The Corporation of the City of Kawartha Lakes

Amended Agenda

Regular Council Meeting

CC2025-11

Tuesday, October 21, 2025

Open Session Commencing at 10:30 a.m.

Council Chambers

City Hall

26 Francis Street, Lindsay, Ontario K9V 5R8

Members:

Mayor Doug Elmslie
Deputy Mayor Charlie McDonald
Councillor Ron Ashmore
Councillor Mark Doble
Councillor Dan Joyce
Councillor Mike Perry
Councillor Tracy Richardson
Councillor Pat Warren
Councillor Emmett Yeo

Please visit the City of Kawartha Lakes YouTube Channel at https://www.youtube.com/c/CityofKawarthaLakes to view the proceedings electronically.
To submit correspondence relating to the Proposed By-Law to Impose Development Charges in the City of Kawartha Lakes submit a copy to clerks@kawarthalakes.ca by 9:00 a.m. on Tuesday, October 21, 2025.
To speak to the Proposed By-Law to Impose Development Charges in the City of Kawartha Lakes via Zoom please submit a Deputation Request Form by 9:00 a.m. on Tuesday, October 21, 2025.
To speak to the Proposed By-Law to Impose Development Charges in the City of Kawartha Lakes in-person the deadline to register to make a deputation will be 10:15 a.m. on Tuesday, October 21, 2025. A sign-up sheet will be available for the in-person registration.
To speak to any other Item on the Agenda you must submit a completed Deputation Request Form by 12:00 p.m. on Friday, October 17, 2025.
Accessible formats and communication supports are available upon request. The City of Kawartha Lakes is committed to accessibility for persons with disabilities. Please contact AgendaItems@kawarthalakes.ca if you have an accessible accommodation request.

Pages

1. **Call to Order**

2. **Adoption of Open Session Agenda**

3. **Disclosure of Pecuniary Interest**

4. **Statutory Public Meeting** 16 - 45

Proposed By-Law to Impose Development Charges in the City of Kawartha Lakes (Replacement of By-Law 2019-184)
Dr. Adam Found, Manager of Corporate Assets
Sean-Michael Stephen, Partner, Watson and Associates Economists Ltd.

4.1 Public Comments and Correspondence Regarding a Proposed By-Law to Impose Development Charges in the City of Kawartha Lakes (Replacement of By-Law 2019-184)

4.2 Adjournment of the Statutory Public Meeting

5. **The Meeting will Recess at 12:00 p.m. and Reconvene at 1:00 p.m.**

6. **Opening Ceremonies**

6.1 O Canada

6.2 Moment of Silent Reflection

7. **Notices and Information by Members of Council and Staff**

7.1 Council

7.2 Staff

8. **Council Minutes** 46 - 80

Regular Council Meeting, September 23, 2025

That the Minutes of the Regular Council Meeting of September 23, 2025, be received and adopted.

9. **Deputations**

9.1 CC2025-11.9.1 81 - 91

Request for the Resurfacing of Pickeral Point Road and Snug Harbour Road (at Kawartha Lakes Road 36)
Relating to Item 15.3 on the Agenda
Bruce Kingshott

That the deputation of Bruce Kingshott, **regarding a Request for the Resurfacing of Pickeral Point Road and Snug Harbour Road (at Kawartha Lakes Road 36)**, be received.

*9.2 CC2025-11.9.2 *92 - 94*

Request for the Installation of Speed Bumps on Fulsom Crescent
Relating to Item 15.2 on the Agenda
Dave Morrissey
Larry Radzio

That the deputation of Dave Morrissey and Larry Radzio, **regarding a Request for the Installation of Speed Bumps on Fulsom Crescent**, be received.

10. Correspondence

10.1 CC2025-11.10.1 95 - 95

Request for the Installation of a Street Light at Fall's Bay Road and Pigeon Lake Road (Kawartha Lakes Road 17)
Relating to Item 15.4 on the Agenda
Larry Tamblyn

That the correspondence from Larry Tamblyn, **regarding a Request for the Installation of a Street Light at Fall's Bay Road and Pigeon Lake Road (Kawartha Lakes Road 17)**, be received.

11. Presentations

11.1 CC2025-11.11.1

An Overview of Lakelands Public Health: Including the Brand, Budget and Merger of the Organization
Dr. Thomas Piggott, Medical Officer of Health and Chief Executive Officer, Lakelands Public Health
Ron Black, Deputy Mayor, Township of Selwyn, and Board Chair, Lakelands Public Health

That the presentation by Dr. Thomas Piggott Medical Officer of Health and Chief Executive Officer of Lakelands Public Health, and Ron Black, Deputy Mayor, Township of Selwiyn and Board Chair for Lakelands Public Health, **regarding an Overview of Lakelands Public Health: Including the Brand, Budget and Merger of the Organization**, be received.

11.2 CC2025-11.11.2

10-Year Deeply Affordable and Supportive Housing Strategy (2027-2036)
Cheryl Faber, Director, Human Services
Michelle Corley, Human Services Manager - Housing
Jesse Donaldson, Executive Vice President of Strategic Services, HelpSeeker

That the presentation by Cheryl Faber, Director of Human Services, Michelle Corley, Human Services Manager - Housing, and Jesse Donaldson, of HelpSeeker, **regarding the 10-Year Deeply Affordable and Supportive Housing Strategy (2027-2036)**, be received.

11.2.1 Report HS2025-007 96 - 392

10-Year Deeply Affordable and Supportive Housing Strategy (2027-2036)
Michelle Corley, Human Services Manager - Housing

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

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

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

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

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

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

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

12. Committee of the Whole

12.1 Correspondence Regarding Committee of the Whole Recommendations

12.2 Committee of the Whole Minutes 393 - 402

Committee of the Whole Meeting, October 7, 2025

That the Minutes of the Committee of the Whole Meeting of October 7, 2025, be received and the recommendations, included in Section 12.2 of the Agenda, be adopted.

12.3 Business Arising from Committee of the Whole Minutes

12.3.1 CW2025-154

That the presentation by Jenna Stephens, Planning Officer - Environmental Planning, **regarding the 2024 Bee a Hero and Environmental Hero Awards**, be received.

12.3.2 CW2025-155

That the deputation of Emma Ekin, **regarding Concerns Relating to Student/Boarding Houses**, be received.

12.3.3 CW2025-156

That the correspondence from Inspector Robert Flindall, Detachment Commander for the City of Kawartha Lakes O.P.P. Detachment, **regarding the 2024 Detachment Board Annual Report**, be received.

12.3.4 CW2025-157

That the presentation by Jenn Johnson, Director of Community Services, **regarding the Draft Strategic Plan for Parks and Recreation**, be received.

12.3.5 CW2025-158

That Report PR2025-009, **Parks and Recreation Strategic Plan - Draft**, be received; and

That the final recommended Parks and Recreation Strategic Plan be brought forward to Council for approval at the Regular Council Meeting of November 18, 2025.

12.3.6 CW2025-159

That the presentation by Corby Purdy, Manager of Infrastructure Design and Construction, Alex Wilkinson, of Ainley Group and Scott Reynolds, of Ainley Group, **regarding the Angeline Street North Municipal Class Environmental Assessment (EA) Completion**, be received.

12.3.7 CW2025-160

That Report ENG2025-020, **Angeline Street North Municipal Class Environment Assessment (EA) Completion**, be received;

That the preferred solution of widening Angeline Street North from Kent Street to Colborne Street from a 3 lane cross section including a centre two way left turn lane, to a 5 lane cross section including a centre two way left turn lane be supported;

That the preferred solution 2B of expanding Angeline Street and Kent Street intersection be supported;

That the preferred solution 3 of expanding Angeline Street and Colborne Street intersection be supported; and

That Staff be directed to file the endorsed project file report for the legislated 30 day comment period.

12.3.8 CW2025-161

That Report CLK2025-007, **Application to Rename Pinewood Park, Pontypool**, be received;

That the application be approved to proceed with appropriate public consultation process with the affected stakeholders; and

That the results of the public consultation be brought forward to Committee of the Whole and Council by the end of Q4, 2025.

12.3.9 CW2025-162

That Report ED2025-024, **Discover Downtown Fenelon Falls Action Plan, Report Back on Municipal Actions**, be received.

12.3.10 CW2025-163

That Report ENG2025-027, **CP2021-004 Right of Way Widths Policy Update**, be received; and

That the Right of Way Widths Policy, attached as Appendix A to Report ENG2025-027, be adopted and numbered for inclusion in the City's Policy Manual, replacing all predecessor versions.

12.3.11 CW2025-164

That Report WM2025-007, **Source Separated Organics Update and Considerations**, be received;

That; the By-Law for Collection and Management of Waste and Recyclables within the City of Kawartha Lakes (By-Law 2024-235) be amended starting June 15, 2026, to reduce the limit of food and organic materials permitted in garbage to 0%, where there is a source separated food and organic material collection service available;

That the By-Law for Collection and Management of Waste and Recyclables within the City of Kawartha Lakes (By-Law 2024-235) be amended starting June 15, 2026, to reduce the weekly bag limit to one untagged clear bag of waste per unit, where there is a source separated food and organic material collection service available;

That staff pursue the option to provide curbside collection of food and organic waste once a week on the same collection day as garbage collection, including the consolidation of organics at the Lindsay Ops Landfill, starting June 15, 2026; and

That the By-Law for Collection and Management of Waste and Recyclables within the City of Kawartha Lakes (By-Law 2024-235) be amended starting June 15, 2026, so that organics collection days are scheduled on the same day as garbage collection.

12.4 Items Extracted from Committee of the Whole Minutes

13. Planning Advisory Committee

13.1 Correspondence Regarding Planning Advisory Committee Recommendations

13.2 Planning Advisory Committee Minutes 403 - 407

Planning Advisory Committee Meeting, October 8, 2025

That the Minutes of the Planning Advisory Committee Meeting of October 8, 2025 be received and the recommendations, included in Section 13.2 of the Agenda, be adopted.

13.3 Business Arising from Planning Advisory Committee Minutes

13.3.1 PAC2025-059

That Report **PLAN2025-048, Application to Amend the Township of Somerville Zoning By-law 78-45 at Shadow Lake Road 6, Front Range Pt Lot 63, Geographic Township of Somerville - Shepstone**, be received for information.

13.3.2 PAC2025-060

That Report **PLAN2025-049, Applications to Amend the Official Plan and the Town of Lindsay Zoning By-law 2000-75 with Redline revision to Draft Approved Plan of Subdivision at Tribute South Lands, Part Lots 23 & 24 Concession 4, Former Town of Lindsay - Tribute (Lindsay 1) Limited c/o Paul Watson** be received for information.

13.4 Items Extracted from Planning Advisory Committee Minutes

14. Consent Matters

That all of the proposed resolutions shown in Section 14.1 of the Agenda be approved and adopted by Council in the order that they appear on the agenda and sequentially numbered.

14.1 Reports

14.1.1 RS2025-040 408 - 415

Request for Easement Over Portion of City-Owned Parking Lot at 16 Francis Street East, Fenelon - Enbridge Gas Inc.
Madison MacCormack, Law Clerk - Realty Services

That Report RS2025-040, **Request for Easement Over Portion of City-Owned Parking Lot at 16 Francis Street East, Fenelon – Enbridge Gas Inc.**, be received;

That a Grant of Easement in favour of Enbridge Gas Inc. over a portion of the City-owned parking lot legally described as Part of Lot 4 South Side of Francis Street and East Side of Colborne Street on Plan 17 Fenelon, Part of Lot 5 South Side of Francis Street and East Side of Colborne Street on Plan 17 Fenelon; Part of Block N on Plan 17 Fenelon Part 2 on 57R4777 and as in VT79487, VT81253, R113741; Subject to R438717 and R119533; Kawartha Lakes (63152-0092 (LT)) be supported, in principle (subject to review and approval of the infrastructure location by the Manager of Technical Services (Engineering and Corporate Assets));

That the Mayor and Clerk be authorized to sign an Agreement to Grant an Easement; and

That the Mayor and Clerk be authorized to sign all documents required to facilitate registration of the Grant of Easement.

14.1.2 PUR2025-008 416 - 422

2025-108-SS iCity Modernization
Ashley Wykes, Buyer
Linda Liotti, Manager, Revenue and Taxation

That Report PUR2025-008**, 2025-108-SS iCity Modernization**, be received;

That CentralSquare Canada Software Inc. be awarded the single source procurement, to modernize the iCity software solution for the multi-year Special Project (921260121) in an amount of $451,335.00 not including HST;

That subject to receipt of the required documents, the Director of Corporate Services be authorized to execute the agreement; and

That the Procurement Division be authorized to issue a purchase order.

14.1.3 ML2025-003 423 - 492

Parking By-Law Amendments
Aaron Sloan, Manager of Municipal Law Enforcement and Licensing

That Report ML2025-003, **Parking By-law Amendments**, be received;

That By-Law 2023-179, being a By-Law to Regulate Parking in the City of Kawartha Lakes, be amended as outlined within Report ML2025-003; and

That the necessary amending By-Law be brought forward to Council for consideration.

14.1.4 ENG2025-028 493 - 503

Council Policy CP2018-009 Pre-Servicing of Subdivision Lands Update
Kirk Timms, Manager of Development Engineering

That Report ENG2025-028, **Council Policy CP2018-009 Pre-Servicing Update**, be received; and

That the Pre-Servicing of Subdivision Lands Policy, attached as Appendix A to Report ENG2025-028, be adopted and numbered for inclusion in the City's Policy Manual, replacing all predecessor versions.

