



Council Presentation

Deeply Affordable and Supportive *Housing Strategy*

Building a Sustainable Housing System for Kawartha Lakes and Haliburton County

Prepared by HelpSeeker Technologies

October 2025



HELPSEEKER
TECHNOLOGIES



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

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-gear-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

Provincial Policy

Statement on *Affordability*

According to the Government of Ontario's *Provincial Policy Statement - Housing Table (2024)*, renter households in Kawartha Lakes earn about \$53,100 at the median, which translates to an affordable rent of roughly \$1,330 per month.

This is well below the provincial median renter income of \$68,600 (or \$1,710 in affordable rent), **making Kawartha Lakes one of the least affordable rental markets in Eastern Ontario.**



Kawartha Lakes



Ontario

Rental Affordability *by Income Category*

Income category	Maximum affordable monthly shelter cost	Bachelor	One bedroom	Two bedroom
Very low income (20% or under of AMHI)	<= \$265	No	No	No
Low income (21% to 50% of AMHI)	\$265 - \$662	No	No	No
Moderate income (51% to 80% of AMHI)	\$662 - \$1,059	Yes	No	No
Median income (81% to 120% of AMHI)	\$1,059 - \$1,589	Yes	Yes	Yes
High income (121% and more of AMHI)	>= \$1,589	Yes	Yes	Yes



The private market is **already out of reach** for **half** of renters in Kawartha Lakes.

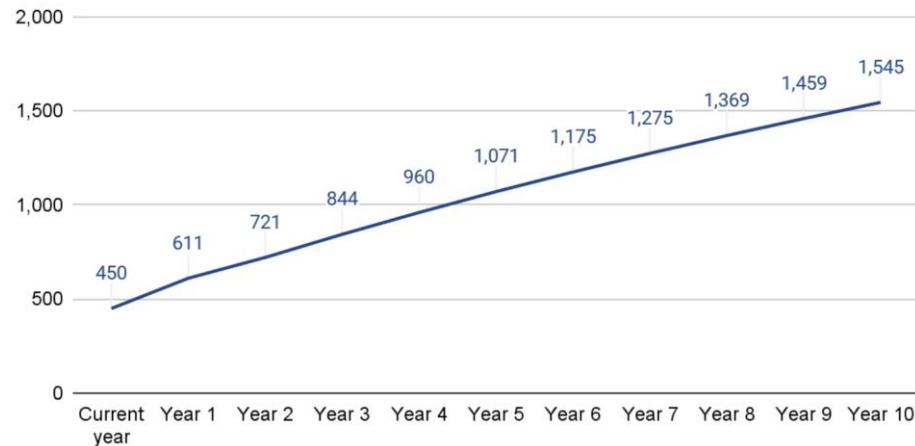
The Deeply Affordable and Supportive Housing Strategy isn't just about homelessness—it's about rebuilding the base of the housing system so everyone has somewhere to live.

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

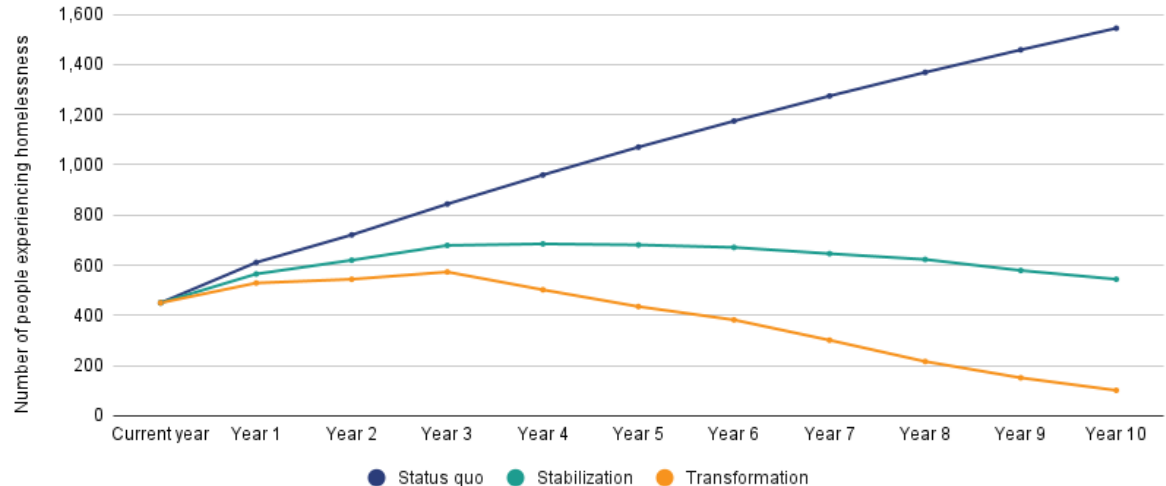
Projected Homelessness under Three Scenarios

“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.

