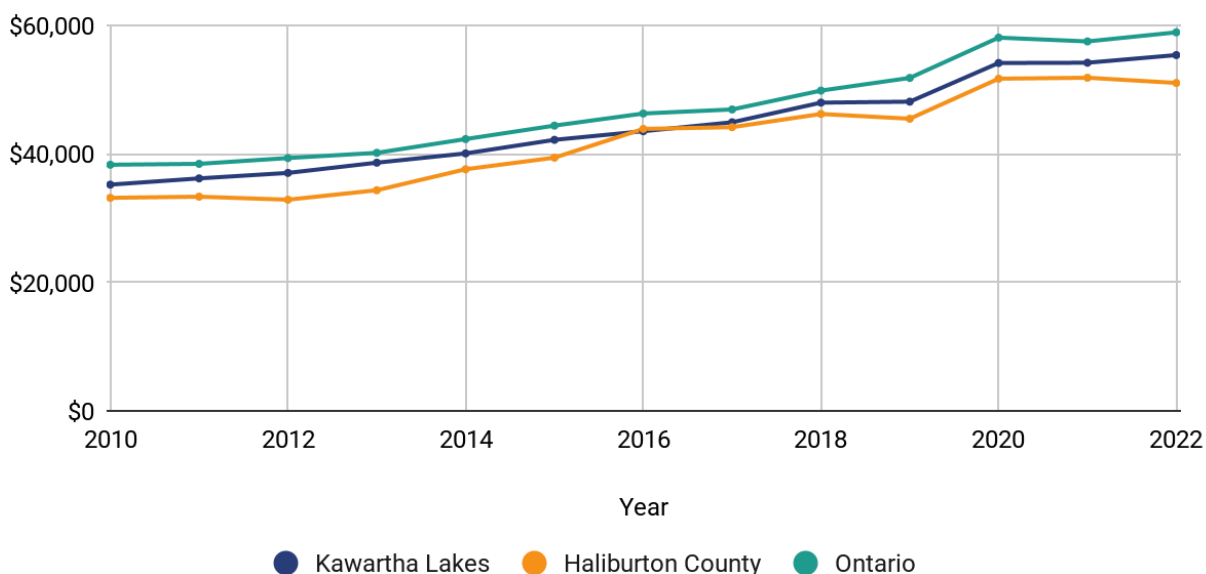
Between 2010 and 2022, median total income for one-parent households increased in both Kawartha Lakes and Haliburton County, by 57.2% and 53.8% respectively, to a 2022 median income of \$55,340 in Kawartha Lakes and \$51,010 in Haliburton County.

However, the median total income in both communities are below the overall median income for Ontario of \$58,870.

Even as incomes grow, many one-parent households may continue to experience housing pressures. The income gaps between Haliburton County and Kawartha Lakes, and between both municipalities and Ontario, suggest that targeted affordability measures may be required to make sure single-parent families are not disproportionately affected by limited local supply, inflation, and rising rents. Strengthening income supports, housing subsidies, and affordable rental stock could be key strategies for maintaining stability and preventing housing precarity among this demographic.

Figure 26. Median total income of one-parent families, Kawartha Lakes, Haliburton County and Ontario, 2010-2022

Source: Statistics Canada. Centre for Income and Socioeconomic Well-Being Statistics



By the numbers

Between 2010 and 2022 in Kawartha Lakes, the median total income of one-parent families increased by 57.2%, from \$35,210 in 2010 to \$55,340 in 2022.

In Haliburton County, the median total income of one-parent families increased by 53.8%, from \$33,160 to \$51,010.

In Ontario overall, the median total income of one-parent families increased by 53.7%, from \$38,300 to \$58,870.

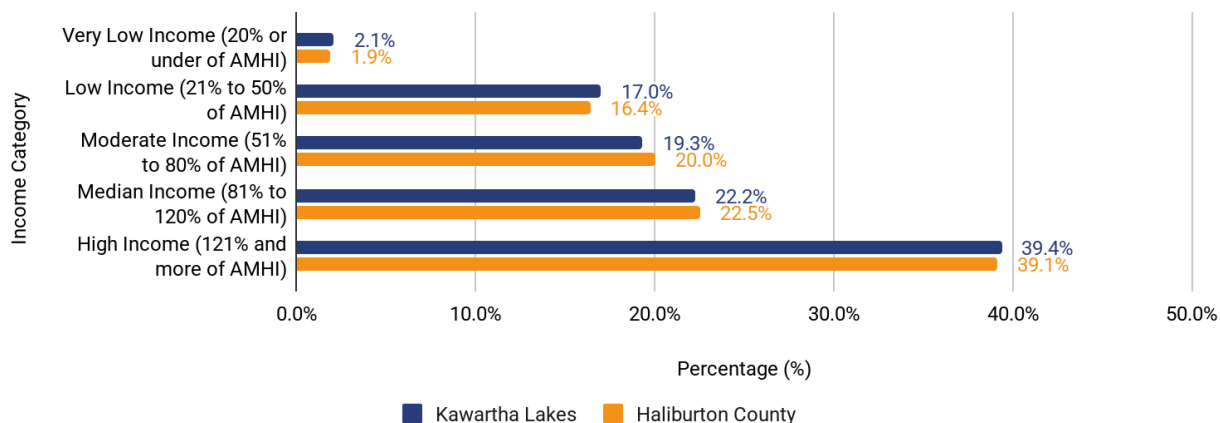
Income distribution

In 2021, nearly two-fifths of households in both Kawartha Lakes (39.4%) and Haliburton County (39.1%) earned at least 121% of area median household income (AMHI).

However, almost one-fifth of households were in the low or very low categories, earning 50% or lower of the AMHI in both Kawartha Lakes (19.1%) and Haliburton County (18.3%), and approximately 2% earned 20% or lower. These low and very low-income households are likely some of the most vulnerable to housing instability or experiencing homelessness and are more likely to be in core housing need, especially if they rent or live on fixed incomes.

Figure 27. Proportion of households by income category, Kawartha Lakes and Haliburton County, 2021

Source: HART



By the numbers

In 2021 in Kawartha Lakes, the distribution of AMHI income categories was as follows:

- 2.1% were in very low income
- 17.0% were in low income
- 19.3% were in moderate income
- 22.2% were in median income
- 39.4% were in high income

In Haliburton County, the distribution of AMHI income categories was as follows:

- 1.9% were in very low income
- 16.4% were in low income
- 20.0% were in moderate income
- 22.5% were in median income
- 39.1% were in high income

In both Kawartha Lakes and Haliburton County, more women+ than men+ are in income categories below \$40,000, and vice versa at or above \$40,000. These gendered income differences could have implications for housing affordability and economic stability—especially for women-led households, which are more likely to experience housing need.²²

²² Canada Mortgage and Housing Corporation. (2025, March 11). *Core housing need and gender*. The Housing Observer. <https://www.cmhc-schl.gc.ca/observer/2025/core-housing-need-gender>

Figure 28. Total income for individuals by income range and gender, Kawartha Lakes, 2021

Source: Statistics Canada

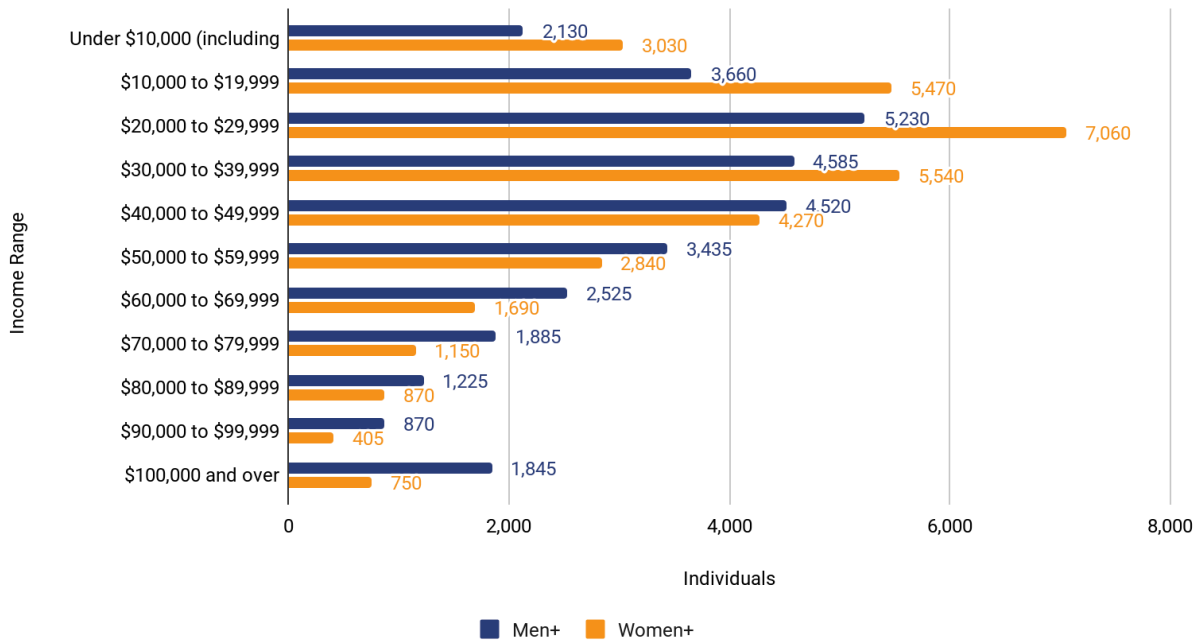
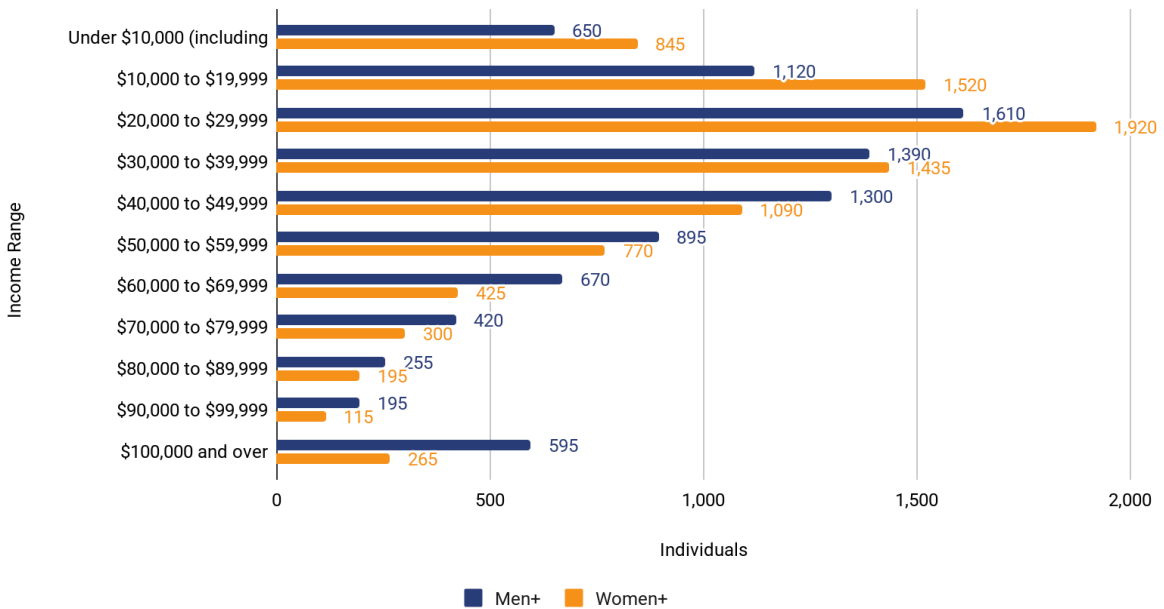


Figure 29. Total income for individuals by income range and gender, Haliburton County, 2021

Total income for individuals by income range and gender, Haliburton County, 2021

Source: Statistics Canada



By the numbers

In 2021, women+ in Kawartha Lakes were more likely to fall in a lower income bracket than men+, as follows:

- Income brackets below \$40,000 have more women+ (21,100, 63.8%) than men+ (15,605, 48.9%)
- Income brackets \$40,000 or above have fewer women+ (11,975, 36.2%) than men+ (16,305, 51.1%)

In 2021, women+ in Kawartha Lakes were also more likely to fall in a lower income bracket than men+, as follows:

- Income brackets below \$40,000 have more women+ (5,720, 64.4%) than men+ (4,770, 52.4%)
- Income brackets \$40,000 or above have fewer women+ (3,160, 35.6%) than men+ (4,330, 47.6%)

Social assistance and poverty threshold comparisons

Social assistance refers to all government-provided payments made to individuals or families in need during a given period. These payments—typically administered by provinces and territories—are based on financial need and may be used to cover essentials such as food, shelter, clothing and other daily necessities.²³

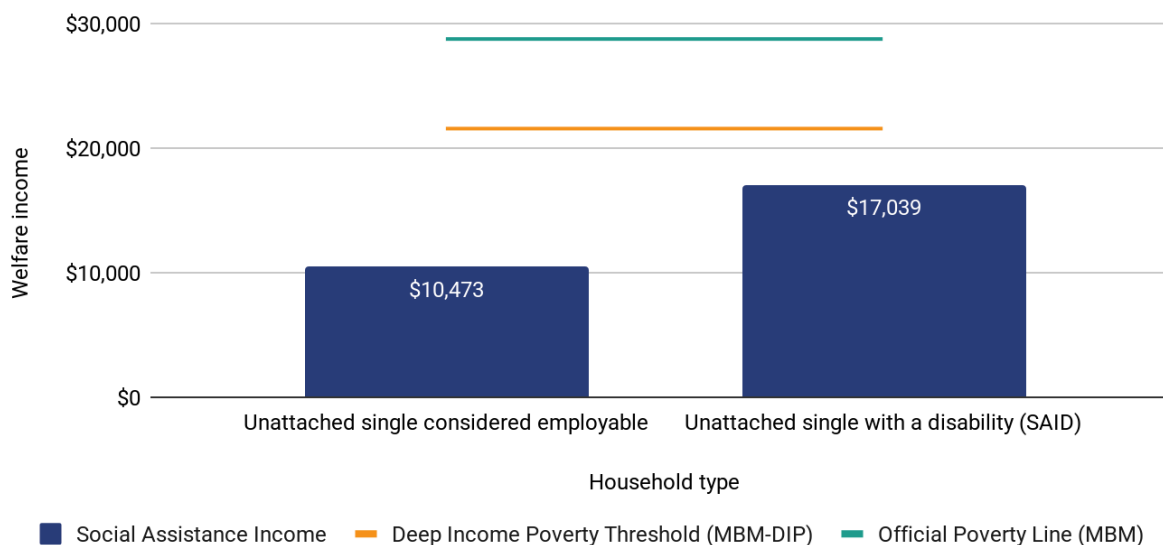
Social assistance in Ontario is designed as a last-resort income program, delivered primarily through Ontario Works (OW) and the Ontario Disability Support Program (ODSP). However, social assistance payments may not always be sufficient to cover basic needs expenses. On average, an unattached single person considered employable will receive \$18,293 less than the official poverty line in Ontario. Unattached singles with a disability—overrepresented among those in core housing need and at risk of experiencing homelessness—receive \$11,727 less.

These income shortfalls highlight that the social safety net is not aligned with basic cost-of-living standards. Lacking enough social supports can compound housing insecurity for low-income renters, and those living alone. This reinforces the importance of deep affordability and targeted supports for people with the lowest incomes, who are often invisible in mainstream housing strategies, but are at the highest risk of housing loss.

²³ Statistics Canada. (2021, November 17). Social assistance benefits. In *Dictionary, Census of Population, 2021*. <https://www12.statcan.gc.ca/census-recensement/2021/ref/dict/pop169-eng.cfm>

Figure 30. Social assistance incomes and poverty thresholds for unattached single households in Ontario, 2023

Source: Maytree



By the numbers

In 2023 in Ontario, both unattached singles considered employable and unattached singles with a disability receive an average social assistance income below both the deep income poverty threshold (MBM-DIP) of \$21,574, and the official poverty line (MBM) of \$28,766, as follows:

- \$10,473 for unattached singles considered employable
 - 48.5% of the deep income poverty threshold
 - 36.4% of the official poverty line
- \$17,039 for unattached singles with a disability
 - 79.0% of the deep income poverty threshold
 - 59.2% of the official poverty line

Financial assistance scales with family size—though not linearly—reflect economies of scale in family consumption. In other words, as family size increases, the financial assistance provided does not simply double or increase proportionally with every additional member. Instead, the support grows more slowly because larger families often benefit from economies of scale—many costs are shared, so the per-person expense is lower.

ODSP consistently delivers higher monthly support compared to OW for similar household compositions, and this gap is widening. For many family types—particularly those with adult dependents—the average financial assistance under OW has experienced a downward trend since 2009, while ODSP support, adjusted for inflation, has increased modestly for most family types.

Conclusion

Income levels in Kawartha Lakes and Haliburton County are rising overall, but a deeper dive into the data suggests that certain demographics face more challenges in affording a place to live. Lower-income households—especially renters, seniors, single parents, and people receiving social assistance—remain at heightened risk of housing insecurity due to limited financial capacity and a lack of affordable housing options.

The widening income gap between renters and owners, as well as gendered and age-based disparities, also play into systemic barriers to stable housing. Households earning less than the Area Median Household Income likely face persistent affordability challenges and may struggle to compete in the private housing market. At the lowest end of the income spectrum, where people may access social assistance, the level of support received from programs like OW and ODSP fall below poverty thresholds, likely leaving recipients without enough resources to maintain stable housing.

Addressing these challenges requires income-informed housing strategies that consider the full spectrum of need, ensuring that housing systems are inclusive, equitable, and responsive to the financial realities of all residents.

Key takeaways

- Median and average household incomes have risen, but income disparities persist, especially in Haliburton County.
- Renters in both Kawartha Lakes and Haliburton County earn significantly less than owners, limiting housing options and increasing vulnerability.
- Women+ are much more likely to fall into lower income brackets than men+.
- Nearly one in five households earn less than 80% of the Area Median Household Income, which suggest affordability pressures.
- Social assistance rates fall well below poverty thresholds, especially for unattached people, reinforcing the need for deeply affordable housing options.

- Addressing income-related housing needs could require targeted affordability measures for the most financially vulnerable community members.

6 Housing market

The housing market in Kawartha Lakes and Haliburton County is shaped by many factors, including housing supply and development patterns. Most residents own their homes and live in single-detached dwellings. While this reflects the region's rural character and perhaps traditional housing preferences, it also reveals a lack of diversity in housing options that may not be conducive to renters, lower-income households, or older residents.

Recently there has been a modest but important shift toward more varied housing forms, including an increase in row housing and apartment construction. However, the legacy of limited rental supply, an ageing housing stock, and persistently low vacancy rates may continue to place pressure on affordability and access. Understanding these dynamics is essential for assessing housing gaps and informing future development strategies that support a broader mix of housing choices.

This section examines:

- Housing tenure patterns and dwelling types.
- Age and condition of the housing stock.
- Trends in new housing supply and completions by tenure.
- Long-term rental vacancy rates and implications for affordability.

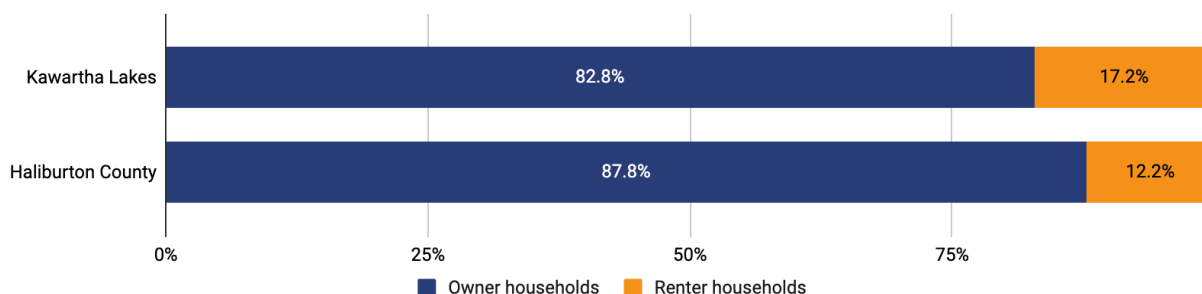
Household tenure

Residents of both Kawartha Lakes and Haliburton County are more likely to own their home than rent, with over 8 in 10 households in both communities living in owned dwellings as of 2021. This reflects the rural character of the region, where ownership is traditional and may historically have been more accessible. However, the limited proportion of renter households—just 17.2% in Kawartha Lakes and 12.2% in Haliburton County—may also indicate a lack of available rental housing.

While high rates of homeownership offer stability for many residents, maintaining and expanding affordable rental options is critical to ensuring housing inclusivity, because rental housing may provide lower-cost, lower-commitment options for people who can't afford down payments, don't qualify for mortgages, or live on fixed incomes.

Figure 31. Owner and renter households as a percentage of total households, Kawartha Lakes and Haliburton County, 2021

Source: Statistics Canada



By the numbers

In 2021, 82.8% of households in Kawartha Lakes were owner households, and 17.2% were renters.

In Haliburton County, 87.8% of households were owner households, and 12.2% were renters.

Homeowners in Kawartha Lakes overwhelmingly live in single-detached houses, while renters are more likely to occupy smaller, denser dwelling types such as apartments or duplexes.

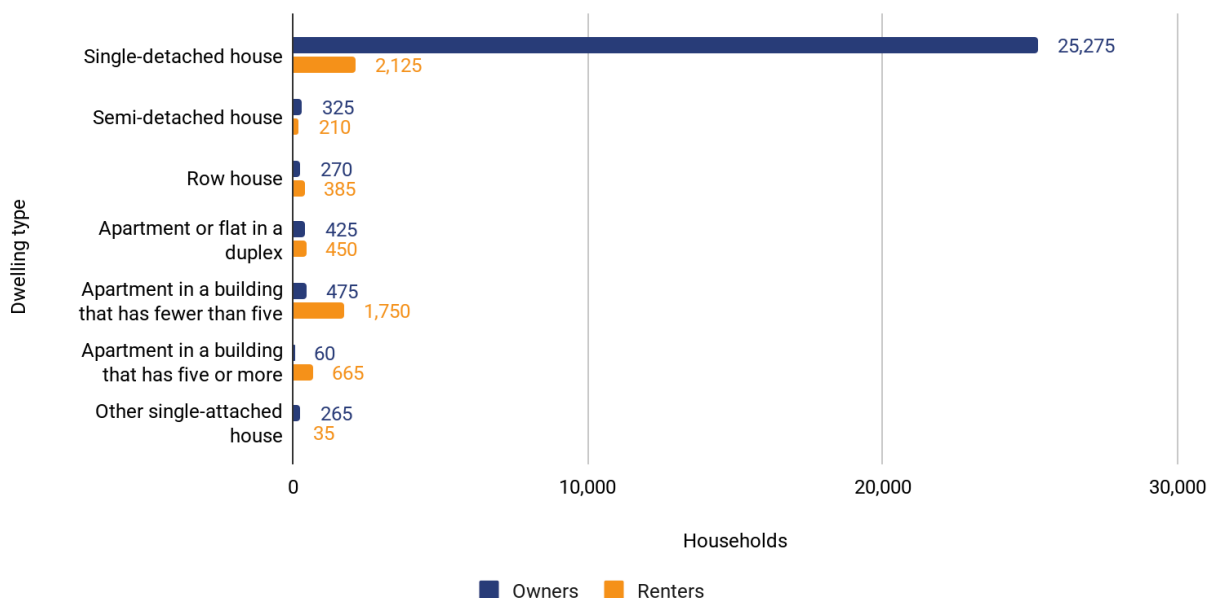
The heavy reliance on single-detached homes for ownership and the limited diversity of rental housing types may reflect market preferences or structural constraints in Kawartha Lakes'

housing supply. Planners could consider the role of purpose-built rentals to support a more balanced housing system that offers choices for both those seeking to own and rent. The concentration of rental households in lower-density multifamily structures is also pertinent to housing needs assessments, indicating where rental supply is located and the types of homes available to those who need a rental property.

Data for households by tenure and dwelling type was not available for Haliburton County.

Figure 32. Households by tenure and dwelling type, Kawartha Lakes, 2021

Source: CMHC



By the numbers

In 2021, of the 27,090 owner households in Kawartha Lakes, 25,275 (93.6%) lived in single-detached homes. Of the 5,615 renter households, about seven-eighths (88.9%) lived in single-detached homes or apartments, as follows:

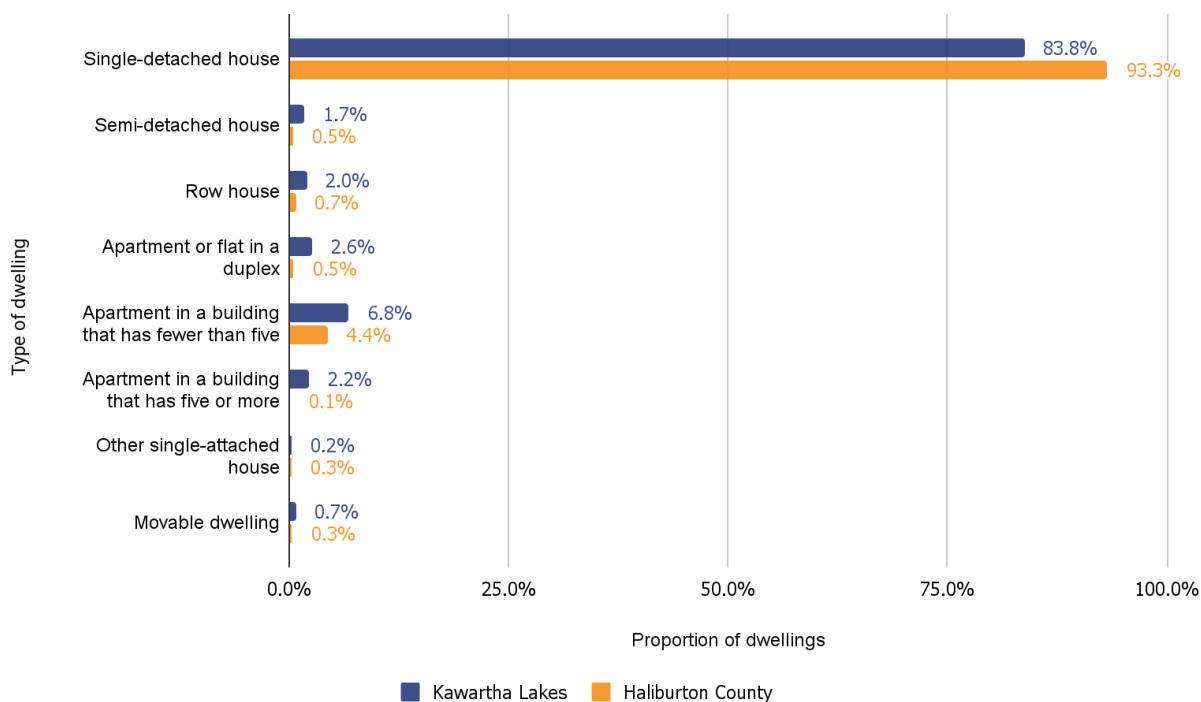
- 2,125 (37.8%) in single-detached homes
- 1,750 (31.2%) in low-rise apartments
- 665 (11.8%) in high-rise apartments
- 450 (8.0%) in duplex apartments

Data for dwelling type by tenure was not available for Haliburton County.

Housing stock and new supply

Housing stock in both Kawartha Lakes and Haliburton County is predominantly single-detached homes. The prevalence and dominance of single-detached homes may limit options for renters or smaller households, as they are typically more expensive than attached dwelling types.²⁴ The relative scarcity of apartments, row housing, and other multi-unit options could indicate that people with lower incomes or who prefer an attached dwelling may have difficulty finding appropriate accommodation. Building primarily single-detached homes also has implications for intensification and land usage.²⁵

Figure 33. Dwellings by type as a percentage of total dwellings, Kawartha Lakes and Haliburton County, 2021



²⁴ Siatchinov, A., Vanden Tillaart, R., & Verma, R. (2025, July 7). *Prices Analytical Series: New Housing Market Report, 2024: Experimental estimates* (Statistics Canada Catalogue No. 62F0014M). Statistics Canada. <https://www150.statcan.gc.ca/n1/pub/62f0014m/62f0014m2025003-eng.htm>

²⁵ Broitman, D., & Koomen, E. (2015). Residential density change: Densification and urban expansion. *Computers, Environment and Urban Systems*, 54, 32–46. <https://doi.org/10.1016/j.compenurbsys.2015.05.006>

By the numbers

In 2021, the types of dwellings in Kawartha Lakes that composed at least 1% of the total were as follows:

- 83.8% single-detached houses
- 6.8% low-rise apartments
- 2.6% duplex apartments
- 2.2% high-rise apartments
- 2.0% row houses
- 1.7% semi-detached houses

The types of dwellings in Haliburton County that composed at least 1% of the total were as follows:

- 93.3% single-detached houses
- 4.4% high-rise apartments

CMHC's "Dwelling Condition by Tenure and Period of Construction" table reports that homes built before 1960 have the highest proportion that require major repairs, while homes built since 2000 have the lowest.²⁶

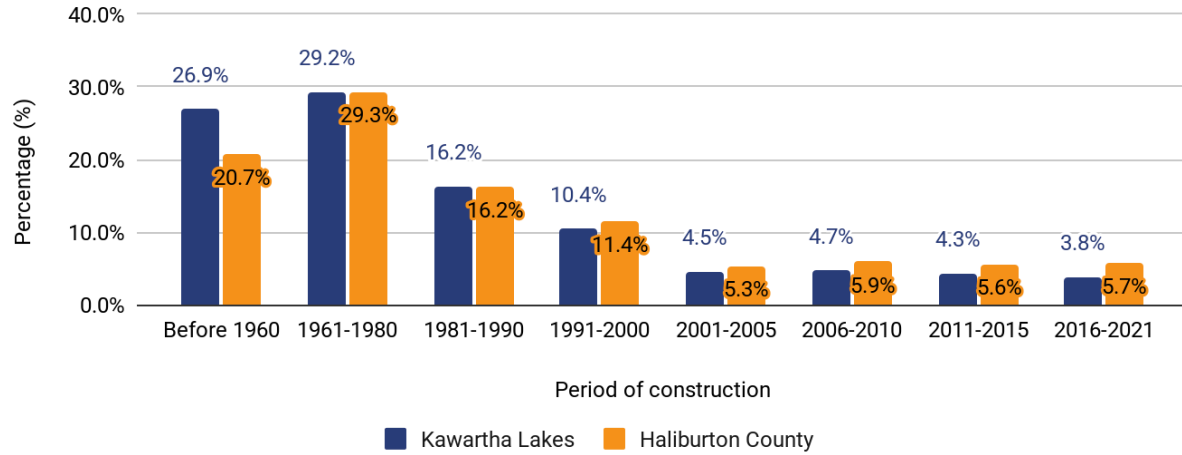
In both Kawartha Lakes and Haliburton County, over 20% of housing was built before 1980, suggesting a sizable number may be approaching, or already requiring, major repairs or modernization. These older homes may predate current accessibility standards and may be less adaptable to the needs of ageing populations.

Newer construction, while present, accounts for a smaller proportion of overall units, indicating a relatively modest pace of housing renewal and expansion in recent decades. These conditions may also increase the likelihood of households facing core housing need due to inadequacy (ie. need for major repairs).

²⁶ Canada Mortgage and Housing Corporation. (2021, April 5). *Dwelling Condition by Tenure and Period of Construction* [Data table]. Canada Mortgage and Housing Corporation. <https://www.cmhc-schl.gc.ca/housing-market-data-and-research/data-tables/household-characteristics-data/dwelling-condition-by-tenure-period-of-construction>

Figure 34. Percentage of housing units by period of construction, Kawartha Lakes and Haliburton County, 2021

Source: Statistics Canada



By the numbers

As of 2021, the period of construction of housing units in Kawartha Lakes is divided as follows:

- 26.9% before 1960
- 29.2% from 1961 to 1980
- 26.6% from 1981 to 2000
 - 16.2% from 1981 to 1990
 - 10.4% from 1991 to 2000
- 17.3% from 2001 to 2021
 - 4.5% from 2001 to 2005
 - 4.7% from 2006 to 2010
 - 4.3% from 2011 to 2015
 - 3.8% from 2016 to 2021

The period of construction of housing units in Kawartha Lakes is divided as follows:

- 20.7% before 1960
- 29.3% from 1961 to 1980
- 27.6% from 1981 to 2000
 - 16.2% from 1981 to 1990
 - 11.4% from 1991 to 2000
- 22.5% from 2001 to 2021
 - 5.3% from 2001 to 2005
 - 5.9% from 2006 to 2010
 - 5.6% from 2011 to 2015
 - 5.7% from 2016 to 2021

Data for the period of construction was not available for Haliburton County.