14.1.5 HS2025-008 504 - 508

Supportive and Transitional Housing - Community Housing Waiting List Priority
Aaron Mulcaster, Program Supervisor - Community and Affordable Housing

That Report HS2025-008, **Supportive and Transitional Housing - Community Housing Waiting List Priority**, be received.

14.1.6 WWW2025-005 509 - 519

Water System Cross Connection Control Council Policy Update
Amber Hayter, Manager, Water and Wastewater

That Report WWW2025-005, **Water System Cross Connection Control Policy Update**, be received; and

That the revised policy entitled CP2021-007, being the Water System Cross Connection Control Policy, attached as Appendix B to Report WWW2025-005, be adopted and numbered for inclusion in the City's Policy Manual, replacing all predecessor versions.

14.2 Items Extracted from Consent

14.2.1 RS2025-032 520 - 526

Requested Disposition of Shoreline Road Allowance Adjacent to 495-513 Long Beach Road, Cameron
Lucas Almeida, Law Clerk - Realty Services

That Report RS2025-032, **Requested Disposition of Shoreline Road Allowance Adjacent to 495-513 Long Beach Road, Cameron**, be received; and

That the shoreline road allowance located across from 495–513 Long Beach Road be retained by the City, due to its relevance to erosion control and road stabilization.

15. Petitions

15.1 CC2025-11.15.1 527 - 527

Request for Speed Limit Reduction on Kawartha Lakes Road 43
A copy of the petition with 37 signatures is available at the City Clerk's Office for viewing
Ann Hayter

15.2 CC2025-11.15.2 528 - 529

Request for the Installation of Speed Bumps on Fulsom Crescent
This is an electronic petition with 50 signatures
Larry Radzio

15.3 CC2025-11.15.3 530 - 530

Request for the Resurfacing of Pickerel Point Road and Snug Harbour Road (at Kawartha Lakes Road 36)
A copy of the petition with 41 signatures is available at the City Clerk's Office for viewing
Bruce Kingshott

15.4 CC2025-11.15.4 531 - 531

Request for the Installation of a Street Light at the intersection of Fall's Bay Road and Pigeon Lake Road (Kawartha Lakes Road 17)
A copy of the petition with 22 signatures is available for viewing at the City Clerk's Office
Larry Tamblyn

16. Other or New Business

17. By-Laws

That the By-Laws shown in Section 17.1 of the Agenda, namely: Items 17.1.1 to and including 17.1.4 be read a first, second and third time, passed, numbered, signed and the corporate seal attached.

17.1 By-Laws by Consent

17.1.1 CC2025-11.17.1.1 — 532 - 535

By-Law to Amend By-Law 2005-328 being a By-Law to Establish Speed Limits in the City of Kawartha Lakes

17.1.2 CC2025-11.17.1.2 — 536 - 538

By-Law to Prohibit Commercial Through Traffic of Any Weight Class at All Times from Using Elgin Street, Lindsay, from Adelaide Street North to William Street North

17.1.3 CC2025-11.17.1.3 — 539 - 556

By-Law to Authorize the Execution of a Lease Agreement Between Payne Machine Company Ltd. and The City of Kawartha Lakes

17.1.4 CC2025-11.17.1.4 — 557 - 558

By-Law to Amend By-Law 2023-179, being a By-Law to Regulate Parking in the City of Kawartha Lakes

17.2 By-Laws Extracted from Consent

18. Notice of Motion

19. Closed Session

19.1 Adoption of Closed Session Agenda

19.2 Disclosure of Pecuniary Interest in Closed Session Items

19.3 Move Into Closed Session

That Council convene into closed session at ___ p.m. pursuant to Section 239(2) of the Municipal Act, S.O. 2001 s.25, in order to consider matters identified in Section 19 of the Regular Council Meeting Agenda of Tuesday, October 21, 2025, namely Items 19.3.1 to and including 19.3.4.

19.3.1 CC2025-11.19.3.1

Confidential Closed Session Minutes, Regular Council Meeting of September 23, 2025
Municipal Act, 2001 s.239(2)(b) Personal matters about identifiable individuals
Municipal Act, 2001 s.239(2)(c) A proposed or pending acquisition or disposition of land by the municipality or local board
Municipal Act, 2001 s.239(2)(f) Advice that is subject to solicitor-client privilege, including communications necessary for that purpose

19.3.2 LGL2025-007

Kingsview Estates - Victoria Vacant Land Condominium Corporation No. 24 - CCCC Balsam Ltd.
Municipal Act, 2001 s.239(2)(f) Advice Subject to Solicitor-Client Privilege
Robyn Carlson, City Solicitor

19.3.3 RS2025-034

Negotiations Regarding the Summit Wellness Centre, Coboconk
Municipal Act, 2001 s.239(2)(k) A position, plan, procedure, criteria or instruction to be applied to any negotiations carried on by or on behalf of the municipality or local board
Christine Oliver, Law Clerk - Realty Services

19.3.4 CLK2025-009

Code of Conduct and Ethics Final Report – Section 223.6 (3) of the Municipal Act
Municipal Act, 2001 s.239(2)(b) Personal Matters About an Identifiable Individual
Cathie Ritchie, City Clerk

20. Matters from Closed Session

21. Confirming By-Law 559 - 559

By-Law to Confirm the Proceedings of the Regular Council Meeting of October 21, 2025

22. Adjournment



City of Kawartha Lakes
Development Charge Background Study

Public Meeting

October 21, 2025

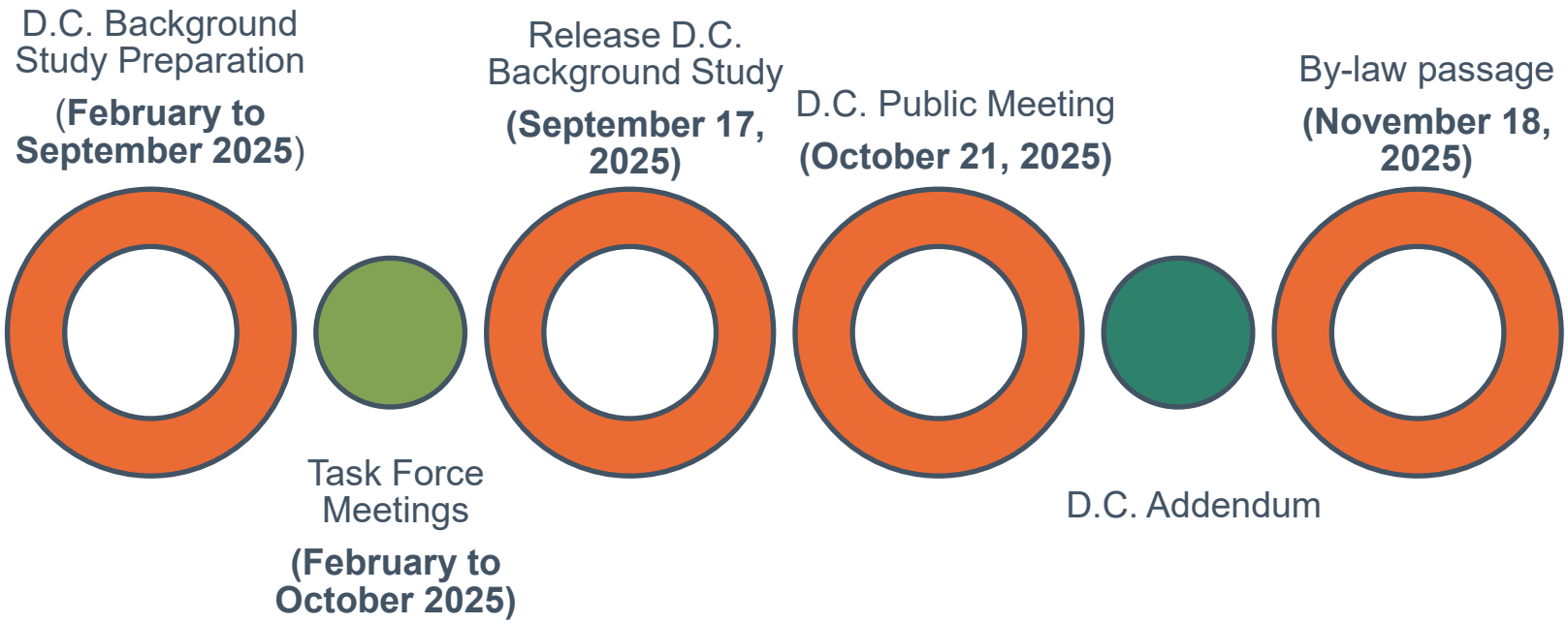
Introduction
Public Meeting Purpose

- This meeting is a mandatory requirement under the *Development Charges Act* (D.C.A.)
- Prior to Council's consideration of a development charges (D.C.) by-law, a background study must be prepared and available to the public a minimum of 2 weeks prior to a public meeting and provided on the City's website 60 days prior to by-law passage
- This public meeting is to provide a review the D.C. proposal and to receive public input on the proposed policies and charges

Introduction
Development Charges

- Purpose of D.C.s are to recover the capital costs associated with residential and non-residential development within a municipality
- Municipalities are empowered to impose these charges via the D.C.A.
- The capital costs are in addition to what costs would normally be constructed as part of a subdivision (i.e., internal roads, watermains, sidewalks, streetlights, etc.)
- City is also considering the imposition of capital charges under the *Municipal Act* Housing, Waste, and additional waste collection costs in the North West Trunk area of Lindsay

Study Process



Development Charges Act Calculation Methodology

Illustration

Simplified D.C.A. Methodology/Calculation

Identify Amount, Type, and Location of Residential and Non-Residential Growth

- Eligible D.C. Services
- Increase in Need for Service must not exceed average historical level of service over prior 15-year period
- Expression of Council that needs will be met

Increase in Need for Service to Accommodate Growth

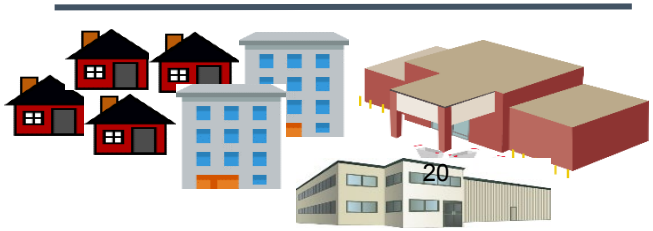
Identify Capital Costs to Provide Service

Deduct:

1. Uncommitted excess capacity
2. Grants, subsidies and contributions
3. Benefit to existing development

$

D.C. Recoverable Cost of Infrastructure to Accommodate Growth



D.C. per Residential Unit

Development Charges

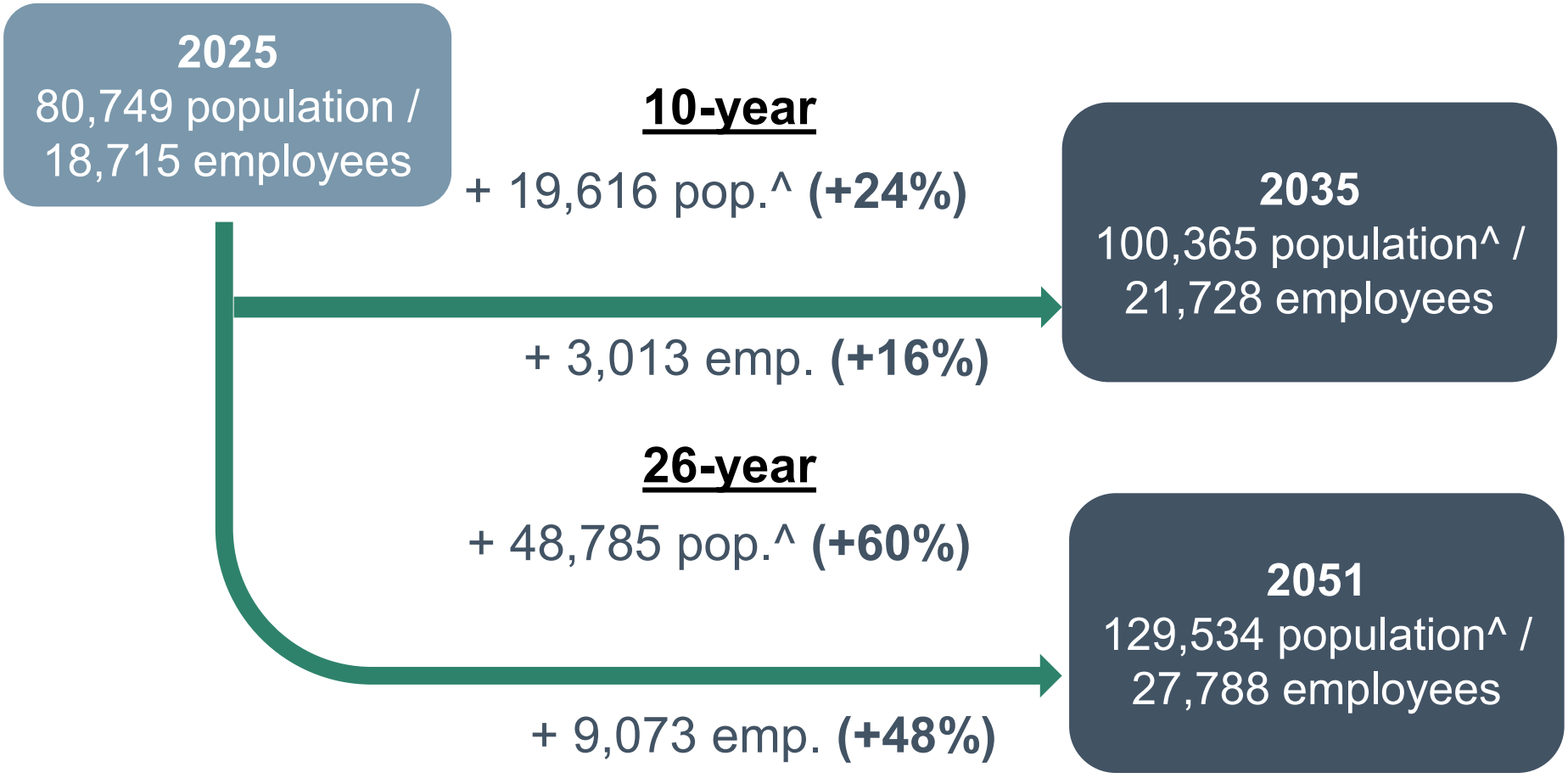
D.C. per sq.ft. of Non-Residential Development

