



Council Presentation

# Deeply Affordable and Supportive *Housing Strategy*

Building a Sustainable Housing System for Kawartha Lakes and Haliburton County

Prepared by HelpSeeker Technologies

Sept 2025



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# Why We Are *Here Today*

## Setting Strategic Direction for Housing

### **Towards An Aligned Strategy**

A 10-year housing strategy focused on deeply affordable and supportive housing

### **Clear Framework**

Governance structure and implementation framework with defined roles

### **Outcome investment Model**

Strategic investment approach and advocacy priorities for maximum impact

### **Regional Approach**

Coordinated service delivery across our entire service area

This strategy provides the roadmap Council requested to address our housing crisis systematically



# Recommendations

1. Receive the Deeply Affordable and Supportive Housing Strategy as a framework to guide next steps.

2. Endorse the six strategic priorities as the framework for action.

3. Direct staff to complete financial modeling by Q2 2026, considering:



- *Tests* what is affordable against desired outcome.
- *Accounts* for constraints on both capital and operating budgets.
- *Considers* opportunities for new funding from other levels of government and partners.
- *Brings forward* cost forecasts for approval in the 2027 budget to mark the start of the 10-year implementation period.

# Deliverable - *Strategy vs. Plan*

## The Strategy

### *What it is:*

A long-term, structural framework (5-10 years) that defines the City's direction on housing and homelessness.

### What it does:

- Sets strategic actions and priorities
- Aligns departments in the City
- Informs infrastructure, investment, service
- Guides decision-making across changes in funding or leadership
- Clarifies governance and roles

### *Think of it as:*

**The blueprint.** It defines where you're going and what matters most.

## The Plan

### *What it is:*

An annual or short-term operational document that turns the strategy into action.

### What it does:

- Identifies specific projects, programs, and initiatives
- Adjusts year to year based on funding, staffing, and needs
- Tracks progress and adapts to emerging issues
- Is more detailed and implementation-focused

### *Think of it as:*

**The action list.** It shows what will be done this year to move toward the strategic vision.

# Provincial Alignment - *Ahead of the Curve*



Letter from Minister of Municipal Affairs and Housing (May 2026 deadline)

Provincial Requirements	How Strategy Delivers
✓ "Focus on those experiencing/at-risk of homelessness"	Entire strategy centered on deeply affordable housing for lowest incomes
✓ "Coordinate services across systems"	Regional approach with health, justice, social services integration
✓ "Advance strategic approaches along housing continuum"	Clear progression: shelter → transitional → supportive → deeply affordable
✓ "Collect, share, report data to monitor progress"	Performance framework with tracking by geography and population

 Work started in 2024 - 2 years ahead of provincial direction.

# Role & Responsibility

## Consolidated Service Manager Responsibilities (Housing Services Act, 2011):

- Align housing, homelessness & human services to improve outcomes
- Administers & funds rent-g geared-to-income (RGI) housing
- Manages centralized RGI wait list
- Oversees public, non-profit & co-op housing providers
- Develops 10-Year Housing & Homelessness Plan
- Reports to province on compliance & performance
- Delivers homelessness prevention, crisis response & supportive housing

## *Municipal Roles (within Kawartha Lakes, County of Haliburton and local municipalities):*

- **Planner** – growth & land use (Official Plan, zoning)
- **Capital Investor** – land, infrastructure, reserve funds