The reliance on single-detached homes is also evident in housing start data from Kawartha Lakes. For much of the period between 2014 and 2021, nearly all new builds were single-detached homes, limiting the expansion of more affordable and space-efficient housing. However, starting in 2022, there was a noticeable shift toward a more balanced housing mix, including row housing and apartments.

This change reflects growing recognition of the need to accommodate a wider range of household types. This diversification in housing starts may represent a shift toward improving housing

affordability and choice. If sustained, this trend could ease pressure on the existing housing stock and better align future supply with demographic needs.

Housing start data was not available for Haliburton County.

Figure 35. Distribution of housing starts by dwelling type, Kawartha Lakes, 2014-2024

Source: CMHC

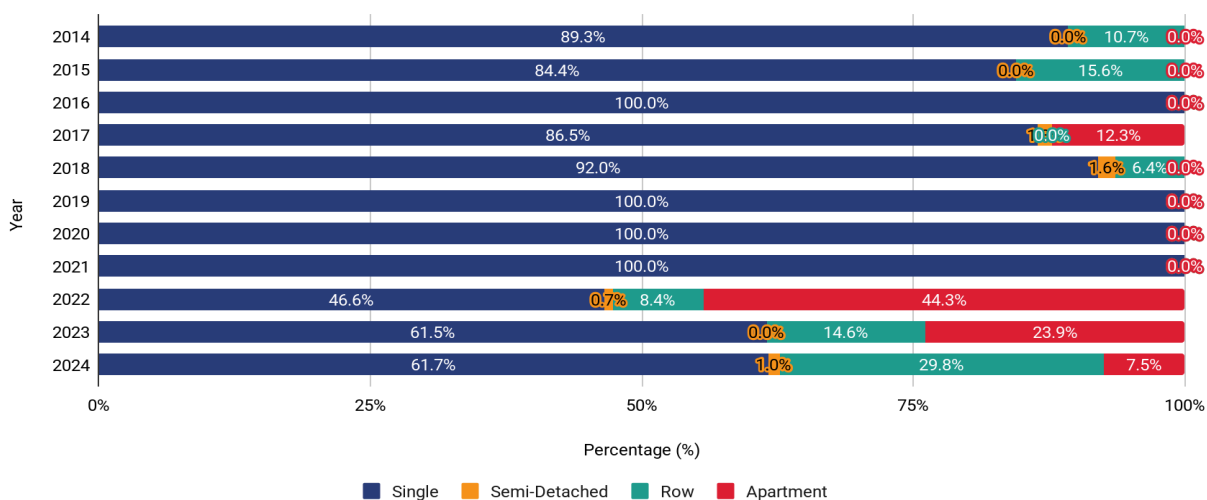


Table 13. Distribution of housing starts by dwelling type, Kawartha Lakes, 2021

	Single	Semi-detached	Row	Apartment	All
2014	266	0	32	0	298
2015	179	0	33	0	212
2016	305	0	0	0	305
2017	268	4	0	38	310
2018	229	4	16	0	249
2019	162	0	0	0	162
2020	146	0	0	0	146
2021	351	0	0	0	351
2022	267	4	48	254	573
2023	265	0	63	103	431
2024	246	4	119	30	399

Housing completion data from Kawartha Lakes shows that, despite shifts in population demographics and affordability conditions, completions have remained heavily skewed toward homes for sale in the ownership market as opposed to the rental market.

While there has been some diversification of housing types in recent years, the overall picture is of a system that is limited in its ability to serve low- and moderate-income households, ageing residents, or those in need of more flexible housing options. With rental housing completions nearly absent over the past decade, the growing gap between available units and the needs of non-homeowners could exacerbate affordability challenges.

Housing completion data was not available for Haliburton County.

Figure 36. Number of housing completions by intended market, Kawartha Lakes, 2001-2022

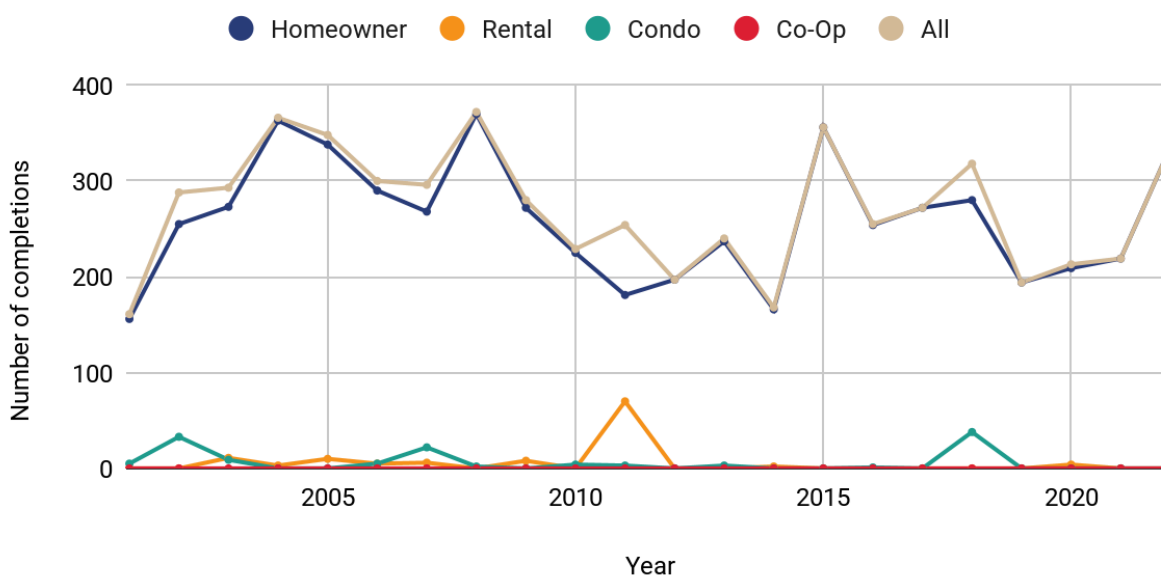


Table 14. Number of housing completions by intended market, Kawartha Lakes, 2001-2022

	Homeowner	Rental	Condo	Co-op	All
2001	156	0	5	0	161
2002	255	0	33	0	288
2003	273	11	9	0	293
2004	363	3	0	0	366
2005	338	10	0	0	348
2006	290	5	5	0	300
2007	268	6	22	0	296
2008	370	0	2	0	372
2009	272	8	0	0	280
2010	225	0	4	0	229
2011	181	70	3	0	254

	Homeowner	Rental	Condo	Co-op	All
2012	197	0	0	0	197
2013	237	0	3	0	240
2014	166	2	0	0	168
2015	356	0	0	0	356
2016	254	0	1	0	255
2017	272	0	0	0	272
2018	280	0	38	0	318
2019	194	0	0	0	194
2020	209	4	0	0	213
2021	219	0	0	0	219
2022	335	0	0	0	335

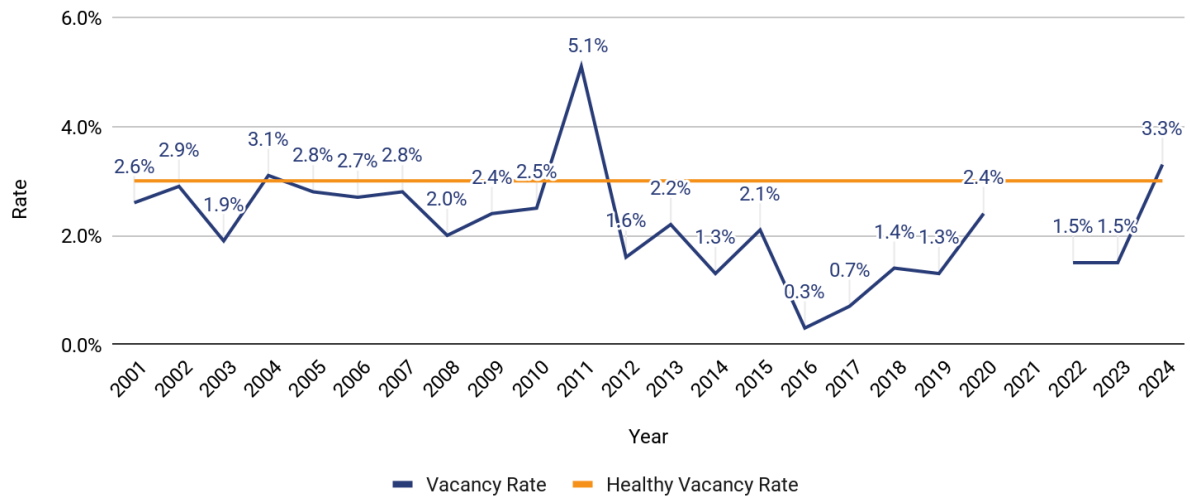
Rental vacancy

Vacancy rates are an indicator of housing market health, particularly when assessing rental availability and affordability. The Canadian Mortgage and Housing Corporation suggests a healthy rental market is typically marked by a vacancy rate around 3.0%, which allows for mobility, choice, and competitive rents. When rates fall below this threshold, it may signal tightening conditions where rental demand outpaces supply, driving up prices and making it harder for lower-income renters to secure stable housing.

In Kawartha Lakes, vacancy rates have remained below the healthy benchmark in nearly every year since 2001—reaching as low as 0.3% in 2016—demonstrating persistent rental scarcity. Combined with the limited volume of new rental completions in recent years, the rental market may have limited ability to accommodate growing or shifting demand.

Figure 37. Rental vacancy rate compared to healthy vacancy rate, Kawartha Lakes, 2001-2024

Source: CMHC



By the numbers

From 2001 to 2024, the rental vacancy rate in Kawartha Lakes was generally below the healthy vacancy rate benchmark of 3%. From year to year, the vacancy rate can be approximated by the following pattern:

- From 2001 to 2010, consistently in the range of 1.9% to 3.1%
- In 2011, spiking to a high of 5.1%
- From 2011 to 2016, dropping to 0.3%
- From 2.16 to 2024, increasing to 3.3%

Data for vacancy rate was not available for Haliburton County.

Conclusion

Kawartha Lakes' housing market has been historically shaped by a strong emphasis on ownership of single-detached dwellings, which may have limited the diversity of housing options for renters and households seeking other housing types. While there has been a gradual shift in recent years toward a broader mix of housing types—including row housing and apartments—overall supply remains heavily skewed toward ownership. Completions of rental units have been minimal, and the long-standing absence of co-op or non-market housing highlights persistent gaps in housing affordability and access.

The predominance of older housing stock presents additional challenges, as many of these homes may need major repairs. At the same time, tight rental markets—with vacancy rates below the healthy 3.0% threshold for most years since 2001—have likely compounded pressures on affordability, further limiting options for renters.

Key takeaways

- Homeownership is more common than renting, but limited rental housing options create barriers for residents whose needs would be better served by rental housing.
- The housing stock is heavily weighted toward single-detached dwellings, which may restrict options for more affordable dwellings.
- A large proportion of homes were built before 1980, signifying an older housing stock that may currently or soon be in need of major repairs.
- Rental completions have been minimal over the past two decades, reinforcing structural barriers to non-ownership housing.
- Vacancy rates have remained below the healthy 3.0% benchmark in most years, highlighting the effects of long-term rental supply shortages.

7 Housing affordability

Housing affordability is a growing concern in both Kawartha Lakes and Haliburton County, with rising shelter costs and limited low-cost housing options placing increasing pressure on households, especially renters and those with lower incomes. As affordability declines, more households are paying a larger proportion of their income on shelter, with increasing risk of housing instability and core housing need.

These pressures are not evenly distributed—groups such as seniors, single mothers, and Indigenous households, which may be more vulnerable to economic barriers to stable housing in a context of rising living costs.

This section examines:

- Trends in shelter costs and affordability pressures for both renters and owners.
- Changes in rental market dynamics, including listing patterns and unit size availability.
- Ownership market trends, including sale prices and types of homes available.
- Core housing need across income, tenure, age, and equity-deserving populations.
- Indicators of housing adequacy, suitability, and affordability by tenure.

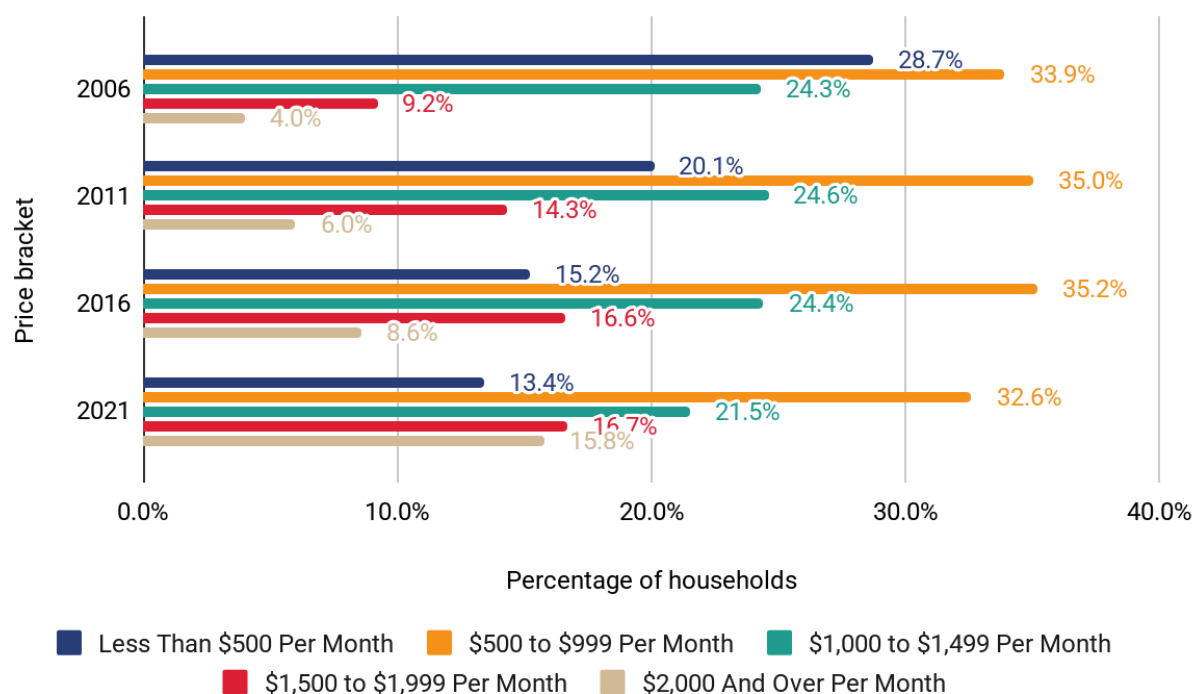
Shelter costs ²⁷

In Kawartha Lakes, the proportion of households paying less than \$1,000 per month for shelter costs has decreased by 26.5% since 2006, showing that people are generally spending more for housing.

Shelter costs are a core component of housing affordability, directly affecting household stability, mobility, and overall well-being. The erosion of lower-cost shelter options in Kawartha Lakes may indicate growing pressure on renters and owners alike, particularly for seniors, young adults, and others on fixed or low incomes.

Figure 38. Monthly shelter costs by \$500 price brackets, Kawartha Lakes, 2006–2021

Source: CMHC



²⁷ Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services. For households living in a dwelling provided by the local government, First Nation or Indian band, shelter costs include, where applicable, the monthly use or occupancy payment and the costs of electricity, heat, water and other municipal services.

By the numbers

From 2006 to 2021, the proportion of renter households in Kawartha Lakes paying less than \$1,500 per month decreased, and the proportion paying \$1,500 or more increased, as follows:

- The percentage spending less than \$500 decreased from 28.7% to 13.4%
- The percentage spending \$500 to \$999 decreased from 33.9% to 32.6%
- The percentage spending \$1,000 to 1,499 decreased from 24.3% to 21.5%
- The percentage spending \$1,500 to 1,999 increased from 9.2% to 16.7%
- The percentage spending \$2,000 or more increased from 4.0% to 15.8%

Monthly shelter cost data was not available for Haliburton County.

What we heard

Uncertainty as housing agreements expire

“These old agreements that the city are going to be expiring soon, because their building mortgages are coming up. And now we have to renegotiate all of these new agreements with them and hope that they stay affordable housing.”

– Service provider

As longstanding operating agreements with community housing providers come to an end, community members are concerned about losing affordable units. Many community members could face the impacts of rising shelter costs, while there is uncertainty about the extent of future housing affordability.

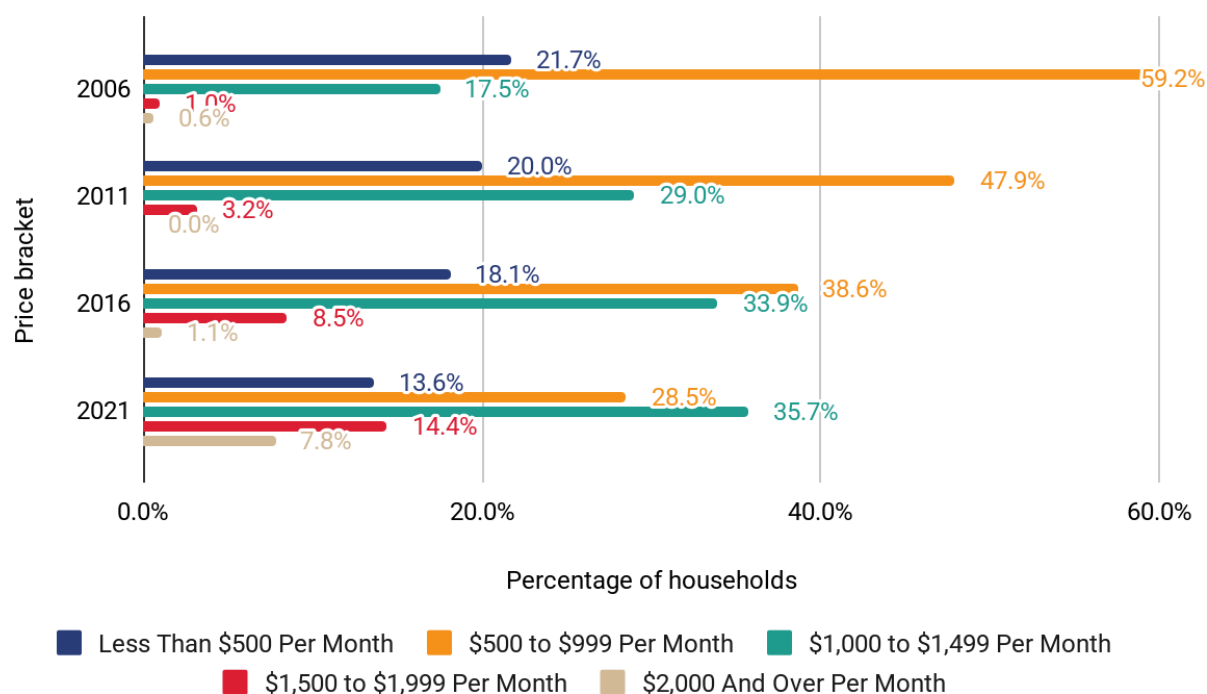
Rental market

In Kawartha Lakes, the proportion of renter households paying under \$1,000 per month has dropped by 48.0% from 80.9% to 42.1%, while the proportion paying at least \$1,500 has increased more than tenfold from 1.6% to 22.2%.

Renters are often vulnerable to market fluctuations and often have fewer financial buffers, making them particularly sensitive to rising shelter costs.²⁸ Additionally, some populations are more likely to be disproportionately affected by rental market costs, including but not limited to younger adults, recent immigrants, seniors, renters living in poverty, and recent renters.^{29 30 31} Higher rental costs may also contribute to hidden homelessness or reliance on emergency shelter systems.

Figure 39. Monthly shelter costs for renters by \$500 price brackets, Kawartha Lakes, 2006–2021

Source: CMHC



²⁸ Statistics Canada. (2024, April 17). *Distributions of household economic accounts for income, consumption, saving and wealth of Canadian households, fourth quarter 2023*. The Daily. <https://www150.statcan.gc.ca/n1/daily-quotidien/240417/dq240417b-eng.htm> (www150.statcan.gc.ca)

²⁹ Statistics Canada. (2024, February 19). *Nationally, renters report lower quality of life than homeowners*. The Daily. <https://www150.statcan.gc.ca/n1/daily-quotidien/240219/dq240219b-eng.htm> (www150.statcan.gc.ca)

³⁰ Thurston, Z. (2023, November 22). *Housing Experiences in Canada: Renters who are in poverty, seniors and recent immigrants, 2021* (Housing Statistics in Canada, Catalogue No. 46-28-0001). Statistics Canada. <https://www150.statcan.gc.ca/n1/pub/46-28-0001/2021001/article/00025-eng.htm> (Statistics Canada)

³¹ Statistics Canada. (2023, October 4). *A tale of two renters: Housing affordability among recent and existing renters in Canada* (Analytical products, 2021 Census). <https://www12.statcan.gc.ca/census-recensement/2021/as-sa/98-200-X/2021016/98-200-X2021016-eng.cfm> (Statistics Canada)

By the numbers

From 2006 to 2021, the proportion of renter households in Kawartha Lakes paying less than \$1,000 per month decreased, and the proportion paying \$1,000 or more increased, as follows:

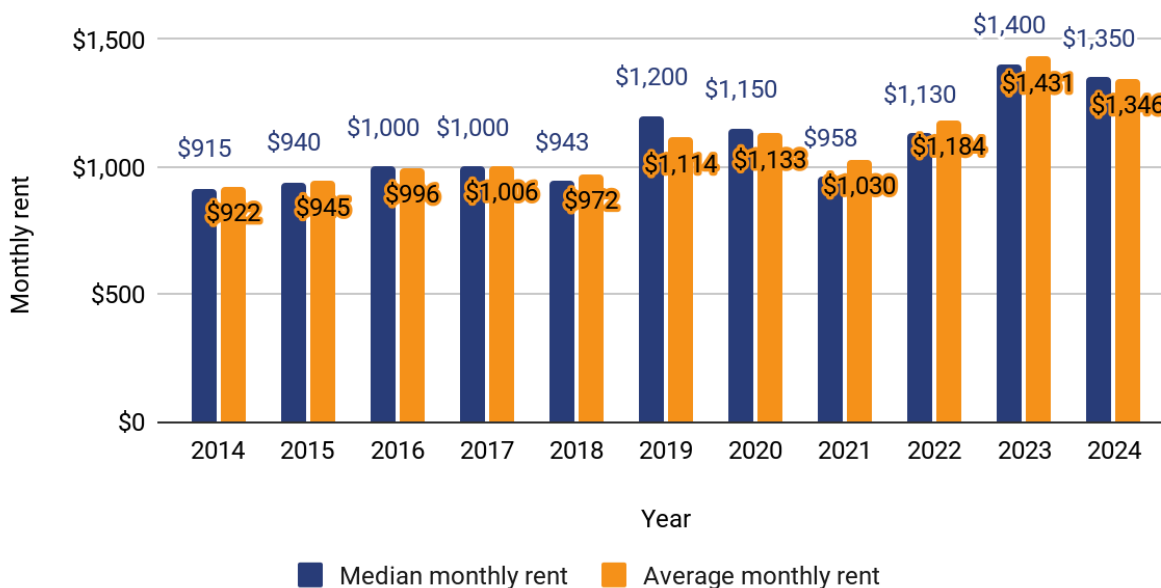
- The percentage spending less than \$500 decreased from 21.7% to 13.6%
- The percentage spending \$500 to \$999 decreased from 59.2% to 28.5%
- The percentage spending \$1,000 to 1,499 increased from 17.5% to 35.7%
- The percentage spending \$1,500 to 1,999 increased from 1.0% to 14.4%
- The percentage spending \$2,000 or more increased from 0.6% to 7.8%

Monthly shelter cost data was not available for Haliburton County.

In Kawartha Lakes, both median and average monthly rental costs have generally increased since 2014. Despite a drop in rent between 2019 and 2021, the overall increase from 2014 to 2024 was 53.0% for median rental costs, and 46.0% for average rental costs.

Figure 40. Median and average monthly rent, Kawartha Lakes, 2014–2024

Source: CMHC



By the numbers

From 2014 to 2024, the median monthly rent in Kawartha Lakes increased from \$915 to \$1,350, and the average monthly rent increased from \$922 to \$1,346. From year to year, changes in the median and average rent can be approximated by the following pattern:

- Increasing from 2014 to 2019
 - Median – from \$915 to \$1,200
 - Average – from \$922 to \$1,114
- Decreasing from 2019 to 2021
 - Median – from \$1,200 to \$958
 - Average – from \$922 to \$1,030
- Increasing from 2021 to 2024, peaking in 2023
 - Median – from \$958 to \$1,350 (\$1,400 in 2023)
 - Average – from \$1,030 to \$1,346 (\$1,431 in 2023)

Data for monthly rent was not available for Haliburton County.

Shelter costs from CMHC may include utilities for rental households where applicable. Since 2018, the number of listings in Kawartha Lakes and Haliburton County that exclude utilities has increased by 90.0%, compared to a 47.6% increase for listings that include utilities.

For housing planners and service providers, this trend highlights the importance of factoring in the full cost of occupancy—not just base rent—when assessing housing affordability.

Figure 41. Number of listings inclusive and exclusive of utilities, Kawartha Lakes and Haliburton County, 2018–2024

Source: Realtor.ca, Facebook.com, Kijiji.ca, The Highlander Online, Minden Times and The Haliburton Echo.

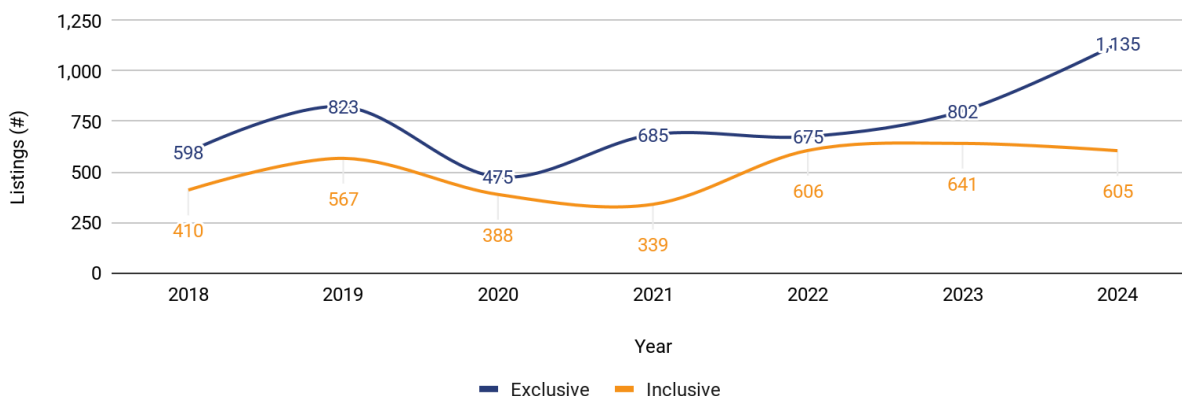


Table 15: Number of listings inclusive and exclusive of utilities, Kawartha Lakes and Haliburton County, 2018-2024

	2018	2019	2020	2021	2022	2023	2024
Exclusive	598	823	475	685	675	802	1,135
Inclusive	410	567	388	339	606	641	605

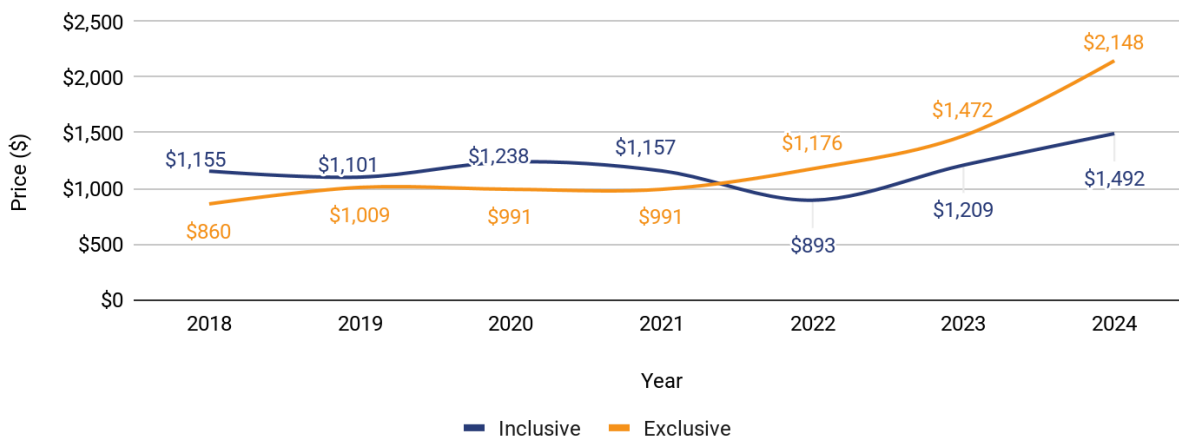
Rents that include utilities may typically carry higher base rents, but with the advantage of offering more predictability in monthly costs. Listings without utilities, while they may appear less expensive at first glance, shift some cost variation onto renters, depending on the variable cost of the utilities.

Before 2022, this was also the case in Kawartha Lakes and Haliburton County, with average rental prices for utilities-inclusive listings being \$92-\$295 higher than exclusive listings. However, since 2022, utilities-exclusive listings are instead more expensive than inclusive listings, by as much as \$656 in 2024.

This suggests a trend of including utilities in only the lowest-cost rental units, once again underlining the importance of considering the full occupancy cost for affordability assessments.

Figure 42. Average rental price of listings inclusive and exclusive of utilities, Kawartha Lakes and Haliburton County, 2018-2024

Source: Realtor.ca, Facebook.com, Kijiji.ca, The Highlander Online, Minden Times and The Haliburton Echo.



By the numbers

From 2018 to 2024, the average rental price across Kawartha Lakes and Haliburton County for listings inclusive of utilities increased from \$1,155 to \$1,1492, as follows:

- From 2018 to 2021, consistently in the range of \$1,101 to \$1,238
- From 2021 to 2022, decreasing to \$893
- From 2022 to 2024, increasing to \$1,492

The average rental price for listings exclusive of utilities increased from \$860 to \$2,148. From 2018 to 2021, the price for inclusive listings was higher than for exclusive listings; from 2022 to 2024, the price was higher for exclusive listings.

Rental prices have increased across all unit sizes between 2018 and 2024. The largest increase was for 5+ bedroom units, which rose by 104.7% over the 6-year period. Rental costs for smaller unit types like one-, two-, and three-bedroom rentals have also grown substantially, by 73.6%, 70.4%, and 68.3%, respectively.

This trend highlights the importance of considering both unit size and affordability in tandem when planning rental housing efforts, such that rental housing options can align with the needs of different household sizes and income levels.

Table 16: Average rental price of listings by unit size inclusive and exclusive of utilities combined, Kawartha Lakes and Haliburton County, 2018-2024

	2018	2019	2020	2021	2022	2023	2024	% change 2018-2024
Room	\$543	\$570	\$593	\$656	\$737	\$763	\$803	47.7%
1 bedroom	\$936	\$1,020	\$1,120	\$1,237	\$1,435	\$1,492	\$1,625	73.6%
2 bedroom	\$1,226	\$1,297	\$1,461	\$1,583	\$1,786	\$1,945	\$2,088	70.4%
3 bedroom	\$1,477	\$1,571	\$1,666	\$1,922	\$2,327	\$2,430	\$2,487	68.3%
4 bedroom	\$1,806	\$1,871	\$1,872	\$2,254	\$2,720	\$2,634	\$2,813	55.7%
5+ bedroom	\$1,300	\$1,960	**	\$2,800	\$2,627	\$2,775	\$2,662	104.7%
House*	\$1,571	\$1,561	\$1,910	\$2,242	\$1,936	**	**	23.3%

Source: Data provided by City of Kawartha Lakes. These listings are taken from local sources such as: Realtor.ca, Facebook.com, Kijiji.ca, The Highlander Online, Minden Times and The Haliburton Echo.

*Percentage change from 2018 to 2022.