Projected number of people experiencing homelessness under different intervention scenarios

Source: HelpSeeker



Expanding Housing Options Where the Market No Longer Reaches

Creating affordable and supportive homes for workers, families, and residents with fixed or low incomes



356

Deeply affordable units

Expanding the base of housing available to workers, families, and seniors with low or fixed incomes



120

Supportive housing units

Housing with supports for people with mental health, substance use, or other complex needs



85

Transitional units

Short-term housing that helps people move from crisis to stability, such as young people leaving care or women fleeing violence



8,000

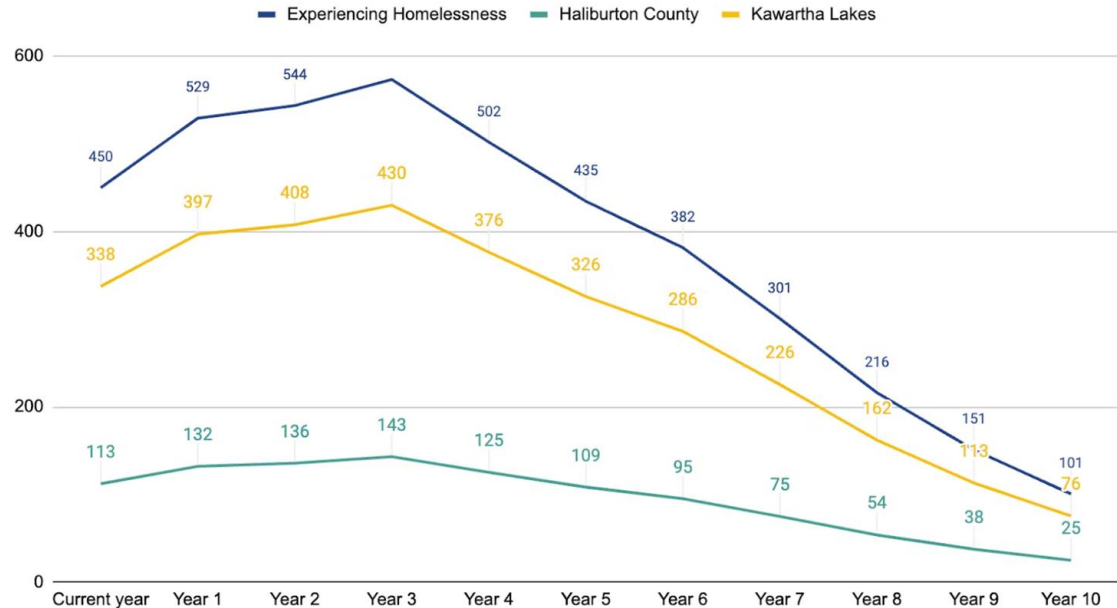
Prevention interventions

Assistance that helps people at risk of losing their homes stay housed and stable in the community

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 municipal systems to enable housing delivery

5

Strengthen governance for housing delivery

6

Advocate for investment by other levels of government



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
- Formalize a Housing Services Agreement with Halliburton
- 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 priorities
- 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
- 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*



Layers of accountability:

City Council

Political authority and approval

Joint Advisory Committee

Inter-municipal coordination

Human Services (CMSM)