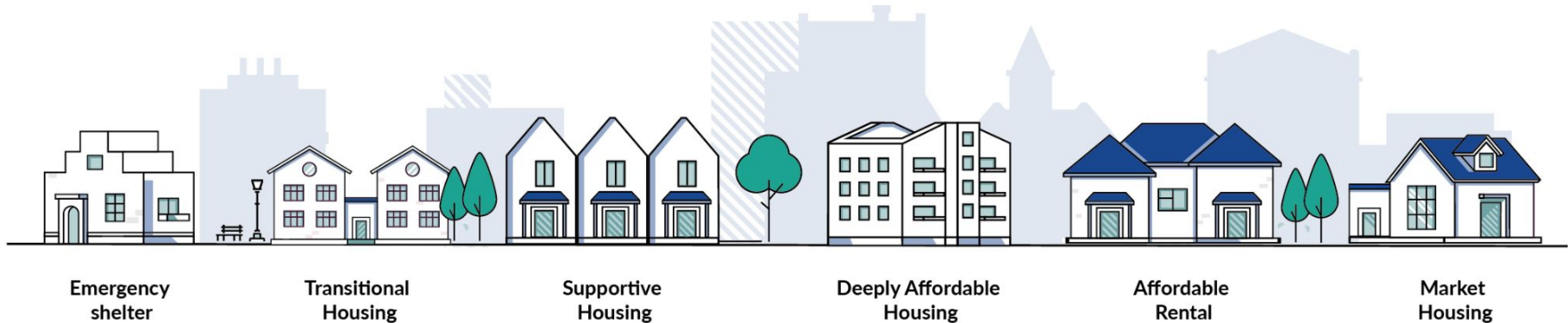
## Bringing It Together

CMSM leadership + municipal planning +  
County partnership = coordinated housing  
outcomes across Kawartha Lakes & Haliburton

Mandate is *regional* by design

# The Housing Continuum - *Area of Focus*

Targeting Where Need is Greatest



Our strategic focus: *Where private market fails and public investment is essential*

- Without this focus, critical needs get missed
- With limited resources, we must be strategic about where we build

# Current State - *The Affordability Crisis*



Who Can Afford What?

**\$390**

Ontario Works

Monthly shelter allowance

**\$556**

ODSP

Monthly shelter allowance

**\$1,376**

Minimum Wage

Affordable rent (full-time)

**\$1,612**

Market Reality

Average 1-bedroom in Kawartha  
Lakes

*Result:*

Growing population completely priced out of private market

# Disappearing *Affordable Rentals*

## Fewer Options for Low-Income Households

### Fewer Options for Low-Income Households

- The affordable rental stock is shrinking while demand grows
- Low-cost units are disappearing, while high-cost rentals expand

Without new deeply affordable housing, households on fixed or low incomes are priced out, driving higher risk of homelessness.

### Share of Renters by Rent Level

#### \$500–999/month



2006: 60% (affordable options available)



2021: 29% (dramatic decline)

#### \$1,500+/month



2006: 1% (rare)



2021: 22% (market shift upward)

# Who is *Most Affected*?

## Core Housing Need by Population

### Seniors

31.7% of all households in need

Fixed incomes can't keep pace with rising costs



### Single Mothers

22.2% vs 10.3% general population

Disproportionately affected by housing crisis



### Indigenous Renters

71.4% in low-income category

Systemic barriers compound housing challenges



### People with Disabilities

Often **excluded** from market entirely

Need accessible, affordable options



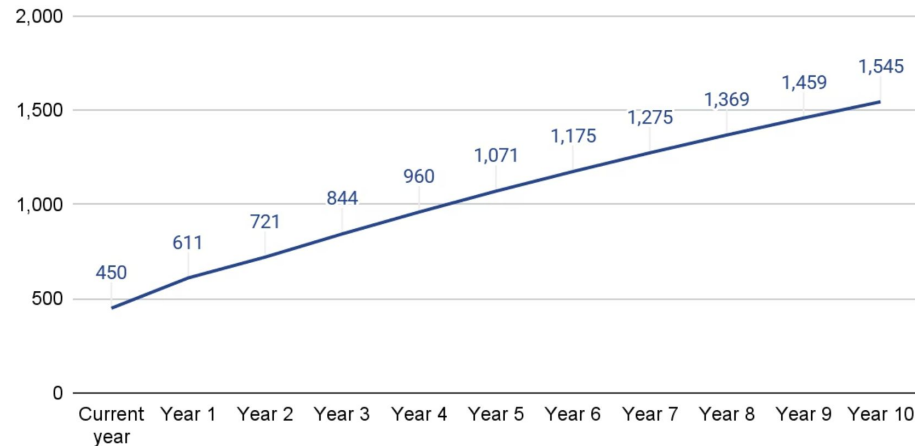
These are neighbours, essential workers, and long-time residents

# The Cost of Inaction

Without investment, homelessness will more than triple in a decade, with escalating costs and pressure on local systems.