Development Charges

Growth Forecast

Growth Forecast

Services Excluding Water and Wastewater



^Includes 100% of seasonal population

- Forecast based on City Growth Management Strategy (GMS)

Growth Forecast

Water and Wastewater Services

- Forecast based on projected growth in the Water and Wastewater master plan
- Water Serviced Areas
  - Full buildout of the urban areas would result in growth of 58,699 population and 12,891 employment
- Wastewater Serviced Areas
  - Full buildout of the urban areas would result in growth of 58,489 population and 12,965 employment
  - Area-specific allocations have been prepared for the North West Trunk serviced area to reflect application of the capital charge

Development Charges

Increase in Need for Service

Increase in Need for Service

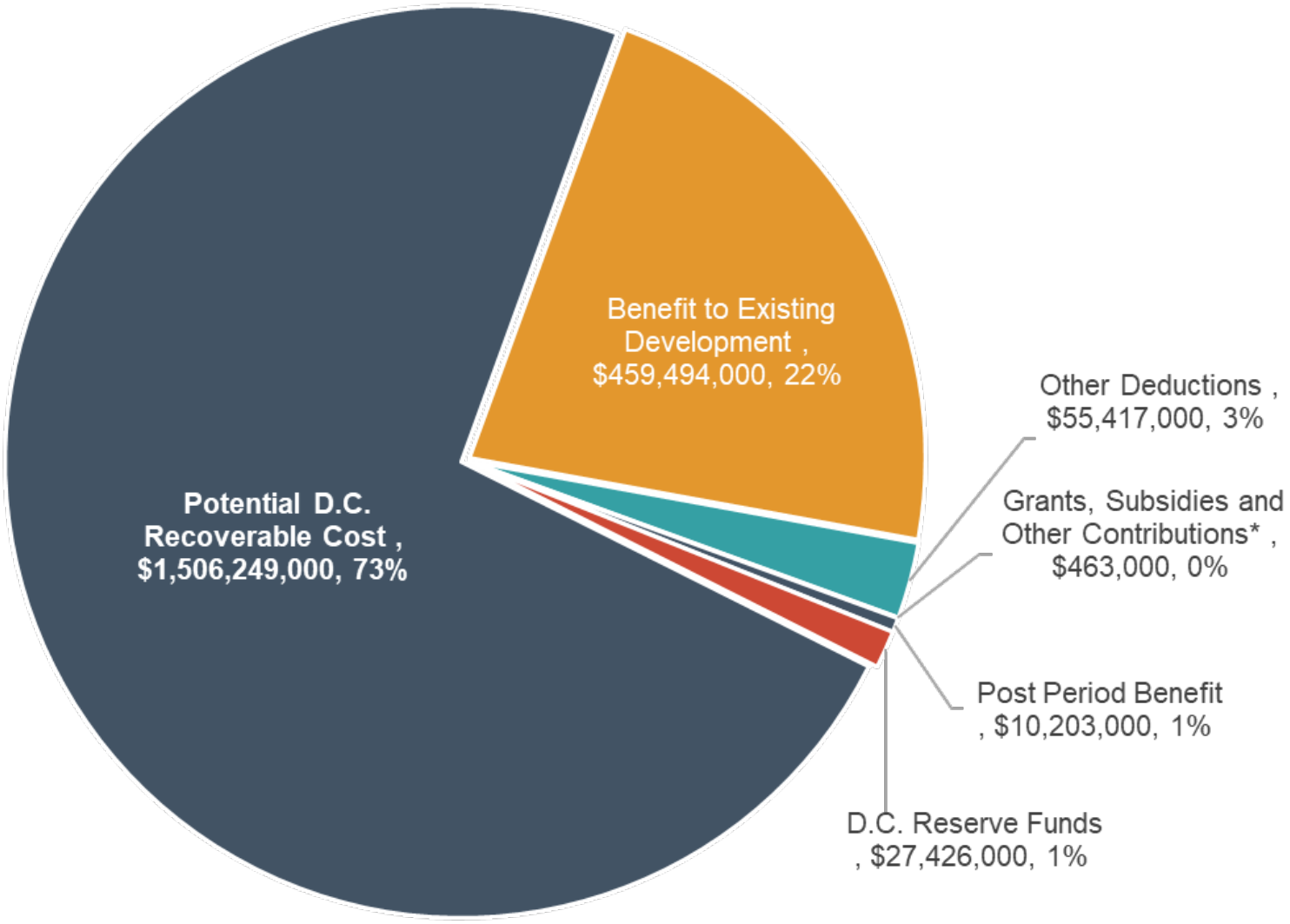
City-Wide Services

- 10-Year (2025-2035)
  - Parks and Recreation Services;
  - Library Services;
  - By-law Enforcement Services; and
  - Growth-Related Studies.
- 15-Year (2025-2040)
  - Fire Protection Services
- 20-Year (2025-2045)
  - Paramedic Services
  - Public Health Services
- 26-Year (2025-2051)
  - Services Related to a Highway

Area Specific Services

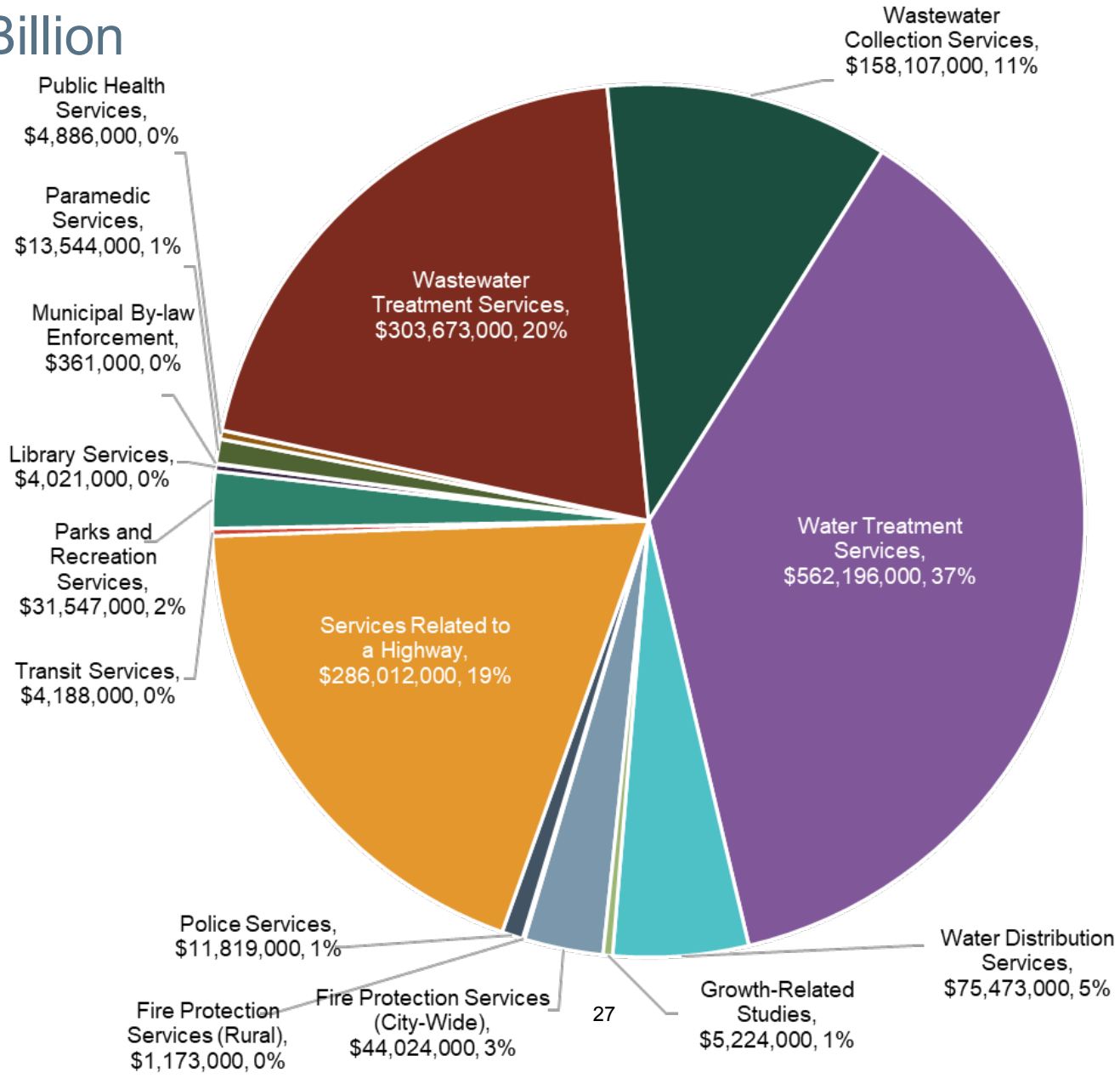
- 10-Year (2025-2035)
  - Police Services (Lindsay and Ops); and
  - Transit Services (Lindsay).
- 15-Year (2025-2040)
  - Fire Protection Services (Rural)
- Buildout (2025-Buildout)
  - Water Services
  - Wastewater Treatment Services
  - Wastewater Collection Services

Anticipated Capital Needs
$2.1 Billion Gross Capital Costs



D.C. Recoverable Costs

$1.5 Billion



Development Charges & Connection Charges Options

Calculated D.C.s and Comparisons

Calculated Schedule of D.C.s

Service/Class of Service	RESIDENTIAL				NON-RESIDENTIAL	
	Single and Semi-Detached Dwelling	Other Multiples	Apartments - 2 Bedrooms +	Apartments - Bachelor and 1 Bedroom	Electricity Generation ($/500 KW of NGC)	Other Non-Residential (Per Sq.M. of Gross Floor Area)
Municipal Wide Services/Class of Service:						
Fire Protection Services (City-Wide)	3,400	2,521	2,475	1,547	3,400	20.13
Police Services [1]	1,873	1,389	1,363	852	1,873	11.84
Services Related to a Highway	12,811	9,499	9,324	5,828	12,811	74.81
Transit Services [2]	654	485	476	298		4.31
Parks and Recreation Services	3,903	2,894	2,841	1,775		7.75
Library Services	498	369	362	227		0.97
Municipal By-law Enforcement	40	30	29	18		0.22
Paramedic Services	812	602	591	369	812	4.63
Public Health Services	331	245	241	151		0.54
Growth-Related Studies	574	426	418	261		3.98
Total Municipal Wide Services/Class of Services	**24,896**	**18,460**	**18,120**	**11,326**	**18,896**	**129.17**
Urban Services						
Wastewater Treatment Services	11,444	8,485	8,329	5,206		61.46
Wastewater Collection Services [3]	7,412	5,496	5,395	3,372		38.21
Water Treatment Services	21,111	15,653	15,365	9,603		113.67
Water Distribution Services	2,834	2,101	2,063	1,289		15.28
Total Urban Services	**42,801**	**31,735**	**31,152**	**19,470**	**-**	**228.63**
Rural Services						
Fire Protection Services (Rural) [4]	739	548	538	336	739	2.26
Total Rural Services	**739**	**548**	**538**	**336**	**739**	**2.26**
Urban - Lindsay	**67,697**	**50,195**	**49,272**	**30,796**	**18,896**	**357.79**
Urban - NWT	**60,285**	**44,699**	**43,877**	**27,424**	**18,896**	**319.58**
Urban - Other	**65,170**	**48,321**	**47,433**	**29,646**	**17,023**	**341.65**
Rural - Ops	**24,981**	**18,523**	**18,182**	**11,364**	**19,635**	**127.12**
Rural - Other	**23,108**	**17,134**	**16,819**	**10,512**	**17,762**	**115.28**

1. Police Services only payable within Lindsay and the former Township of Ops
2. Transit Services only payable within Lindsay
3. Wastewater Collection Services only payble within municipal service area, outside of the Northwest Lindsay Development Area
4. Rural Fire Services are in addition to the City-Wide Services

Calculated Schedule of D.C.s

Service/Class of Service	RESIDENTIAL				NON-RESIDENTIAL	
	Single and Semi-Detached Dwelling	Other Multiples	Apartments - 2 Bedrooms +	Apartments - Bachelor and 1 Bedroom	Electricity Generation ($/500 KW of NGC)	Other Non-Residential (Per Sq.M. of Gross Floor Area)
Urban - Lindsay	67,697	50,195	49,272	30,796	18,896	357.79
Urban - NWT	60,285	44,699	43,877	27,424	18,896	319.58
Urban - Other	65,170	48,321	47,433	29,646	17,023	341.65
Rural - Ops	24,981	18,523	18,182	11,364	19,635	127.12
Rural - Other	23,108	17,134	16,819	10,512	17,762	115.28