Service system management

County of Haliburton

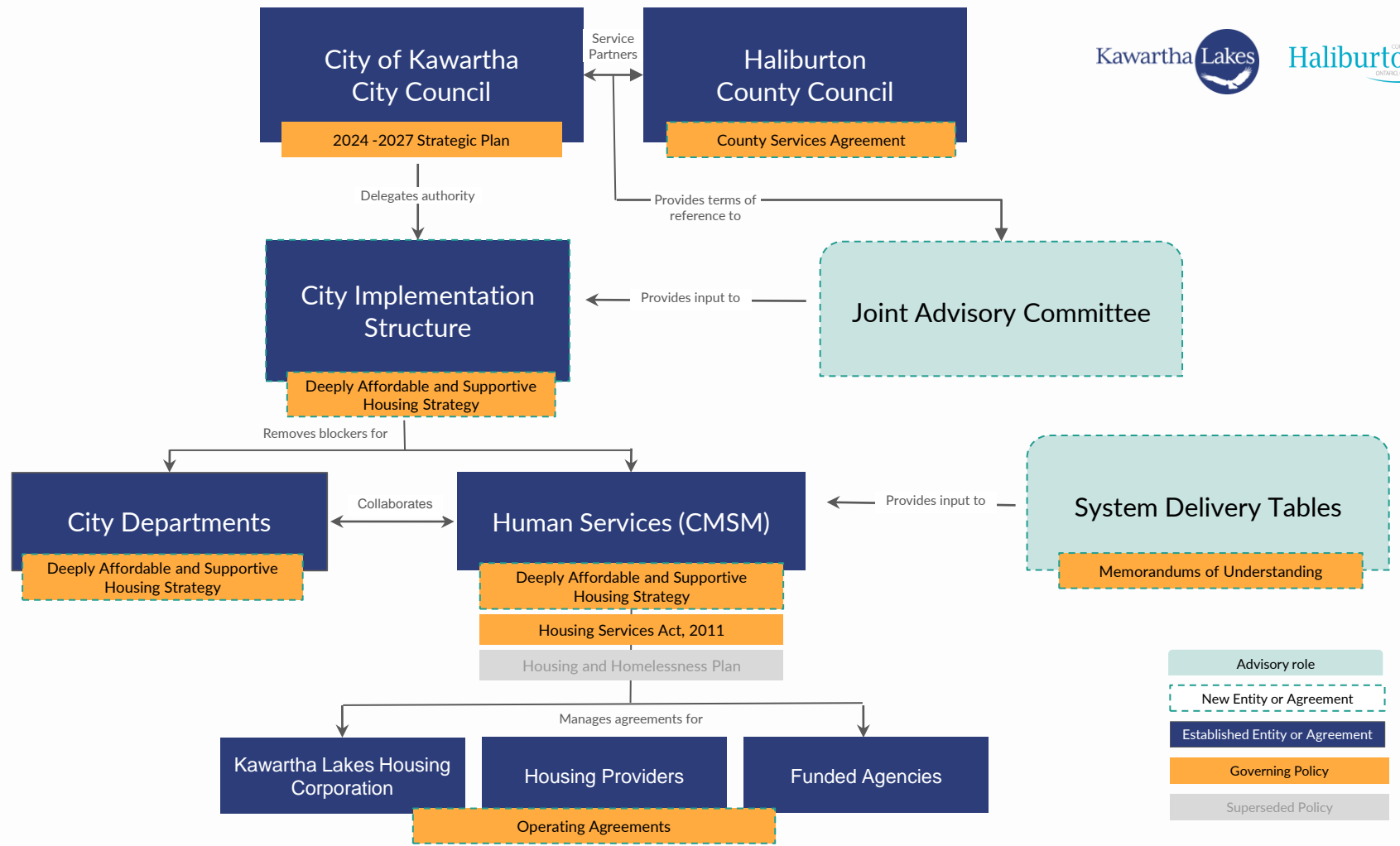
Co-funder and service partner via Housing Services Agreement

City Implementation Structure

Cross-departmental delivery coordination

Providers

KLH, non-profits, service agencies



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

An Agile Strategy for Continuous Action

The DASH Strategy connects long-term vision with day-to-day delivery, ensuring housing priorities move forward under Council's direction.

- Annual plans translate strategic priorities into clear, time-bound actions.
- Delivery roles link departments, KLH Housing Corp, and community partners.
- Regular monitoring keeps direction, action, and accountability aligned.
- Shows that the City and County act quickly and effectively on shared housing goals.
- Strengthens confidence in progress for residents and other governments.
- Ensures public resources deliver measurable results and value for money.

It also aligns with the expectations of both the federal and Ontario governments by demonstrating outcomes through consistent data, monitoring, and reporting.



Desired Outcome → Strategic Priorities → Financial Plan



1. Outcome-Based Scenarios

Defines what outcomes are desirable for the community and the scale of effort required to achieve them.

Lays out the true magnitude of the issue before dollars enter the conversation, so priorities are grounded in evidence, not assumptions.



2. Strategic Actions

With outcomes clear, identifies the levers, partnerships, and policy directions that can move us toward the outcomes you want to see.