## Homelessness projection with no new affordable supply

Source: HelpSeeker



## Projection Without New Investment

**Today:** ~450 people experience homelessness each year

**Year 10:** ~1,545 people (↑243%)

- **Haliburton:** 113 → 309

## System Impacts

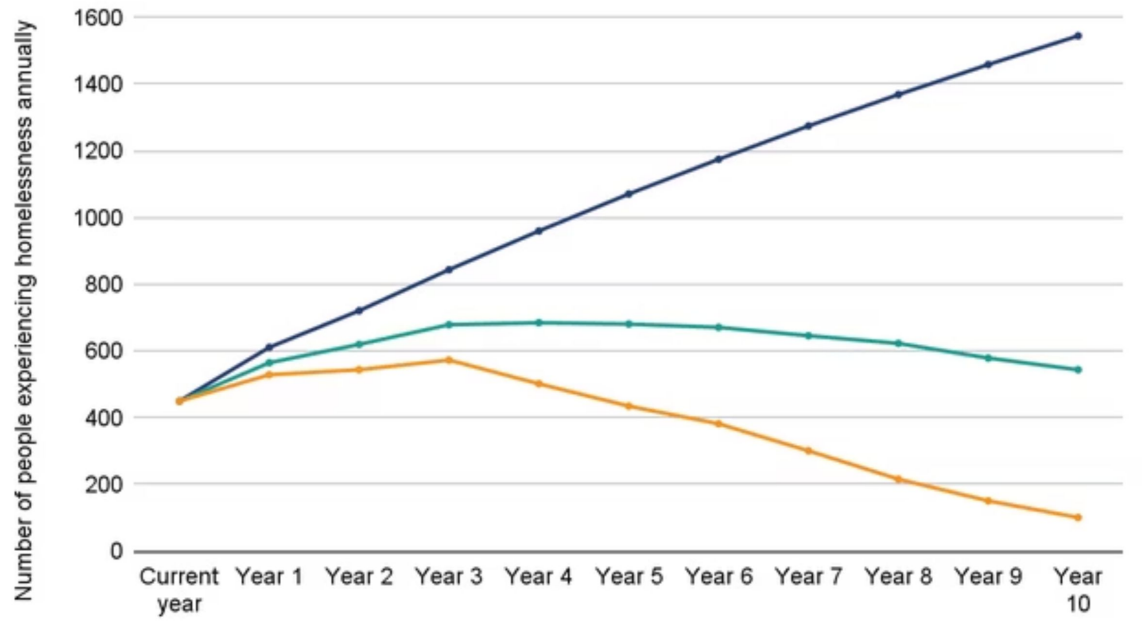
- Longer shelter stays and wait times
- Growing encampments
- Higher emergency service costs (health, justice, policing)
- Strain on neighbourhoods and community cohesion

# Projected homelessness under three scenarios

“Without new investment, homelessness will more than triple – but targeted action can reverse the trend.”

Without new investment, homelessness will more than triple – but targeted action can reverse the trend.

- Business as Usual
- Stabilization
- Reduction



# What Investment *Can Achieve*

Scenario a focus on deeply affordable housing

With strategic investment



Year 3: Peak at ~500



Year 5: Decline begins



Year 10: Down to 101 (78% reduction)