** Not available

Ownership market

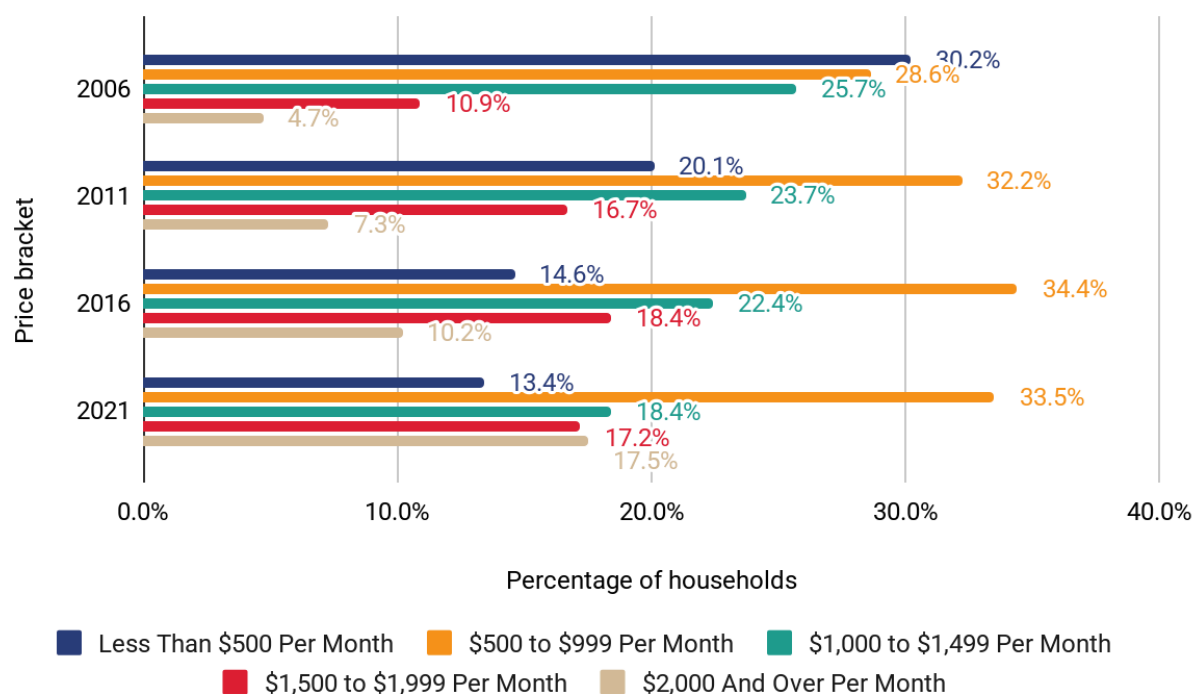
In the home-ownership market, owners typically face different cost structures than renters. Changes in mortgage rates, insurance, taxes, and utility costs can all influence their shelter costs.

In Kawartha Lakes, the proportion of homeowner households paying under \$1,000 per month has dropped by 20.2% from 58.8% to 46.9%, while the proportion paying at least \$1,500 has increased by 122.4% from 15.6% to 34.7%.

These shelter cost trends may suggest that homeownership is becoming more expensive, even for those who purchased before recent market surges. As lower-cost ownership options diminish, more households may face barriers to entering the ownership market, or if they already own their home, end up spending too much of their income on shelter costs, increasing their risk of experiencing core housing need.

Figure 43. Monthly shelter costs for owners by \$500 price brackets, Kawartha Lakes, 2006–2021

Source: CMHC



By the numbers

From 2006 to 2021, the proportion of owner households in Kawartha Lakes paying less than \$500 per month decreased, and the proportion paying \$500 or more increased, as follows:

- The percentage spending less than \$500 decreased from 30.2% to 13.4%
- The percentage spending \$500 to \$999 decreased from 28.6% to 33.5%
- The percentage spending \$1,000 to 1,499 increased from 25.7% to 18.4%
- The percentage spending \$1,500 to 1,999 increased from 10.9% to 17.2%
- The percentage spending \$2,000 or more increased from 4.7% to 17.5%

Monthly shelter cost data was not available for Haliburton County.

In Kawartha Lakes, the majority of listings in early 2024 were for detached units with three or more bedrooms, suggesting that the market continues to have greater representation of larger homes, with a lower supply of smaller or more affordable formats such as townhouses or condos.

These housing market trends may limit accessibility for first-time buyers, downsizing seniors, and moderate-income households.

Table 17: Number of listings for detached units by unit size, Kawartha Lakes, 2024

# of beds	New listings Feb 24 - Mar 24	Sold listings Feb 24 - Mar 24	Active listings
2 beds	46	14	115
3 beds	114	26	263
4 beds	52	14	91
5 beds	13	0	23
6 beds	1	0	7
All	241	57	528

Table 18: Number of listings for townhouse units by unit size, Kawartha Lakes, 2024

# of beds	New listings Feb 24 - Mar 24	Sold listings Feb 24 - Mar 24	Active listings
1 bed	0	0	2
2 beds	3	2	5
3 beds	4	1	7
4 beds	4	1	3
All	13	4	21

Table 19: Number of listings for condo units by unit size, Kawartha Lakes, 2024

# of beds	New Listings Feb 24 - Mar 24	Sold Listings Feb 24 - Mar 24	Active Listings
Studio	0	0	0
1 bed	2	0	8
2 beds	10	4	22
3 beds	2	0	7
All	14	4	37

In addition to examining availability, reviewing recent sale prices by unit type and size helps illustrate current market dynamics and affordability barriers for would-be buyers. In Kawartha Lakes, detached homes remain the most expensive.

Townhouses and condos offer lower-cost entry points to the market; however, both have limited supply, and also show more price volatility over time. With few consistent entry-level options, prospective buyers—which may include first-time homeowners, single-person households, and moderate-income families—may find themselves priced out of the market or facing limited choices.

Table 20: Sale prices for detached units by unit size, Kawartha Lakes, 2023-2024

# beds	Feb 24 - Mar 24	3 months ago	6 months ago	1 year ago
2 beds	\$621K	\$715K	\$666K	\$647K
3 beds	\$725K	\$717K	\$703K	\$750K
4 beds	\$880K	\$1.4M	\$881K	\$821K
5 beds	n/a	\$560K	\$550K	\$520K
6 beds	n/a	\$785K	\$763K	n/a
All	\$763K	\$745K	\$708K	\$712K

Table 21: Sale prices for townhouse units by unit size, Kawartha Lakes, 2023-2024

# beds	Feb 24 - Mar 24	3 months ago	6 months ago	1 year ago
1 bed	n/a	n/a	n/a	\$595K
2 beds	\$326K	\$590K	\$629K	\$508K
3 beds	\$615K	\$559K	\$495K	n/a
4 beds	\$609K	n/a	\$485K	n/a
All	\$469K	\$577K	\$545K	\$537K

Table 22: Sale prices for condo units by unit size, Kawartha Lakes, 2023-2024

# beds	Feb 24 - Mar 24	3 months ago	6 months ago	1 year ago
Studio	n/a	n/a	n/a	n/a
1 bed	n/a	n/a	n/a	\$410K
2 beds	\$516K	\$488K	\$485K	n/a
3 beds	n/a	n/a	n/a	n/a
All	\$516K	\$488K	\$485K	\$410K

Core housing need

Core housing need (CHN) is a standard measure used in Canadian housing policy to identify households whose housing is inadequate, unaffordable, or unsuitable *and* who cannot afford alternative housing in their community.

A household is in core housing need if both of the following conditions are met.

1. Their current housing falls below at least one of the following standards:
 - Adequacy: Housing requires major repairs (e.g. plumbing or structural issues).
 - Affordability: Housing costs more than 30% of before-tax household income.
 - Suitability: Housing does not have enough bedrooms for the size and composition of the household (based on National Occupancy Standards).
2. They would need to spend 30% or more of their income to find acceptable alternative housing in their local market.

Understanding core housing need by tenure helps identify which segments of the population are most affected by housing affordability, adequacy, or suitability challenges. However, it is not a perfect proxy for housing insecurity. Households in CHN are not necessarily at risk of experiencing homelessness, but they face heightened vulnerability. Research suggests that about two-thirds of people exit CHN within five years, often without direct housing intervention, while one-third remain persistently in need.³²

In 2016 and 2021 in Kawartha Lakes, households in core housing need households were split roughly evenly between homeowner households and renter households, while in Haliburton County owners were roughly twice as likely as renters to be in core housing need.

However, because of the fact that renters are a minority, renter households are over-represented in the population experiencing core housing need. In Kawartha Lakes in 2021, only 17.2% of

³² Canadian Mortgage Housing Corporation. (2023). Estimating Annual and Long-Term Flows In and Out of Core Housing Need. https://assets.cmhc-schl.gc.ca/sf/project/archive/research_6/annual-and-long-term-flows-in-and-out-of-chn---english.pdf

households were renters, but renters made up 47.5% of all households in core housing need. While in Haliburton County, renters made up only 12.2% of all households, but 33.9% of households in core housing need.

Figure 44. Percentage of households in core housing need by tenure, Kawartha Lakes, 2016–2021

Source: Statistics Canada

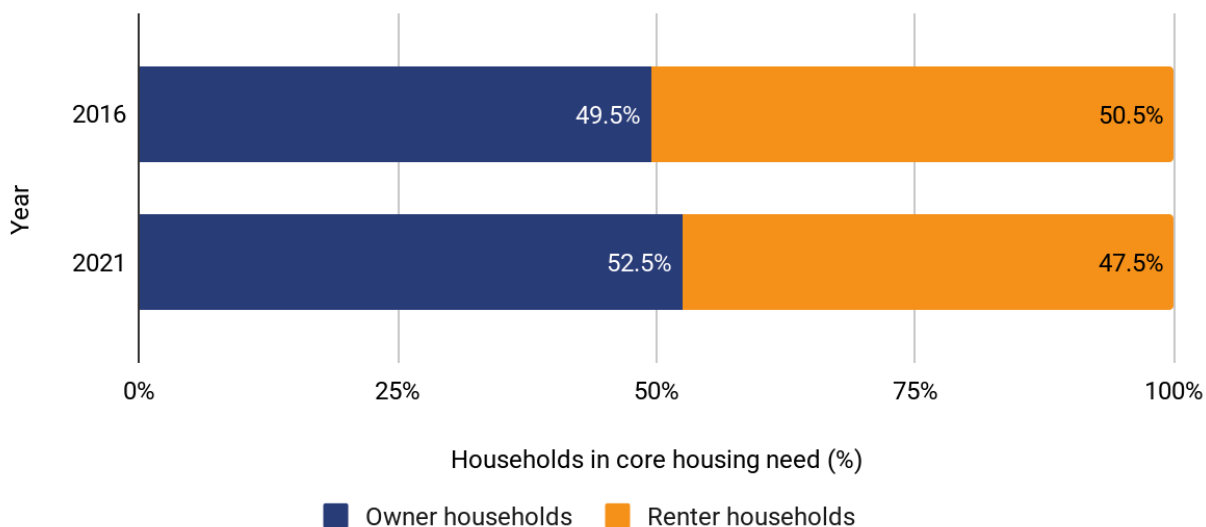
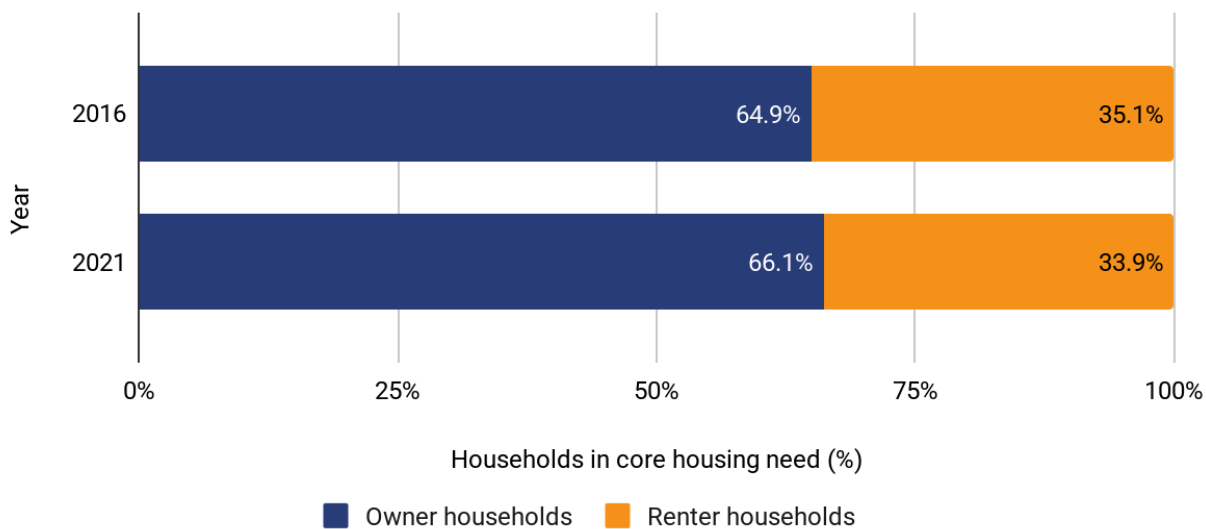


Figure 45. Percentage of households in core housing need by tenure, Haliburton County, 2016–2021

Source: Statistics Canada



By the numbers

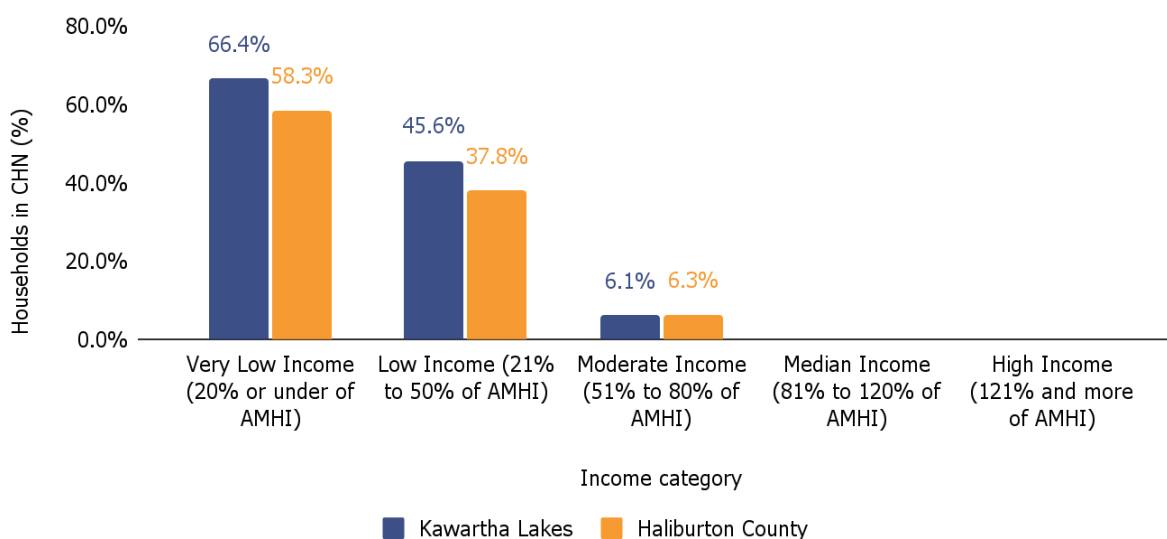
From 2016 to 2021, the proportion of households in Kawartha Lakes in core housing need that were owner households increased from 49.5% to 52.5%.

The proportion of households in Haliburton County in core housing need that were owner households increased from 64.9% to 66.1%.

In both Kawartha Lakes and Haliburton County, households in the very low-income bracket (earning less than 20% of the Area Median Household Income) had the largest proportion of those in core housing need—66.4% in Kawartha Lakes and 58.3% in Haliburton County. Across Canada, unaffordable housing is the most common reason households fall into core housing need.³³

To stabilize housing for the lowest-earning residents, planners may consider the role of deeply affordable and subsidized options for housing, or income-boosting measures.

Figure 46. Percentage of households in core housing need by income category, Haliburton and Kawartha Lakes, 2021



³³ DiBellonia, S., & Schwan, K. (n.d.). *Core housing need: What it is and why it matters* [PowerPoint slides]. Maytree; Women’s National Housing and Homelessness Network. https://caeh.ca/wp-content/uploads/RTH2_Core-Housing-Need-What-it-is-and-why-it-matters_358.pdf

By the numbers

In 2021 in Kawartha Lakes, the proportion of households in each income category was as follows:

- 66.4% of households in the very low income category
- 45.6% of households in the low income category
- 6.1% of households in the moderate income category

In Haliburton County, the proportion of households in each income category was as follows:

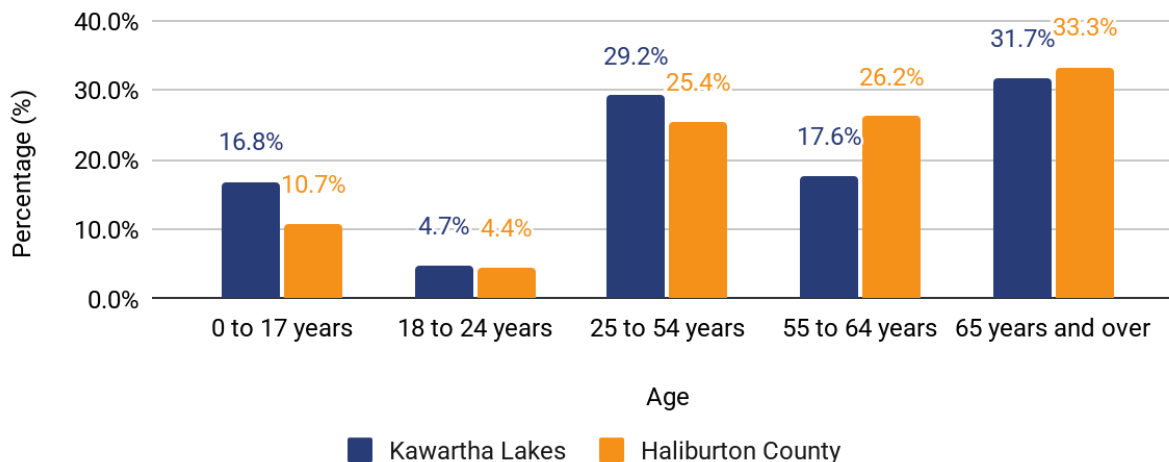
- 58.3% of households in the very low income category
- 37.8% of households in the low income category
- 6.3% of households in the moderate income category

No households in median or high income were recorded as being in core housing need.

Core housing need rates also differ with age. Seniors aged 65 and over make up the largest proportion of those in core housing need in both Kawartha Lakes (31.7%) and Haliburton County (33.3%). The high proportion of seniors in core housing need may indicate rising housing costs outpacing fixed retirement incomes, or limited availability of accessible or smaller units.

Figure 47. Core housing need by age, Kawartha Lakes and Haliburton County, 2021

Source: Statistics Canada



By the numbers

In 2021, the distribution of Kawartha Lakes residents in core housing need (CHN) by age was as follows:

- 16.8% of residents in CHN were under age 18
- 4.7% of residents in CHN were aged 18 to 24
- 29.2% of residents in CHN were aged 25 to 54
- 17.6% of residents in CHN were aged 55 to 64
- 31.7% of residents in CHN were aged 65 or over

In Haliburton County, the distribution of residents in CHN by age was as follows:

- 10.7% of residents in CHN were under age 18
- 4.4% of residents in CHN were aged 18 to 24
- 25.4% of residents in CHN were aged 25 to 54
- 26.2% of residents in CHN were aged 55 to 64
- 33.3% of residents in CHN were aged 65 or over

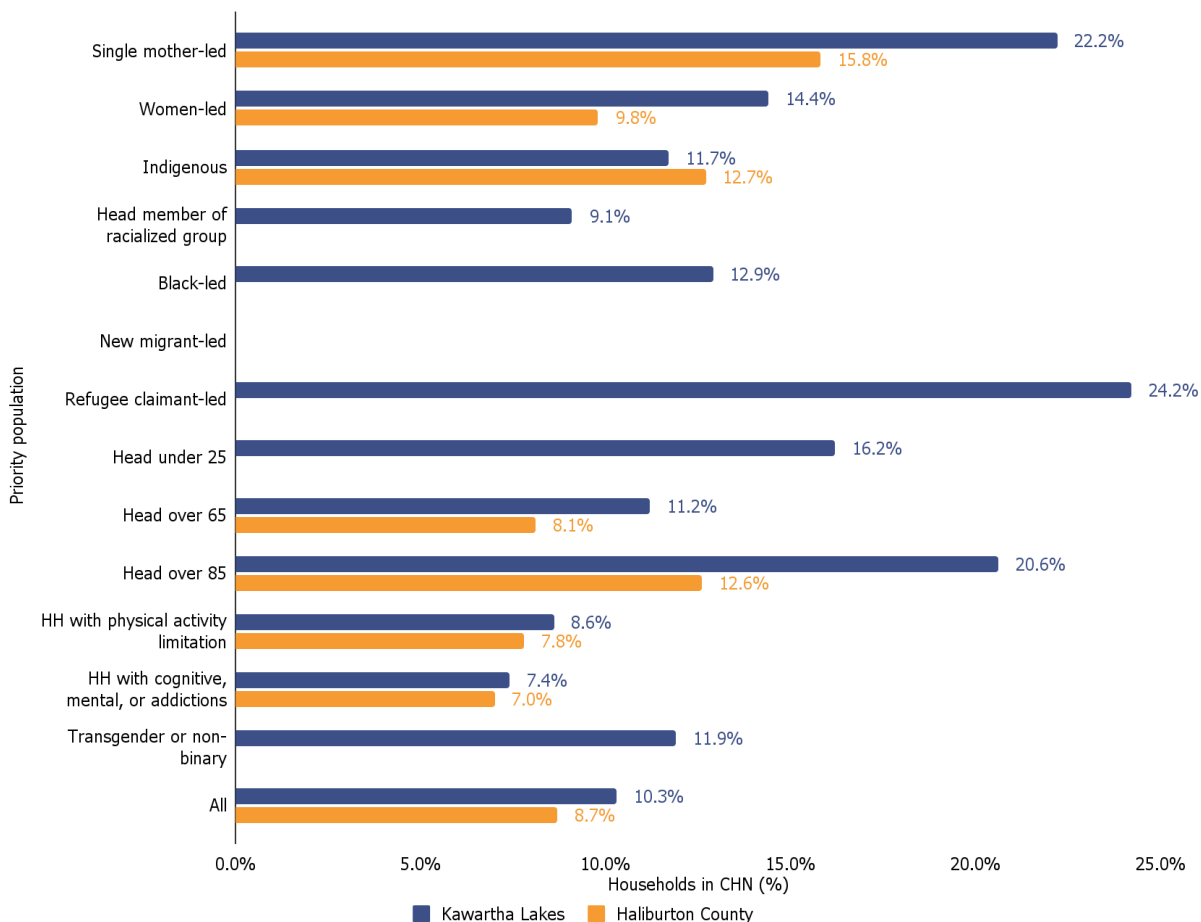
Research shows there are a number of factors barriers to accessing and staying in Canada's housing system, including a lack of system supports (like mental health supports, housing and financial advice and guidance, employment services, language support services, social workers, and other services, like nursing); and barriers related to safety and security.³⁴ Certain populations may also be at heightened risk of experiencing core housing need due to systemic barriers, discrimination, or compounding social and economic challenges.

In Kawartha Lakes and Haliburton County, single-mother-led, women-led households, and Indigenous households had higher rates of core housing need than the general population, as well as some senior-led households (65+ in Kawartha Lakes, 85+ in Haliburton County).

Core housing need rates for other populations were unavailable for Haliburton County, but were higher than the general population in Kawartha Lakes, including Black-led households, refugee-claimant-led households, young-adult-led households (under 25), and households with transgender or non-binary members.

Figure 48. Percentage of households in core housing need by priority population, Kawartha Lakes and Haliburton County, 2021

³⁴ Canada Mortgage and Housing Corporation. (2024). *Systemic barriers framework: Understanding barriers to accessing and staying in housing in Canada's housing system* (Housing Research Insight). https://assets.cmhc-schl.gc.ca/sf/project/archive/research_6/systemic-barriersframework---final-pub-version.pdf



By the numbers

In 2021, seniors aged 65 and over accounted for 31.7% of those in core housing need in Kawartha Lakes and 33.3% in Haliburton County. Adults aged 25 to 54 formed the second-largest group in both areas, representing 29.2% of those in need in Kawartha Lakes and 25.4% in Haliburton County.

In Haliburton County, people aged 55 to 64 made up 26.2% of those in core housing need—higher than Kawartha Lakes at 17.6%. Children and youth aged 0 to 17 accounted for 16.8% of those in core housing need in Kawartha Lakes and 10.7% in Haliburton County. Young adults aged 18 to 24 made up the smallest proportion in both communities, at 4.7% in Kawartha Lakes and 4.4% in Haliburton County.

Housing adequacy, suitability, and affordability

Because renters have less control over rents, repairs, and tenancy security, they are more exposed to housing instability. In Kawartha Lakes, renters are two-thirds more likely to live in inadequate housing, more than twice as likely as owners to live in unaffordable housing, and over three times as likely to live in unsuitable housing. The disparity is even higher in Haliburton County, with renters more than twice as likely to live in unaffordable or inadequate housing, and more than five times as likely to live in unsuitable housing.

Figure 49. Percentage of households in inadequate, unsuitable, an unaffordable housing by tenure, Kawartha Lakes, 2021

Source: Statistics Canada

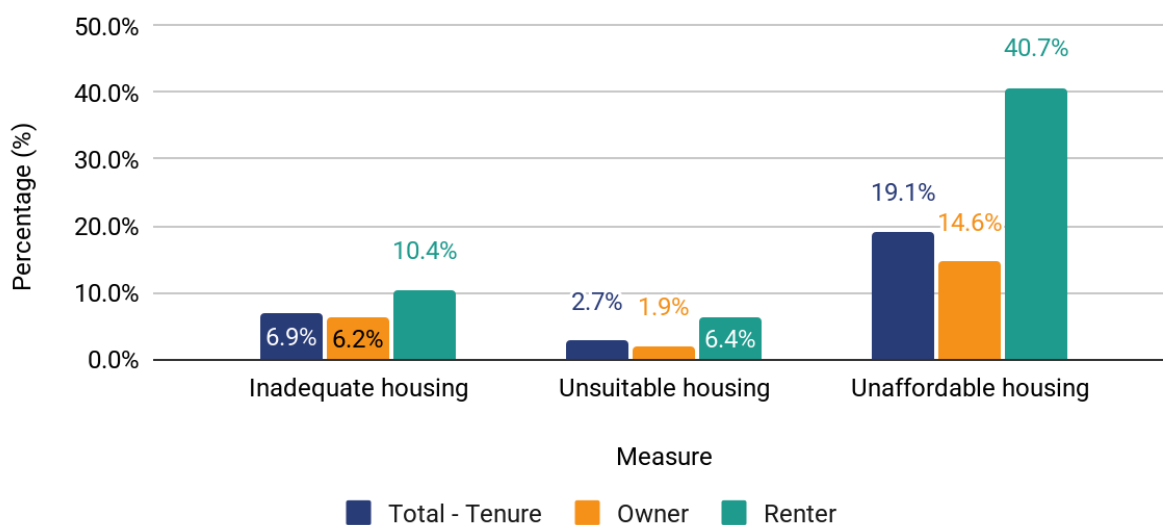
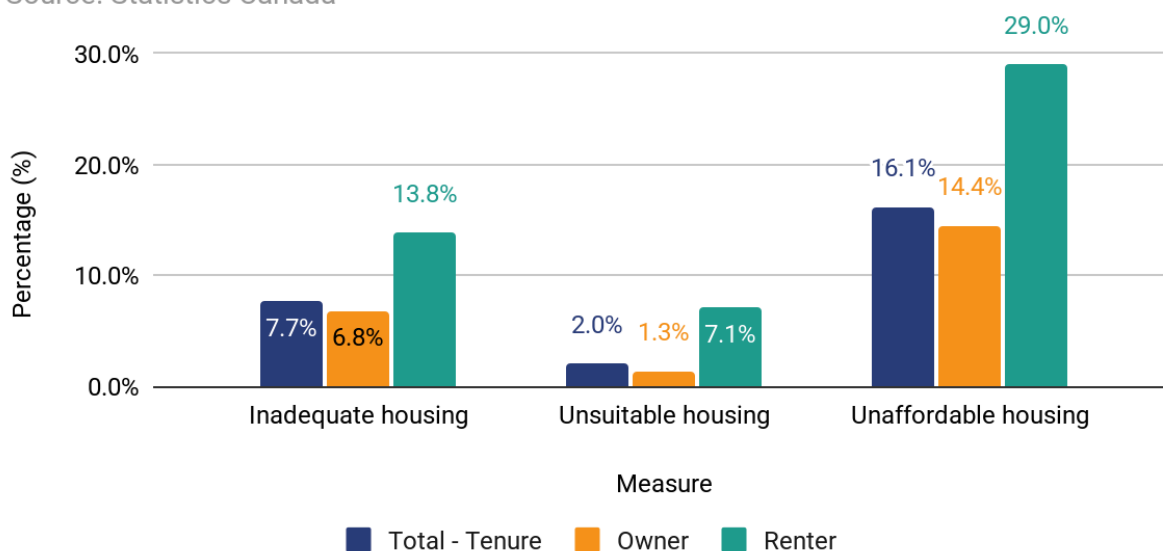


Figure 50. Percentage of households in inadequate, unsuitable, and unaffordable housing by tenure, Haliburton County, 2021

Source: Statistics Canada



By the numbers

In 2021, the percentages of Kawartha Lakes households living in inadequate, unsuitable, or unaffordable housing were as follows:

- 6.9% of households were in inadequate housing
 - 6.2% of owner households
 - 10.4% of renter households
- 2.7% of households were in inadequate housing
 - 1.9% of owner households
 - 6.4% of renter households
- 19.1% of households were in inadequate housing
 - 14.6% of owner households
 - 40.7% of renter households

The percentages of Haliburton County households living in inadequate, unsuitable, or unaffordable housing were as follows:

- 7.7% of households were in inadequate housing
 - 6.8% of owner households
 - 13.8% of renter households

- 2.0% of households were in inadequate housing
 - 1.3% of owner households
 - 7.1% of renter households
- 16.1% of households were in inadequate housing
 - 14.4% of owner households
 - 29.0% of renter households

Conclusion

Affordability pressures in Kawartha Lakes and Haliburton County are deepening across both rental and ownership markets. Rising shelter costs, the declining availability of lower-cost rental options, and increasing prices for rental listings could make it more difficult for residents to find and maintain stable housing.

In both communities, core housing need is most prevalent in very low- and low-income households. While renter households remain more vulnerable overall, there are also substantial rates of core housing need among owner households. Without expansion in deeply affordable housing, and targeted interventions for the most affected groups, affordability challenges could continue to drive housing insecurity and strain local homelessness systems.

Key takeaways

- Shelter costs are rising in both communities, with a sharp decline in households paying under \$500/month and growing numbers paying \$2,000 or more.
- Rental affordability has worsened substantially, with utilities-exclusive listings now outnumbering inclusive ones in Kawartha Lakes and carrying higher base costs.
- Average rents have increased across all unit sizes, limiting affordable options for households.
- Ownership costs are also rising, with more homeowners paying above affordability thresholds.
- Core housing need is most prevalent among very low- and low-income households, highlighting the need for deeply affordable housing options.
- Several groups, including seniors, Indigenous households, and single mother-led families face disproportionately high rates of housing need.
- Renters are more likely than owners to live in unaffordable, inadequate, or unsuitable housing.

8 Transportation

Transportation plays a critical role in shaping housing access, affordability, and quality of life, particularly in rural areas. How far people travel for work, how they get there, and how long it takes directly affect household finances, time use, and the feasibility of living in affordable areas. In both Kawartha Lakes and Haliburton County, car dependency remains nearly universal, highlighting challenges for residents without access to a personal vehicle—especially those in lower-income or part-time employment.

As public transit options remain extremely limited, and commuting distances and durations increase, many households face trade-offs between housing affordability and transportation costs. Understanding these patterns is essential to planning housing systems that are better integrated with employment, services, and infrastructure—especially for vulnerable populations.

This section examines:

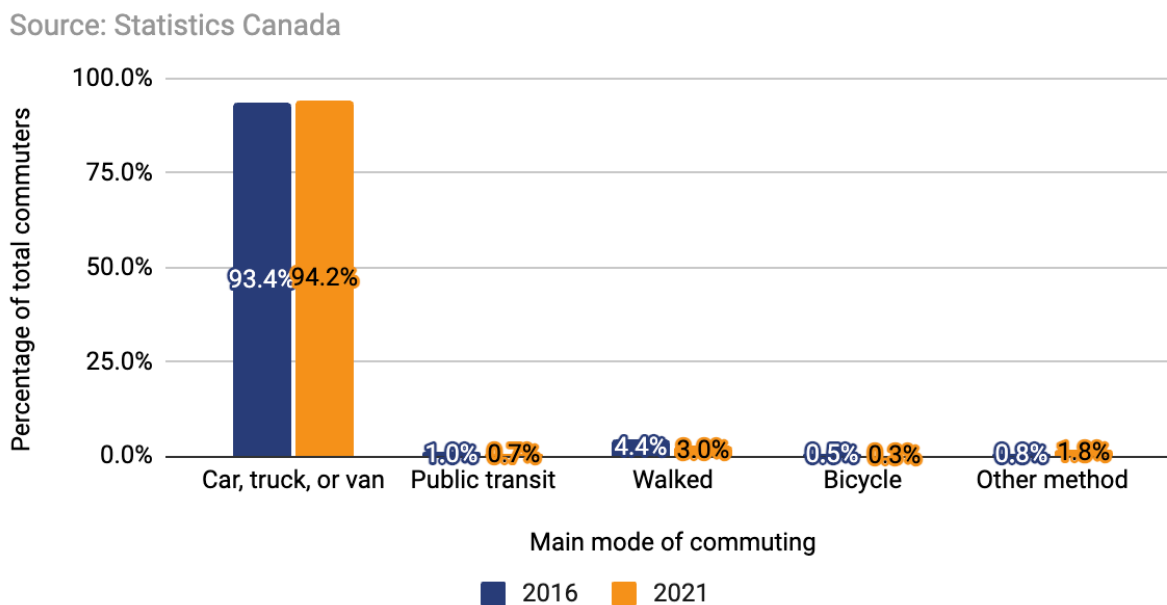
- Commuting modes and the near-total reliance on personal vehicles.
- Commuting destinations and their implications for local employment alignment.
- Commuting durations as a reflection of housing-employment mismatch.