Includes Gravity Sewer Charge for NWT

Draft Connection Charges

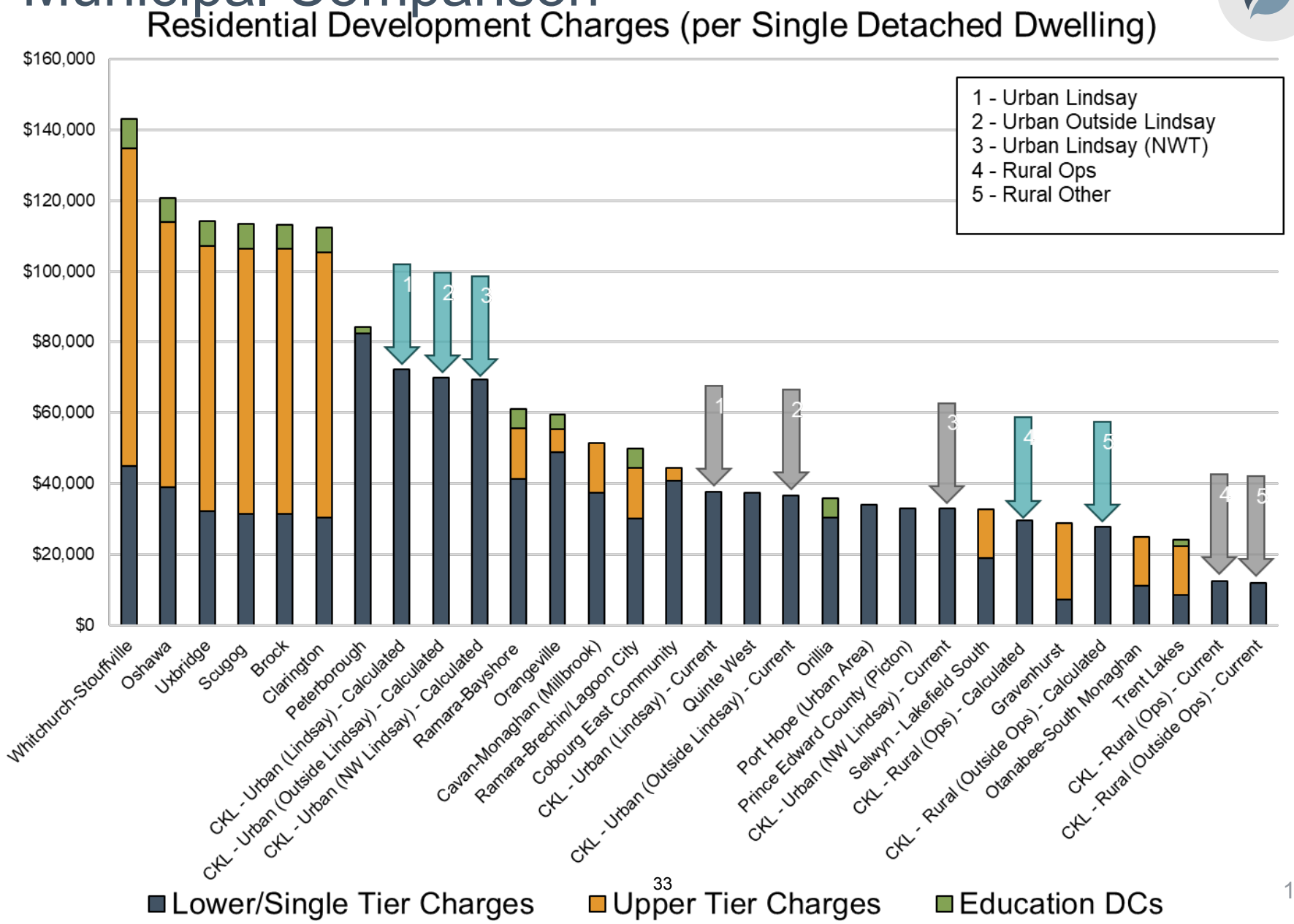
- Draft connection charges presented for a single detached unit:
  - Housing - $3,535
  - Solid Waste - $1,188
  - NWT SPS - $245
    - In addition to current NWT capital charge ($4,317 for gravity sewer)

D.C. & Connection Charge Calculation
Comparison to Existing

Service/Class of Service	Current	Calculated	Change ($)	Change (%)
Urban - Lindsay	**37,581**	**72,420**	**34,839**	**93%**
Urban - NWT	**33,043**	**69,566**	**36,523**	**111%**
Urban - Other	**36,631**	**69,893**	**33,262**	**91%**
Rural - Ops	**12,554**	**29,704**	**17,150**	**137%**
Rural - Other	**11,965**	**27,831**	**15,866**	**133%**

Urban Lindsay - SDU	Current	Calculated	Change ($)	Change (%)
Services Related to a Highway, Water & Wastewater	33,743	55,612	21,869	65%
Other Services	3,838	16,808	12,970	338%
Total	**37,581**	**72,420**	**34,839**	**93%**

Municipal Comparison



Development Charges

D.C. By-law Policies

D.C. By-Law Policies

Timing of Collection

- D.C.s for roads, water, and wastewater services may be payable at the time of subdivision or consent agreement, in accordance with Council policy
- D.C.s for all other services are payable at the time of building permit issuance
  - Bill 17 proposed D.C. collection at occupancy for all non-rental residential construction
- Municipality may enter into an agreement for the D.C. to be paid before or after it would otherwise be payable
  - Bill 17 eliminated the requirement for an early payment agreement for residential and institutional development
- D.C. by-law provides for mandatory indexing of the charge on January 1st of each year

D.C. By-Law Policies

Timing of Collection

- D.C.s for developments proceeding through Site Plan or Zoning By-law Amendment will be determined based on the charges in effect on the day of the application
  - Charges to be frozen for a maximum period of 2 years/18 months after planning application approval
- Payment in installments
  - Rental housing and institutional developments would pay D.C.s in 6 equal annual payments, commencing from the date of occupancy
    - Bill 17 removed the ability to charge interest on instalments for rental housing and institutional development

D.C. By-Law Policies

Timing of Collection

- Interest can be imposed on D.C.s determined at Site Plan or Zoning-By-law Amendment application and on installment payments
  - Maximum interest rate for installments and D.C. freeze the average prime rate plus 1%

D.C. By-Law Policies
Statutory D.C. Exemptions

- Upper/Lower Tier Governments and School Boards
- Development of lands intended for use by a university that received operating funds from the Government
- Existing industrial building expansions (may expand by 50% with no D.C.)
- Additional residential units in existing and new residential buildings
- May add up to two apartments for a single detached, semi-detached or row house (only one unit can be in an ancillary structure)
    - One additional unit or 1% of the units in an existing rental residential building with four or more residential units

D.C. By-Law Policies

Statutory D.C. Exemptions

- Non-profit housing
- Long-term care homes
- Inclusionary zoning affordable housing units
- Additional exemptions for affordable and attainable units to be exempt upon proclamation by the Lieutenant Governor units
- Discount for rental housing development:
  - >2 bedrooms - 25% discount
  - 2 bedrooms - 20% discount
  - <2 bedrooms - 15% discount

Current D.C. Policies

Non-Statutory Exemptions

- Non-statutory exemptions:
  - Place of worship, non-profit hospice, public hospital, cemetery, burial site, or crematorium
  - Agricultural development
  - Park model trailer
- Refunds granted for temporary buildings or structures

D.C. By-Law Policies

Redevelopment Credits

- Redevelopment credits on conversions or demolitions of existing buildings or structures are generally granted to recognize what is being replaced on site (not specific in the Act but provided by case law)
- Redevelopment credits granted for conversions/demolitions
- Building/structure must have been capable of being occupied within 5-years prior to the date of redevelopment

Bill 17

Other Notable Bill 17 Proposed Amendments to D.C.A.

- Definition of capital costs, subject to regulation
  - E.g., removal of land or other costs as an eligible cost in the calculation of D.C.s
- Simplified D.C. by-law process to reduce charges
  - Repeal or change a D.C. by-law expiry date
  - Repeal a D.C. by-law provision for indexing or amend to provide for a D.C. not to be indexed
  - Decrease the amount of a D.C. for one or more types of development
- Grouping of services for the purposes of using credits
- Defining local services in the regulations

D.C. By-Law Policies

By-Law Administration

- By-law to come into force on January 1, 2026
- Charges to be indexed on a mandatory basis on January 1st of each year in accordance with the D.C.A., starting January 1, 2026
  - The most recent 3rd quarter year-over-year change in the index is to be used

Next Steps

- Receive feedback from Council and public
- Amend background study to reflect minor capital cost and calculation updates, D.C. Task Force Recommendations, and Council feedback (if applicable)
- Addendum to background study – **October 29, 2025**
- By-law passage – **November 18, 2025**

The Corporation of the City of Kawartha Lakes

Minutes

Regular Council Meeting

CC2025-10
Tuesday, September 23, 2025
Open Session Commencing at 1:00 p.m.
Council Chambers
City Hall
26 Francis Street, Lindsay, Ontario K9V 5R8

Members:
Mayor Doug Elmslie
Deputy Mayor Charlie McDonald
Councillor Ron Ashmore
Councillor Mark Doble
Councillor Dan Joyce
Councillor Mike Perry
Councillor Tracy Richardson
Councillor Pat Warren
Councillor Emmett Yeo

Please visit the City of Kawartha Lakes YouTube Channel at https://www.youtube.com/c/CityofKawarthaLakes to view the proceedings electronically.

Accessible formats and communication supports are available upon request. The City of Kawartha Lakes is committed to accessibility for persons with disabilities. Please contact AgendaItems@kawarthalakes.ca if you have an accessible accommodation request.

1. Call to Order

Deputy Mayor McDonald called the Meeting to order at 1:00 p.m. Mayor D. Elmslie and Councillors R. Ashmore, D. Joyce, M. Perry, T. Richardson and P. Warren were in attendance in Council Chambers.

Councillor E. Yeo was in attendance electronically.

CAO R. Taylor, City Clerk C. Ritchie, Deputy Clerk S. O'Connell, Directors L. Barrie, S. Beukeboom, C. Faber, J. Rojas, O. Vigelius, and Chief T. Jones were in attendance in Council Chambers.

City Solicitor R. Carlson, Manager of Corporate Assets A. Found and Traffic Management Supervisor J. Kelly were also in attendance electronically.

1.1 Recognition of the National Day for Truth and Reconciliation

Deputy Mayor McDonald offered words of recognition for the National Day for Truth and Reconciliation.

1.2 Land Acknowledgement

Deputy Mayor McDonald read the Land Acknowledgement for the City of Kawartha Lakes.

2. Opening Ceremonies

2.1 O Canada

The Meeting was opened with the singing of 'O Canada'.

2.2 Moment of Silent Reflection

The Mayor asked those in attendance to observe a Moment of Silent Reflection.

2.3 Adoption of Open Session Agenda

CR2025-315
Moved By Councillor Perry
Seconded By Councillor Warren

That the Agenda for the Open Session of the Regular Council Meeting of Tuesday, September 23, 2025, be adopted as circulated and with the following amendments:

Additions:

Item 6.5 being a deputation by Steve LaForest regarding concerns relating to the Renewable Energy Project in Kirkfield (Innergex Renewable Energy) relating to Item 11.1.8 on the Agenda

Item 7.4 being additional correspondence regarding concerns relating to the Renewable Energy Project in Kirkfield (Innergex Renewable Energy) relating to Item 11.1.8 on the Agenda

Item 7.7 being correspondence from Christine Norris, et. al., relating to the Proposed Renewable Energy Project - Compass Greenfield Development (Sturgeon Point Road) relating to Item 11.1.8 on the Agenda

Item 7.8 being correspondence from Innergex Renewable Energy, providing a summary of natural heritage assessment activities conducted for Fortuna and Kirkfield Solar Projects (relating to Item 11.1.8 on the Agenda

Carried

3. Disclosure of Pecuniary Interest

There were no declarations of pecuniary interest disclosed.

4. Council Minutes

Regular Council Meeting, August 26, 2025

CR2025-316
Moved By Councillor Richardson
Seconded By Mayor Elmslie

That the Minutes of the Regular Council Meeting of August 26, 2025, be received and adopted.

Carried

5. Notices and Information by Members of Council and Staff

5.1 Council

Councillor Richardson:

- Words of encouragement were extended to the Canadian Women's Rugby Team as they compete for the Women's Rugby World Cup against England on Saturday, September 27th. Special recognition was given to Olivia Apps, a Kawartha Lakes Resident, Lindsay Rugby Club Almuni and member of the Canadian Women's Rugby Team;

- The Manvers Historical Society will be hosting an open house at the Bethany Branch of the Kawartha Lakes Public Library on Saturday, October 5th; and
- Residents were reminded that local community food banks are actively holding food drives this time of year and all donations are welcome.

Councillor Warren:

- A Fire Smart Talk was held in Burnt River on Sunday, September 21st; the information session provided guidance on fire safety and how to fire smart your home and community;
- An appreciation dinner was held to honour all of the firefighters who keep the community safe and words of appreciation were extended to Diane's Country Kitchen for catering the event;
- Residents were encouraged to attend the Bobcaygeon Fall Fair, which will run from Thursday, September 25th to Saturday, September 27th.

Councillor Joyce:

- Words of appreciation were extended to Phil and Betty Archer for hosting a Plow Day on Salem Road; the event provided an opportunity for the farming community to get together and all proceeds supported the Little Britain Community Food Bank;
- The Kawartha Lakes Public Library have reported that there were 9516 participants in the Summer Reading Program which represents a 45% increase in participation over 2024. This Fall the Kawartha Lakes Public Library will be partnering with local organizations for their programming and residents are encouraged to contact their local library branch for further detail.