How we get there

356

Deeply affordable units

120

Supportive housing units

85

Transitional units

8,000

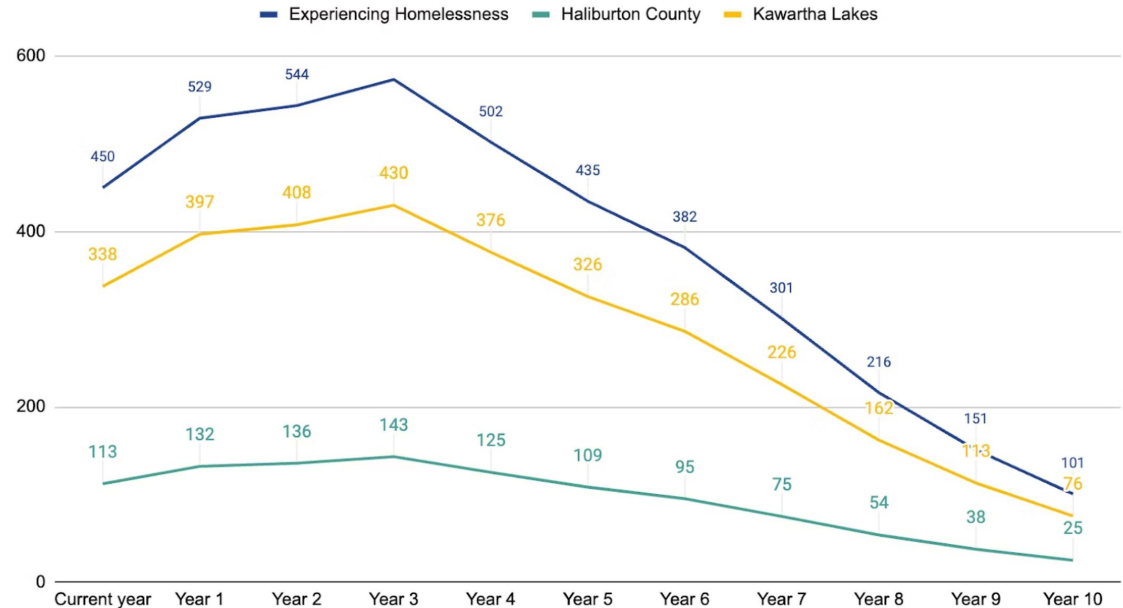
Prevention interventions

# Targeted investment bends the curve

Homelessness peaks early, then falls sharply as new housing and supports come online.



Reduction scenario: people experiencing homelessness over 10 years



# Strategy *Development*



65+ interviews with people with lived experience

59 interviews with community partners and municipal staff (City of Kawartha Lakes and Haliburton)

241 survey responses from residents across Kawartha Lakes and Haliburton

Multiple workshops with 30+ City of Kawartha Lakes staff and senior leadership

Engagement of Housing Services Corporation to review governance and mandates

Quantitative system modeling with HelpSeeker

# Guiding *Principles*



1

Municipal action is required to enable provision of deeply affordable and supportive housing that the private market will not build.

2

Municipal tools and resources should be aligned with clearly defined housing outcomes.

3

Existing lower-cost housing should be protected to help preserve system capacity for those who do not have other options.

4

Effective delivery will be managed to depend on clear roles, shared timelines, and mutual accountability across departments and partners.

5

Essential senior government investment will allow for delivery of deeply affordable housing at the scale required.

6

Crisis and transitional responses, which are part of the housing system, must be aligned, resourced, and accountable to shared goals.

# Strategic *Priorities*



The strategy is organized around six priority areas. Each one includes a clear goal, what that goal aims to address, and how progress will be measured.

1

Expand deeply affordable and supportive housing

2

Prevent homelessness and improve pathways to stability

3

Strengthen community and supportive housing delivery

4

Align internal systems to support delivery

5

Strengthen governance for housing delivery

6

Advocate for senior-level government investment in deeply affordable housing



# Municipal Levers *for Action*

## What We Can Control

### As CMSM:

- Maintain project pipeline
- Allocate federal/provincial grants
- Coordinate with Haliburton County
- Manage provider agreements

### As Municipality:

- Strategic use of municipal land
- Development incentives and fee waivers
- Dedicated housing reserve
- Expedited approvals

 These alone won't close the gap, but position us for senior government investment

# Your Levers to *Impact Results*



## Inflow Influence: Low

Macro socioeconomic factors you can't control:

- Population growth
- Economy
- Private market affordability
- Vacancy rates
- Health / justice impacts
- Social assistance

## Response Influence: High

Control over program design:

- Length of stay
- Exit types
- Staff ratios, capacity
- Matching people to right spaces

## Outflow Influence: Medium

You can shape long-term exits through:

- Housing supply
- Stability supports
- Prioritization strategies
- Advocacy for resources



# Strategic Priority 1

## Expand Deeply Affordable and Supportive Housing

### Goal

Expand deeply affordable and supportive housing through legislative and municipal tools

### Key Actions

- Strengthen Service Manager leadership in housing development
- Build and maintain a credible pipeline of deeply affordable projects
- Target investment to housing that the private market cannot deliver
- Develop a long-range financial model to support delivery



# Strategic Priority 2

## Prevent Homelessness and Improve Pathways

### Goal

Support people to stay housed and create sustainable paths to stability

### Key Actions

- Earlier, housing-focused intervention to prevent loss
- Low-barrier emergency and transitional options as pathways
- Stronger system matching and referral practices
- Housing stability integrated into health and human services
- Support for tenants and landlords to sustain stable housing