Transportation

In both Kawartha Lakes and Haliburton County, car dependency remains nearly universal, with over 93% of commuters in 2021 relying on personal vehicles. This poses challenges for youth, seniors, and lower-income residents who may struggle to access employment, healthcare, and other essential services without a car.³⁵

In rural and semi-rural areas like Kawartha Lakes and Haliburton County, access to transportation is a key consideration for housing needs planning, especially in areas with limited public transit. While Kawartha Lakes offers some routes near Lindsay, community accounts suggest that both communities lack widespread, accessible transit services.

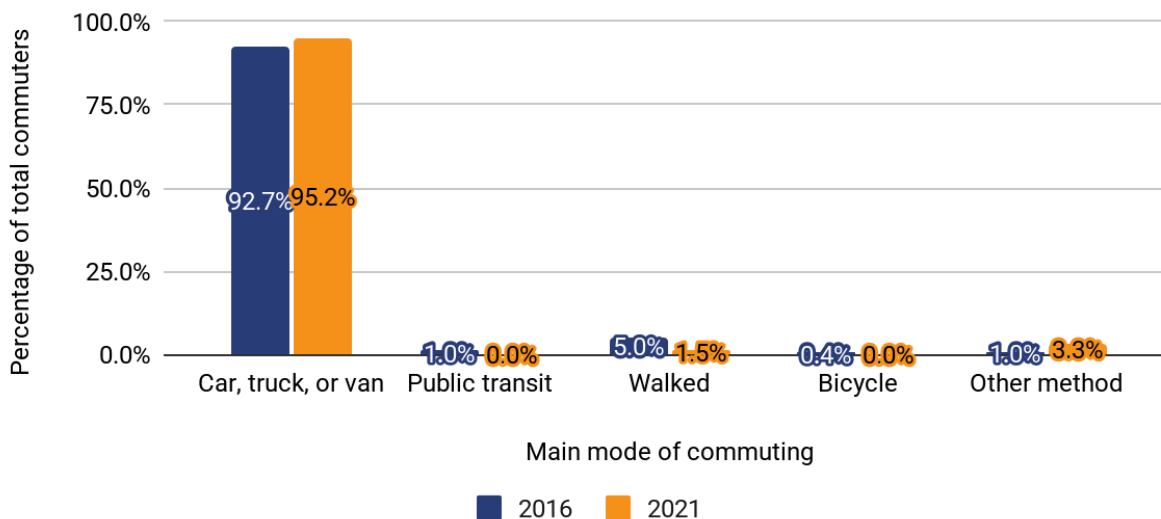
Figure 51. Percentage of total commuters by main mode of commuting, Kawartha Lakes, 2016-2021



³⁵ City of Kawartha Lakes. (n.d.). *Active Transportation Master Plan*. <https://www.kawarthalakes.ca>

Figure 52. Percentage of total commuters by main mode of commuting, Haliburton County, 2016-2021

Source: Statistics Canada



By the numbers

In both 2016 and 2021, over 90% of commuters in Kawartha Lakes used a car, truck, or van. From 2016 to 2021, the distribution of modes of commuting changed as follows:

- Commuters using a car, truck, or van increased from 93.4% to 94.2%
- Commuters using public transit decreased from 1.0% to 0.7%
- Commuters walking decreased from 4.4% to 3.0%
- Commuters using a bicycle decreased from 0.5% to 0.3%
- Commuters using other methods increased from 0.8% to 1.8%

Over 90% of commuters in Haliburton County used a car, truck, or van. The distribution of modes of commuting changed as follows:

- Commuters using a car, truck, or van increased from 92.7% to 95.2%
- Commuters using public transit decreased from 1.0% to 0.0%
- Commuters walking decreased from 5.0% to 1.5%
- Commuters using a bicycle decreased from 0.4% to 0.0%
- Commuters using other methods increased from 1.0% to 3.3%

What we heard

Rural isolation impacting housing choices

"A lot of them are kind of in rural areas where they don't have access to transportation. So they're kind of isolated away."

- Service provider

"They also have to think about where their housing is, is it accessible to the bus routes? Because a lot of people will not have a vehicle like myself"

- Community member

Residents in remote parts of the region struggle to reach even basic services when housing is far from services. Limited transit options and long distances compound the difficulty of having a home far from jobs, schools and health care. That isolation narrows their housing market—so people may settle in locations that exacerbate both travel burdens and housing instability.

The majority of commuters in both Kawartha Lakes and Haliburton County work within the greater Kawartha Lakes census division, suggesting that housing and employment systems are at least partially aligned.

However, a substantial proportion commute to another census division, especially residents of Kawartha Lakes, suggesting a need for cross-jurisdictional planning on housing and transportation.

Figure 53. Percentage of total commuters by commuting destination, Kawartha Lakes, 2016-2021

Source: Statistics Canada

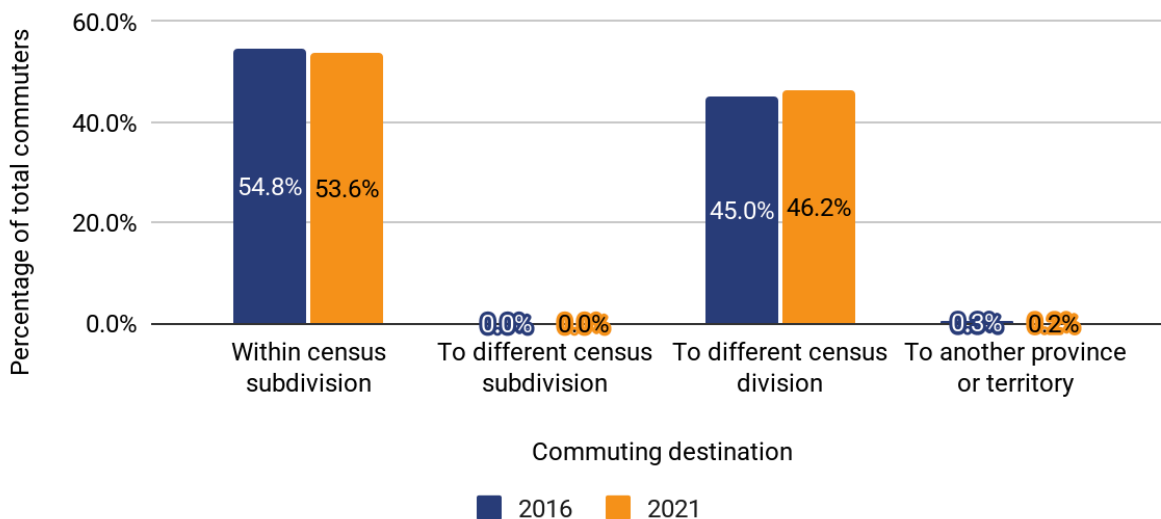
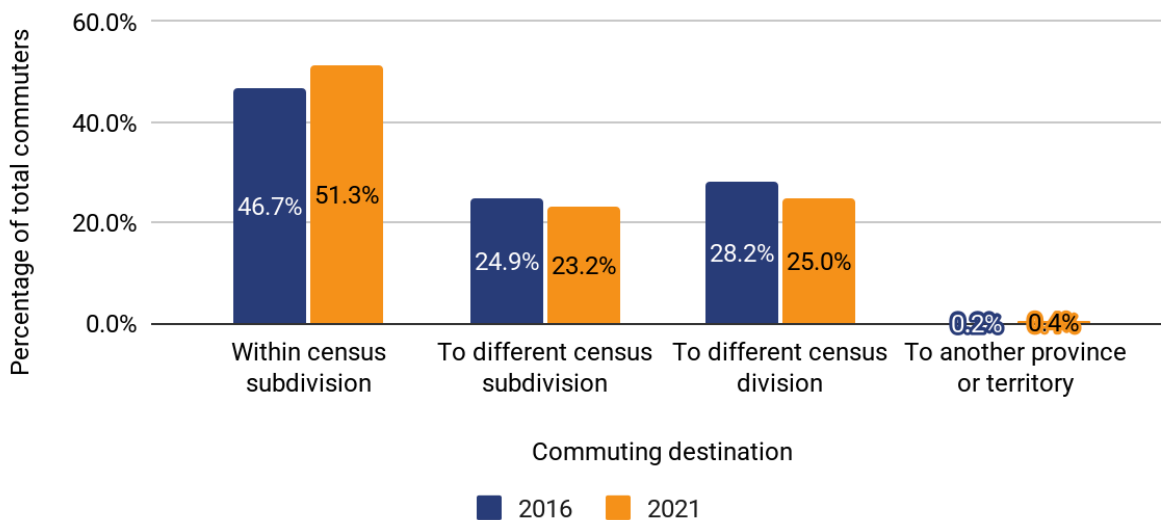


Figure 54. Percentage of total commuters by commuting destination, Haliburton County, 2016-2021

Source: Statistics Canada



By the numbers

From 2016 to 2021, the distribution of commuters in Kawartha Lakes by commuting destination changed as follows:

- Destinations within the census division decreased from 54.8% to 53.6%
- Destinations in a different census subdivision remained 0.0%
- Destinations in a different census division increased from 45.0% to 46.2%
- Destinations in a different province or territory decreased from 0.3% to 0.2%

The distribution of commuters in Haliburton County by commuting destination changed as follows:

- Destinations within the census subdivision increased from 46.7% to 51.3%
- Destinations in a different census subdivision decreased from 24.9% to 23.2%
- Destinations in a different census division decreased from 28.2% to 25.0%
- Destinations in a different province or territory increased from 0.2% to 0.4%

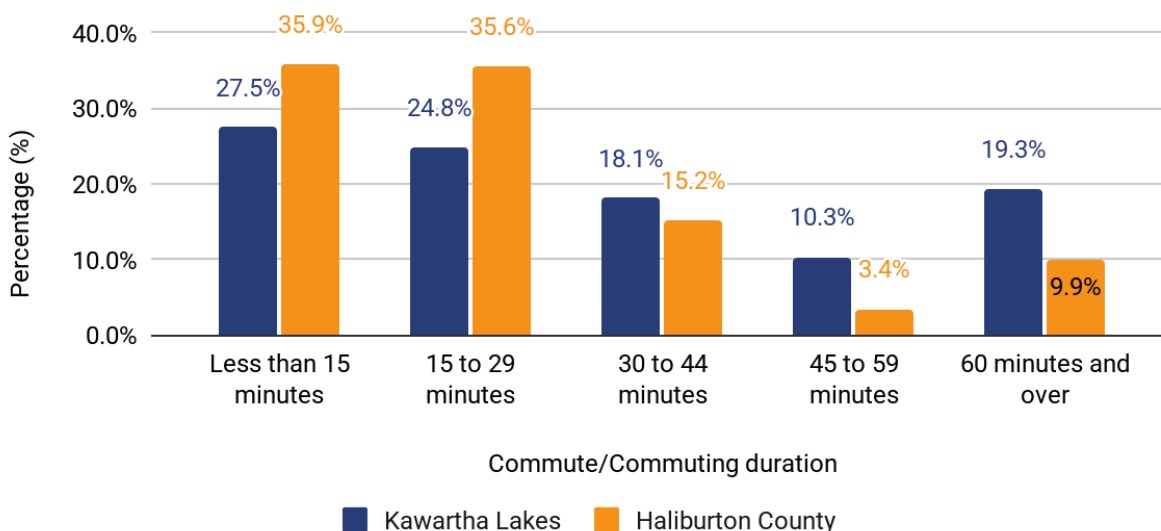
In Haliburton County, most commutes are relatively short, with 71.5% of commutes lasting less than half an hour, and only 13.3% lasting 45 minutes or longer.

However, Kawartha Lakes residents are more likely to have long commutes, with nearly half (47.7%) commuting for at least 30 minutes, 29.6% for at least 45 minutes, and 19.3% for at least an hour.

Long commutes can negatively affect quality of life and household finances, especially where transportation options are limited. The long commutes in Kawartha Lakes especially demonstrate spatial mismatches between housing and employment.

Figure 55. Commuting duration for the employed labour force aged 15 years and over, Kawartha Lakes and Haliburton County, 2021

Source: Statistics Canada



By the numbers

In 2021 in Kawartha Lakes, the distribution of commuters by commuting duration was as follows:

- Commutes less than 15 minutes, 27.5% of commuters
- Commutes 15 to 29 minutes, 24.8% of commuters
- Commutes 30 to 44 minutes, 18.1% of commuters
- Commutes 45 to 59 minutes, 10.3% of commuters
- Commutes 60 minutes or over, 19.3% of commuters

In Haliburton County, the distribution of commuters by commuting duration was as follows:

- Commutes less than 15 minutes, 35.9% of commuters
- Commutes 15 to 29 minutes, 35.6% of commuters
- Commutes 30 to 44 minutes, 15.2% of commuters
- Commutes 45 to 59 minutes, 3.4% of commuters
- Commutes 60 minutes or over, 9.9% of commuters

Conclusion

Residents of both Kawartha Lakes and Haliburton County are heavily reliant on personal vehicles for transport, with severely limited access to public transit.

Additionally, Kawartha Lakes has many residents with long commutes, with over a quarter commuting for at least 45 minutes and nearly one in five for an hour or more. This suggests spatial mismatches between housing and usual places of employment. Haliburton County shows a more compact commuting profile, perhaps suggesting a more localized labour market.

With long commute times, and without reliable public transit or walkable options, residents may face heightened cost burdens associated with fuel, insurance, and vehicle maintenance—factors that can deepen housing affordability issues, especially for those in low-wage or part-time work.³⁶

³⁷ Although initiatives like the Kawartha Lakes Active Transportation Master Plan aim to expand trails and bike paths, rural infrastructure gaps and seasonal limitations make broad adoption difficult.³⁸

Key takeaways

- Over 94% of commuters use personal vehicles to go to work in both communities.
- Public transit, cycling, and walking have become less common modes of commuting, perhaps suggesting a lack of feasible alternative methods to driving.
- In Kawartha Lakes, nearly 1 in 5 commuters travel 60 minutes or more for work, indicating housing-employment mismatches.
- Commuting outwards is more common in Kawartha Lakes than in Haliburton County, reinforcing the need for planning that considers employment and transportation contexts.
- Transportation costs could add pressure to already stretched household budgets.

³⁶ Victoria Transport Policy Institute. (n.d.). Transportation cost and affordability. <https://www.vtpi.org>

³⁷ Statistics Canada. (2021). Commuting patterns and modes of transportation: Census 2021. <https://www.statcan.gc.ca>

³⁸ *ibid.*

9

Neighbourhood-level drivers of housing need

Understanding the geographic distribution of housing need is essential for identifying where interventions and investments are most urgently required. In both Kawartha Lakes and Haliburton County, core housing need is not evenly spread—it is concentrated in specific geographic areas that experience disproportionate challenges related to affordability, suitability, and adequacy.

By analyzing neighbourhood-level data—where a neighbourhood is defined as a dissemination area—this section provides a clearer picture of spatial disparities in housing outcomes. Urban centres like Lindsay exhibit significantly higher concentrations of core housing need, while rural areas present mixed patterns, with some areas facing widespread but uneven vulnerabilities. These insights can help guide more equitable housing policy decisions, infrastructure investments, and targeted supports.

This section examines:

- Spatial patterns of core housing need across Kawartha Lakes and Haliburton County.
- Dissemination areas and communities with the highest concentrations of housing vulnerability.
- Regional disparities in affordability, adequacy, and suitability across neighbourhoods.

Geographic distributions of core housing need

The following maps highlight areas with the highest concentrations of households in core housing need across Kawartha Lakes and Haliburton County. These visualizations can be used to infer which neighbourhoods may experience the greatest challenges related to housing affordability, suitability, and adequacy, guiding where to prioritize supports and investments.

First, this provincial-level map provides regional context, showing that some communities in Kawartha Lakes and Haliburton County stand out as having high rates of core housing need relative to the province overall. The Algonquin Highlands have one of the highest rates at 13.7%, followed by Minden Hills and Dysart et al. at 7.9% and 6.9%, respectively.

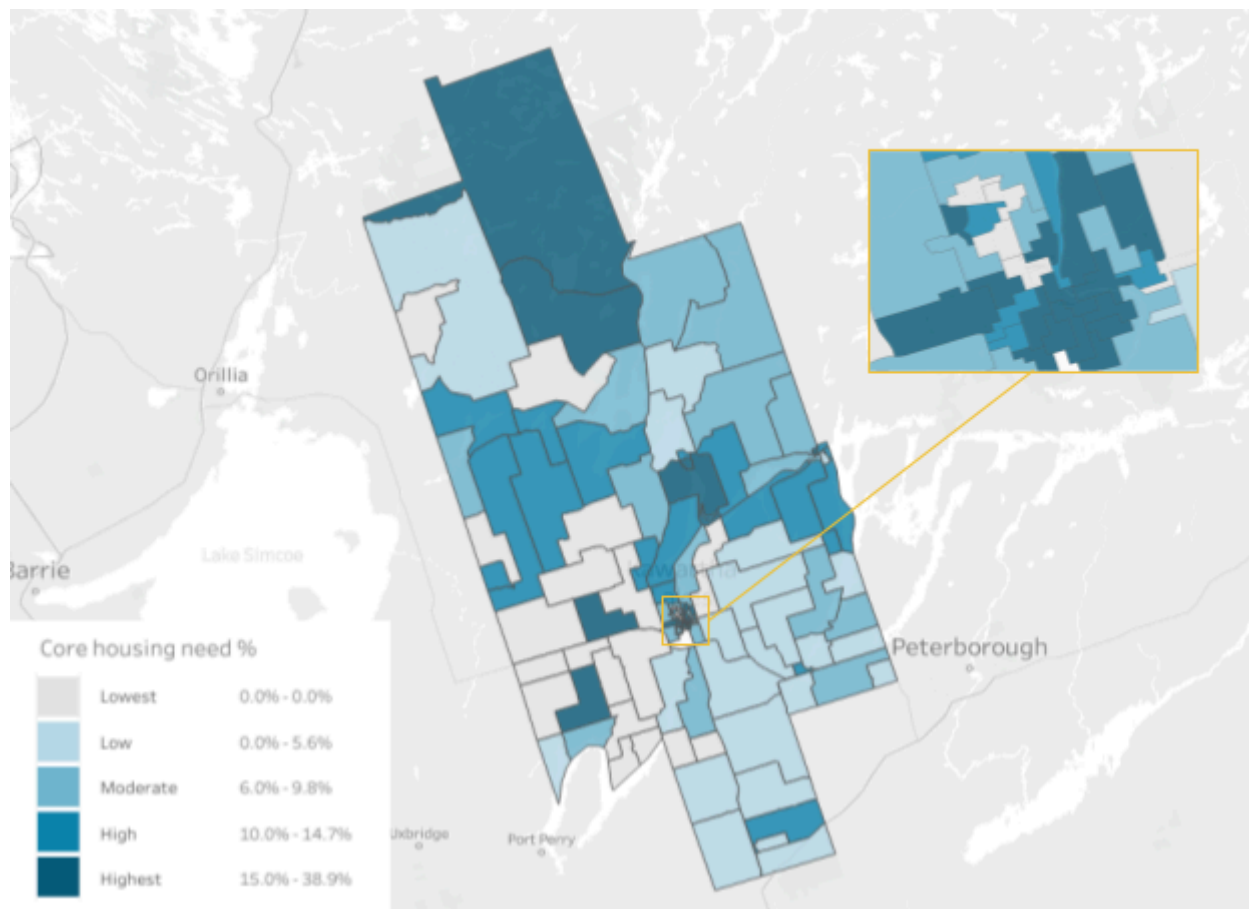
Figure 56. Proportion of households in core housing need by census subdivision, Kawartha Lakes and Haliburton County, 2021



Some neighbourhoods in Kawartha Lakes show high rates of core housing need. Neighbourhoods with the highest core housing need, ranging as high as 38.9%, include Fenelon Falls, parts of Lindsay, and the areas around Little Britain and Oakwood and north of Balsam Lake.

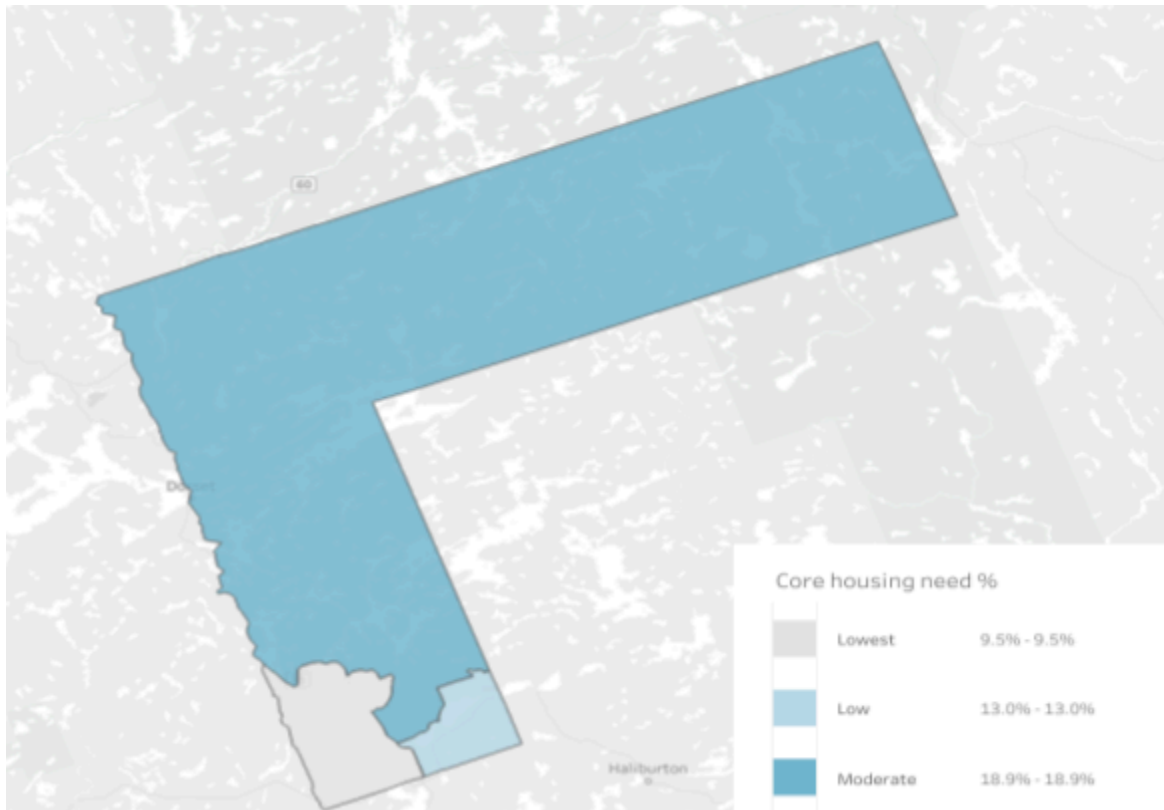
In contrast, southern and more rural western dissemination areas generally report much lower rates. This distribution suggests a spatial concentration of housing vulnerability in urban centres.

Figure 57. Percentage of households in core Housing Need by census dissemination area, Kawartha Lakes, 2021



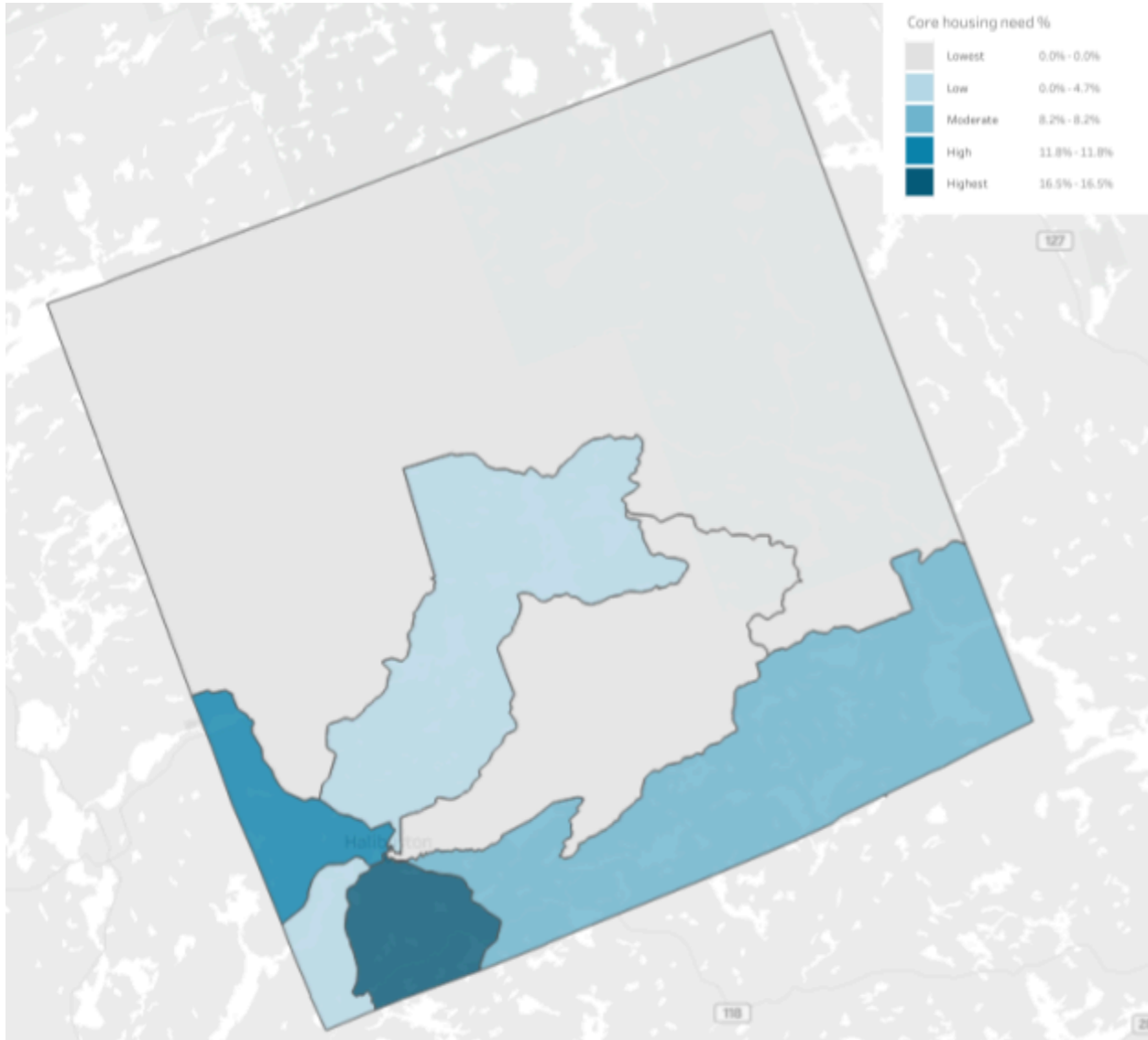
In the Algonquin Highlands, core housing need is most prevalent in the north, at 18.9%, but even the southwest, with the lowest housing vulnerability, still has a core housing need rate of 9.5%.

Figure 58. Percentage of households in core housing need by census dissemination area, Algonquin Highlands, 2021



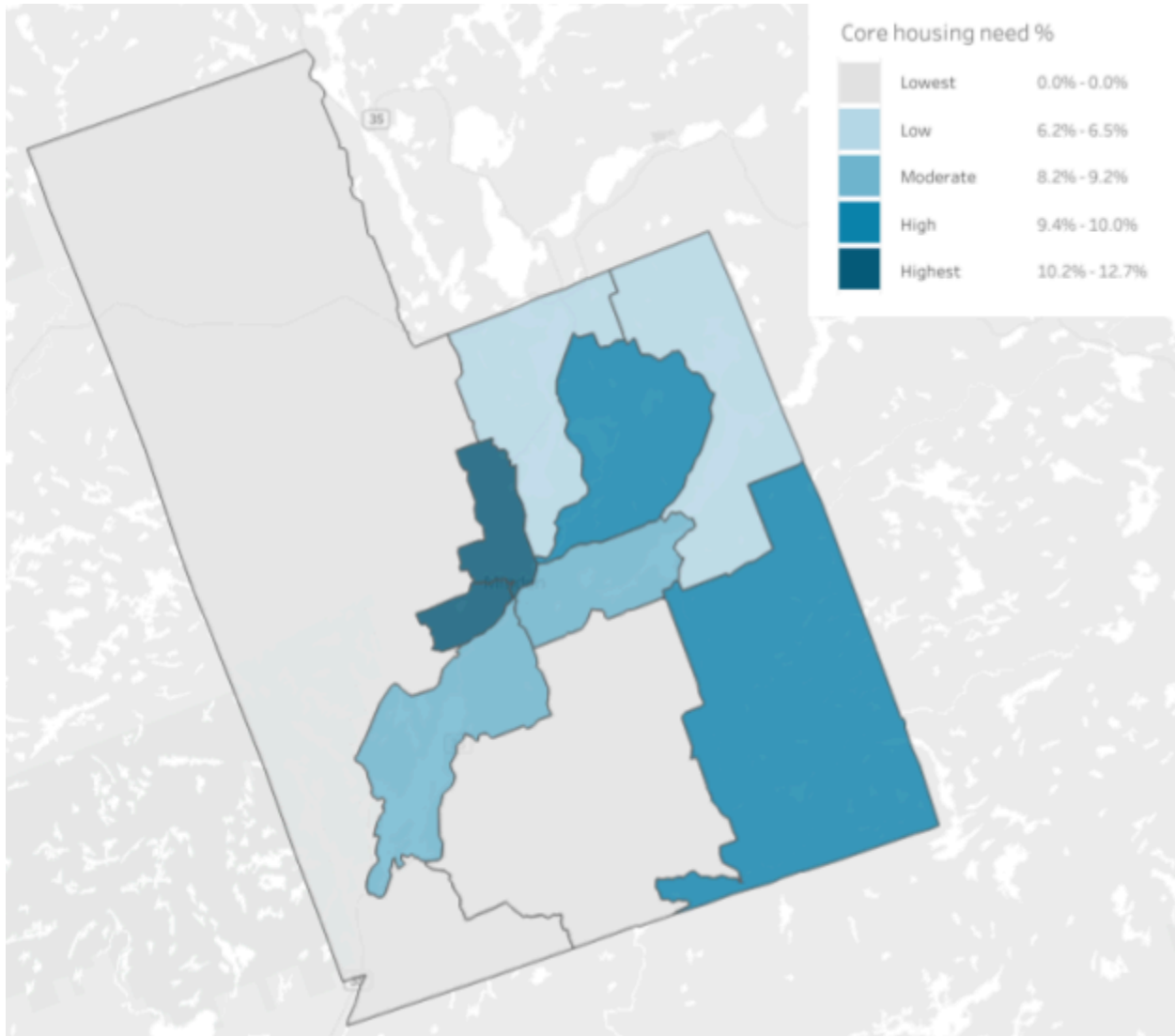
In Dysart et al, the highest core housing need is concentrated in the south, particularly in the areas west and south of the Village of Haliburton, where core housing need rates range from 11.8% to 16.5%. The northern and east-central areas of the municipality have little to no core housing need.