Councillor Ashmore:

- Words of appreciation were extended to everyone who attended the Agricultural VIP Tour. Words of appreciation were also extended to all of the host locations that were visited during the Tour and to the North Emily Women's Institute for hosting lunch that day;
- Words of congratulations were extended to the owners of Sprinkles'n Things on the opening of their new location in Omemee; they also have a location in Bethany;

- M&M Food Market is expanding to Omemee;
- The Omemee Beach Park expansion is starting soon; and
- Words of congratulations were extended in recognition of the opening of the Sunnywood Parochial school.

Councillor Perry:

- Words of appreciation were extended to the City of Kawartha Lakes for their recognition of the National Day for Truth and Reconciliation. Councillor Perry provided words of acknowledgement relating to his heritage and provided a summary of the symbolism that is held by the Dark Times Sash and by the Dish with One Spoon Wampam Belt;
- Kids Fest was held at Maryboro Lodge on Saturday, August 29th; it was a smashing success and words of appreciation were extended to Glenn Walker and the Maryboro Lodge Board for organizing the event; and
- Residents were reminded that the Annual Turkey Trot will be held in Fenelon Falls on Saturday, October 11th; registration is open for anyone who would like to participate.

Councillor Doble:

- The 6th Annual Kawartha Lakes Wellness Fair will be held on Wednesday, September 24th at the Victoria Park Armoury in Lindsay. With well over 50 wellness vendors, the event will include interactive demonstrations, live music and an opportunity to learn about initiatives that support health and well being; and
- The Kawartha Art Gallery closed this past summer in preparation for their move to a new location on Cambridge Street in Lindsay. That move has been delayed until the Spring of 2026 and as a result the Kawartha Lakes Art Gallery will be re-opening at their original location on the second floor of the Lindsay Branch of the Kawartha Lakes Public Library located at 190 Kent Street West, Lindsay.

Deputy Mayor McDonald

- Deputy Mayor McDonald highlighted that September is known as Hunger Action Month and there has been a dramatic increase in the number of individuals accessing food banks. Residents were encouraged to donate to local their local food bank in light of the upcoming holiday season; and

- Words of appreciation were extended to all of the residents who volunteer to assist with all of the community events that are held within the City of Kawartha Lakes.

5.2 Staff

6. Deputations

6.1 CC2025-10.6.1

Concerns Relating to the Proposed Renewable Energy Project in Kirkfield (Innergex Renewable Energy)
Relating to Item 11.1.8 on the Agenda
Jamie Morris

Jamie Morris provided comments in objection to the proposed renewable energy project in Kirkfield (Innergex Renewable Energy). He cited concerns relating to the construction of a large scale solar project in the area known as the Carden Alvar. He noted that the City holds a certification as a Bird Friendly City and that program sets standards and recommended protective measures for the bird population. He also noted that the City of Kawartha Lakes Environmental Advisory Committee has recommended that Council not support the large scale solar project on the Carden Alvar. He stated that there is a responsibility to preserve natural areas for future generations.

CR2025-317
Moved By Councillor Warren
Seconded By Councillor Doble

That the deputation of Jamie Morris, **regarding Concerns Relating to the Proposed Renewable Energy Project in Kirkfield (Innergex Renewable Energy)**, be received.

Carried

6.2 CC2025-10.6.2

Traffic Concerns on Pleasant Point Road, Lindsay, and a Request for the Installation of Speed Bumps
Relating to Item 9.3.25 on the Agenda
Paul Vessio

Paul Vessio provided on overview of his concerns relating to traffic on Pleasant Point Road. His concerns surround the speed of vehicles traveling within the Pleasant Point community and he outlined that he has witnessed reckless driving

as a result of speeding vehicles. He noted that a petition has been considered by Council relating to traffic concerns and there is a staff report on the Agenda with a proposed speed reduction for Pleasant Point Road. He outlined that he believes that additional measures will be needed to address the traffic concern, such as speed bumps. He asked Council to consider the installation of speed bumps on Pleasant Point Road.

CR2025-318
Moved By Councillor Ashmore
Seconded By Councillor Doble

That the deputation of Paul Vessio, **regarding Traffic Concerns on Pleasant Point Road, Lindsay, and a Request for the Installation of Speed Bumps**, be received.

Carried

6.3 CC2025-10.6.3

Concerns Relating to the Renewable Energy Project in Kirkfield (Innergex Renewable Energy)
Relating to Items 11.1.8 and 12.10 on the Agenda
Johanna Powell
Robert Bowles

Johanna Powell and Robert Bowles spoke in objection to the proposed renewable energy project in Kirkfield (Innergex Renewable Energy). They noted that a petition document, with a total of 938 signatures, has been submitted in objection to the proposed project. They recommended that the Carden Alvar should be designated as a national world site due to its significance. They outlined that the Carden Alvar has the highest level of biodiversity in Ontario and they believe that the proposed project would be harmful to the inhabitants of the Alvar.

CR2025-319
Moved By Councillor Warren
Seconded By Councillor Yeo

That the deputation of Johanna Powell and Robert Bowles, **regarding Concerns Relating to the Renewable Energy Project in Kirkfield (Innergex Renewable Energy)**, be received.

Carried

6.4 CC2025-10.6.4

Request for the Resurfacing of the Western Portion of Telecom Road, Pontypool
Relating to Item 12.4 on the Agenda
Terry Kennedy
Mike Thompson

Terry Kennedy and Mike Thompson provided an overview of their request for the western portion of Telecom Road, Pontypool, to be resurfaced. They cited concerns relating to the condition of the road and it was noted that a petition, with 30 signatures, has been submitted to Council to request that Council consider resurfacing the road. They outlined that they believe that the condition of the road is a safety concern for area residents and they also outlined concerns relating to the dust that is caused by traffic on the road.

CR2025-320
Moved By Councillor Richardson
Seconded By Mayor Elmslie

That the deputation of Terry Kennedy and Mike Thompson, **regarding a Request for the Resurfacing of the Western Portion of Telecom Road, Pontypool**, be received.

Carried

6.5 CC2025-10.6.5

Concerns Relating to the Renewable Energy Project in Kirkfield (Innergex Renewable Energy)
Relating to Item 11.1.8 on the Agenda
Steve LaForest

Steve LaForest spoke in opposition to the proposed renewable energy project in Kirkfield (Innergex Renewable Energy). He noted that renewable energy is required but it cannot be at the loss of the Carden Alvar. He outlined the importance of the Carden Alvar and summarized his concerns relating to the proposed project which included concerns relating to the timing of the project and the amount of public consultation that has been completed. He urged Council to reject the application and any approvals that are requested.

CR2025-321
Moved By Councillor Warren
Seconded By Councillor Doble

That the deputation of Steve LaForest, **regarding Concerns Relating to the Renewable Energy Project in Kirkfield (Innergex Renewable Energy)**, be received.

Carried

7. Correspondence

7.1 CC2025-10.7.1

Request for a Speed Limit Reduction on Victoria Road
Michael Rutt

CR2025-322
Moved By Mayor Elmslie
Seconded By Councillor Yeo

That the correspondence from Michael Rutt, **regarding a Request for a Speed Limit Reduction on Victoria Road**, be received.

Carried

7.2 CC2025-10.7.2

Best Practices Relating to By-Law Enforcement Policies
Paul Dube, Ombudsman of Ontario

CR2025-323
Moved By Councillor Richardson
Seconded By Councillor Joyce

That the correspondence from Paul Dube, Ombudsman of Ontario, **regarding Best Practices Relating to By-Law Enforcement Policies**, be received.

Carried

7.3 CC2025-10.7.3

Green Eden Development Limited - 40 Mary Street West, Omemee
Relating to Item 11.1.2 on the Agenda
Al Birtch, Green Eden Development Limited

CR2025-324
Moved By Councillor Ashmore
Seconded By Mayor Elmslie

That the correspondence from Al Birtch, of Green Eden Development Limited, **regarding the Green Eden Development Limited - 40 Mary Street West, Omemee**, be received.

Carried

7.4 CC2025-10.7.4

Comments Relating to the Proposed Renewal Energy Project in Kirkfield (Innergex Renewable Energy)
Relating to Item 11.1.8 on the Agenda

- Jennifer Sellers
- Jean Humphries
- Wendy Hogan and Ron Rathburn
- Kenneth C. MacDonald
- Dorthea Hangaard, Couchiching Conservancy
- Jamie Morris
- Lee Richardson Symmes
- Michelle Bassien Brown
- Daniele Guervara
- Clement Kent
- Dr. R. Metcalfe, Four Seasons Conservancy
- Wendy McComb
- Jane Bonsteel
- Janet Machan
- Noella Storry and Peter Robinson
- Nancy Dengler
- Joyce Sankey
- Maureen Kenny
- James Kranek

- Sandra Neill
- Susan Berry
- Susan Wallace
- Dr. Alex Mills
- John Foster
- Marc Alari
- Valerie Hunt
- Dale Leadbeater
- Christopher Lemieux
- Stephanie Lange
- Kai Millyard
- Lynda Goodridge
- Lynne Freeman
- Laura Murray
- David Grant
- Jean Iron
- Meegan Conklin
- Diana Turchin
- Victor Ramautar
- Monika Croydon

CR2025-325
Moved By Councillor Warren
Seconded By Councillor Yeo

That the correspondence, as listed in Item 7.4 within the Agenda for the Regular Council Meeting of September, 23, 2025, **regarding Comments Relating to the Proposed Renewable Energy Project in Kirkfield (Innergex Renewable Energy)**, be received.

Carried

7.5 CC2025-10.7.5

Sturgeon Lake Agrivoltaics Inc.
Relating to Item 11.1.8 on the Agenda
Roberto Caputo, Senior Director, Development, Compass Greenfield Development

CR2025-326
Moved By Councillor Perry
Seconded By Councillor Richardson

That the correspondence from Roberto Caputo, Senior Director of Development, Compass Greenfield Development, **regarding Sturgeon Lake Agrivoltaics Inc.**, be received.

Carried

7.6 CC2025-10.7.6

Request for the Resurfacing of the Western Portion of Telecom Road, Pontypool
Relating to Item 12.4 on the Agenda
Mike Thompson

CR2025-327
Moved By Councillor Richardson
Seconded By Councillor Doble

That the correspondence from Mike Thompson, **regarding a Request for the Resurfacing of the Western Portion of Telecom Road**, be received.

Carried

7.7 CC2025-10.7.7

Proposed Renewable Energy Project - Compass Greenfield Development (Sturgeon Point Road)
Relating to Item 11.1.8 on the Agenda
Christine Norris, et. al

CR2025-328
Moved By Councillor Perry
Seconded By Councillor Ashmore

That the correspondence from Christine Norris, et. al., **regarding the Proposed Renewable Energy Project - Compass Greenfield Development (Sturgeon Point Road)**, be received.

Carried

7.8 CC2025-10.7.8

Summary of Natural Heritage Assessment Activities Conducted for Fortuna and Kirkfield Solar Projects
Relating to Item 11.1.8 on the Agenda
Don Seguin, Innergex

CR2025-329
Moved By Councillor Warren
Seconded By Mayor Elmslie

That the correspondence from Don Seguin, of Innergex, **regarding a Summary of Natural Heritage Assessment Activities Conducted for Fortuna and Kirkfield Solar Projects**, be received.

Carried

8. Presentations

9. Committee of the Whole

9.1 Correspondence Regarding Committee of the Whole Recommendations

9.2 Committee of the Whole Minutes

Committee of the Whole Meeting, September 9, 2025

CR2025-330
Moved By Councillor Richardson
Seconded By Councillor Perry

That the Minutes of the Committee of the Whole Meeting of September 9. 2025, be received and the recommendations, included in Section 9.3 of the Agenda, save and except for Items 9.3.7, 9.3.9, 9.3.10, 9.3.21 and 9.3.25, be adopted.

Carried

9.3 Business Arising from Committee of the Whole Minutes

9.3.1 CW2025-126

That the deputation of Robert Caputo, of Compass Greenfield Development, and Tom DeBoer, Consultant, **regarding a Request for Council Support for the Proposed Sturgeon Lake Agrivoltaics Renewable Energy Project,** be received.

Carried

9.3.2 CW2025-127

That the deputation of Thomas Dean, Director of Development for Innergex, **regarding a Request for Council Support for a Proposed Renewable Energy Project in Kirkfield**, be received.

Carried

9.3.3 CW2025-128

That the deputation of Courtney Baker and Dorthea Hangaard, of the Couchiching Conservancy, **regarding Comments Relating to a Proposed Renewable Energy Project in Kirkfield**, be received.

Carried

9.3.4 CW2025-129

That the deputation of Christine Norris, **regarding Comments Relating to the Proposed Sturgeon Lake Agrivoltaics Renewable Energy Project**, be received.

Carried

9.3.5 CW2025-130

That the deputation of Dale Leadbeater, **regarding Comments Relating to the Proposed Renewable Energy Project in Kirkfield**, be received.

Carried

9.3.6 CW2025-131

That the correspondence noted within Item 5.1 of the Agenda for the Committee of the Whole Meeting of September 9, 2025, **regarding Comments Relating to a Proposed Renewable Energy Project in Kirkfield**, be received.

Carried

9.3.8 CW2025-133

That the deputation of Ilene Shapiro and Bruce Ralph, **regarding a Request for a Speed Limit Reduction on Kawartha Lakes Road 46, Bolsover**, be received.

Carried

9.3.11 CW2025-136

That the correspondence from Virginia Vollick, **regarding a Request for the Resurfacing of Beechnut Road, Sugarbush Road, Hilton's Point Road North, Hilton's Point Road West, Laxton Township 8th Line and Laxton Township 6th Line**, be received.

Carried

9.3.12 CW2025-137

That the correspondence from Kathy Anderson, **regarding the Design of the Colborne Street Bridge, Lindsay**, be received.