# Strategic Priority 3

## Strengthen Community and Supportive Housing

### Goal

Ensure community and supportive housing meets changing needs by updating support models, reinvesting in aging stock, and equipping providers to keep people housed

### Key Actions

- Review priority-setting and access mechanisms to align with strategic goals
- Strengthen supportive housing delivery for residents with complex needs
- Stabilize and modernize the existing housing stock
- Build structures that support alignment and accountability
- Preserve existing community housing



# Strategic Priority 4

## Align Municipal Systems

### Goal

Align municipal processes, timelines, and decisions to move faster and with fewer barriers

### Key Actions

- Treat deeply affordable and supportive housing as core infrastructure
- Coordinate internal functions around shared housing outcomes
- Strengthen staff capacity for housing delivery
- Redesign internal processes to cut delays and improve delivery



# Strategic Priority 5

## Strengthen Governance

### Goal

Establish clear leadership across the municipality, county and partners to drive housing delivery and accountability



### Key Actions

- Build internal capacity for housing delivery
- Formalize a Housing Services Agreement with Haliburton
- Clarify roles and mandates through service agreements
- Create a system-wide performance management framework
- Expand collaboration through delivery tables with partners
- Establish a municipal governance structure with delegated authority to lead implementation



# Strategic Priority 6

## Advocate for Senior Government Investment

### Goal

Secure provincial and federal funding and policy support to scale deeply affordable and supportive housing

### Key Actions

- Coordinate advocacy for deeply affordable housing:
- Maintain a costed pipeline of priority housing projects
- Use data and modelling to support funding requests



# Governance *Structure*

## How We'll Deliver This Strategy



Layers of accountability:

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### City Council

Political authority and approval

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### County of Haliburton

Co-funder and partner via Housing Services Agreement

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### Joint Advisory Committee

Inter-municipal coordination

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### City Implementation Structure

Cross-departmental delivery coordination

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### Human Services (CMSM)

Service system management

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### Providers

KLH, non-profits, service agencies

# Investment *Required*

Reduction, 10-Year Financial Model



Total investment needed:  
**\$260.1 million**

**\$202.9M**

Capital  
Construction of 541 new units/spaces

**\$57.2M**

Operating/Programs  
Services, supports, prevention

## Phasing

Years 1-3: Foundation  
\$3.1M - Building capacity and planning

1

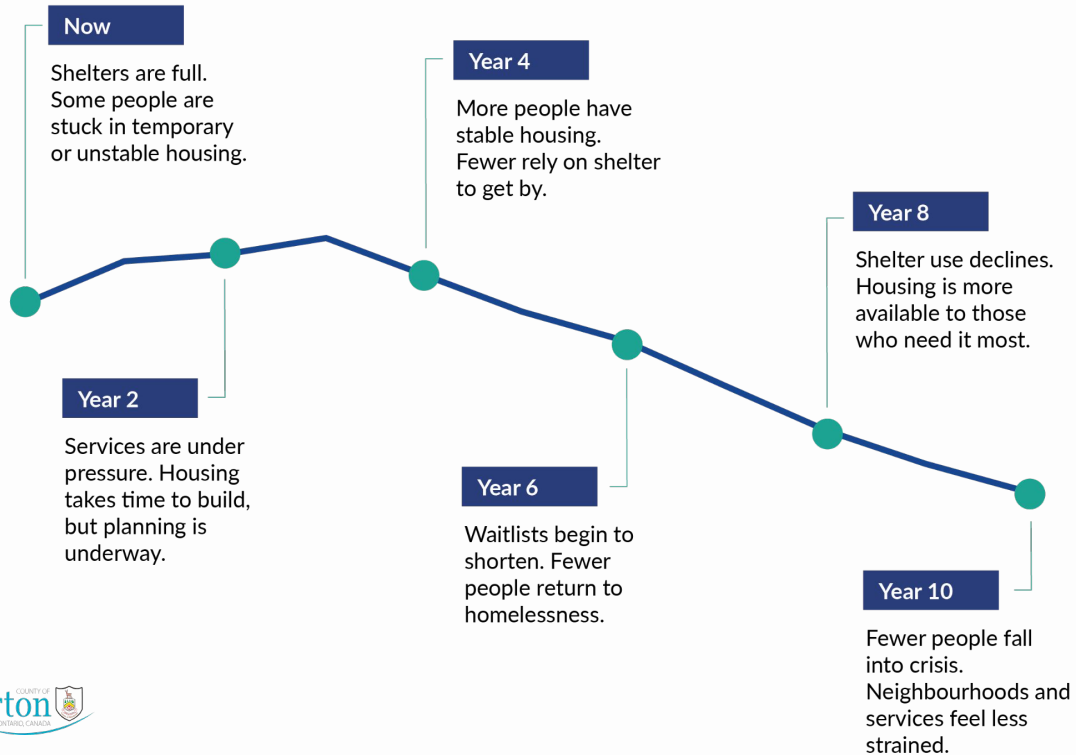
Years 7-10: Sustained Delivery  
\$144.2M - Continued development and operations