Figure 59. Percentage of households in core housing need by census dissemination area, Dysart et. al, 2021



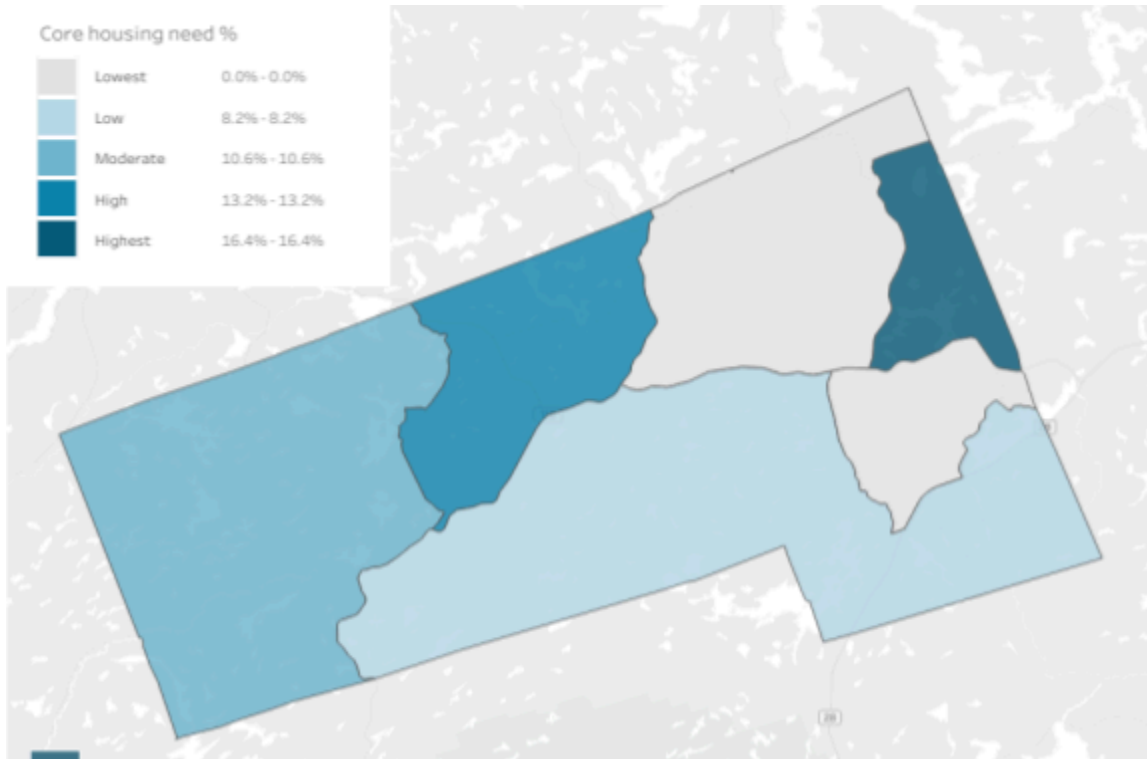
CHN rates in high-need areas of Minden Hills, primarily in the area of Minden Hills itself and in the southeastern corner of the area, range from 9.4% to 12.7%. While not the highest in the region, are still within the top quintile of core housing need rates for dissemination areas across the province. The northern and southwestern areas have little to no core housing need rate.

Figure 60. Percentage of households in core housing need by census dissemination area, Minden Hills, 2021



In Highlands East, core housing need is highest in the area of Deer Lake and Cardiff, at 16.4%, but otherwise with little or no core housing need reported in the northeast. There is also moderate to high core housing need in the northwestern third of the municipality.

Figure 61. Percentage of households in core housing need by census dissemination area, Highlands East, 2021



Conclusion

Neighbourhood-level analysis shows major spatial disparities in housing need across Kawartha Lakes and Haliburton County. In both regions, core housing need is concentrated in specific pockets—particularly in urban centres like Lindsay, and rural northern areas of Haliburton County. In these communities, high proportions of households face serious challenges related to affordability, overcrowding, and housing conditions.

Communities such as Algonquin Highlands, Dysart et al., and parts of Lindsay show some of the highest rates of core housing need in the province. Reviewing these local patterns affords housing planners and policymakers an opportunity to steer limited resources to where they'll make the biggest difference. Equitable housing efforts may require a focus on closing spatial gaps by supporting truly affordable, good enough, and suitable homes in the communities that need them most.

Key takeaways

- Core housing need is concentrated in specific neighbourhoods, particularly in urban Lindsay and northern Haliburton County communities.
- Lindsay contains dissemination areas with core housing need rates as high as 38.9%, highlighting acute urban housing pressure.
- Algonquin Highlands has one of the highest overall core housing need rates in the province, with some areas reaching nearly 19%.
- Dysart et al., Minden Hills, and Highlands East all show localized pockets of substantial housing need, often affecting up to one in six households.
- These spatial disparities provide an opportunity for place-based strategies that target housing investments and services to high-need areas.

10 System pressure

System pressure reflects the growing gap between housing need and the capacity of the local housing system to meet that need. Long waitlists for community housing and a growing provincial trend of rising eviction rates suggest a deepening strain, especially by households seeking smaller unit sizes.

This section explores the mechanisms through which pressure is building in the housing system and identifies which groups are most affected.

This section examines:

- Rising demand for community housing and long wait times.
- Age and household type trends among housing applicants.
- Mismatches in unit sizes and household needs.
- The impact of evictions and displacement on housing stability.

Waitlists

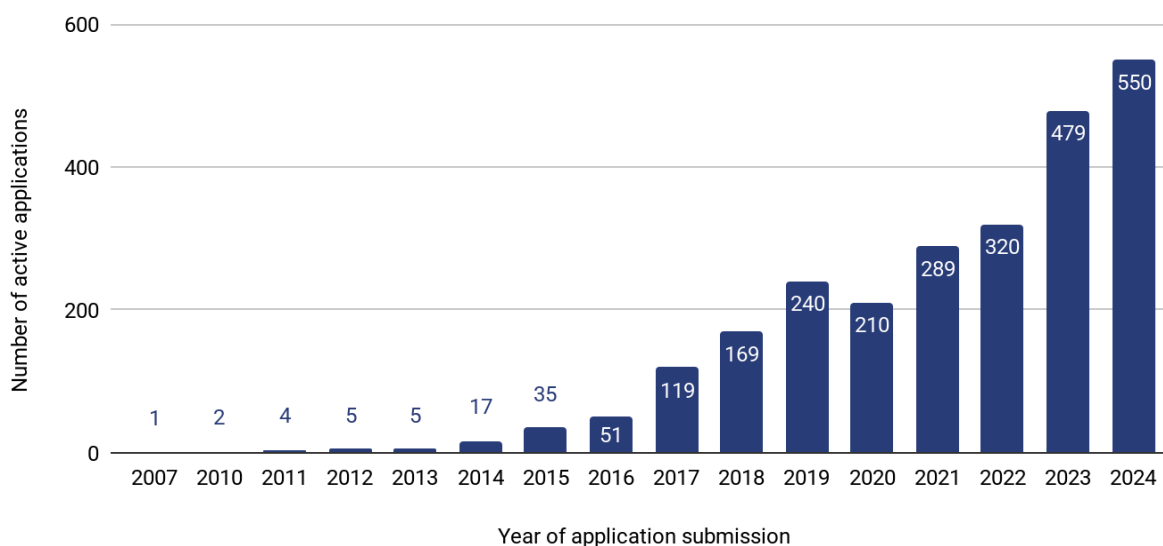
To qualify for community housing in Kawartha Lakes and Haliburton County, applicants must meet Canadian residency and age requirements, have a low income and limited assets, be free of recent convictions or housing arrears, and be able to live independently or with appropriate supports.

Community housing application trends reflect the mounting unmet need for affordable, stable housing in the region. Some households have had an active submission on the waitlist for over a decade, and as of November 2024, 2,496 households were actively on the waitlist.

This backlog indicates a mismatch between the demand for community housing and units that may be available to meet their needs, as well as indicating a potential presence of vulnerability among residents who cannot access or sustain housing in the private market.

Figure 62. Active applications for community housing in Kawartha Lakes and Haliburton County, November 2024

Source: City of Kawartha Lakes



By the numbers

As of November 2024, the community waitlist held 2,496 active applications. By length of time spent on the waitlist, applications were distributed as follows:

- 1,946 (78.0%) were added before 2024 (1+ year wait)
- 1,147 (46.0%) were added in 2021 or before (3+ year wait)
- 648 (26.0%) were added in 2019 or before (5+ year wait)
- 239 (9.6%) were added in 2017 or before (7+ year wait)
- 34 (1.4%) were added in 2014 or before (10+ year waitlist)

Seniors aged 65 and over accounted for the largest proportion of active community housing applications, at 27.8% (797 applications). The fewest applications are from 17-24 year-olds (5.4%) and 45-54 year-olds (11.8%).

Figure 63. Age of applicants for active community housing applications in Kawartha Lakes and Haliburton County, November 2024

Source: City of Kawartha Lakes

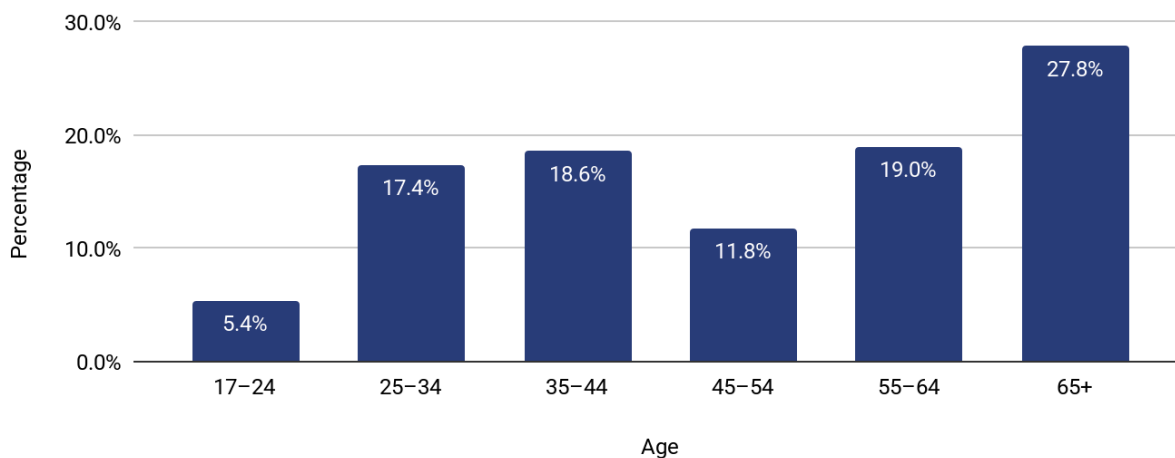


Table 23. Age of applicants for active community housing applications in Kawartha Lakes and Haliburton County, November 2024

	17-24	25-34	35-44	45-54	55-64	65+	Total
Number of applications	135	434	464	294	474	695	2,496
Percentage of total	5.4%	17.4%	18.6%	11.8%	19.0%	27.8%	100.0%

Table 24. Total active applications to community housing in Kawartha Lakes and Haliburton County by client type, November 2024

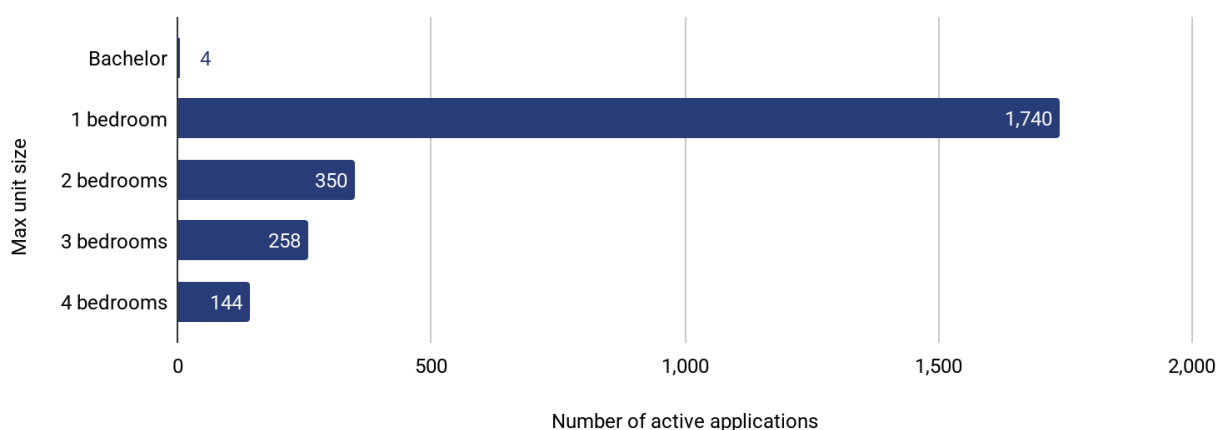
	No Dependents	Senior	With dependents	Total
Number of applications	1,054	797	645	2,496
Percentage of total	42.2%	31.9%	25.8%	100.0%

Of the total 2,496 applications active, 1,744, approximately 70%, have asked for a maximum unit size no larger than 1 bedroom, with 4 specifically asking for a bachelor unit.

If small unit size demand is indicative of small household sizes, this suggests the region's most acute housing needs may be concentrated among smaller households, and also suggests that one-bedroom community units may be difficult to get. Without a supply of smaller, affordable units proportional to demand, these applicants risk being priced out of the housing market or forced into overcrowded or unsuitable accommodations.

Figure 64. Active applications to community housing by maximum number of bedrooms applied for* in Kawartha Lakes, Haliburton County, November 2024

Source: City of Kawartha Lakes



*Minimum and maximum unit size: applicants can ask for a minimum number of bedrooms and a maximum number of bedrooms in the units they apply for.

Table 25. Active applications to community housing by maximum number of bedrooms applied for* in Kawartha Lakes, Haliburton County, November 2024

	Bachelor	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	Total
Number of applications	4	1,740	350	258	144	2,496
Percentage of total	0.2%	69.7%	14.0%	10.3%	5.8%	100.0%

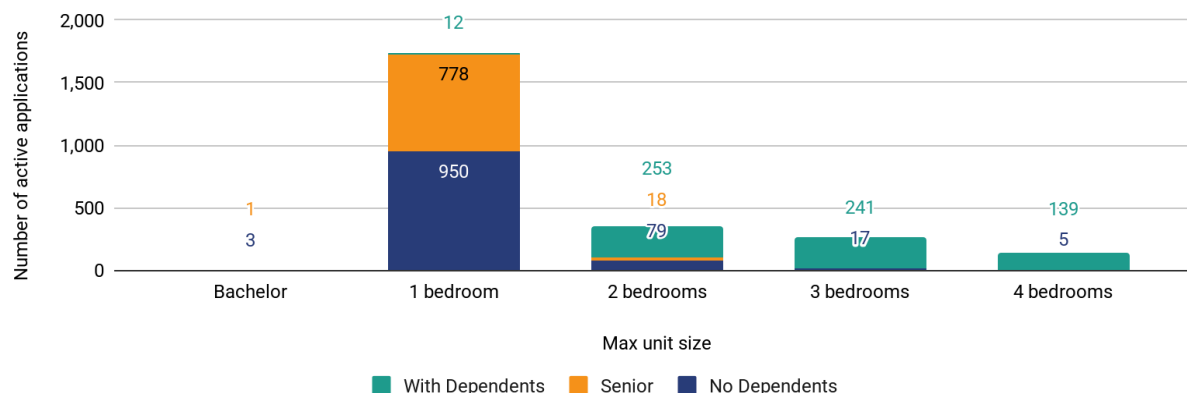
*Minimum and maximum unit size: applicants can ask for a minimum number of bedrooms and a maximum number of bedrooms in the units they apply for.

Over 99% of applications for a maximum size of a bachelor or one-bedroom unit are from households without dependents (54.6%) or senior households (44.7%).

Households with dependents account for the majority of applications for 2-bedroom (72.3%), 3-bedroom (93.4%), and 4-bedroom (96.5%) units.

Figure 65. Active applications to community housing in Kawartha Lakes and Haliburton County by maximum number of bedrooms applied for* and client type, November 2024

Source: City of Kawartha Lakes



*Minimum and maximum unit size: applicants can ask for a minimum number of bedrooms and a maximum number of bedrooms in the units they apply for.

Table 26. Active applications to community housing in Kawartha Lakes and Haliburton County by maximum number of bedrooms applied for* and client type , November 2024

Max unit size	No Dependents	Senior	With Dependents	Total
Bachelor	3	1	—	4
1 bedroom	950	778	12	1,740
2 bedrooms	79	18	253	350
3 bedrooms	17	—	241	258
4 bedrooms	5	—	139	144
Total	1,054	797	645	2,496

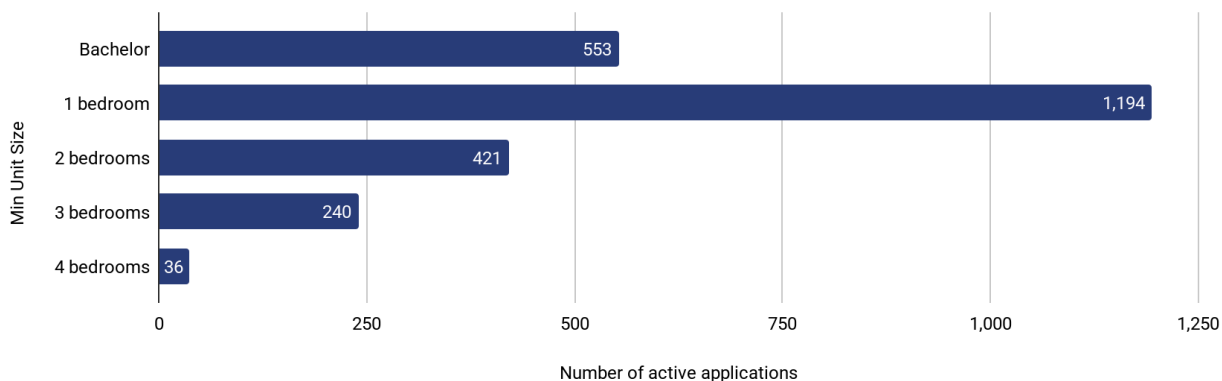
*Minimum and maximum unit size: applicants can ask for a minimum number of bedrooms and a maximum number of bedrooms in the units they apply for.

A total of 1,747—approximately 70%—applications do not require multiple bedrooms, listing their minimum unit size as bachelor (22.2%) or one bedroom (47.8%).

The near-match for bachelor or 1-bedroom units as a minimum (1,747) or maximum (1,744) suggests that community housing demand is primarily for smaller units. While it is possible that some applicants are willing to accept less space than they actually need due to desperation for any kind of housing, this does not appear to represent many applicants.

Figure 66. Active applications to community housing in Kawartha Lakes and Haliburton by minimum number of bedrooms applied for*, November 2024

Source: City of Kawartha Lakes



*Minimum and maximum unit size: applicants can ask for a minimum number of bedrooms and a maximum number of bedrooms in the units they apply for.

Table 27. Active applications to community housing by minimum number of bedrooms applied for* in Kawartha Lakes, Haliburton County, November 2024

	Bachelor	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	Total
Number of applications	553	1,194	421	240	36	2,444
Percentage of total	22.6%	48.9%	17.2%	9.8%	1.5%	100.0%

*Minimum and maximum unit size: applicants can ask for a minimum number of bedrooms and a maximum number of bedrooms in the units they apply for.

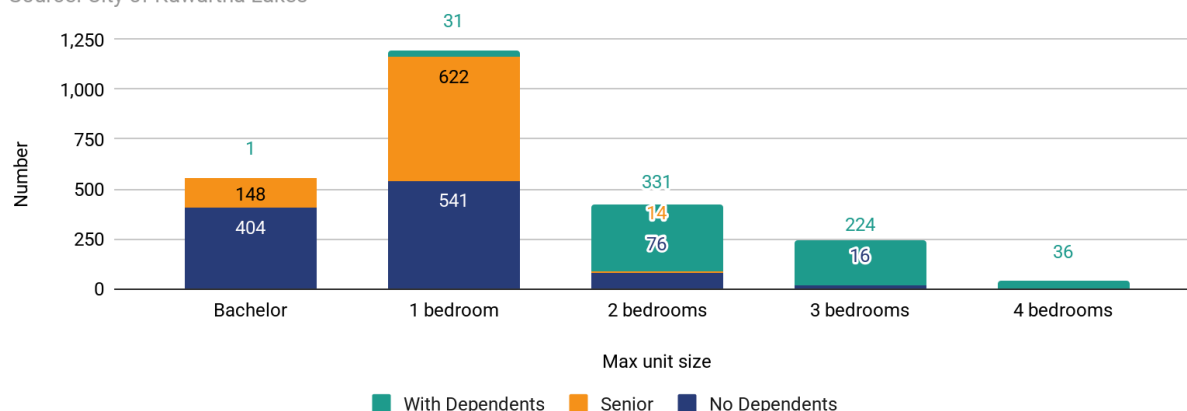
The demographic distribution of applications by minimum unit size is similar to the distribution by maximum unit size.

Over 98% of applications for a minimum unit size of one bedroom or bachelor are from households without dependents (73.1% and 45.3%, respectively) or from senior households (26.8% and 52.1%, respectively).

Families with dependents account for the majority of applications for a minimum of 2 bedrooms (78.6%), 3 bedrooms (93.3%), and 4 bedrooms (100.0%).

Figure 67. Active applications to community housing in Kawartha Lakes and Haliburton County by minimum number of bedrooms applied for* and client type, November 2024

Source: City of Kawartha Lakes



*Minimum and maximum unit size: applicants can ask for a minimum number of bedrooms and a maximum number of bedrooms in the units they apply for.

Table 28. Active applications to community housing in Kawartha Lakes and Haliburton County by minimum number of bedrooms applied for* and client type, November 2024

Row Labels	No Dependents	Senior	With Dependents	Total
Bachelor	404	148	1	553
1 bedroom	541	622	31	1,194
2 bedrooms	76	14	331	421
3 bedrooms	16	—	224	240
4 bedrooms	—	—	36	36
Total	1,037	784	623	2,444

*Minimum and maximum unit size: applicants can ask for a minimum number of bedrooms and a maximum number of bedrooms in the units they apply for.

Evictions

High eviction rates exert pressure on an already strained housing system, often triggering housing instability, homelessness, and increased reliance on emergency and crisis services. Canadian research shows that 30% of evicted tenants are unable to secure stable housing post-eviction, instead turning to shelters, temporarily staying with others, or becoming part of the hidden homeless population.³⁹ This dynamic places further strain on limited supportive housing units, increases wait times, and shifts the focus of social and health services toward crisis response rather than prevention and long-term stability.

As highlighted in the Housing Needs Review conducted by the City of Kawartha Lakes, service users of housing supports emphasized the urgent need for low-barrier overflow shelter beds that are accessible to everyone on a first-come, first-served basis—including provisions for pets. Additionally, 48% of service providers agreed that more emergency shelter beds are necessary.⁴⁰

One major, and often legal, mechanism contributing to housing insecurity is renoviction—when landlords use renovations as a pretext to remove tenants, then relist the unit at a substantially higher rent. While legal under certain conditions, renovictions reduce the supply of affordable rental housing and contribute to escalating prices, making it increasingly challenging for low- and moderate-income households to secure suitable accommodations. In Toronto, for instance, the rise in renovictions has prompted the city to explore measures to protect its affordable rental housing supply and support tenants at risk of eviction.⁴¹

Survey and interview respondents highlight the following barriers to housing stability:

- 13.7% of respondents cited problems with landlords or property managers
- 72.5% reported that housing had become less affordable
- 47.2% cited high home prices and 37.8% unaffordable rent

Additionally, some respondents reported remaining in unsafe or inadequate living conditions due to a lack of alternatives.⁴²

³⁹ Wachsmuth, D., St-Hilaire, C., Kerrigan, D., Chellew, C., Adair, M., & Mayhew, B. (2023). *The lived experience of evictions in Canada*. Canada Mortgage and Housing Corporation. https://assets.cmhc-schl.gc.ca/sf/project/archive/research_6/the-lived-experience-of-evictions-in-canada-wachsmuth-et-al-2023.pdf

⁴⁰ Kawartha Lakes. (2023). Housing Needs Review 2023. Housing services. <https://www.kawarthalakes.ca/en/living-here/resources/Housing-Rental-Listings/Needs-Review--Final.pdf>

⁴¹ Webber, C., & Zigman, P. (2023, April). *Renovictions: Displacement and resistance in Toronto*. <https://renovictionsto.com/reports/RenovictionsTO-RenovictionsReport-Final.pdf>

⁴² Analysis conducted by HelpSeeker using data from the community survey conducted by the City of Kawartha Lakes and Haliburton County from December 20, 2024, to February 17, 2025 with 241 responses received.

Eviction represents more than the loss of a home, but also a profound disruption to family life, stability, and personal safety. Local interviews captured the trauma of informal and illegal evictions: being locked out without notice, pushed out through intimidation, or left with no viable housing alternatives.

What we heard

Evictions disrupting families and safety

“I lost my son because of my housing situation so my [relative] took him.”

– Community member

“Last month, I went home and the door was locked.”

– Community member

Community members described how being evicted—especially without notice or through coercive tactics—can unravel more than just housing stability. These experiences reveal how sudden loss of shelter can separate families, jeopardize safety, and leave people without viable options or support.

Recent trends in Ontario illustrate how legal frameworks can inadvertently enable displacement. Vacancy decontrol regulations allow landlords to significantly raise rents when units are vacated, creating an incentive to remove tenants—particularly those with below-market tenancies. Although the reasons for evictions are not available in the data, there has been an increase in the filings of N12 and N13 (notice to end tenancy) eviction notices:

- Between 2017 and 2021, use of N12 notices increased by 70%
- Use of N13 notices increased by 300%
- By 2023, turnover rents in Toronto and Ottawa were 31% and 21% higher, respectively, than those of non-turnover units

In practice, community accounts suggest this dynamic is playing out in Kawartha Lakes and Haliburton County, where tenants have reported being displaced.

What we heard

Renovictions becoming more common

"They kick you out or they say they need to come in and do renovations and then they kick you out and then they come back and then they can up the fees"

- Community member

"The ones who are paying market rent did not get an eviction. All of us that are on set incomes or whatever like that got evicted."

- Community member

Resident accounts suggest that tenants who are paying less than market rent are more likely to experience a renoviction, which is when a landlord evicts a tenant under the premise that they plan to renovate the dwelling. When tenancies change, landlords have greater ability to increase the cost of rent for the next tenant.

Eviction is a major contributor to homelessness, serving as a direct pathway for many individuals and families. A housing needs review in Kawartha Lakes⁴³ revealed that 76% of respondents attributed their housing loss to eviction or shelter restrictions, including:

- Formal evictions issued by landlords or family members
- Discharges from shelters or transitional housing programs
- Being barred from accessing emergency accommodations

In Canada overall, formal evictions, whether from private landlords or family members, are a leading cause of homelessness. The 2021 Canadian Housing Survey reports, among respondents who had experienced homelessness, a high proportion had been previously evicted, underscoring the link between eviction and subsequent housing instability.⁴⁴

The affordability dynamics described in **Part 6: Housing Market** and **Part 7: Housing Affordability** exacerbate the challenges associated with eviction, making it increasingly difficult for displaced tenants to secure alternative housing.

⁴³ Kawartha Lakes. (2023). *Housing Needs Review 2023*.

<https://www.kawarthalakes.ca/en/living-here/resources/Housing-Rental-Listings/Housing-Needs-Review-2023---Accessible.pdf>

⁴⁴ Statistics Canada. (2022). *Evictions in Canada, 2021* (Catalogue No. 11-627-M; ISBN 978-0-660-44618-9). Canadian Housing Survey, 2021.

<https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2022046-eng.pdf>

Conclusion

Kawartha Lakes and Haliburton County's housing systems are under increasing pressure, with demand for community housing exceeding available supply. Thousands remain on community housing waitlists, with wait times for community housing sometimes reaching over a decade. Most of this demand is for smaller unit sizes.

Evictions, both formal and informal, are a major contributor to housing loss and homelessness across the region. Rising reports of renovictions reflect the fragility of many households' housing situations. These pressures could result in the displacement of residents, or a reliance on crisis-response systems.

To address these systemic pressures, planners may consider how the development of a range of unit sizes and interventions that reduce evictions can craft a housing system that supports long-term stability and inclusion.

Key takeaways

- Thousands of households are on the waitlist for community housing.
- Small units—bachelor or one-bedroom—are in high demand for community housing applicants, with this demand primarily coming from households without dependents and from senior households.
- Evictions—both legal and informal—are a major driver of homelessness in the region.
- Rising eviction rates and long wait times for community housing can often force people to rely on emergency or crisis supports, increasing the pressure on those systems.

11 Homelessness need

Homelessness in Kawartha Lakes and Haliburton County is shaped by intersecting factors—rising housing costs, limited affordable supply, and health challenges. Recognizing the differences in complexity of needs of people experiencing homelessness is crucial for the region’s existing housing and service systems to become more responsive to need.

Indigenous people, seniors, and single adults are disproportionately represented on the By-Name List, while hidden homelessness—such as couch surfing—also likely remains prevalent. Evictions, unaffordable rent, and systemic barriers may compound housing instability.

This section examines:

- Trends in homelessness by household type, acuity, and age.
- Patterns of re-entry and duration on the By-Name List.
- Causes and barriers to housing stability.
- Service system gaps and lived experience perspectives.
- Current and planned housing and support supply.

By-Name List (BNL)

Kawartha Lakes and Haliburton County maintain a coordinated access system designed to make sure people experiencing homelessness are identified, prioritized, and supported appropriately with housing-focused services. This system includes a shared assessment tool and a centralized By-Name List (BNL), aimed at making homelessness rare, brief, and non-recurring.

As of November 2024, 192 households were actively recorded on the BNL across both regions, indicating that these households were experiencing homelessness, representing a 39.1% increase from 138 in August 2023.

The majority of these 192 households—142, or 74.0%—were in Kawartha Lakes. However, by proportion of the total population, Haliburton County had a higher prevalence of households on the By-Name List—5.15 per 1,000 households versus 4.34 in Kawartha Lakes.

Note that, while the BNL offers valuable real-time insight into homelessness trends, it does not capture every household in need. People may be missing due to expired consent forms, disengagement from service agencies, or even financial disincentives tied to income reporting. These exclusions mean the true scale of homelessness may be understated by this list.

Table 29. Number of households experiencing homelessness on By-Name List (BNL), Kawartha Lakes and Haliburton County, 2023-2024

Category	2023 (as of August)			2024 (as of November)		
	Kawartha Lakes	Haliburton County	Total service area	Kawartha Lakes	Haliburton County	Total service area
Couple	2	1	3	5	1	6
Family	17	9	26	21	11	32
Senior	15	1	16	22	3	25
Single	71	13	84	88	32	120
Youth	8	1	9	6	3	9
Entire Total	113	25	138	142	50	192

In Kawartha Lakes and Haliburton County, 107 households, representing 55.7% of the 192 currently active on the BNL, first entered the system in 2024.

However, more than one-third (38.8%) of the remaining 85 households have been on the BNL since 2020 or earlier.

The combination of new and longstanding entries suggests a dual pressure on the homelessness system: the need to rapidly respond to recent inflow, while continuing to support people with prolonged experiences of homelessness and housing instability.

Table 30. Date of first time entered on BNL list, Kawartha Lakes and Haliburton County, November 2024

Year	Kawartha Lakes entries	Haliburton County entries	Total Service area entries
2017	2		2
2018	7	1	8
2019	10	2	12
2020	10	1	11
2021	13	6	19
2022	9	2	11
2023	14	8	22
2024	77	30	107
Total	142	50	192

In Kawartha Lakes and Haliburton County, the majority of households on the By-Name List in 2024 had previously exited and returned: 78% of families, 92% of seniors and singles, and 100% of couples and youth.

High rates of return suggest that while some households may access temporary housing solutions, many are unable to maintain long-term stability. This indicates potential gaps in follow-up supports, the availability of affordable units, or the suitability of placements.

Table 31. Proportion of returning households to BNL list by category, Kawartha Lakes and Haliburton County, November 2024

Category	No	Yes
Couple	0%	100%
Family	22%	78%
Senior	8%	92%
Single	8%	92%
Youth	0%	100%

In Kawartha Lakes and Haliburton County, the ages of 136 out of 192 principal applicants to the BNL— 70.8% of the total—were in the 25 to 34 (30.2%) or 35 to 54 (40.6%) age ranges.

Nearly a quarter—24.0%—of principal applicants were at least 55, with the remaining 5.2% falling between the ages of 17 and 24.

The predominance of adults aged 25 to 54 may suggest a need for housing models that accommodate employment readiness, income instability, and childcare responsibilities. However, the presence of youth and older adults on the BNL, even if fewer, indicates a potential need for youth-focused housing or senior-oriented units.

Table 32. Number of households in BNL by age of principal applicant, Kawartha Lakes and Haliburton County, November 2024

Age Group	Haliburton County	Kawartha Lakes	Total
17-24	4	6	10
25-34	18	40	58
35-54	20	58	78
55-64	6	24	30
65+	2	14	16
Total	50	142	192

Levels of acuity for households on the By-Name List are based on standardized assessments that evaluate physical and mental health, substance use, housing history, and other factors that may affect housing stability. As of November 2024, over two-thirds of households on the BNL in Kawartha Lakes and Haliburton County were classified as high or very high acuity—52.6% and 17.2% respectively.

The predominance of high and very high-acuity households suggests a need for housing options that provide supports designed to help manage client complexity. Many of these individuals or families are likely to require intensive, ongoing support to successfully exit homelessness and maintain housing. As Kawartha Lakes and Haliburton County work toward reducing homelessness, aligning housing solutions with acuity profiles will be relevant when designing policies that make sure placements are effective and sustainable.

Table 33. Number of households on the BNL by acuity level, Kawartha Lakes and Haliburton County, November 2024

Acuity	Haliburton County	Kawartha Lakes	Total
Low (0-3)	1	0	1
Moderate (4-7)	16	41	57
High (8-11)	24	77	101
Very High (12+)	9	24	33
Total	50	142	192

A 2023 housing needs review conducted by Kawartha Lakes⁴⁵ asked homelessness service users where they slept. Only 20% reported having secure housing, with the most common answer, representing 40% of respondents, being sleeping at a friend's home—AKA couch surfing, a common form of hidden homelessness.