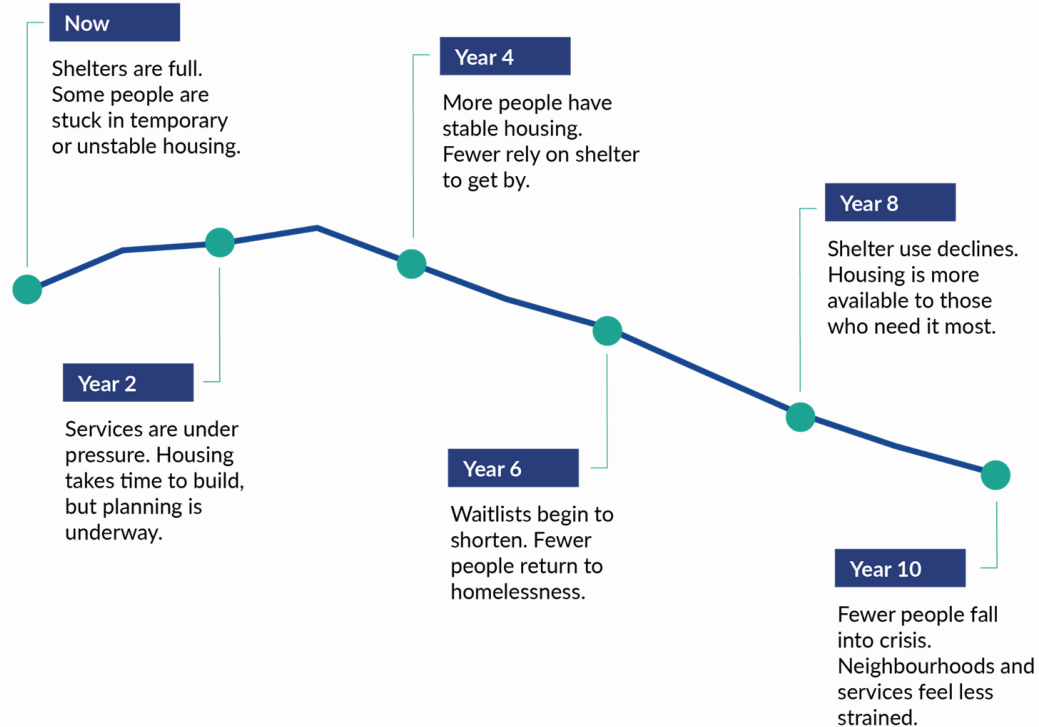
This is the stage you're at today.



3. Financial Plan

Applies real-world constraints — municipal capacity, other government contributions, and competing priorities — to determine what's feasible and how to prioritize future investment against desired outcomes.

These priorities will change the direction of the system



Estimated Base Costs for Transformation Scenario

These figures show what it would take to achieve modeled reductions in homelessness under one scenario. Actual investment levels will be determined through detail financial modeling.

541 Housing Units over 10 Years

Under the modeled transformation scenario, the strategy reflects approximately \$202.9 million in capital, including deeply affordable housing, transitional housing, supportive housing, and housing loss prevention supports, and \$57.2 million in operating costs (about \$5.7 million per year) over ten years.

In any scenario, the 2026 financial modeling would assume that funding is drawn from a mix of capital and operating sources, rather than being fully tax-levied.



This represents **1489 fewer units** than the targets approved by city council in 2019

- 1 Years 1-3: Foundation **\$3.1M**
Building capacity and planning
- 2 Years 4 - 6: Scaling **\$112.8M**
Construction and service delivery
- 3 Years 7-10: Core operating **\$144.2M**
Continued development and operations

Estimated *Haliburton Siting*

Haliburton County Council has received the report and directed staff to undertake financial modeling to assess the outcome scenario against affordability constraints and to incorporate findings through future budget processes in preparation for full-scale strategy adoption in 2027.

50

Deeply affordable units

~\$20M capital + ~\$3M operating

24

Supportive housing units

~\$9M capital + ~\$2M operating

12

Transitional housing units

~\$2M capital + ~\$0.8M operating

+

Prevention allocation

\$2.3M

Dedicated projects in Haliburton ~\$39M

Operationalizing the City of Kawartha Lakes 2024-2027 Strategic Plan

This Deeply Affordable and Supportive Housing Strategy is how the City delivers measurable progress on its housing, health, and governance commitments under the 2024-2027 Plan.

An Exceptional Quality of Life

- Increases affordable and attainable housing across the full continuum
- Strengthens homelessness prevention and housing stability supports
- Improves community health and well-being through housing security

Good Government

- Builds clear governance and accountability for housing delivery
- Uses long-term financial planning to guide sustainable decisions
- Positions the City to access provincial and federal funding






Recommendations

1. That Report HS2025-007, 10-Year Housing and Homelessness Strategy (2027-2036), be received as a framework to guide next steps;

2. That Council directs staff to complete comprehensive financial modeling by the end of Q2 2026, which shall:

3. That Council endorses the six strategic priorities identified in the proposed Strategy as the framework for action over the 10-year implementation period;

- 
- *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.



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

5. That Council directs staff to submit the proposed Strategy to the Minister for consultation as required by legislation, and commits to receiving and considering any feedback provided; and

6. That Council directs staff to maintain the current 10-Year Housing and Homelessness Plan (2020–2029) through December 31, 2026, in order to meet legislative obligations under the Housing Services Act, 2011, while at the same time approving the new 10-Year Housing and Homelessness Strategy (2027–2036) to guide direction beginning January 1, 2026.

During 2026, both plans will operate in parallel, with the current plan remaining on record for compliance purposes and the new Strategy providing the framework for action, supported by comprehensive financial modeling to be completed in 2026.



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

Any Questions?

Building a Housing System That Works for Everyone

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