Carried

9.3.13 CW2025-138

That the presentation by Laurie McCarthy, **regarding the Kawartha Lakes Tourism Brand**, be received.

Carried

9.3.14 CW2025-139

That Report ED2025-020, **Kawartha Lakes Tourism Brand**, be received.

Carried

9.3.15 CW2025-140

That the presentation by Nafiur Rahman, Supervisor of Environmental Capital Project Management, and Jeanorth Sinnakando and Tony Guerra, of Greer Galloway Group (GGG) Inc., **regarding the Logie Street and Ridout Street Sewage Pumping Station Upgrades Environmental Assessment (EA) Completion,** be received.

Carried

9.3.16 CW2025-141

That Report ENG2025-024, **Logie Street and Ridout Street Sewage Pumping Station Upgrades Environmental Assessment (EA) Completion,** be received;

That Council support the preferred solution of replacing the existing Logie Street Sewage Pumping Station (SPS) with a new SPS within the existing site and constructing a new force main from the new SPS that will connect to the existing abandoned force main from the Ridout St SPS to the existing discharge point to provide additional sanitary service capacity for new developments in the South-East area of Lindsay;

That Council support the preferred solution of completing minor upgrades including pumps, piping and electrical equipment replacement at the Ridout Street SPS to provide an increase in station capacity to service developments within the Ridout Street SPS sewershed area; and

That Staff be authorized to file the endorsed Project File Report for the legislated 30-day comment period.

Carried

9.3.17 CW2025-142

That the presentation by Joseph Kelly, Traffic Management Supervisor, **regarding a Review of the Traffic Calming Process**, be received.

Carried

9.3.18 CW2025-143

That Report RS2025-024, **Proposed Surplus Declaration and Sale of Park Lot 8 and 9 on Plan 15P**, be received;

That the subject property, being a City-owned property adjacent to 31 and 35 Logie Street, Lindsay and legally described as Park Lot 8 West Side of Logie Street, 9 West Side of Logie Street on Plan 15P, Except R347372, R388574, R408368, Part 1 on 57R-6750, Lindsay, Kawartha Lakes (PIN: 63233-0264 (LT)) (save and except for any part which may be required to be retained as future road widening), be declared surplus to municipal needs;

That the subject property (save and except for any part which may be required to be retained as future road widening) be prepared and marketed for sale to the general public in accordance with City of Kawartha Lakes By-Law 2018-020, as amended, and the Municipal Act, 2001, and any policies in effect as of the date of the sale, and sold for no less than the appraised value plus any and all costs associated with the transaction;

That a By-Law (with any amendments deemed necessary) to authorize the disposition of the subject property shall be passed, if appropriate;

That the Manager of Realty Services be permitted to fully execute all surplus municipal land listing documentation and any documentation associated with the receipt of an offer to purchase surplus municipal land for the full appraised value plus any and all costs associated with the transaction;

That all costs associated with investigating, preparing or marketing the property be financed from the Property Development Reserve;

That the revenue from the sale be placed in the Parkland Reserve; and

That the Mayor and Clerk be authorized to execute all documents to facilitate the conveyance of the lands.

Carried

9.3.19 CW2025-144

That Report RS2025-036, **Proposed Surplus Declaration, Closure, and Sale of a Road Allowance adjacent to 1773 Kirkfield Road, Kirkfield**, be received;

That the subject property, being a road allowance adjacent to 1773 Kirkfield Road, Kirkfield, and legally described as Duke Street on Plan 106; Kawartha Lakes, being PIN: 63169-0217 (LT), be declared surplus to municipal needs;

That the sale of the road allowance to the adjoining landowner be supported, in principle, in accordance with the provisions of By-Law 018-020, as amended, and the Municipal Act, 2001, and subject to the parties entering into a conditional Agreement of Purchase and Sale (including a condition that the subject road allowance merge with the purchaser’s adjacent properties on closing);

That Council set the value of the land at the set price of $2.50 per square foot of interior road allowance, unless the purchasers wish to pay for an appraisal, in which case, Council set the value of the land at the lower of the set price of $2.50 per square foot of interior road allowance and the appraised value;

That Staff be directed to commence the process to stop up and close the said road allowance;

That a by-law (with any amendments deemed necessary) to close the road and authorize its disposition shall be passed, if appropriate;

That a deeming by-law be passed contemporaneously with the disposition by-law, if required; and

That the Mayor and Clerk be authorized to sign all documents to facilitate the road closing and conveyance of the lands.

Carried

9.3.20 CW2025-145

That Report ED2025-021, **Proposed Heritage Designation of 101 King Street, Town of Lindsay (Johnson Paudash House)**, be received;

That the Municipal Heritage Committee's recommendation to designate 101 King Street under Part IV of the Ontario Heritage Act as being of cultural heritage value or interest be endorsed; and

That staff be authorized to proceed with the process to designate the subject property under Part IV of the Ontario Heritage Act, including the preparation and circulation of Notices of Intention to Designate and consultation with the property owner(s), and preparation of the designating by-laws.

Carried

9.3.22 CW2025-147

That Report ENG2025-022, **Request for Traffic Calming – Elgin Street,** be received;

That commercial through traffic of any weight be restricted at all times on Elgin Street from Adelaide Street North to William Street North; and

That the necessary By-law for the above recommendations be forwarded to Council for adoption.

Carried

9.3.23 CW2025-148

That Report ENG2025-023, **Request for Traffic Calming – Parkside Drive**, be received; and

That the Traffic Calming process continue to the public engagement phase for the possible construction of permanent speed cushions on Parkside Drive.

Carried

9.3.24 CW2025-149

That Report ENG2025-026, **Request for Traffic Calming – Golden Mile Road,** be received;

That the current 50km/h speed zone on Golden Mile Road be reduced to 40km/h;

That pedestrian warning signs be installed on Golden Mile Road; and

That the necessary By-law for the above recommendations be forwarded to Council for adoption.

Carried

9.3.26 CW2025-151

That Report ENG2025-025, **Request for Pedestrian Crossover – Queen Street, Lindsay,** be received; and

That a capital project budget item for the installation of a pedestrian crossover at Queen Street and St. Patrick Street be included for consideration in the 2026 draft budget.

Carried

9.4 Items Extracted from Committee of the Whole Minutes

9.3.7 CW2025-132

CR2025-331
Moved By Councillor Ashmore
Seconded By Mayor Elmslie

That the deputation of Brian MacMillan, **regarding Concern relating to the Condition of King's Wharf Road**, be received and referred to the Budget Committee for consideration.

Carried

9.3.9 CW2025-134

CR2025-332
Moved By Mayor Elmslie
Seconded By Councillor Richardson

That the deputation of Melissa McFarland and Steve Podolsky, of the Lindsay Downtown Business Improvement Association, **regarding a Request for the Installation of Metal Grates Surrounding Trees in Downtown Lindsay**, be received and referred to Staff for review, in consultation with the Lindsay Downtown Business Improvement Association, to determine the option that will beneficial for the trees in Downtown Lindsay.

Carried

9.3.10 CW2025-135

CR2025-333
Moved By Councillor Ashmore
Seconded By Councillor Richardson

That the deputation of Jackie Hellawell, **regarding Road Conditions at the Intersection of Hazel Street and Pavillion Road, Thurstonia**, be received;

That Staff coordinate a permanent solution for the drainage and sink hole issue at the intersection of Hazel Street and Pavillion Road, and, at the intersection of Silver Birch Street and Pavillion Road; and

That Engineering and Public Works Staff work in coordination on a permanent solution for said locations and on a timeline for the repair.

Carried

9.3.21 CW2025-146

CR2025-334
Moved By Councillor Joyce
Seconded By Councillor Richardson

That Report ED2025-022, **Archaeological Management Plan**, be received; and

That the Archaeological Management Plan, including the Policy Directions Report attached as Appendix B and the associated Archaeological Potential Map, be approved and adopted by Council.

Carried

9.3.25 CW2025-150

CR2025-335
Moved By Councillor Ashmore
Seconded By Mayor Elmslie

That Report ENG2025-021, **Request for Traffic Calming – Pleasant Point Road and Rose Street,** be received;

That a 40 km/h Speed Area be established on Pleasant Point Road starting at the intersection with Indian Trail,

That the speed limit on Pleasant Point Road from Indian Trail to a point 150 m south of Maple Grove Road be reduced to 50 km/h,

That a 60 km/h buffer zone be established from a point 150 m south of Maple Grove Road to a point 400 m south of Maple Grove Road,

That the speed limit on Maple Grove Road be posted at 40 km/h; and

That the necessary By-law for the above recommendations be forwarded to Council for adoption.

Carried

10. Planning Advisory Committee

10.1 Correspondence Regarding Planning Advisory Committee Recommendations

10.2 Planning Advisory Committee Minutes

Planning Advisory Committee Meeting, September 10, 2025

CR2025-336
Moved By Councillor Richardson
Seconded By Councillor Warren

That the Minutes of the Planning Advisory Committee Meeting of September 10 2025, be received and the recommendations, included in Section 10.3 of the Agenda, be adopted.

Carried

10.3 Business Arising from Planning Advisory Committee

10.3.1 PAC2025-053

That Report **PLAN2025-045, Application to Amend the Township of Eldon Zoning By-law 94-14 at 24915 Simcoe Street, Woodville - Kea** be received for information;

That a Zoning By-law Amendment respecting application D06-2025-010, substantially in the form attached as Appendix D to Report PLAN2025-045, be approved and adopted by Council; and

That the Mayor and Clerk be authorized to execute the documents required by the approval of this application.

Carried

10.3.2 PAC2025-054

That Report PLAN2025-046, **Red Line Revision to Plan of Subdivision Draft Plan of Subdivision - Sugarwood Phase 3 (Highway 35 and Colborne Street), Lindsay**, be received;

That a Red Line Revision to Plan of Subdivision respecting application D05-2018-004, substantially in the form attached as Appendix C to Report PLAN2025-046, be approved and adopted by Council; and

That the Mayor and Clerk be authorized to execute the documents required by the approval of this application.

Carried

10.3.3 PAC2025-055

That Report PLAN2025-044, **Application to Amend the Township of Verulam Zoning By-law 6-87 at 96 Kawartha Lakes Road 30, Fenelon Falls - Fisher**, be received;

That a Zoning By-law Amendment respecting application D06-2025-003, substantially in the form attached as Appendix D to Report PLAN2025-044, be approved and adopted by Council; and,

That the Mayor and Clerk be authorized to execute the documents required by the approval of this application.

Carried

10.3.4 PAC2025-056

That Report **PLAN2025-043, Application to Amend the Township of Emily Zoning By-law 1996-30 at 1023 Kings Wharf Road, Bobcaygeon - Martin,** be received;

That a Zoning By-law Amendment respecting application D06-2024-014, substantially in the form attached as Appendix D to Report PLAN2025-043, be approved and adopted by Council; and

That the Mayor and Clerk be authorized to execute the documents required by the approval of this application.

Carried

10.4 Items Extracted from Planning Advisory Committee Minutes

11. Consent Matters

The following items were requested to be extracted from the Consent Agenda:

Councillor Warren Item 11.1.1 and 11.1.8
Councillor Ashmore Item 11.1.2
Councillor Yeo Item 11.1.6
Councillor Perry Item 11.1.8
Mayor Elmslie Item 11.1.5

Moved By Councillor Richardson
Seconded By Mayor Elmslie

That all of the proposed resolutions shown in Section 11.1 of the Agenda, save and except for Items 11.1.1, 11.1.2, 11.1.5, 11.1.6 and 11.1.8, be approved and adopted by Council in the order that they appear on the agenda and sequentially numbered.

Carried

11.1 Reports

11.1.3 ML2025-002

Terms of Reference Amendment - Municipal By-Law Appeals Committee
Aaron Sloan, Manager of Municipal Law Enforcement and Licensing

CR2025-337

That Report ML2025-002, **Terms of Reference Amendment – Municipal By-law Appeals Committee**, be received; and

That the amended Municipal By-law Appeals Committee Terms of Reference, as outlined in Appendix A to report ML2025-002, be approved to permit the Manager of Municipal Law Enforcement and/or designate with the authority to approve compliance time extension requests.

Carried

11.1.4 CORP2025-023

Treasurer’s Statement of Development Charges and Cash-in-Lieu of Parkland Reserve Funds (2019-2024)
Carolyn Daynes, Treasurer
Usama Khan, Finance Coordinator

CR2025-338

That Report CORP2025-023 **Treasurer's Statement of Development Charges and Cash-in-Lieu of Parkland Reserve Funds (2019-2024)**, be received; and

That the previously approved capital projects identified in Table 3 be amended to be financed by Development Charge (DC) debenture financing of $25,188,160.00 and not from the DC Reserve,

That the 2020 previously approved capital project for the Lindsay WPCP project (998200201) be amended to be financed by DC debenture financing of $8,878,013.00 and not from the DC Reserve.

Carried

11.1.7 PR2025-008

Alcohol Management on Municipal Premises
Shelley Cooper, Community Partnership and Programs Supervisor

CR2025-339

That Report PR2025-008, **Alcohol Management on Municipal Premises**, be received; and

That the revised Alcohol Management on Municipal Premises Policy, as attached as Appendix B to Report PR2025-008, be adopted and numbered for inclusion in the City's Policy Manual, replacing all predecessor versions.