⁴⁵ Kawartha Lakes. (2023). *Housing Needs Review 2023*.

<https://www.kawarthalakes.ca/en/living-here/resources/Housing-Rental-Listings/Housing-Needs-Review-2023---Accessible.pdf>

When asked about the reasons for their loss of housing, 76% of respondents reported that they had been evicted or restricted—whether by a landlord, family member, or shelter.

High rates of hidden homelessness and respondents who were evicted or restricted from housing suggests a need for more stable and supportive housing options. Precarious or unsustainable living arrangements can obscure the full scope of homelessness in rural and semi-rural communities.

Table 34. Sleeping location for service users experiencing homelessness, Kawartha Lakes and Haliburton County, 2023

Sleeping Location	Percent of respondents
Friends (couch surfing)	40%
I have secure housing	20%
Encampment	13%
Park	13%
Family (couch surfing)	11%
Vehicle	9%
Abandoned building	7%
Shed/garage	4%
Bus shelter	2%
Emergency shelter	2%
Motel/hotel	2%

According to the 2021 Census, Indigenous households made up only 2.8% in Kawartha Lakes and 3.4% in Haliburton County. However, in 2023, Indigenous households accounted for 23% of people accessing homelessness services.

The 2021 Registry Week Report for Kawartha Lakes and Haliburton County finds that nearly all Indigenous households identified during the count exhibited moderate to very high needs. Notably, none were assessed as low acuity, and five in six fell into the high or very high categories.

As noted in Part 2, mainstream definitions of homelessness—and the systems designed to address it—are grounded in Western, colonial frameworks. Some Indigenous perspectives reframe this experience as “houselessness,” recognizing the broader impacts of displacement, including severed ties to land, family, culture, identity, and community. Effective responses may integrate Indigenous leadership, trauma-informed care, and long-term housing stability strategies to meet the depth of need reflected in these acuity profiles.⁴⁶

⁴⁶ Arriagada, P., Hahmann, T., & O'Donnell, V. (2020). Indigenous people in urban areas: Vulnerabilities to the socioeconomic impacts of COVID-19. Statistics Canada, Catalogue no. 45-28-0001; Statistics Canada. (2017, October 25). The housing conditions of Aboriginal people in Canada. Catalogue no. 98-200-X2016021.

Table 35. Homelessness in Indigenous households by acuity level, Kawartha Lakes and Haliburton County, 2023

Acuity Level	Percentage	Total
Low	0.0%	0
Moderate	16.7%	4
High	45.8%	11
Very High	37.5%	9
Total	100.0%	24

Source: Kawartha Lakes and Haliburton County. (2021). 2021 Registry Week Report.

The 2021 registry week report in Kawartha Lakes and Haliburton County also asked about the challenges encountered when trying to find housing. The two most commonly-reported barriers were high rents and low income, at 68.3% and 57.3%, respectively.

Other barriers included discrimination, finding housing that allowed pets, poor housing conditions, or challenges relative to health or disability, addiction, and criminal history.

Respondents frequently reported multiple overlapping barriers, suggesting a need for a multi-pronged approach to housing stability that addresses both systemic and interpersonal drivers of housing loss.

Table 36. Barriers to securing stable housing among people experiencing homelessness, Kawartha Lakes and Haliburton County, 2021

Challenge	Percent of respondents
Rents too high	68.3%
Low income	57.3%
Other	39.0%
Discrimination	23.2%
Pets	18.3%
Mental health issues	18.3%
Health/Disability issues	15.9%
Poor housing conditions	15.9%
Addiction	15.4%
Criminal history	13.4%

Source: Kawartha Lakes and Haliburton County. (2021). 2021 Registry Week Report.

The most commonly-reported causes for housing loss had to do with personal conflict, whether with a spouse or partner (24.4%), landlord (22.0%), a parent or guardian (9.8%), or someone else (15.9%). Relatedly, 13.4% lost housing due to abuse by a spouse or partner.

Other causes included low income, substance use challenges, unfit or unsafe housing, or the building in which they lived being sold or renovated.

The broad range of responses—including the top cause being “other”—reflects the complexity of factors leading to housing loss, which may not be tied to a single incident but instead a mix of interpersonal challenges, financial constraints, and systemic pressures.

Table 37. Primary reported causes of housing loss among people experiencing homelessness, Kawartha Lakes and Haliburton County, 2021

Reason	Percentage
Other reason	26.8%
Conflict with spouse/partner	24.4%
Landlord/tenant conflict	22.0%
Conflict with other	15.9%
Not enough income for housing	14.6%
Experienced abuse by spouse/partner	13.4%
Substance use issue	12.2%
Unfit/unsafe housing condition	12.2%
Conflict with parent/guardian	9.8%
Building sold or renovated	8.5%

Source: Kawartha Lakes and Haliburton County. (2021). 2021 Registry Week Report.

Substance use is not only a common factor in housing loss or difficulty finding housing, but also a health challenge often experienced by people experiencing homelessness.⁴⁷ People struggling with substance use often face compounding barriers such as stigma, unstable housing, or untreated health issues.⁴⁸

Opioid-related harms have become a growing public health concern across many regions since 2020,⁴⁹ with the sustained rise in opioid-related deaths and emergency care visits over the past decade affecting broader health, housing, and social service systems.

In Haliburton County and Kawartha Lakes as of 2023, the opioid toxicity death rate in the region was 20.9 per 100,000 population, suggesting a possible need for integrated approaches to housing and health care services.

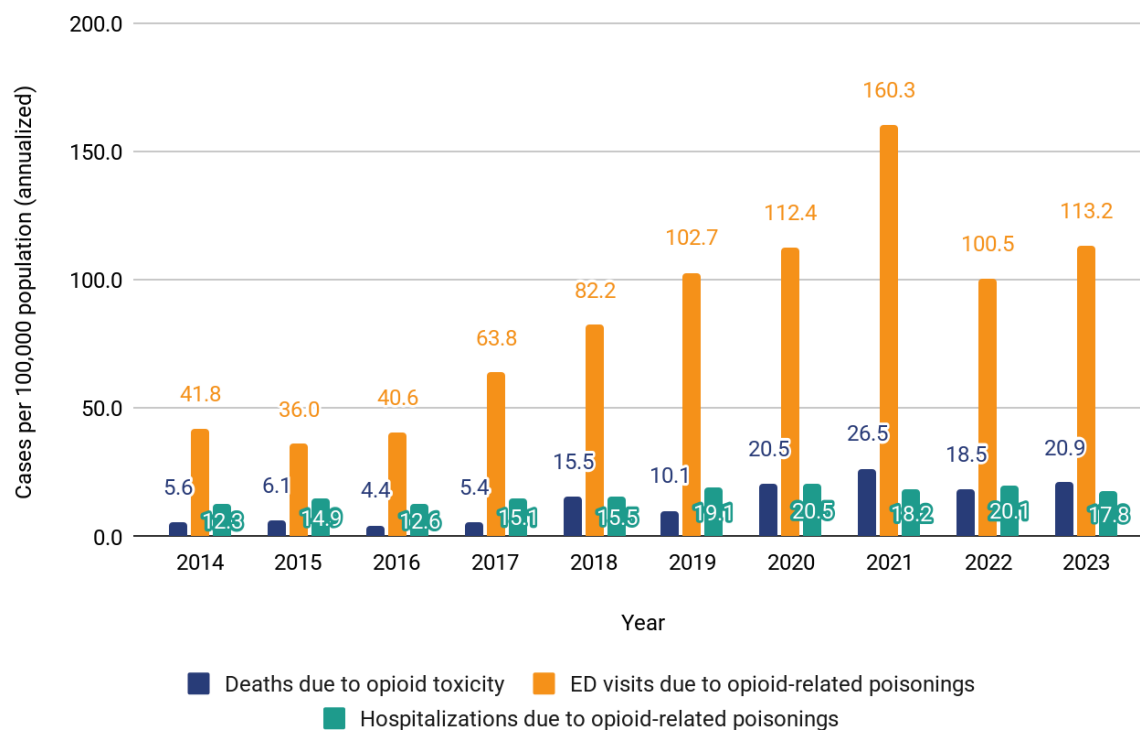
⁴⁷ Infrastructure Canada. (2023, December 18). *Everyone Counts 2020–2022: Results from the third nationally coordinated Point-in-Time Counts of homelessness in Canada* (Report No. T94-54/2024-ENG). Government of Canada. https://publications.gc.ca/collections/collection_2024/infrc/T94-54-2024-eng.pdf

⁴⁸ Public Health Agency of Canada. (2021, June). *Substance-related poisonings and homelessness in Canada: A descriptive analysis of hospitalization data*. <https://www.canada.ca/en/health-canada/services/opioids/hospitalizations-substance-related-poisonings-homelessness.html>

⁴⁹ Public Health Ontario (n.d.). Substance use and harms tool. <https://www.publichealthontario.ca/en/Data-and-Analysis/Substance-Use/Substance-Use-Harms-Tool>

Figure 68. Deaths due to opioid toxicity, ED visits due to opioid-related poisonings and hospitalizations due to opioid-related poisonings, Kawartha Lakes, Haliburton County and Pine Ridge, 2014-2023

Source Public Health Ontario, Haliburton, Kawartha, Pine Ridge District Health Unit



By the numbers

From 2014 to 2023, the combined number of opioid-related harms—measured in cases per 100,000—in Kawartha Lakes, Haliburton County, and Pine Ringe increased as follows:

- Deaths due to opioid toxicity increased from 5.6 to 20.9, peaking at 26.5 in 2021
- ED visits due to opioid-related poisonings increased from 41.8 to 113.2, peaking at 160.3 in 2021
- Hospitalizations due to opioid-related poisonings increased from 12.3 to 17.8, peaking at 20.5 in 2020

Community voices on homelessness

The community sources for this housing needs assessment include 65 paid interviews with people experiencing homelessness and 59 interviews with service providers from sectors including health, policing, education, and community services.

These findings complement this assessment's findings on housing market conditions, affordability constraints, and systemic pressures outlined in **Part 6: Housing Market**, **Part 7: Housing Affordability**, and **Part 10: System Pressure**. The qualitative data also capture the perspectives and proposed solutions of those most directly affected—service users and providers—on how these barriers might be addressed.

Recurring themes from community responses include housing instability, service accessibility, and opportunities for improvement in the housing and support system across the Kawartha Lakes and Haliburton County.

Accessing the shelter and living conditions

A major concern expressed by service users was the difficulty of accessing emergency shelter. Participants described full shelters, long waitlists, and restrictive eligibility criteria.

"The shelter is always full."

The emotional impact of these conditions affects not only individuals but their families, particularly parents separated from their children due to lack of stable housing.

"Not having housing keeps me away from my son."

People described sleeping in cars, tents, abandoned buildings, or temporarily staying with friends—situations that were often experienced as unsafe and unsustainable. Others noted the difficulty of balancing their own health and the care of pets.

"I don't sleep anymore. I don't feel safe anywhere."

"Both mentally and physically, living in the car is unbearable. One dog, the big dog, must not stay in the car, it's too hard on him."

Others recounted the instability and trauma of living in encampments or public spaces, where belongings could be lost and safety and security were not guaranteed.

"They bulldozed my tent before and took everything. I've had to start over plenty of times."

Health and safety concerns

Health and safety concerns were also tightly intertwined with housing status. Many participants described the difficulties of managing injuries, infections, or chronic conditions while unhoused. Without a safe place to stay, even basic health needs went unmet.

"I had a lot of food poisoning."

Others mentioned service gaps, such as the absence of specialized care.

"There are no long-term care homes with brain injury specialties in the central east region."

Service providers echoed these concerns, noting systemic barriers that limit the effectiveness of interventions. Many described how the lack of integrated, wraparound supports prevents people from exiting homelessness, particularly those dealing with trauma, addiction, or poverty.

"Clients are always going to be homeless until any underlying problems are resolved."

Another service provider emphasized the consequences of failing to act.

"People will die if we do not work diligently to resolve this housing crisis."

Stigma and discrimination

A persistent theme across accounts was stigma, both subtle and overt. Participants described being refused housing, disrespected in public, and stereotyped based on their appearance or income source. These experiences created emotional distress and reinforced barriers to accessing housing.

"Even with rent paid direct, landlords won't rent to me... I would value and respect space even more."

"Teenage girls started swearing at them... kids go by and say, 'look, those are crackheads.'"

Several participants with lived experience of homelessness called for more proactive and compassionate treatment.

"Treat people differently, encourage and support instead of calling people junkies and criminals."

"We should be stopping people from bullying us and degrading us... because that's how suicide starts."

System navigation

Challenges navigating the service system added further complexity. Service users described confusion, repetition, and breakdowns in communication between agencies. The lack of a coordinated approach meant people were often left to advocate for themselves across disconnected programs.

“More communication between all agencies – not all the right information is shared.”

A service provider described the implications of this fragmentation as follows:

“There’s a plethora of gaps in every separate social service entity that have to come together at the right time for someone to be housed successfully.”

Meeting basic daily needs was also a struggle. While some participants acknowledged strong community support for food access, they also noted the unpredictability and constraints of available services.

“A one-hour window for meals is not enough when fighting to stay alive takes up all my time.”

Opportunities for improved experience

Despite the breadth and severity of these challenges, participants with lived experience of homelessness offered practical suggestions and demonstrated a clear understanding of what would improve outcomes. Many called for more low-barrier, pet-friendly shelters that could accommodate real-life circumstances and remove common access barriers.

“We need emergency shelter beds... low barrier and allow pets.”

Consistent, person-centered outreach was highly valued. Outreach workers who showed respect, patience, and genuine concern were more successful in building relationships and assisting access to services.

“Outreach – they actually care about the average Joe.”

Others spoke about the loss experienced when these relationships are cut short.

“Once a person connects with someone you need that support, then it’s ripped out and taken away.”

The need for broader public understanding and community engagement was seen as key to making lasting change. This includes reducing stigma, increasing visibility of housing challenges, and encouraging collective responsibility.

“Promote community helping others in need – people don’t know enough about the needs.”

Many service providers also had suggestions for courses of action that could improve outcomes. The idea of centralized drop-in hubs that combine services—such as meals, showers, laundry, mental health care, and housing support—was proposed by several participants. These hubs would reduce fragmentation, improve navigation, and foster dignity.

“A holistic approach... showers, meals, laundry, a place to visit... a hub for overall health and wellness.”

Training and staff capacity were also identified as areas for improvement. Many participants noted that respectful, trauma-informed engagement can make a major difference in service outcomes, and that trust cannot be built without consistent, long-term staffing.

“Better training for ALL staff that could interact with people experiencing homelessness.”

“That trust-building piece... has been absolutely paramount.”

Community voices on housing need

A public online community survey, open from December 24, 2024 to February 16, 2025, received a total of 241 responses. Respondents highlighted widespread concern around housing affordability and homelessness in Kawartha Lakes and Haliburton County.

Community representation and roots

Many respondents had deep and varied connections to Kawartha Lakes and Haliburton County. A majority of participants identified as living, working, or studying in one or both communities. A total of 79% of respondents lived in Kawartha Lakes, and 15% lived in Haliburton County, while 27% work in Kawartha Lakes and 12% work in Haliburton County.

More than half (52%) of respondents have lived locally for over 20 years. Another 14% have lived there between 11 and 20 years, and 9% between 6 and 10 years. Only 3% reported living in the area for less than one year.

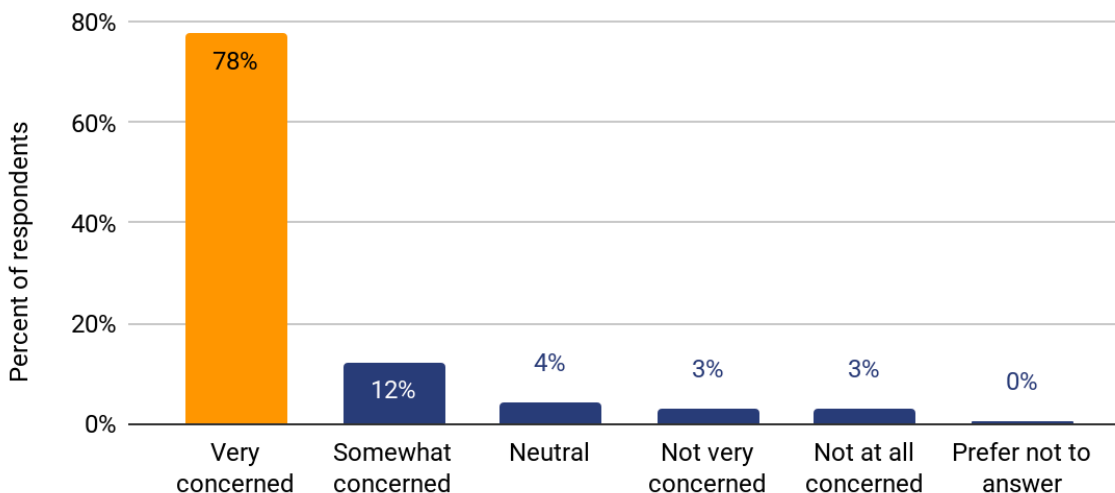
“I’ve lived here for decades, and I’ve never seen housing this bad. It’s not the same place it used to be.”

Concern for affordability and homelessness

Responses showed concern about housing affordability and homelessness in their communities. When asked about the availability of affordable housing, 78% of respondents said they were *very concerned*, with another 12% indicating they were *somewhat concerned*. Fewer than 10% expressed neutrality or a lack of concern.

Figure 69. How concerned are you about the availability of affordable housing in the community in which you live? (n=241)

Source: Housing and Homelessness Needs Assessment Survey (2025)



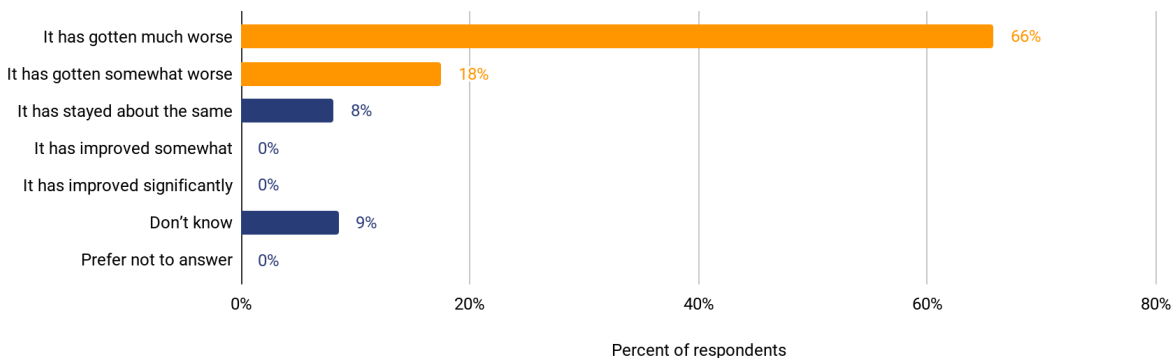
Perceptions of homelessness have also worsened.

“It’s not just expensive—it’s worse every year. People are feeling squeezed, and they’re not seeing a way out.”

Two-thirds (66%) of respondents believe homelessness in their community has gotten *much worse* over the past three years. Another 18% said it had gotten *somewhat worse*. Only 8% felt the situation had stayed about the same, and no respondents felt there had been an improvement.

Figure 70. How would you describe homelessness in your community compared to three years ago? (n=234)

Source: Housing and Homelessness Needs Assessment Survey (2025)



When asked about the role of local government, 67% of respondents said it is *extremely important* for the City of Kawartha Lakes to address housing affordability and homelessness, and another 21% said it is *very important*.

Current housing situations and stability

The majority of survey respondents owned their homes, at 69%, but responses revealed a mix of housing situations—some stable, others more precarious.

- 17% rent a house or apartment, while 3% rent a room
- 4% lived with family or friends without paying rent
- 2% lived in community housing
- <1% were temporarily staying in a shelter or transitional housing
- 3% did not currently have a stable place to stay

Despite the high rate of homeownership, housing satisfaction was mixed. Homeownership may offer stability, but it doesn't guarantee *comfort or adequacy*.

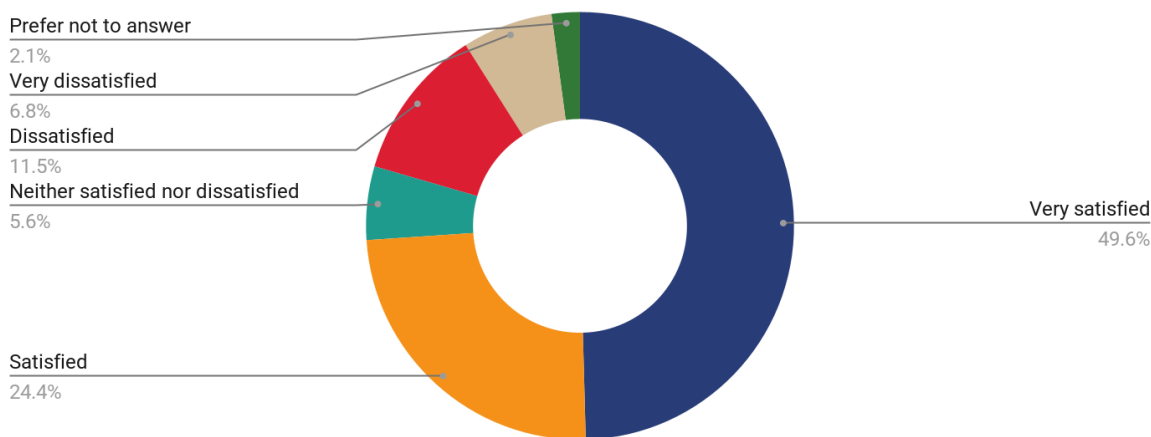
“I own my home, but between repairs and rising costs, I'm barely keeping up.”

While 49.6% of all respondents reported being *very satisfied* with their current housing, and 24.4% were *satisfied*, nearly one in four (23.9%) were neutral or had some level of dissatisfaction:

- 5.6% were *neither satisfied nor dissatisfied*
- 11.5% were *dissatisfied*
- 6.8% were *very dissatisfied*

Figure 71. How satisfied are you with your current living situation? (n=234)

Source: Housing and Homelessness Needs Assessment Survey (2025)

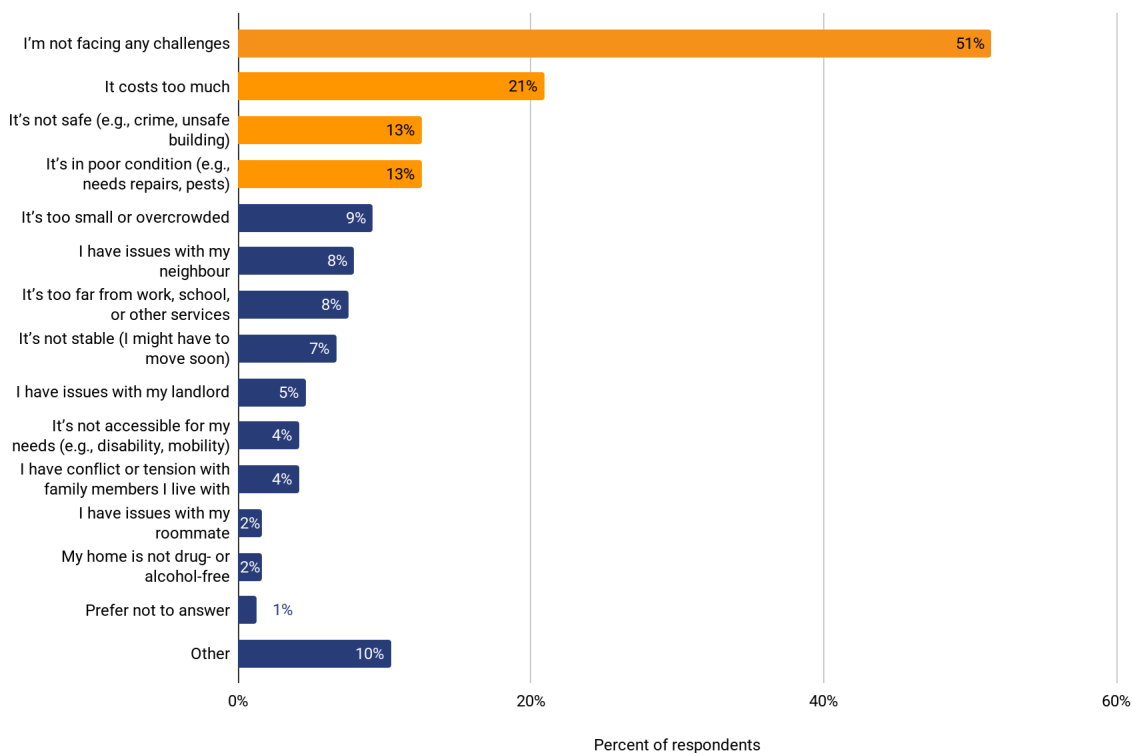


Housing challenges and declining affordability

Although 51% of respondents reported not facing any current housing challenges, the remaining 49% identified a wide range of issues, reflecting both financial strain and structural concerns.

Figure 72. Are you facing any challenges with your current housing? (n=239)

Source: Housing and Homelessness Needs Assessment Survey (2025)



Key challenges included:

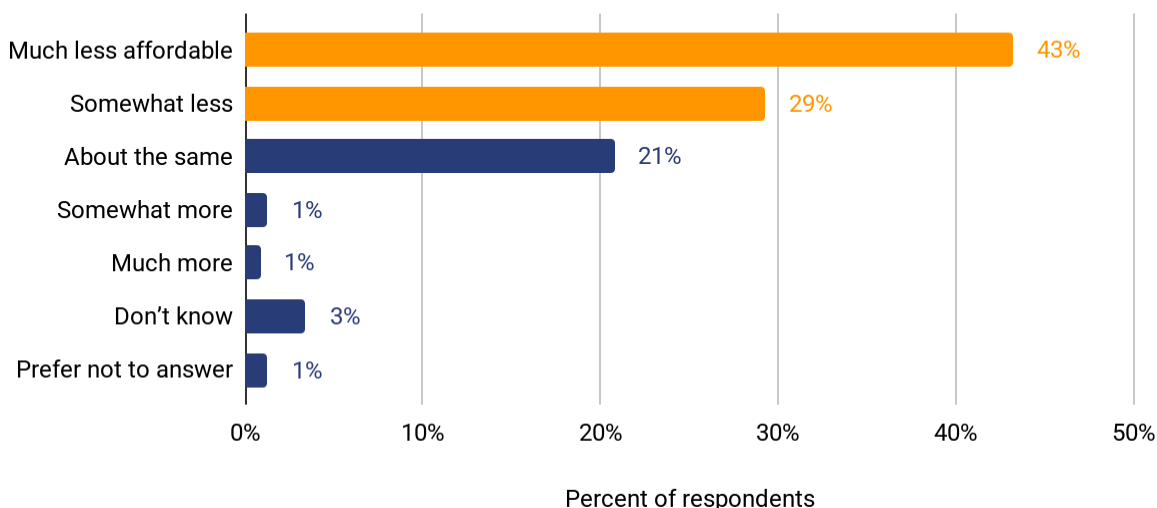
1. Cost – Reported by 21% of respondents, affordability remains a primary barrier.
2. Safety concerns – 13% said their housing was not safe, citing crime or poor building conditions.
3. Poor condition – 13% reported poor-condition housing, referencing needed repairs, pests, or general disrepair.

Additional top concerns included overcrowding (9%), distance from services (8%), and housing instability (7%). Others noted problems with landlords, accessibility, substance use in shared spaces, and conflict within households.

Asked about affordability over time, 43% of respondents said their housing is *much less affordable* now than it was three years ago, and another 29% said it is *somewhat less affordable*. Only 2% said it had become *more* or *much more* affordable, with 21% feeling it had stayed about the same.

Figure 73. Compared to 3 years ago, how was the affordability of housing you've lived in changed? (n=236)

Source: Housing and Homelessness Needs Assessment Survey (2025)



Barriers in housing searches

Over half of respondents (53%) had looked for housing within the past five years, revealing a community actively engaged with the housing market, whether by choice or necessity.

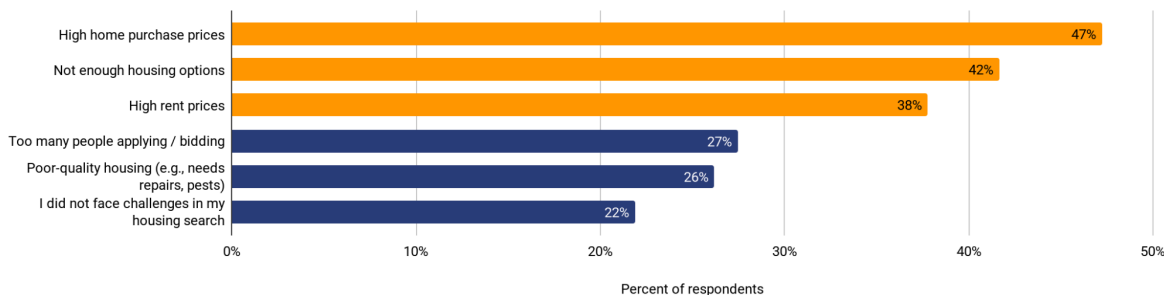
Only 22% of respondents said they did not face challenges in their housing search. Among those who did seek housing, the six most common barriers were:

1. High home purchase prices were the most commonly cited challenge (47%)
2. Insufficient housing supply (42%)
3. High rent prices (38%)
4. Too much competition for units (27%)
5. Poor-quality housing, such as issues with pests, disrepair, or neglect (26%)

Figure 74. Which of the following challenges, if any, did you face in your housing search? (n=233)

Top six responses

Source: Housing and Homelessness Needs Assessment Survey (2025)



Other barriers included:

- Strict rental requirements (16%)
- Pet restrictions (15%)
- Difficult landlords or property managers (14%)
- Housing that
 - Was too far to work, school, or services (13%)
 - Did not fit the size of their family (10%)
 - Lacked necessary amenities (10%)
- Refusal to rent to people on ODSP or Ontario Works (9%)
- Unfair treatment or discrimination (8%)
- Lack of accessible housing (7%)
- Language or cultural barriers (2%)

Many of those searching for housing face multiple compounding barriers, including high costs, poor quality, and fierce competition, and particular difficulty for those on income support.

“It’s not just expensive—there’s nothing available. And if there is, it’s falling apart or they won’t rent to you if you’re on assistance.”

These findings highlight the extent to which affordability, discrimination, and a constrained housing stock are shaping residents’ experiences, as well as limiting their options.

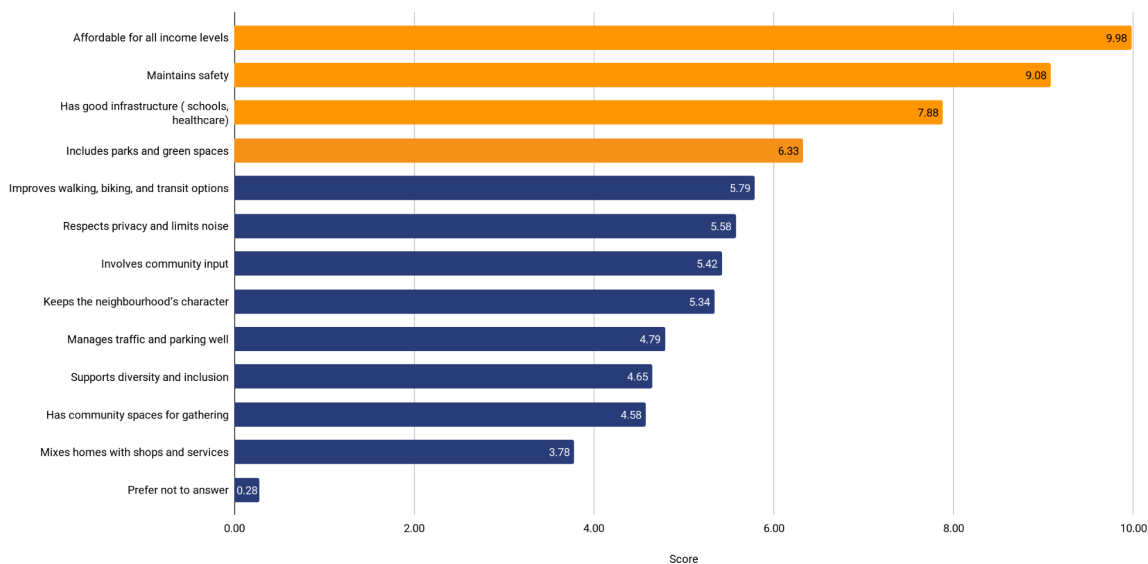
Community priorities for new housing developments

When asked to rank priorities for new housing developments, respondents emphasized affordability. This aligns with broader concerns raised throughout the survey. The top-ranked priorities were:

1. Affordability for all income levels (9.98)
2. Maintaining safety (9.08)
3. Good infrastructure, such as schools and healthcare (7.88)
4. Access to parks and green spaces (6.33)

Figure 75. If a new housing development were planned in our community, what would be your top priorities? (n=215)

Source: Housing and Homelessness Needs Assessment Survey (2025)



Other mid-ranked considerations included improved transportation options for walking, biking, and transit (5.79), respect for privacy and noise levels (5.58), community input in the planning process (5.42), and preserving the character of existing neighbourhoods (5.34).