2

Years 4-6: Major Expansion  
\$112.8M - Construction and service delivery

3

# *This level of investment* changes the direction of the system



# The Business Case

## Why This Investment Makes Sense

Cost of homelessness per person/year:

**\$80K**

Emergency Response

Crisis intervention costs

**\$40K**

Supportive Housing

Stable housing with supports

✔ Savings: \$40,000 per person

### Without investment:

- 1,545 people homeless by Year 10
- Tens of millions in emergency costs annually
- Impacts to individuals, families, communities

### With investment:

- 101 people homeless by Year 10
- Shift from crisis to prevention
- Improvements to community cohesion and quality of life

# Regional Approach - *Maximizing Impact*

## Proportional Attribution Model

Not literal division, but planning tool:

- Not a literal division, but a planning tool
- ~25% of demand linked to Haliburton residents
- Ensures proportional investment visibility while maintaining system flexibility



Accessibility, not geography, drives the CMSM mandate: residents in both Kawartha and Haliburton must have visible, proportional access to housing and homelessness supports.

Service delivery approach:

Service Type	Delivery Model	Rationale
High-acuity supportive	Centralized (Kawartha)	Specialized staff, 24/7 coverage
Medium/low supportive	Distributed	Local integration important
Deeply affordable	Mixed	Balance efficiency with access
Prevention	Local delivery	Early intervention where people live

## Estimated *Haliburton Benefit*

This reflects the estimated service level *under this scenario* and will be refined through financial modeling and future budget processes.

Dedicated projects in Haliburton **~\$39M / ~ \$3.9M per year**

**~\$20M**

capital + ~\$3M operating

50-unit deeply  
affordable housing

**~\$9M**

capital + ~\$2M operating

24-unit supportive  
housing

**~\$2M**

capital + ~\$0.8M operating

12-unit transitional  
housing

**\$2.3M**

Prevention  
allocation

## Estimated *Haliburton Benefit*

Plus equivalent value from the regional system



Supportive and deeply affordable housing in the region.



Regional shelters, prevention programs, and subsidies.



System coordination and administration.

# Why Regional Delivery *Works*

## Strategic Benefits for Both Communities

### For Haliburton:

- Access to specialized services not viable locally
- Proportional investment visibility
- Stronger advocacy through joint applications

### For Kawartha Lakes:

- Economies of scale for service delivery
- Meeting CMSM mandate effectively
- Shared investment burden

### For the System:

- Right-sized programs that actually work
- Flexibility to place people where services exist
- Coordinated vs. fragmented response



# Implementation *Timeline*

## Key Milestones



# Critical Success *Factors*



## What We Need to Succeed



### Political alignment:

- Both municipalities champion regional approach
- Sustained commitment across election cycles