Carried

11.2 Items Extracted from Consent

11.1.1 LGL2025-001

Enbridge Franchise Agreement Renewal
Eric Sherbert, Assistant City Solicitor

CR2025-340
Moved By Councillor Warren
Seconded By Councillor Perry

That Report LGL2025-001, **Enbridge Franchise Agreement Renewa**l, be received;

That the agreement between Enbridge Gas Inc. and the City of Kawartha Lakes, as outlined in Attachment A to Report LGL2025-001, be approved;

That the Mayor and Clerk be authorized to execute any documents and agreements required through the approval of this agreement;

That the City of Kawartha Lakes expresses its support for an Amendment to Section 9 of Regulation 584/06 under the Municipal Act, 2001 and an update to the Model Franchise Agreement to enable Ontario municipalities to keep pace with leading practices in other Canadian jurisdictions and charge private utilities for fair compensation for use of the municipal right of way; and

That the City of Kawartha Lakes expresses its support for the update to the Model Franchise Agreement to remove the ability for private utilities to abandon infrastructure in the municipal right of way without approval from the municipality.

Carried

11.1.2 LGL2025-011

Green Eden Development, 40 Mary Street West, Omemee
Robyn Carlson, City Solicitor

Moved By Councillor Ashmore
Seconded By Councillor Yeo

That Report LGL2025-011, **Green Eden Development, 40 Mary Street West, Omemee,** be received;

That Staff be directed to rescind the notice that Phase 1 of the Site Plan Agreement has expired; and

That Staff be directed to provide Green Eden Development with a full list of any outstanding documents that are required for construction permits.

Motion Failed

CR2025-341
Moved By Councillor Perry
Seconded By Councillor Doble

That Report LGL2025-011, **Green Eden Development, 40 Mary Street West, Omemee**, be received.

Carried

11.1.5 CA2025-006

Advance Approval of Designated Proposed 2026 Capital and Special Projects
Dr. Adam Found, Manager of Corporate Assets

CR2025-342
Moved By Mayor Elmslie
Seconded By Councillor Doble

That Report CA2025-006, **Advance Approval of Designated Proposed 2026 Capital and Special Projects**, be received.

Carried

11.1.6 ENG2025-019

Request for a Parking Area and Crosswalk Lines in Kirkfield
Juan Rojas, Director of Engineering and Corporate Assets

CR2025-343
Moved By Councillor Yeo
Seconded By Councillor Perry

That Report ENG2025-019, **Request for a Parking Area and Crosswalk Lines in Kirkfield**, be received.

Carried

11.1.8 PLAN2025-047

Provincial Energy Procurement - Municipal Resolution in Support of Proposal Submission (MRSPS) Requests
Nicolas Smith, Policy Planner
Mark Jull, Supervisor, Policy Planning

CR2025-344
Moved By Councillor Warren
Seconded By Councillor Perry

That Report PLAN2025-047, **Provincial Energy Procurement – Proponents seeking Municipal Resolution in Support of Proposal Submission (MRSPS)** be received for information.

Carried

11.2.1 RS2025-032

Requested Disposition of Shoreline Road Allowance Adjacent to 495-513 Long Beach Road, Cameron
Lucas Almeida, Law Clerk - Realty Services

CR2025-345
Moved By Councillor Perry
Seconded By Councillor Doble

That Report RS2025-032, **Requested Disposition of Shoreline Road Allowance Adjacent to 495-513 Long Beach Road, Cameron**, be deferred to the Regular Council Meeting of October 21, 2025.

Carried

The Meeting recessed at 3:00 p.m. and reconvened at 3:12 p.m.

12. Petitions

12.1 CC2025-10.12.1

Request for the Resurfacing of Cedar Tree Road, Fenelon Falls
A copy of the petition with 60 signatures is available for review at the City Clerk's Office
Doug Tripp

CR2025-346
Moved By Mayor Elmslie
Seconded By Councillor Warren

That the petition received from Doug Tripp, **regarding a Request for the Resurfacing of Cedar Tree Road, Fenelon Falls**, be received and referred to the Budget Committee for consideration.

Carried

12.2 CC2025-10.12.2

Request for Traffic Control at the Intersection of Northline Road and the Somerville 7th Concession
A copy of the petition with 37 signatures is available for review at the City Clerk's Office
Axel Ruprecht

CR2025-347
Moved By Councillor Warren
Seconded By Councillor Doble

That the petition received from Axel Ruprecht, **regarding a Request for Traffic Control at the Intersection of Northline Road and the Somerville 7th Concession**, be received be referred to Staff for review and report back.

Carried

12.3 CC2025-10.12.3

Request for the Resurfacing of Glengarry Road and Wilson Street, Bethany
A copy of the paper petition with 78 signatures is available for review at the City Clerk's Office
This is also an electronic petition with 35 signatures
Lisa Smith

CR2025-348
Moved By Councillor Richardson
Seconded By Mayor Elmslie

That the petition received from Lisa Smith, **regarding a Request for the Resurfacing of Glengarry Road and Wilson Street, Bethany**, be received and referred to the Budget Committee for consideration.

Carried

12.4 CC2025-10.12.4

Request for the Resurfacing of the Western Portion of Telecom Road, Pontypool
A copy of the petition with 30 signatures is available for review at the City Clerk's Office
Terry Kennedy

CR2025-349
Moved By Councillor Richardson
Seconded By Councillor Perry

That the petition received from Terry Kennedy, **regarding a Request for the Resurfacing of the Western Portion of Telecom Road, Pontypool**, be received and referred to Staff for review and report back by the end of Q1, 2026 with the options that would be available and the cost of resurfacing of the western portion of Telecom Road.

Carried

12.5 CC2025-10.12.5

Omemee Beach Splash Pad Project - Request for Operational Support
This is an electronic petition with 178 signatures
Patrick Daley

CR2025-350
Moved By Councillor Ashmore
Seconded By Councillor Richardson

That the petition received from Patrick Daley, **regarding the Omemee Beach Splash Pad Project - Request for Operational Support**, be received.

Carried

CR2025-351
Moved By Councillor Ashmore
Seconded By Mayor Elmslie

That the petition received from Patrick Daley, **regarding the Omemee Beach Splash Pad Project**, be referred to Staff for review and report back by the end of January, 2026, with the anticipated cost, and the feasibility of, the maintenance of the proposed Omemee Beach Splash Pad Project.

Carried

12.6 CC2025-10.12.6

Request for the Installation of Speed Bumps on Birch Point Road and Riley Lane, Woodville
A copy of the Petition with 44 signatures is available for review at the City Clerk's Office
Matthew Downey

CR2025-352
Moved By Councillor Doble
Seconded By Mayor Elmslie

That the petition received from Matthew Downey, **regarding a Request for the Installation of Speed Bumps on Birch Point Road and Riley Lane, Woodville**, be received and referred to Staff.

Carried

12.7 CC2025-10.12.7

Request for the Walking Path on the South Side of Adelaide Place, between Adelaide Street South and Albert Street, Lindsay to be Paved
A copy of the Petition with 112 signatures is available for review at the City Clerk's Office
Adrienne West, on Behalf of the Adelaide Place Retirement Community Residents' Council

CR2025-353

That the petition received from Adrienne West, on Behalf of the Adelaide Place Retirement Community Residents' Council, **regarding a Request for the Walking Path on the South Side of Adelaide Place, between Adelaide Street South and Albert Street, Lindsay**, be received and referred to Staff for review and report back by the end of Q2, 2026.

Carried

12.8 CC2025-10.12.8

Request for the Installation of a Street Light on the West Side of Adelaide Street South, Lindsay, at the First Hydro Pole North of Green Arbour Way
A copy of the Petition with 115 signatures is available for review at the City Clerk's Office
Adrienne West, on Behalf of the Adelaide Place Retirement Community Residents' Council

CR2025-354
Moved By Mayor Elmslie
Seconded By Councillor Doble

That the petition received from Adrienne West, on Behalf of the Adelaide Place Retirement Community Residents' Council, **regarding a Request for the Installation of a Street Light on the West Side of Adelaide Street South, Lindsay, at the First Hydro Pole North of Green Arbour Way**, be received and referred to Staff for review and report back by the end of Q2, 2026.

Carried

12.9 CC2025-10.12.9

Request for Speed Signs on River Road, Lindsay
A copy of the Petition with 46 signatures is available for review at the City Clerk's Office
Julia Gennuso

CR2025-355
Moved By Deputy Mayor McDonald
Seconded By Mayor Elmslie

That the petition received from Julia Gennuso, **regarding a Request for Speed Signs on River Road, Lindsay**, be received and referred to Staff.

Carried

12.10 CC2025-10.12.10

Request for Council to Reject the Proposed Renewable Energy Project in Kirkfield (Innergex Renewable Energy)
This is an electronic petition with 881 signatures.
A copy of the paper petition with 57 signatures is available for review at the City Clerk's Office
Johanna Powell

CR2025-356
Moved By Councillor Warren
Seconded By Councillor Perry

That the petition received from Johanna Powell, **regarding a Request for Council to Reject the Proposed Renewable Energy Project in Kirkfield (Innergex Renewable Energy)**, be received.

Carried

12.11 CC2025-10.12.11

Request for the Exit from the Wutai Shan Buddhist Garden Temple to be Redirected, or, for a Stop Sign or Traffic Light to be Installed at the Entrance/Exit to Ensure the Safety of Drivers on Ski Hill Road, Bethany
This is an electronic Petition with 168 signatures.
Tammy Wallace

CR2025-357
Moved By Councillor Richardson
Seconded By Councillor Warren

That the petition received from Tammy Wallace, **regarding a Request for the Exit from the Wutai Shan Buddhist Garden Temple to be Redirected, or, for a Stop Sign or Traffic Light to be Installed at the Entrance/Exit to to Ensure the Safety of Drivers on Ski Hill Road, Bethany**, be received and referred to Staff for review and report back by the end of Q1, 2026.

Carried

13. Other or New Business

14. By-Laws

The mover requested the consent of Council to read the by-laws by number only.

CR2025-358
Moved By Councillor Ashmore
Seconded By Councillor Doble

That the By-Laws shown in Section 14.1 of the Agenda, namely: Items 14.1.1 to and including 14.1.9 be read a first, second and third time, passed, numbered, signed and the corporate seal attached.

Carried

14.1 By-Laws by Consent

14.1.1 By-Law 2025-118

By-Law to Approve the Submission of an Application to Ontario Infrastructure and Lands Corporation (“OILC”) for the Long-Term Financing of Certain Capital Work(s) of the Corporation of the City of Kawartha Lakes (the “Municipality”) and to Authorize the Entering into of a Rate Offer Letter Agreement Pursuant to which the Municipality will Issue Debentures to OILC

14.1.2 By-Law 2025-119

By-Law Imposing Special Annual Drainage Rates Upon Land in Respect of Which Money is Borrowed Under the Tile Drainage Act (Parrish)

14.1.3 By-Law 2025-120

By-Law to Establish Part of Block 73, Registered Plan 57M-797 and Part of Lot 17, Concession 6, Ops, being Parts 1-6 on Plan 57R-11274 as Public Highway

14.1.4 By-Law 2025-121

By-Law to Authorize the Execution of a Lease Agreement between the Canadian Imperial Bank of Commerce and The Corporation of the City of Kawartha Lakes for The City's Use Of Parking Space at 64 Kent Street West, Lindsay

14.1.5 By-Law 2025-122

By-Law to Permanently Close the Victoria Falls Bridge to Vehicular Traffic While Maintaining Pedestrian Access in the City of Kawartha Lakes

14.1.6 By-Law 2025-123

By-Law to Amend By-Law 2005-328 Being a By-Law to Establish Speed Limits in the City of Kawartha Lakes

14.1.7 By-Law 2025-124

By-Law to Amend the Township of Eldon Zoning By-Law No. 94-14 to Rezone Land within the City of Kawartha Lakes (24915 Simcoe Road)

14.1.8 By-Law 2025-125

By-Law to Amend the Township of Verulam Zoning By-Law No. 6-87 to Rezone Land within the City of Kawartha Lakes (96 Kawartha Lakes Road 30)

14.1.9 By-Law 2025-126

By-Law to Amend the Town of Emily Zoning By-Law No. 1996-30 to Rezone Land within the City of Kawartha Lakes (1023 King's Wharf Road)

14.2 By-Laws Extracted from Consent

15. Notice of Motion

16. Closed Session

16.1 Adoption of Closed Session Agenda

CR2025-359
Moved By Councillor Perry
Seconded By Councillor Warren

That the Closed Session agenda be adopted as circulated.

Carried

16.2 Disclosure of Pecuniary Interest in Closed Session Items

There were no declarations of pecuniary interest disclosed.

16.3 Move Into Closed Session

CR2025-360
Moved By Councillor Perry
Seconded By Mayor Elmslie

That Council convene into closed session at 3:23 p.m. pursuant to Section 239(2) of the Municipal Act, S.O. 2001 s.25, in order to consider matters identified in Section 16.3 of the Regular Council Meeting Agenda of Tuesday, September 23, 2025, namely Items 16.3.1 to and including 16.3.5.

Carried

17. Matters from Closed Session

Item 16.3.1

The Confidential Closed Session Minutes for the Regular Council Meeting of August 26, 2025 were approved.

Item 16.3.2

Council received an update on the 2024 By-Law Amendment to Permit Long Grasses and Native Plants in Urban Areas.

Item 16.3.3

Council provided direction regarding the potential lease or acquisition of the vacant lot at 7 King Street West, Omemee, adjacent to Coronation Hall.

Item 16.3.4

Council provided direction on the 2024 Bee a Hero Award, the Environmental Business Hero Award and the Environmental Hero Award.

Item 16.3.5

Council received an update on an investigation completed by the Office of the Integrity Commissioner.

18. Confirming By-Law

By-Law to Confirm the Proceedings of the Regular Council Meeting of September 23, 2025

CR2025-367
Moved By Mayor Elmslie
Seconded By Councillor Richardson

That a by-law to confirm the proceedings of a Regular Council Meeting held Tuesday, September 23, 2025 be read a first, second and third time, passed, numbered, signed and the corporate seal attached.