Lower-ranked but still valued priorities were traffic and parking management (4.79), diversity and inclusion (4.65), shared community spaces (4.58), and mixed-use design integrated with shops and services (3.78).

These rankings reflect a desire for new developments that are livable, inclusive, and embedded in well-served neighbourhoods, not just more units at any cost. Housing is more than a commodity, but also foundational to dignity, security, and well-being.

“Affordable housing doesn’t mean unsafe or isolated. We need places people want to live in.”

Conclusion

Homelessness in Kawartha Lakes and Haliburton County is growing, with increasing numbers of households requiring support and a majority presenting with high or very high acuity. While coordinated access systems help track and prioritize limited resources, system capacity remains limited. People who are unable to secure or maintain stable housing face affordability constraints, health challenges, conflict, and other complex factors.

Addressing homelessness in the region may require sustained investments in not only housing, but also supports to address the complex experiences of these people. The voices of people with lived experience of homelessness show the importance of designing housing responses that reflect real-world challenges of homelessness, as well as opportunities for ensuring the dignity and stability of people experiencing homelessness.

Key takeaways

- The By-Name List in Kawartha Lakes and Haliburton County had 192 households in November 2024, up from 138 in 2023—a 39% increase in only 15 months.
- Most people on the By-Name List are single adults, and 70% of households are assessed as high or very high acuity.
- The majority of households experiencing homelessness are adults aged 25-54, though other age groups are represented, including youth and seniors.
- Hidden homelessness is widespread, with 40% of interviewees reporting couch surfing as their main source of somewhere to sleep.
- Indigenous households are seriously overrepresented on the By-Name List, with most having high or very high assessed needs.
- Barriers to housing for people experiencing homelessness include high rent, low income, discrimination, and health challenges.
- Community voices highlight the emotional and physical toll of homelessness and the need for holistic, respectful, and consistent support.

12 Future housing need

Data models grounded in demographic trends, current housing pressures, and policy targets are valuable tools for planning for future housing need. In Kawartha Lakes and Haliburton County, projected population growth, household formation, and changing demographics—particularly ageing populations and smaller household sizes—are expected to drive continued demand across the housing continuum.

Future housing needs are not just a matter of how many units are required, but what types, tenures, and affordability levels are necessary to make sure that all residents can access safe, appropriate, and affordable homes. This section uses multiple methods—including the Provincial Housing Target, Census-based projections, and HelpSeeker’s homelessness modelling tool—to estimate housing requirements to 2031 and 2041.

This section examines:

- Housing unit targets based on population and household projections.
- Distribution of housing need by type: market, non-market, and affordable.
- Projected demand for supportive, transitional, and deeply affordable housing.
- Housing system implications across Kawartha Lakes and Haliburton County.

About projection modelling

Projection modelling uses historical data, current trends, and clearly defined assumptions to estimate future housing and homelessness support needs. The primary purpose is to help communities to anticipate housing demand, distribute resources strategically, and proactively address emerging pressures. Rather than predicting exact outcomes, projection modelling demonstrates how demographic trends, economic conditions, affordability, and housing supply could influence future housing and homelessness needs.

While projections are valuable tools, their accuracy depends on reliable data and thoughtful assumptions. Regularly updating these inputs helps make sure the models remain accurate and responsive to changing conditions. For example, the COVID-19 pandemic demonstrated how quickly housing needs can change, emphasizing the importance of flexible modelling approaches.

Deeply affordable and supportive housing demand

The role of Consolidated Municipal Service Manager is key to coordinating housing and support programs. However, homelessness is not just a question of service capacity, but is also shaped by factors—such as economic performance, wages, and social assistance rates—that fall outside municipal control. Addressing homelessness may therefore require a combination of targeted interventions and shifting broader structural conditions that enable people to access and maintain stable housing.

The HelpSeeker Homelessness and Housing Modelling Tool is designed to help navigate these complexities by assessing how different housing and homelessness interventions affect overall system outcomes. Specifically, it focuses on the deeply affordable end of the housing continuum, including:

- People currently experiencing homelessness who need immediate housing solutions with varying levels of support.
- People who are at the highest risk of becoming homeless without intervention.
- The specialized housing and support programs that serve these populations.

By concentrating on these groups, the model provides a structured way to evaluate how deeply subsidized and supportive housing investments affect homelessness over time. It does not attempt to model all housing needs—such as affordability pressures for moderate-income households—but instead examines the portion of the system where targeted action can have the most direct effect.

Three scenarios

Using the HelpSeeker Homelessness and Housing Modelling Tool and local data from Kawartha Lakes and Haliburton County, HelpSeeker mapped out the following three scenarios. Modelling the outcomes of these divergent scenarios provides context to support long-term infrastructure planning.

- Business as usual – Maintains the current program capacity, resulting in continued growth in homelessness.
- Stabilization – Introduces investments to stabilize increasing homelessness over time.
- Transformation– Implements a higher level of investment faster to reduce homelessness over the next decade.

Key concepts

Homelessness is shaped by complex factors, including housing market conditions, economic stability, support systems, and policy decisions. The number of people experiencing homelessness at any given time is influenced by both the rate at which people enter homelessness and the availability of pathways to stable housing.

What causes homelessness?

- Rising housing costs outpacing income growth, making it increasingly difficult for low-income households to afford rent.⁵⁰
- Sudden changes in life circumstances—such as job loss, serious illness, or the breakdown of family relationships—can push people into homelessness.⁵¹
- Gaps in transition planning can leave people exiting hospitals, correctional facilities, or foster care without stable housing options.⁵²

⁵⁰ Canada Mortgage and Housing Corporation. (2024). *Canada's rental landscape in 2023: record-low vacancies, record rent growth outpacing wage gains, and intensifying affordability concerns*. CMHC Observer. <https://www.cmhc-schl.gc.ca/observer/2024/canadas-rental-landscape-2023-show-record-low-vacancies-affordability-concerns>

⁵¹ Canadian Observatory on Homelessness. (2025). *What are the causes of homelessness?* *The Homeless Hub*. [https://homelesshub.ca/collection/homelessness-101/what-are-the-causes-of-homelessness/\(homelesshub.ca\)](https://homelesshub.ca/collection/homelessness-101/what-are-the-causes-of-homelessness/(homelesshub.ca))

⁵² Canadian Observatory on Homelessness. (2025). *Exiting Public Systems*. Homelessness Learning Hub. [https://homelessnesslearninghub.ca/learning-materials/exiting-public-systems/\(homelessnesslearninghub.ca\)](https://homelessnesslearninghub.ca/learning-materials/exiting-public-systems/(homelessnesslearninghub.ca))

- Mental health and substance use challenges can create additional barriers to maintaining housing, particularly when appropriate supports are unavailable.⁵³

Why do people remain homeless?

- A shortage of affordable housing can limit opportunities for people to transition out of homelessness.
- Support services may not be available at the scale needed to help people maintain stable housing.
- Income supports, such as social assistance and low-wage employment, are often insufficient to cover housing costs.
- Barriers such as rental history requirements, credit checks, and discrimination can prevent people from accessing available housing.

How does this affect Kawartha Lakes and Haliburton County?

The number of people experiencing homelessness changes over time, based on how many people enter the system versus how many exit the system by securing stable housing. If more people become homeless than find housing, the overall number increases. If housing solutions keep pace with or exceed new inflows, homelessness declines.

For example:

- If 200 people experience homelessness in a year and only 150 exit to stable housing, homelessness increases by 50 people.
- If investments in housing and support enable 250 people to exit homelessness while 200 new people enter, homelessness decreases by 50 people.

The three modelling scenarios explore how different investment strategies could influence this dynamic over the next decade. Each scenario is based on different assumptions about:

- How many people will enter homelessness each year?
- How many people will exit homelessness through various housing programs?
- How many people will resolve their homelessness without formal interventions?

⁵³ Canadian Observatory on Homelessness. (2025). *What are the causes of homelessness? The Homeless Hub*. [https://homelesshub.ca/collection/homelessness-101/what-are-the-causes-of-homelessness/\(homelesshub.ca\)](https://homelesshub.ca/collection/homelessness-101/what-are-the-causes-of-homelessness/(homelesshub.ca))

Assumptions

Modelling homelessness scenarios relies on key inputs to estimate how homelessness trends will evolve under different investment strategies. Inputs include the number of people entering and exiting homelessness each year, current program capacity, program success rates, costs, and broader population trends.

All assumptions were developed using local data and informed by current system performance and best-practice expectations. They reflect how the system operates today, and how it could function under improved conditions. The detailed assumptions, including specific program effectiveness rates and population projections, are provided in **Appendix A: Assumptions for modelling future housing need**.

Scenario overview

Using the HelpSeeker Homelessness and Housing Modelling Tool⁵⁴ and local data from the Kawartha Lakes and Haliburton County, HelpSeeker modelled three potential future scenarios to understand potential homelessness outcomes and inform long-term planning. This modelling approach integrates recent local data (including the point-in-time count and shelter usage), expert knowledge, and evidence-based benchmarks from other communities to estimate how homelessness may evolve in both communities under different investment strategies.

These include:

- Business-as-usual scenario – Maintains current program capacity and investment levels, resulting in continued increases in homelessness.
- Stabilization scenario – Illustrates the effects of increased targeted investments and enhanced capacity, resulting in a stabilization in homelessness.
- Transformation scenario – Implements ambitious early investments and system transformation to greatly reduce homelessness over time.

⁵⁴ The Homelessness and Housing Modelling Tool is a proprietary analytical methodology developed by HelpSeeker. It estimates the impact of different housing and homelessness interventions by integrating local data, best-practice benchmarks, and expert insights. The model has been refined through use in over 100 communities across Canada.

Business-as-usual scenario

The *business-as-usual* scenario represents the outcomes of Kawartha Lakes and Haliburton County' current situation, maintaining existing homelessness response efforts without introducing new investments or expanding programs beyond what is already planned. It serves as a baseline projection, illustrating the likely trajectory of homelessness if the system continues operating at current capacity without any additional interventions.

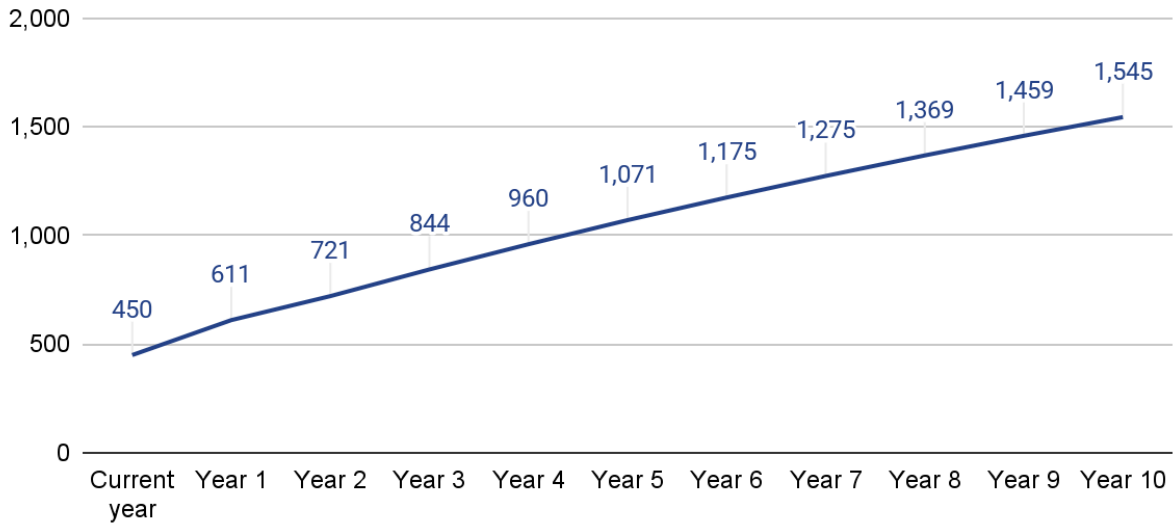
This scenario predicts that only 5% of people per year are able to exit homelessness independently. Growing system pressures such as larger encampments, overburdened support networks, and competition for limited housing options would make it progressively harder for people to resolve homelessness on their own.

Simultaneously, the lack of additional prevention measures would result in at-risk individuals and households continuing to enter homelessness at the same rate, outpacing the system's ability to support exits into stable housing. With housing and support services frozen at current levels while demand rises, emergency shelters and temporary accommodations would face mounting pressure.

If no additional interventions are introduced, homelessness in Kawartha Lakes and Haliburton County is projected to grow substantially over the next decade, more than tripling from 450 people in the current year to 1,545 by year 10.

Figure 76. Business-as-usual scenario: number of people experiencing homelessness over 10 years

Source: HelpSeeker



By the numbers

In the *business-as-usual* scenario, the total number of people experiencing homelessness is projected to increase from 450 in the current year to 1,545 by Year 10, representing an overall increase of 243.3% over 10 years.

Difference between annual and point-in-time count projections

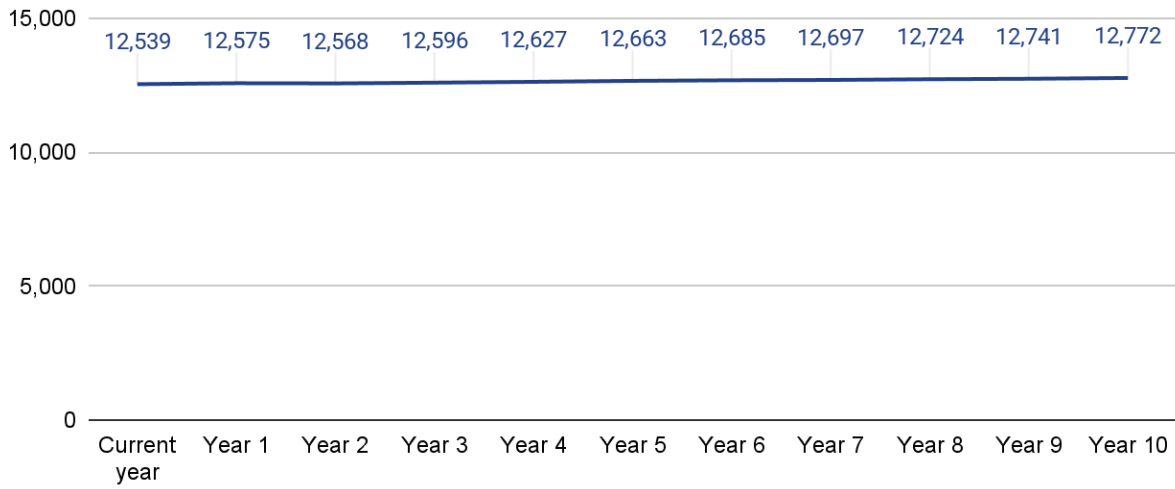
The homelessness projections in this analysis use the annual number of people accessing the shelter system as their starting point, referred to as "known homelessness." This differs from point-in-time (PIT) counts, which reflect homelessness on a single night. Annual shelter data captures every person who accesses shelters at any point during the year, providing a more complete picture of total homelessness than single-night counts.

Recognizing that many people experiencing homelessness do not access shelters—a situation often referred to as hidden homelessness—this modelling also includes a separate analysis of a much larger group of residents categorized as "at risk of experiencing homelessness." This broader at-risk population captures both hidden homelessness and those precariously housed. Using this annual shelter-based measure of known homelessness, complemented by the larger at-risk population analysis, makes sure the city does not underestimate actual need, while preventing overbuilding of emergency infrastructure.

The number of people at risk of experiencing homelessness is also expected to increase steadily over the next decade under the *business-as-usual* scenario. Without additional prevention measures, the model projects an increase in the number of people at-risk of experiencing homelessness increases from 12,539 to 12,722 following general population trends and persistent vulnerabilities.

Figure 77. Business-as-usual scenario: number of people at-risk of experiencing homelessness over 10 years

Source: HelpSeeker



By the numbers

In the *business-as-usual* scenario, the number of people at risk of experiencing homelessness is projected to increase from 12,539 in the current year to 12,772 by year 10, representing an overall increase of 1.9% over 10 years.

Stabilization scenario

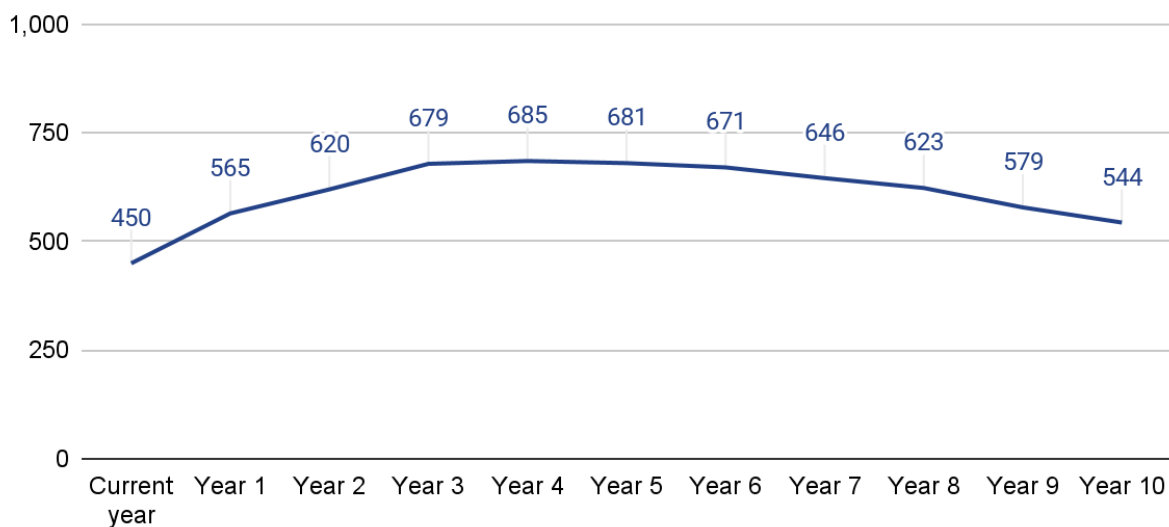
The *stabilization* scenario represents an approach using moderate investment aimed at slowing, and eventually reversing the growth of homelessness in the service area. This strategy introduces targeted expansions to housing and support systems while representing less investment than the transformation scenario below. Rather than relying solely on crisis response, it focuses on balancing prevention efforts and permanent housing solutions to create a more sustainable and responsive system.

Under this scenario, an estimated 15% of people experiencing homelessness are expected to self-exit the system independently each year—reflecting improved system conditions and less strain on emergency services. A balanced strategy expands both prevention and housing interventions, helping to manage inflows while improving long-term housing stability. Over the next decade, the scenario adds 185 deeply affordable subsidized units and 100 supportive housing units, while maintaining modest but steady growth in prevention funding to align with population increases. Emergency shelter and transitional housing capacity are preserved to address immediate needs while more permanent options are scaled up.

If implemented, the *stabilization* scenario is projected to lead to manageable and declining homelessness rates. The number of people experiencing homelessness initially rises—from 450 in the base year to 685 by Year 4—as system improvements take time to scale. However, the trend begins to reverse by year 5, and by year 10, homelessness is projected to decline to 544 people, below the 1,545 projected under the *business-as-usual* scenario.

Figure 78. Stabilization scenario: number of people experiencing homelessness over 10 years

Source: HelpSeeker



By the Numbers

In the *stabilization* scenario, the number of people experiencing homelessness is projected to:

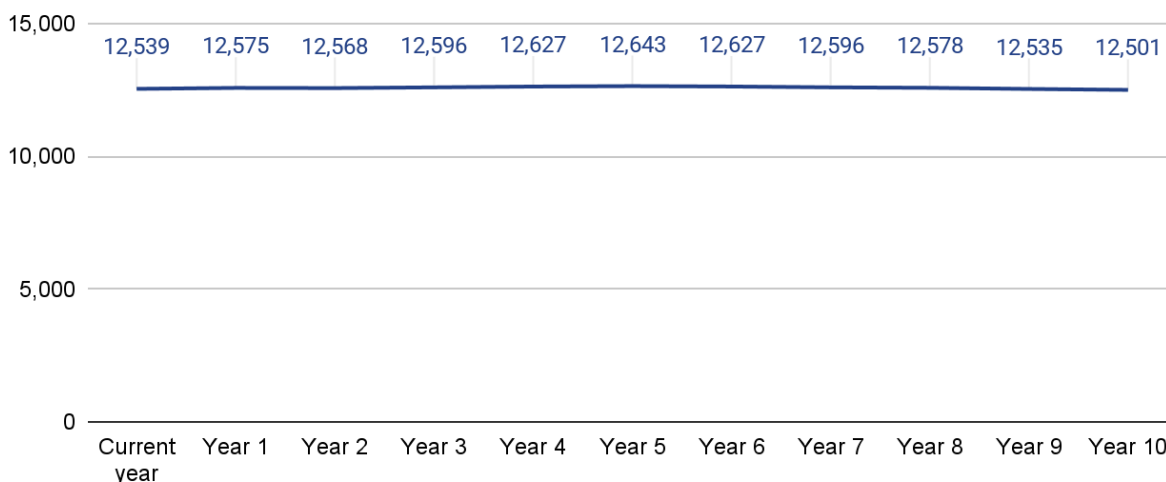
- Increase from 450 in the current year to a peak of 685 in year 4
- Decrease to 544 by year 10

This represents a net increase of 20.9% over 10 years.

The number of people at risk of experiencing homelessness remains relatively stable under this scenario. While the at-risk population grows slightly until year 5, targeted prevention efforts cause a decrease starting in year 6. By year 10, it is projected to fall just below the current number, from 12,539 to 12,501, avoiding the persistent increase seen under the *business-as-usual* scenario.

Figure 79. Stabilization scenario: number of people at risk of experiencing homelessness over 10 years

Source: HelpSeeker



By the numbers

In the *stabilization* scenario, the number of people at risk of experiencing homelessness is projected to:

- Increase from 12,539 in the current year to a peak of 12,643 in year 5
- Decrease to 12,501 by year 10

This represents a net decrease of 0.3% over 10 years.

The *stabilization* scenario reflects a strategic investment mix, balancing immediate system pressures (maintaining emergency shelter and transitional housing) with long-term solutions (expanding affordable and supportive housing).

Over 10 years, this scenario adds 360 housing spaces and commits just over \$165 million in total funding. The largest proportion goes toward deeply affordable housing, followed by high- and medium-acuity supportive housing. This distribution balances short-term system needs with long-term housing stability, helping to reduce inflow and support sustained progress.

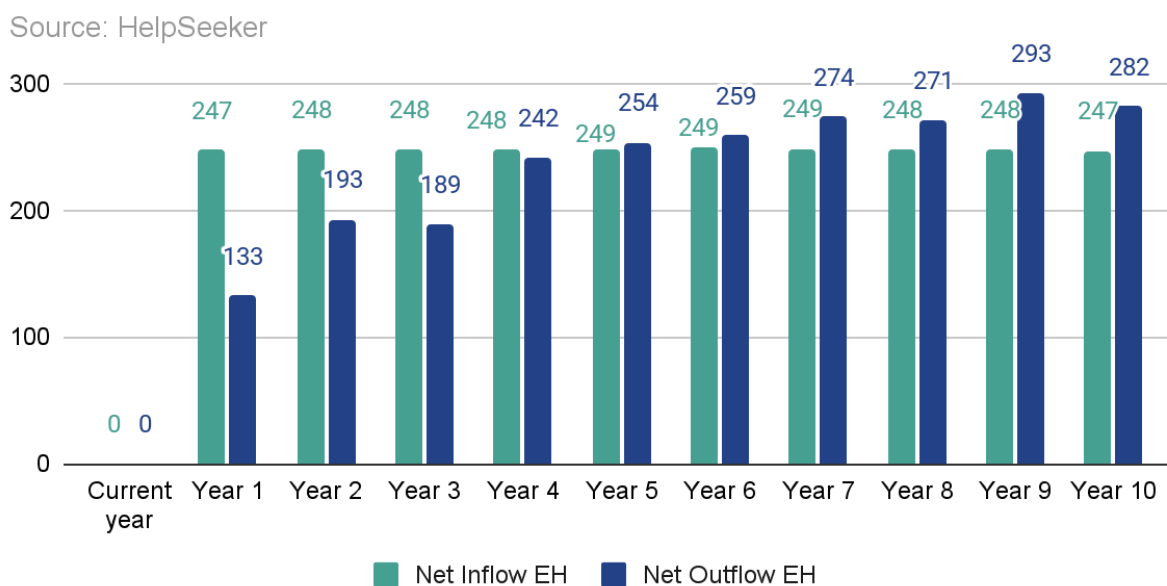
Table 38: Stabilization scenario: 10-year investment breakdown by program type

Program type	New spaces (10-year)	Total capital investment	Total operating investment (new spaces only, 10-year)	Total cost
Deeply Affordable Housing	185	\$72,150,000	\$5,415,000	\$77,565,000
Emergency Shelter	20	\$3,200,000	\$3,960,000	\$7,160,000
Transitional Housing	55	\$8,800,000	\$3,900,000	\$12,700,000
Supportive Housing (High Acuity)	60	\$22,800,000	\$16,500,000	\$39,300,000
Supportive Housing (medium-high Acuity)	40	\$14,000,000	\$5,720,000	\$19,720,000
Prevention Interventions	N/A	N/A	\$8,890,057	\$8,890,057
TOTAL	360	\$120,950,000	\$44,385,057	\$165,335,057

In the *stabilization* scenario, more people enter than exit the population of people experiencing homelessness up to year 4. However, beginning in year 5, yearly outflows exceed inflows. This turning point indicates that prevention efforts are starting to have a lasting effect, preventing the number of people experiencing homelessness from decreasing.

The at-risk population follows a similar pattern, with more people entering than exiting the population up to year 5 (with the exception of year 2), but beginning in year 6, yearly outflows exceed inflows.

Figure 80. Stabilization scenario: estimated inflow and outflow of people experiencing homelessness



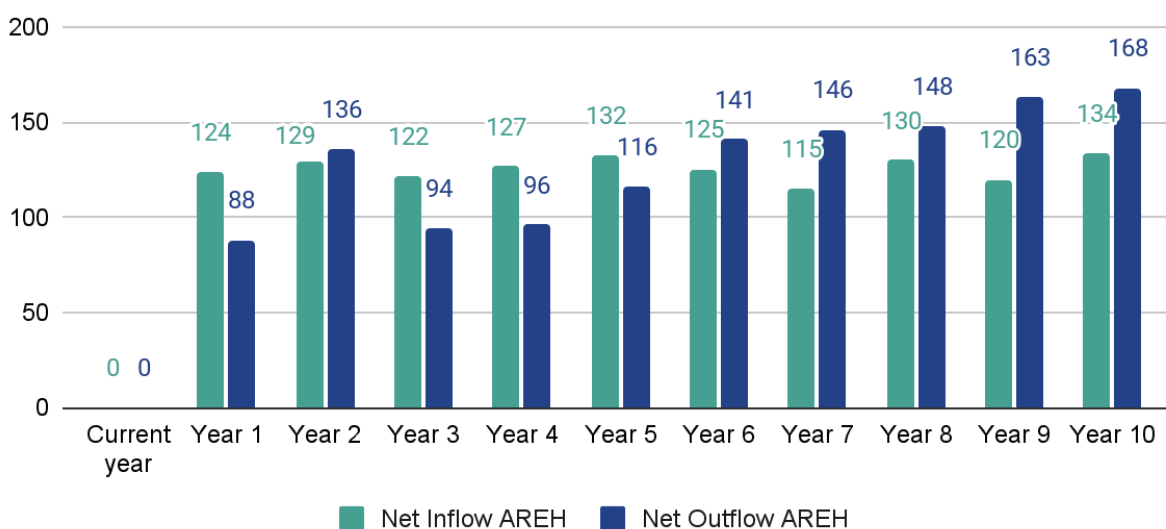
By the numbers

In the *stabilization* scenario, the annual net inflow of people experiencing homelessness remains steady in the range of 247-249 from year 1 to year 10. Annual net outflow of people experiencing homelessness increases from 133 in year 1 to 282 by year 10.

From year 1 to year 4, net inflow exceeds net outflow in this scenario, but from year 5 onward, net outflow exceeds net inflow.

Figure 81. Stabilization scenario: estimated inflow and outflow of people at risk of experiencing homelessness

Source: HelpSeeker



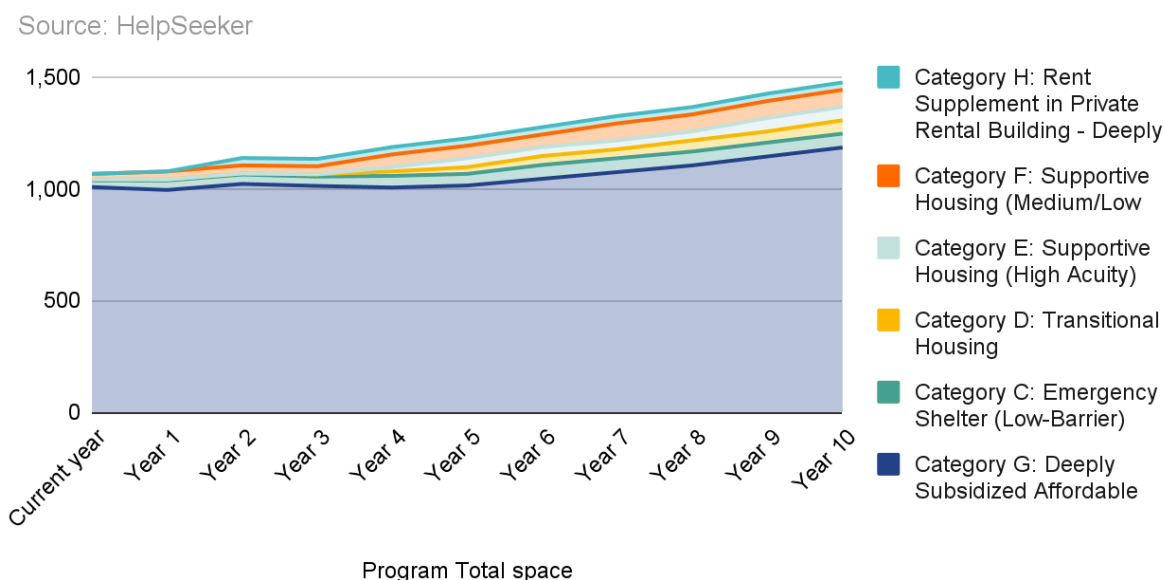
By the numbers

In the *stabilization* scenario, the annual net inflow of people at risk of experiencing homelessness increases marginally from 124 in year 1 to 134 by year 10. Annual net outflow of people at risk of experiencing homelessness increases from 88 in year 1 to 168 by year 10.

From year 1 to year 5—with the exception of year 2—net inflow exceeds net outflow in this scenario, but from year 6 onward, net outflow exceeds net inflow.

The *stabilization* scenario employs a slow but steady expansion in housing and support capacity over 10 years, growing by nearly 40% from 1,067 spaces to 1,476. Deeply subsidized affordable units remain the foundation of the system, remaining over 1,000 spaces.

Figure 82. Stabilization scenario: projected program capacity



By the numbers

In the *stabilization* scenario, total program capacity is projected to increase from 1,067 spaces in the current year to 1,476 by year 10. This represents an overall increase of 38.3% over 10 years, with an average annual growth rate of 3.3%.