### Community buy-in:

- Clear communication about local benefits
- Visible progress on the ground



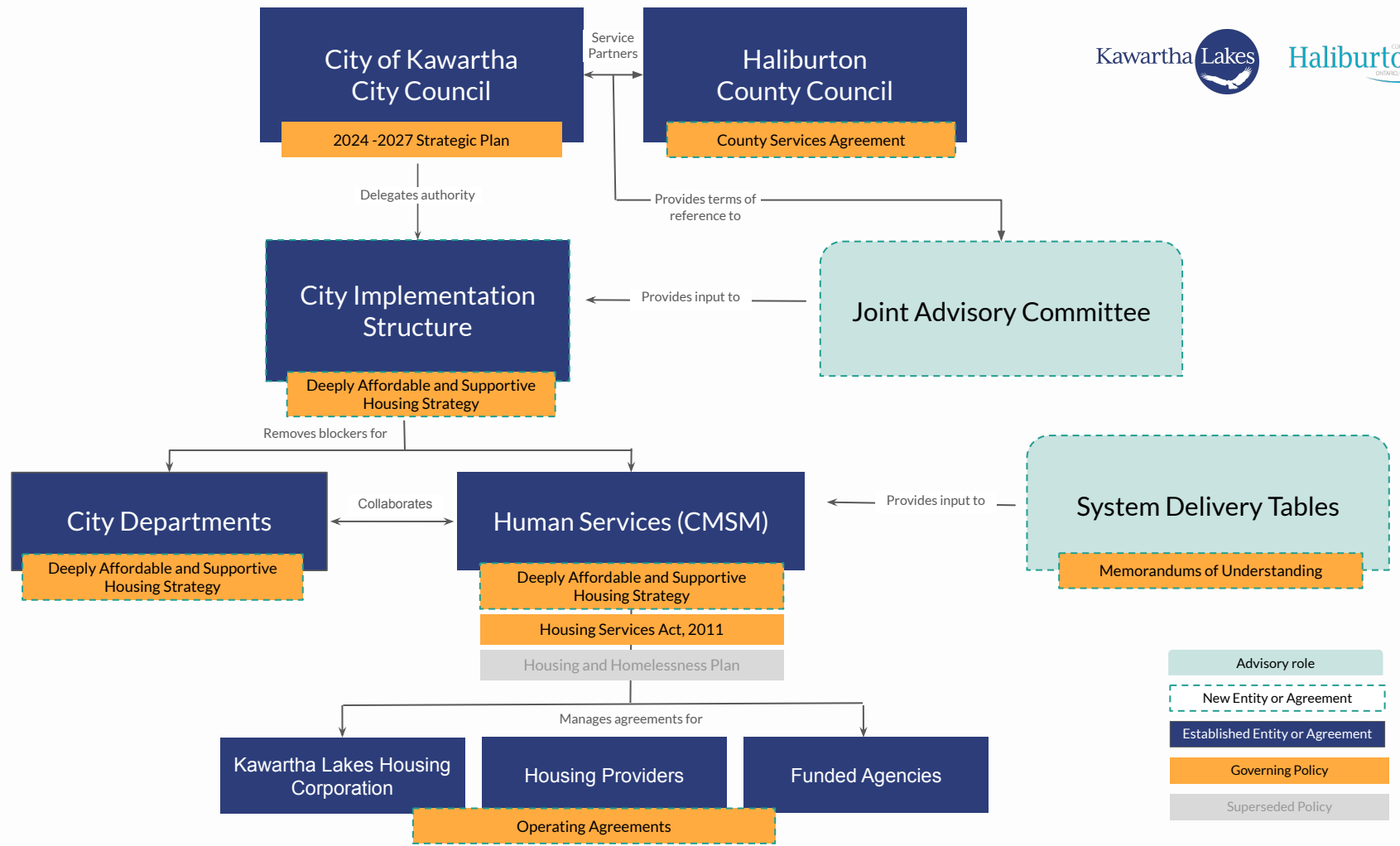
### Senior government funding:

- Joint applications stronger than competing requests
- Alignment with federal/provincial priorities



### Performance management:

- Transparent tracking by geography
- Regular reporting to councils



- Advisory role
- New Entity or Agreement
- Established Entity or Agreement
- Governing Policy
- Superseded Policy



# Next *Steps*

## Moving from Strategy to Action

1

### Immediate (Q4 2025)

Submit updated plan to Ministry by May 29, 2026 deadline

Establish implementation structure

Begin Housing Services Agreement negotiations

2

### Short-term (2026)

Complete first funding applications

Update provider agreements

Advance priority sites

3

### Medium-term (2027)

First projects under construction

Performance framework operational

Demonstrable progress on provincial requirements



# Recommendations

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3. Direct staff to complete financial modeling by Q2 2026, considering:



- *Tests* what is affordable against desired outcome.
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- *Considers* opportunities for new funding from other levels of government and partners.
- *Brings forward* cost forecasts for approval in the 2027 budget to mark the start of the 10-year implementation period.



*Thank you for your  
leadership in addressing  
this critical challenge*

# Any *Questions?*

Building a Housing System That Works for Everyone

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