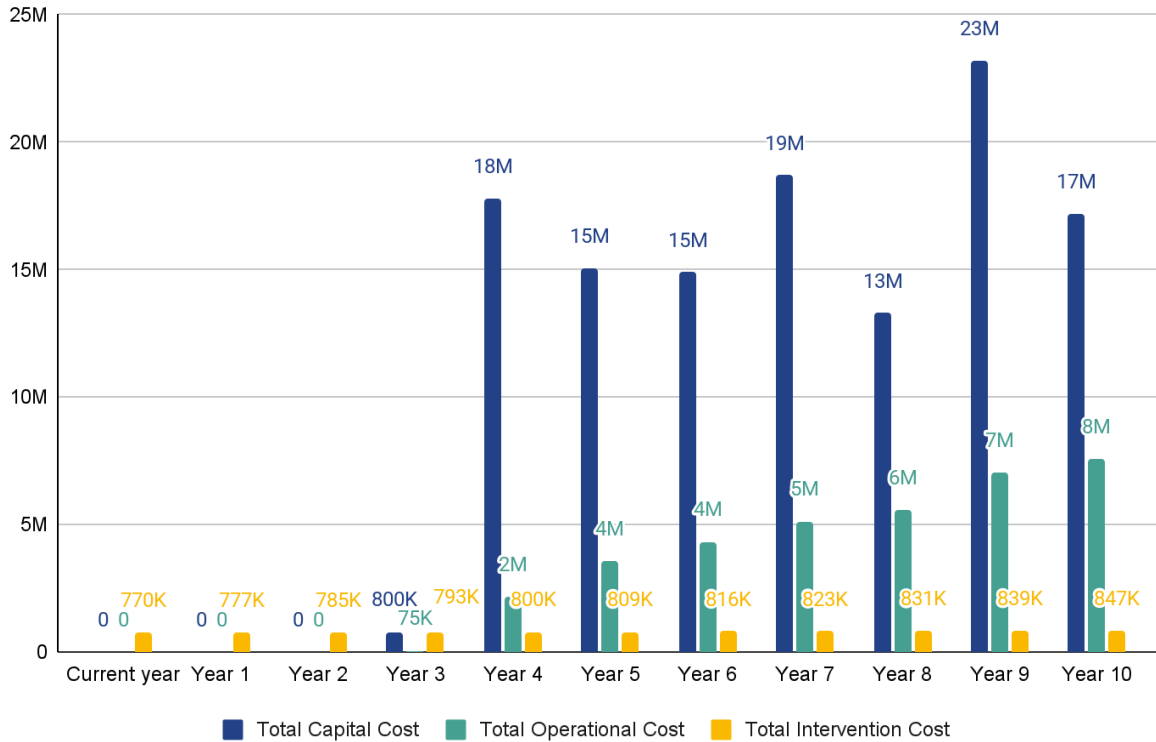
By program category, the projected increases are as follows:

- Category G (deeply affordable housing) from 1,008 to 1,185 spaces
- Category C (low-barrier emergency shelter) from 30 to 62 spaces
- Category D (transitional housing) from 5 to 60 spaces
- Category E (high-acuity supportive housing) from 0 to 60 spaces
- Category F (medium and low-acuity supportive housing) from 24 to 66 spaces
- Category H (deeply subsidized rent supplement in private rental building) from 0 to 33 spaces

The *stabilization* scenario involves upfront capital spending, peaking at \$23M in year 9. Operational costs rise steadily over time, reaching \$8M by year 10, while intervention costs increase only marginally, remaining below \$1M.

Figure 83. Stabilization scenario: projected operating and capital costs

Source: HelpSeeker



By the numbers

In the *stabilization* scenario, total annual intervention costs (combined capital, operational, and program costs) increase from \$770K in the current year to approximately \$26M by year 9, before decreasing to \$25M in year 10.

By type of cost, the changes over 10 years are as follows:

- Capital costs increase from \$0 in the current year to \$800K in year 3, before remaining in the range of \$13M to \$23M from year 4 to year 10
- Operational costs increase from \$0 in the current year to \$8M by year 10
- Intervention costs increase from \$770K in the current year to \$847K by year 10

Transformation scenario

The *transformation scenario* represents a housing-focused strategy aimed at greatly decreasing homelessness in the service area over the next decade. Unlike more incremental approaches, this scenario prioritizes early and substantial investment to expand permanent housing capacity and rapidly drive long-term systemic transformation. It is grounded in the Housing First, emphasizing direct access to permanent housing with appropriate support services, while also maintaining consistent prevention efforts.

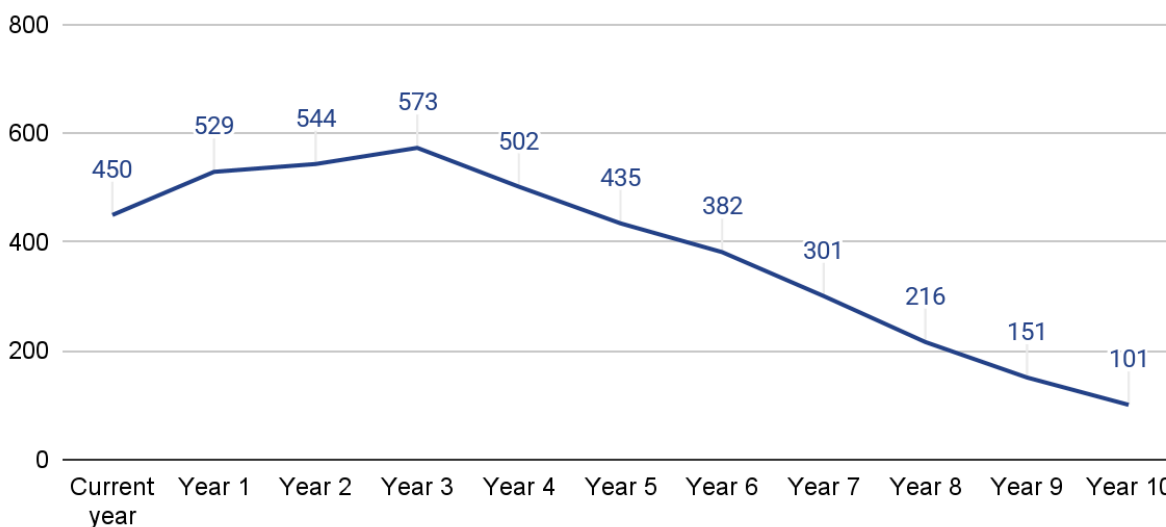
With improved housing availability and stronger community supports, approximately 20% of people experiencing homelessness would be expected to self- exit the system independently each year. The plan also involves transforming the shelter system by temporarily expanding emergency capacity in the early years to relieve immediate pressures, then gradually reducing reliance on shelters as permanent housing options become more available.

The majority of funding is concentrated in years 4 through 7 to accelerate progress and achieve meaningful reductions in homelessness before the end of the decade.

The *transformation scenario* could alter the trajectory of homelessness. Although homelessness initially increases to 529 in year 1 and peaks at 573 in year 3, the effects of early investments begin to take hold soon after. By year 5 the number drops below current levels then continues to steadily decline, reaching 101 by year 10. This represents a 74% decrease from the baseline of 450 and a 91% decrease compared to projections for the *business-as-usual* scenario.

Figure 84. Transformation scenario: people experiencing homelessness over 10 years

Source: HelpSeeker



By the numbers

In the *transformation scenario*, the number of people experiencing homelessness is projected to:

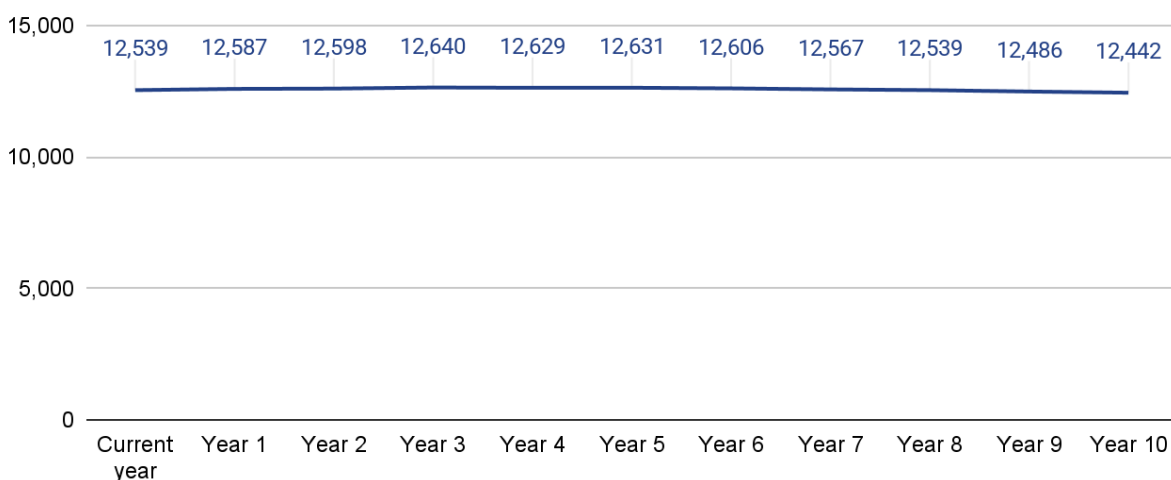
- Increase from 450 in the current year to a peak of 573 in year 3
- Decrease to 101 by year 10

This represents an overall decrease of 77.6% over 10 years.

Despite a larger investment, the number of people at risk of experiencing homelessness decreases only marginally more than in the *stabilization scenario* over 10 years, from 12,539 to 12,442. This is due to the way that deeply affordable housing is distributed, with 60% of units are directed toward people at risk, compared to 70% in the *stabilization scenario*.

Figure 85. Transformation scenario: people at risk of experiencing homelessness over 10 years

Source: HelpSeeker



By the numbers

In the *transformation scenario*, the number of people at risk of experiencing homelessness is projected to:

- Increase from 12,539 in the current year to a peak of 12,640 in year 3
- Decrease to 12,442 by year 10

This represents an overall decrease of 0.8% over 10 years.

Over 10 years, the *transformation scenario* creates 505 new housing spaces and commits over \$240 million in total capital and operating investments. The largest proportion—nearly \$152 million—goes toward deeply affordable housing, with \$76.5 million directed to supportive housing. Emergency shelter capacity is reduced over time as housing supply increases, reinforcing the shift from crisis management to long-term stability.

Table 39. Transformation scenario: 10-Year investment breakdown by program type

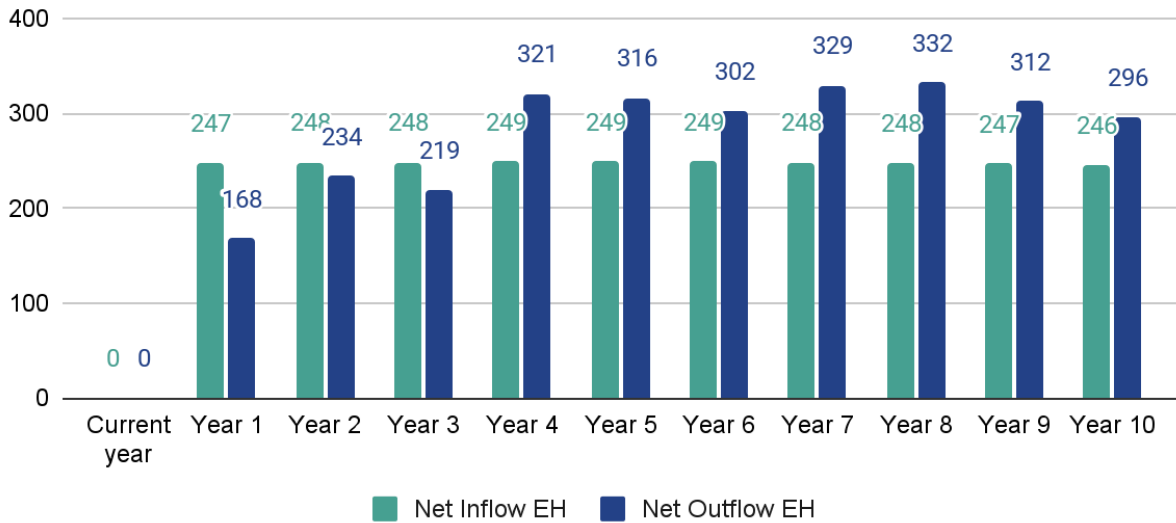
Program type	New spaces (10-year)	Total capital investment	Total operating investment (new spaces only, 10-year)	Total cost
Deeply Affordable Housing	356	\$138,840,000	\$12,749,000	\$151,589,000
Emergency Shelter	-20 (net)	\$3,200,000	\$0	\$3,200,000
Transitional Housing	85	\$13,600,000	\$6,300,000	\$19,900,000
Supportive Housing (High Acuity)	60	\$22,800,000	\$18,700,000	\$41,500,000
Supportive Housing (Medium-high Acuity)	60	\$24,500,000	\$10,530,000	\$35,030,000
Prevention Interventions	N/A	N/A	\$8,890,057	\$8,890,057
TOTAL		\$202,940,000	\$57,169,057	\$260,109,057

In the *transformation scenario*, more people enter than exit the population of people experiencing homelessness up to year 3. However, beginning in year 4, yearly outflows exceed inflows, causing a gradual decrease in the number of people experiencing homelessness.

For the at-risk population, more people enter than exit up to year 5 (with the exception of year 4), but yearly outflows exceed inflows beginning in year 6.

Figure 86. Transformation scenario: net inflow and outflow of people experiencing homelessness (EH)

Source: HelpSeeker



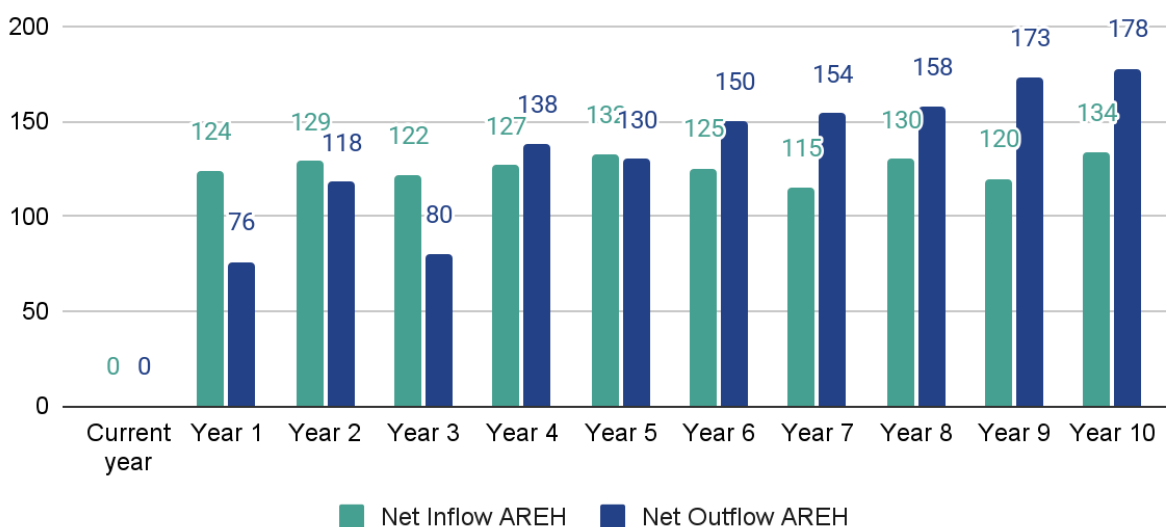
By the numbers

In the *transformation scenario*, the annual net inflow of people experiencing homelessness remains steady in the range of 246-249 from year 1 to year 10. Annual net outflow of people experiencing homelessness increases from 168 in year 1 to 296 by year 10.

From year 1 to year 3, net inflow exceeds net outflow in this scenario, but from year 5 onward, net outflow exceeds net inflow.

Figure 87. Transformation scenario: net inflow and outflow of people at risk of experiencing homelessness (AREH)

Source: HelpSeeker



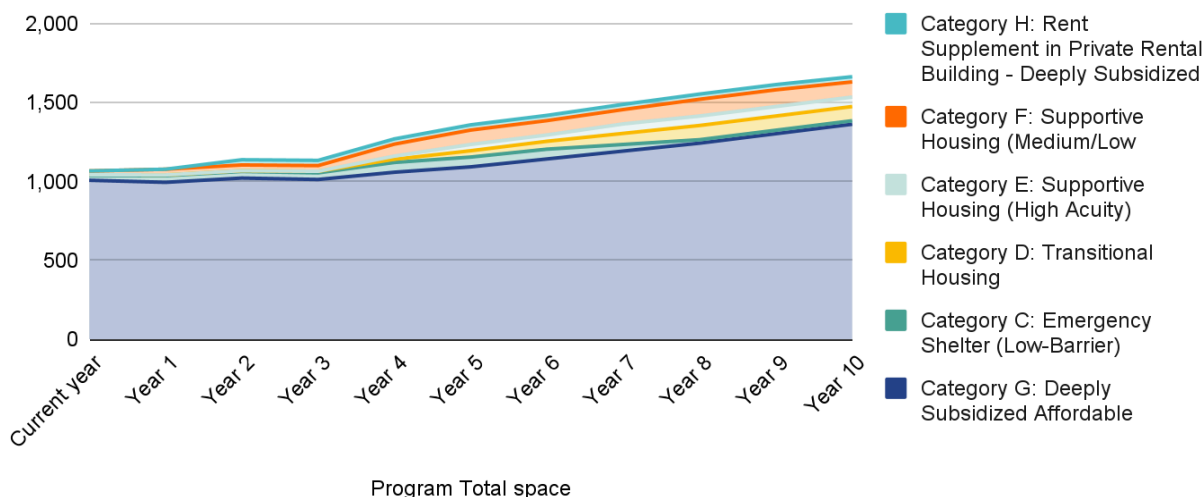
By the numbers

In the *transformation scenario*, the annual net inflow of people at risk of experiencing homelessness increases marginally from 124 in year 1 to 134 by year 10. Annual net outflow of people at risk of experiencing homelessness increases from 76 in year 1 to 178 by year 10.

From year 1 to year 5—with the exception of year 4—net inflow exceeds net outflow in this scenario, but from year 6 onward, net outflow exceeds net inflow.

In the *transformation scenario*, program capacity grows by over 50% from 1,067 spaces to 1,664 by year 10, driven mostly by steady increases in deeply affordable housing. Low-barrier emergency shelter capacity initially increases, but is scaled back as the system transitions from reliance on crisis management toward more long-term housing options.

Figure 88. Reduction scenario: projected program capacity



By the numbers

In the *transformation scenario*, total program capacity is projected to increase from 1,067 spaces in the current year to 1,664 by year 10. This represents an overall increase of 55.9% over 10 years, with an average annual growth rate of 4.6%.

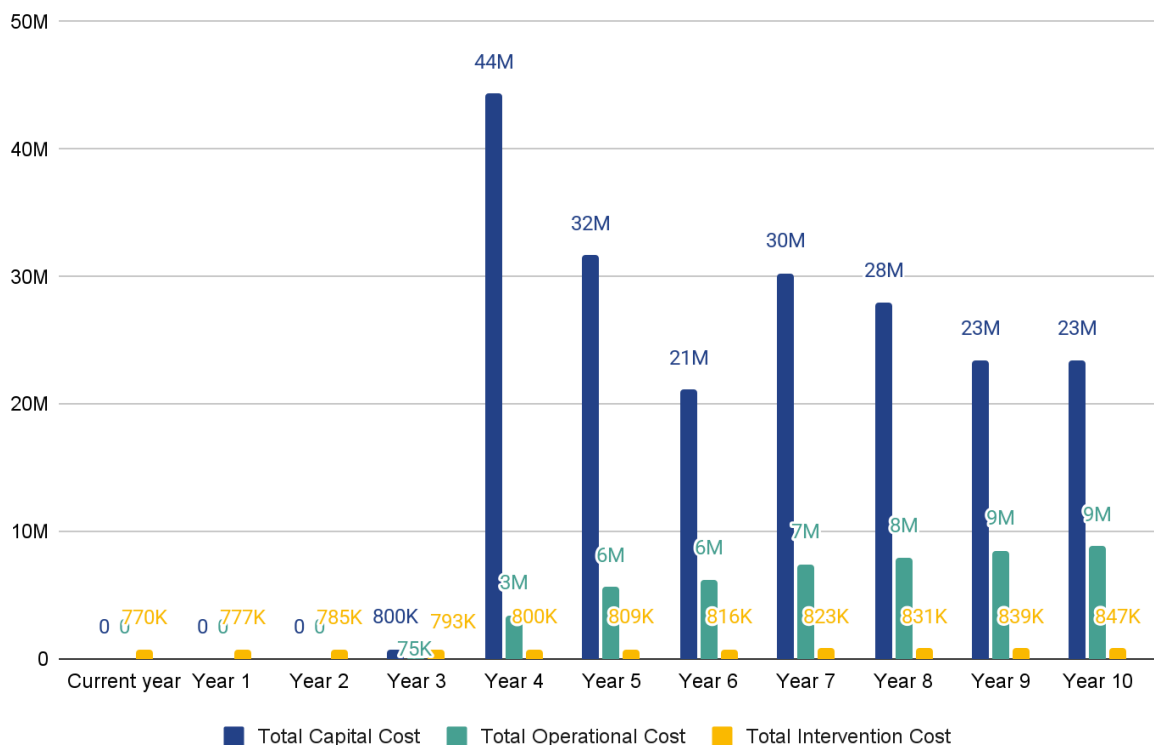
By program category, the projected increases are as follows:

- Category G (deeply affordable housing) from 1,008 to 1,363 spaces
- Category C (low-barrier emergency shelter) from 30 to 62 spaces by year 4, decreasing to 22 by year 10
- Category D (transitional housing) from 5 to 90 spaces
- Category E (high-acuity supportive housing) from 0 to 60 spaces
- Category F (medium and low-acuity supportive housing) from 24 to 96 spaces
- Category H (deeply subsidized rent supplement in private rental building) from 0 to 33 spaces

The *transformation scenario* involves much higher capital investment early on, peaking at \$44M in year 4, followed by a gradual decline to \$23M by year 10. Operational costs increase steadily over time, reaching \$9M by year 10. Intervention costs remain below \$1M throughout the period.

The large capital expenditure in the early years reflects the upfront effort needed to build capacity quickly, while rising operational costs highlight the need for sustained funding to support long-term system transformation.

Figure 89. Reduction scenario: projected operating and capital costs



By the numbers

In the *transformation scenario*, total annual intervention costs (combined capital, operational, and program costs) increase from \$770K in the current year to approximately \$33 by year 10. This reflects a 4201% increase over 10 years.

By type of cost, the changes over 10 years are as follows:

- Capital costs increase from \$0 in the current year to a peak of \$44M in year 4, decreasing to \$23M by year 10
- Operational costs increase from \$0 in the current year to \$9M by year 10
- Intervention costs increase from \$770K in the current year to \$847K by year 10

Attainable housing

Ontario’s housing policy promotes attainable housing as part of the broader housing system, emphasizing reducing regulatory and financial barriers over direct subsidies. Understanding the scale of moderate-income households and their housing challenges helps define the role attainable housing plays in the broader affordability landscape.

Attainable housing refers to market-driven housing that is intended to be more affordable for middle-income households without requiring deep subsidies. Unlike deeply affordable housing, which relies on government funding and rent-geared-to-income (RGI) models, attainable housing targets those earning too much to qualify for social housing but still facing affordability pressures. This can include below-market rental units supported by incentives like tax breaks or inclusionary zoning, affordable homeownership through shared equity or land trusts, and medium-density options such as townhomes, multiplexes, or purpose-built rentals to expand supply.

Table 40. Differences between deeply affordable and attainable housing

Type	Funding approach	Who does it serve?
Deeply affordable housing	Government-funded (RGI, subsidies)	Low-income households, CHN populations
Attainable housing	Market-driven, incentive-based	Moderate-income households facing affordability pressures

The following projections for 2036 predict the number of households by income level. Despite only making up 20% of all households, the very low- and low-income categories represent 84.4% of all households in core housing need. The moderate income category, representing 21.8% of all households, makes up the remaining 15.6% of households in core housing need, with no core housing need reported in the median- or high-income categories.

Table 41. Projected households by income level, Kawartha Lakes and Haliburton County, 2036

Income level	Haliburton County	Kawartha Lakes	Total
Very low income	353	1,027	1,380
Low income	2,071	5,997	8,068
Moderate income	2,593	7,583	10,176
Median income	2,445	6,736	9,181
High income	4,664	13,173	17,837
Total households	12,126	34,515	46,641

Table 42. Projected households in core housing need by income level, Kawartha Lakes and Haliburton County, 2036

Income level	Haliburton County	Kawartha Lakes	Total
Very low income	166	504	670
Low income	942	2,833	3,775
Moderate income	301	523	824
Median income	—	—	—
High income	—	—	—
Total households	1,409	3,860	5,269

Conclusion

Projected growth in the population and number of households of Kawartha Lakes and Haliburton County, combined with affordability challenges and an aging demographic profile, are putting strain on existing homelessness services. If left unaddressed, HelpSeeker's Homelessness and Housing Modelling Tool predicts a rapid increase in the number of people experiencing homelessness.

Aligning future supply with needs across the income spectrum—and including non-market and supportive housing—is essential to building a sustainable, inclusive housing system for the next decade and beyond.

Key takeaways

- The population and number of households is projected to increase in both Kawartha Lakes and Haliburton County, especially among older adults and smaller households.
- Projections suggest that 30-35% of future units will need to be affordable to households earning below median income to give equitable access.
- Investment in non-market housing, including supportive, transitional, and community housing, may be required to address homelessness.
- An increase in market housing may also be essential, but must include a greater supply of mid-range and accessible units, not only higher-end or seasonal properties.
- Without intervention, future housing and support need is predicted to continue outpacing supply, particularly for low-income households, seniors, and those with complex needs.

Appendix A: Modelling Assumptions

Core modelling assumptions

Table 1: Core modelling assumptions

10-year population growth	118,744 → 143,267
10-year AREH % of population	10.56% → 9.63%
EH to AREH conversion rate	2%
EH self-resolution rate (business as usual)	5%
EH self-resolution rate (stabilization)	15%
EH self-resolution rate (reduction)	20%
Baseline annual homelessness	450

Table 1 shows the core assumptions that drive the City of Kawartha Lakes’ homelessness projection model across the three different intervention scenarios. These assumptions directly affect how homelessness is expected to develop over the next decade.

Population growth: The model assumes Kawartha Lakes’ population will grow from 118,744 to 143,267 over 10 years. This overall growth creates the baseline for calculating both the number of people experiencing homelessness and those at risk.

At-risk population percentage: The percentage of Kawartha Lakes and Haliburton County’s population considered at risk of experiencing homelessness (AREH) is projected to decrease from 10.56% to 9.63% over the decade. This represents the pool of vulnerable people who might enter homelessness without proper supports.

Conversion rate: The 2% conversion rate represents how many people transition from being at risk to actually experiencing homelessness each year. This is a key driver of new inflows into homelessness.

Self-resolution rate: The percentage of people who exit homelessness on their own without formal interventions. The three scenarios show different assumptions about self-resolution:

- Business as usual: 5% (fewer people resolve their homelessness independently)
- Stabilization: 15% (moderate self-resolution)
- Reduction: 20% (more people able to resolve homelessness independently)

This rate affects how long people remain homeless and directly affects the total homelessness count over time.

Baseline annual homelessness: The starting point of 450 people experiencing homelessness throughout the year establishes the foundation for all projections. This represents the total

number of people who experience homelessness at some point during the base year, not just a point-in-time count.

Together, these parameters determine:

- How many new people enter homelessness each year (inflow)
- How many people exit homelessness each year (outflow)
- The net change in homelessness over time
- The projected effectiveness of different intervention strategies

Acuity distribution

Table 2: Acuity distribution

Acuity level	Experiencing homelessness (EH)	At risk of experiencing homelessness (AREH)
High acuity	15%	5%
Medium-high acuity	15%	15%
Medium-low acuity	35%	35%
Low acuity	35%	45%

Table 2 illustrates the modelling assumptions for how people experiencing homelessness, or are at risk of experiencing homelessness, are distributed across different levels of need, or "acuity."

What is acuity? Acuity refers to the severity and complexity of a person's housing instability and support needs. People with higher acuity typically have more complex challenges that may include mental health issues, substance use disorders, physical health conditions, trauma histories, or other barriers that make resolving homelessness more difficult without significant support.

For those experiencing homelessness, the assumptions used by HelpSeeker are 15% high acuity, 15% medium-high acuity, 35% medium-low acuity, and 35% low acuity.

- **High acuity (15%):** In high acuity, people have the most complex needs, which may include severe mental health conditions, substance use disorders, or chronic health issues. They typically require intensive support and may have experienced long-term homelessness.
- **Medium-high acuity (15%):** In medium-high acuity, people face major barriers and require substantial support services, but generally have fewer co-occurring challenges than the high-acuity group.
- **Medium-low acuity (35%):** In medium-low acuity, people have moderate support needs and can maintain housing with appropriate services and some financial assistance.
- **Low acuity (35%):** In low acuity, people have the fewest barriers to housing stability and minimal support needs, and may primarily need affordable housing options.

For those experiencing homelessness, the assumptions are 5% high acuity, 15% medium-high acuity, 35% medium-low acuity, and 45% low acuity.

- **High acuity (5%):** In high acuity, people are at imminent risk of homelessness without intervention.
- **Medium-high acuity (15%):** In medium-high acuity, people have substantial challenges, and may be precariously housed or facing eviction.
- **Medium-low acuity (35%):** In medium-low acuity, people are experiencing housing instability with moderate support needs.
- **Low acuity (45%):** In low acuity, people face affordability challenges but have relatively few other barriers.

The acuity distribution directly affects what types of interventions will be most effective for different population segments.

For example, in high acuity people typically require intensive supportive housing, while in medium acuity they might be better served by transitional housing or lighter supportive housing. People in low acuity, meanwhile, may primarily need affordable housing or rent supplements rather than deeper housing measures.

Program effectiveness metrics

Table 3: Program effectiveness metrics

Program type	Target population	Average length of stay (months)	Positive exits rate	Negative exits rate
Category A: prevention	AREH	N/A	25%	N/A
Category C: emergency shelter	EH	4	N/A	95%
Category D: transitional housing	EH	6	80%	N/A
Category E: supportive housing (high acuity)	EH	96	85%	N/A
Category F: supportive housing (medium-high acuity)	EH	36	75%	N/A
Category G: deeply affordable housing (<i>stabilization scenario</i>)	30% EH, 70% AREH	144	N/A	2%
Category G: deeply affordable housing (<i>transformation scenario</i>)	40% EH, 60% AREH	144	N/A	2%

Table 3 shows the modelling assumptions of how different housing and support programs affect homelessness in Kawartha Lakes. These metrics directly influence the success of each intervention type and drive the model's projections of homelessness over the next decade.

Length of stay: The average time someone spends in a program affects system capacity and outcomes. Shorter stays in emergency shelters (4 months) mean more people can be served, but may not provide enough time for stabilization. Longer stays in supportive housing (3-8 years)

reflect that some people need sustained support to maintain housing stability. Length of stay directly affects how many units are needed and how quickly people move through the system.

Positive exits: Positive exit rates show how effectively a program helps people secure stable housing. Prevention programs with a 25% success rate keep a quarter of at-risk people from becoming homeless. Transitional housing's 80% positive exit rate means most participants move to stable housing afterward. These rates affect how many people successfully leave homelessness permanently compared to those who might require additional interventions.

Negative exits: Negative exit rates represent people returning to homelessness, creating a "revolving door" effect that strains the system. Emergency shelters, with a 95% negative exit rate, illustrate that most shelter users don't find stable housing directly from the shelter. On the other hand, the low 2% negative exit rate from subsidized housing shows that affordable housing effectively prevents returns to homelessness.

Target population: Programs serve different populations based on need. The shift in deeply subsidized housing distribution between scenarios (from 30/70 to 40/60 split between EH and AREH) represents a strategic decision on whether to focus more on prevention or direct homelessness resolution. This distribution directly affects how resources are distributed and which population groups receive more support.

Operating and capital costs

Table 4: Operating and capital costs

Program Type	Capital cost per unit	Operating cost per unit (annual)
Category A: prevention	N/A	\$1,116 per intervention
Category C: emergency shelter	\$160,000	\$33,000
Category D: transitional housing	\$160,000	\$15,000
Category E: supportive housing (high acuity)	\$380,000	\$55,000
Category F: Supportive Housing (medium acuity)	\$350,000	\$26,000
Category G: deeply affordable housing	\$390,000	\$9,500

Table 4 shows the modelling assumptions of the financial investment required for each type of intervention in Kawartha Lakes' homelessness response system. These figures represent the baseline costs for creating and maintaining different housing and support programs, not adjusted for inflation.

Capital costs: Capital costs represent the one-time investment needed to create a new unit or space within each program type. These costs vary greatly between interventions, reflecting the different infrastructure requirements.

- Emergency shelters and transitional housing require moderate capital investment (\$160,000 per unit), as they provide basic accommodation with shared facilities.
- Supportive housing requires higher capital investment (\$350,000-\$380,000 per unit) due to the need for self-contained units with additional design features to accommodate support services.
- Deeply affordable housing has the highest capital cost (\$390,000 per unit) reflecting the need for complete, independent housing units built to standard residential specifications.
- Prevention programs have no capital costs, as they provide services rather than physical infrastructure.

Operating costs: Annual operating costs reflect the ongoing expenses to maintain each unit and provide appropriate services.

- Prevention has the lowest operating cost at just \$1,116 per intervention, covering primarily staff time and minimal direct assistance.
- Emergency shelters have high operating costs (\$33,000) due to 24/7 staffing requirements and higher turnover.
- The highest operating costs (\$55,000) are associated with high-acuity supportive housing, reflecting the intensive support services needed for residents with complex challenges.
- Medium-acuity supportive housing has moderate operating costs (\$26,000), given its lower staff-to-client ratios.
- Affordable housing has the lowest annual operating costs (\$9,500), as it requires fewer support services.



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