Carried

19. Adjournment

CR2025-368
Moved By Councillor Ashmore
Seconded By Councillor Warren

That the Council Meeting adjourn at 4:23 p.m.

Carried

Read and adopted this 21st day of October, 2025.

Doug Elmslie, Mayor

Cathie Ritchie, City Clerk

Request to Speak before Council

RECEIVED

OCT 14 2025

OFFICE OF THE CITY CLERK
KAWARTHA LAKES

Request to Make a Deputation/Presentation to Council/Committee
City of Kawartha Lakes
City Clerk's Office
26 Francis Street, PO Box 9000
Lindsay, ON K9V 5R8
705-324-9411

Name: *

Bruce Kingshott

Address: *

[redacted]

City/Town/Village:

[redacted]

Province: *

[redacted]

Postal Code:

[redacted]

Telephone: *

[redacted]

Email: *

[redacted]

There can be a maximum of two speakers for each deputation. Please list the name(s) of the individual(s) who will be speaking. The names that are listed here will be included on the Council Meeting Agenda.

Deputant One:

Bruce Kingshott

Deputant Two:

What action are you hoping will result from your presentation/deputation? *

Re-Surfacing of Pickerel Point Road and Snug Harbour Rd at Hwy 36.

By signing this form you are acknowledging that all of the information you are providing on this form is true, and giving the City permission to collect your personal information for the principal purpose of a request to make a deputation to Committee or Council as outlined below.

Signature:

Bruce Kingshott

Date:

Oct. 14, 2025

The personal information is being collected by the City of Kawartha Lakes for the principal purpose of a request to make a deputation to Committee or Council pursuant to the City's procedural by-law. This information, including all attachments submitted may be circulated to members of Council, staff, the general public and posted on the City website. Questions about the collection of this information should be directed to the City Clerk or Deputy Clerk at 705 324-9411 ext. 1322.

Do you agree to the publication of your contact information (including your address, telephone number and email) on the City's website as part of a meeting agenda? *

- (●) Yes
- ( ) No

Please complete this form and return to the City Clerk's Office by submitting it online or:
Fax: 705-324-8110 Email: agendaitems@kawarthalakes.ca

Please provide details of the matter to which you wish to speak: *

I would like to speak about the current condition of Rickerel Point Rd & Snug Harbour Road.

Please attach any additional supporting documents you wish to provide and submit with this completed form.

Have you discussed this matter with City Staff?

- (●) Yes
- ( ) No

If yes, Which department and staff member(s) have you spoken to?

Sarah - Clerks Office

















Request to Speak before Council

Request to Make a Deputation/Presentation to Council/Committee
City of Kawartha Lakes
City Clerk's Office
26 Francis Street, PO Box 9000
Lindsay, ON K9V 5R8
705-324-9411

Name: *

Larry Radzio

Address: *

[redacted]

City/Town/Village:

[redacted]

Province: *

[redacted]

Postal Code:

[redacted]

Telephone: *

[redacted]

Email: *

[redacted]

There can be a maximum of two speakers for each deputation. Please list the name(s) of the individual(s) who will be speaking. The names that are listed here will be included on the Council Meeting Agenda.

Deputant One:

Dave Morrissey

Deputant Two:

Larry Radzio

Please provide details of the matter to which you wish to speak: *

Sunrise Cove speed bumps petition

Please attach any additional supporting documents you wish to provide and submit with this completed form.

Have you discussed this matter with City Staff?

- ○ Yes
- ○ No

If yes, Which department and staff member(s) have you spoken to?

What action are you hoping will result from your presentation/deputation? *

Have council support to implement speed control options in sunrise cove

How would you like to complete your deputation? *

Electronically Using Zoom

By signing this form you are acknowledging that all of the information you are providing on this form is true, and giving the City permission to collect your personal information for the principal purpose of a request to make a deputation to Committee or Council as outlined below.

Signature:

Larry Radzio

Date:

10/17/2025

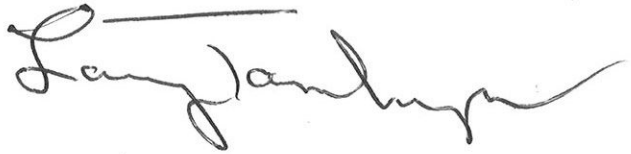
The personal information is being collected by the City of Kawartha Lakes for the principal purpose of a request to make a deputation to Committee or Council pursuant to the City's procedural by-law. This information, including all attachments submitted may be circulated to members of Council, staff, the general public and posted on the City website. Questions about the collection of this information should be directed to the City Clerk or Deputy Clerk at clerks@kawarthalakes.ca.

Do you agree to the publication of your contact information (including your address, telephone number and email) on the City's website as part of a meeting agenda? *

Please complete this form and return to the City Clerk's Office by submitting it online or:
Fax: 705-324-8110 Email: agendaitems@kawarthalakes.ca

On behalf of the residents of Falls Bay Road, City of Kawartha Lakes, I am asking council to consider the installation of a street light at the intersection of Pigeon Lake Road and Falls Bay Road. This is a very busy intersection at the base of a knoll and in a very dark area. This is a safety issue, not a matter of convenience. All people canvased expressed stories of near misses, emergency braking etc. Also to be considered is the safety of school bus children and emergency vehicles. Attached is the petition forms - it should be noted there were zero residents not in favor of this.

Larry Tamblyn
Email - [redacted]



RECEIVED
OCT 14 2025
OFFICE OF THE CITY CLERK
KAWARTHA LAKES

Council Report

Report Number:	**HS2025-007**
Meeting Date:	October 21, 2025
Title:	**10-Year Deeply Affordable and Supportive Housing Strategy (2027-2036)**
Description:	A new 10-Year Deeply Affordable and Supportive Housing Strategy that outlines strategic priorities to expand access to deeply affordable and supportive housing and reduce homelessness.
Author and Title:	Michelle Corley, Human Services Manager, Housing

Recommendation(s):

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

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

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

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

Department Head: _____

Financial/Legal/HR/Other:_____

Chief Administrative Officer:_____

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

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

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

Background:

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

CR2024-334

> **That** Report PUR2024-015, **Single Source for Housing Needs Assessment**, be received;
>
> **That** HelpSeeker Technologies be awarded the single source contract for a Housing Needs Assessment at a total cost of $143,989.00, not including HST;
>
> **That** the financing be provided from the Provincial Building Faster Fund;
>
> **That** the Director of Human Services be authorized to execute the agreement to award the contract; and
>
> **That** the Human Services Department be authorized to issue a purchase order.
>
> **Carried**

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

CR2025-191

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

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

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

Rationale:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Other Alternatives Considered:

N/A

Alignment to Strategic Priorities

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

Financial/Operation Impacts:

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

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

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

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

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

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

Consultations:

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

Attachments:

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



Deeply Affordable and Supportive Hou

Appendix B – Housing and Homelessness Needs Assessment



Housing and Homelessness Need

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



MMAH Letter - 10-Year Plans

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



Haliburton Presentation - Housin

Department Head email: cfaber@kawarthalakes.ca

Department Head: Cheryl Faber



Deeply Affordable and Supportive Housing Strategy

City of Kawartha Lakes and the County of Haliburton

2027 - 2036

Kawartha Lakes Jump In

Haliburton County of Ontario, Canada

Message from the Director of Human Services

Housing is at the heart of quality of life in our region. Over the past year, we have seen how deeply housing and homelessness issues affect residents of Kawartha Lakes and Haliburton. More people are struggling to keep a home, more families are feeling the impact of rising costs, and more community partners are stretched to respond. At every step, we have heard the same message: housing is essential to health, well-being, and the strength of our community.

This strategy builds on those voices. It is grounded in conversations with residents, community providers, and partners who live the reality of these pressures every day. It also reflects our responsibilities. As Service Manager under Ontario's Housing Services Act, we are accountable for housing and homelessness planning and delivery across the service area. As a municipality, guided by the City of Kawartha Lakes 2024–2027 Strategic Plan, we have committed to "An Exceptional Quality of Life"—and housing is a central pillar of that vision.

The strategy sets out six priorities:

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.

Together, these priorities form a roadmap for action. They are supported by a governance structure within the City and our service partnership with the County of Haliburton. That partnership ensures shared accountability, coordinated planning, and joint oversight of housing and homelessness delivery across the region.

This plan gives us a clear path forward. It sets the steps needed to reduce homelessness, expand deeply affordable housing, and support affordability across the region. It also builds the capacity required for future housing infrastructure—ensuring that the work we do today strengthens our ability to deliver more housing tomorrow. Partnerships with the provincial and federal governments, and with community providers, will be critical to making this progress possible.

I want to thank the staff, partners, and community members who contributed their time and expertise to this work. With this plan, we have the direction needed to respond to today's pressures—and the foundation to build a stronger, more stable housing system for the years ahead.

Cheryl Faber, MA
Director, Human Services Department

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About this DASH Strategy

This Deeply Affordable and Supportive Housing (DASH) Strategy sets out a clear plan to improve access to housing for people across Kawartha Lakes and Haliburton County—especially those with the fewest options.

It focuses on creating deeply affordable and supportive housing, preventing housing loss, and strengthening the systems that help people stay housed.

The DASH Strategy provides a shared framework to guide decisions, coordinate partners, and prioritize local investment. It applies to both Kawartha Lakes and Haliburton County. Since 2001, the City of Kawartha Lakes has served as the Consolidated Municipal Service Manager under Ontario's Housing Services Act, 2011, which means it is responsible for planning and delivering housing and homelessness services across both communities. Haliburton County, given its small population size and low number of housing units participates through joint governance and cost-sharing (as per the Housing Services Act, 2011). This shared arrangement provides the foundation for a regional Strategy, guiding how services are organized, funded, and delivered.

The DASH Strategy replaces the current 2019–2029 *Housing and Homelessness Plan* and fulfills the provincial requirement to maintain a long-term plan. It will take effect on January 1, 2026, with a one-year transition period to finalize governance structures, complete financial modelling, and prepare the first set of implementation plans. The current plan remains in place throughout 2026 to ensure continuity and provincial compliance.

At its core, DASH is about making sure people in Kawartha Lakes and Haliburton County have access to housing that is safe, affordable, and supportive—so they can stay connected to their communities and build better futures.

Our role in housing delivery

As part of this DASH Strategy, the City of Kawartha Lakes continues its role as the Consolidated Municipal Service Manager (CMSM) for both Kawartha Lakes and the County of Haliburton. This designation, under *Ontario's Housing Services Act, 2011 (HSA)*, comes with specific responsibilities for planning, funding, and coordinating the housing and homelessness system across both communities.

This includes oversight of:

- Community housing, including public, non-profit, and co-operative providers.
- Supportive housing and housing with wraparound services.
- Emergency shelter services and crisis housing.
- Housing stability programs that help people stay housed.

Under the HSA, the CMSM is responsible for:

- Administering and funding rent-geared-to-income (RGI) housing.
- Managing the centralized wait list for RGI housing.
- Overseeing community housing providers—public, non-profit, and co-operative.
- Developing and updating the 10-Year Housing and Homelessness Plan.
- Reporting to the province on financial performance and compliance.

The CMSM also delivers provincially mandated programs focused on homelessness prevention, crisis response, and supportive housing across the service area.

In addition to these legislated roles, the CMSM is directed to:

- **Partner** with developers, non-profits, and other sectors to enable new supply.
- **Steward** the alignment of housing, homelessness, and human services to improve outcomes across both Kawartha Lakes and County of Haliburton.

While there are many responsibilities across the entire CMSM area, the City of Kawartha Lakes and the County of Haliburton also have municipal roles within their own boundaries. As municipalities, Kawartha Lakes and the County of Haliburton acts as:

- **Planner,** shaping growth and land use through its Official Plan and zoning tools.
- **Capital investor,** contributing land, infrastructure, and reserve funds to support housing projects

DASH helps clarify how these roles—municipal and service manager—intersect, and how they will be used together to advance housing outcomes across both communities.

Development of this DASH Strategy

The Deeply Affordable and Supportive Housing (DASH) Strategy was developed through a year-long process led by the City of Kawartha Lakes in its role as Consolidated Municipal Service Manager, with HelpSeeker engaged to support data analysis, community engagement, and system modelling.

Facilitated workshops with municipal departments tested investment priorities, clarified governance, and aligned policy direction.

The process drew on multiple inputs: a Housing and Homelessness Needs Assessment; more than 60 interviews with people with lived experience; 240 survey responses from community members; and 59 consultations with service providers, City of Kawartha Lakes staff and County of Haliburton staff. This was supported by projection modelling to assess how different housing and support scenarios would affect homelessness over time, and by an operational review of housing delivery.

The 2025 Housing Services Operational Review conducted by Housing Services Corporation (HSC) assessed housing operations of the Service Manager and that of the Kawartha Lakes Haliburton (KLH) Housing Corporation in order to clarify roles and mandates, and recommended structural and governance changes.

These recommendations are now embedded in the framework, resulting in an evidence-based plan that focuses on deeply affordable and supportive housing, targeted homelessness responses, and the municipal levers that will have the greatest effect on system performance.



The housing continuum

The housing continuum captures the full range of housing and support options across the CMSM area—including crisis and transitional responses, supportive housing, community housing, private-market rentals, and homeownership.

The DASH strategy focuses on the segments of the continuum where affordability pressures are most acute and where the Consolidated Municipal Service Manager has a direct role in delivery: crisis and transitional responses, supportive housing, community housing (including municipal, non-profit, and co-operative providers), and deeply affordable rental options — these are indicated with a RED BOX IN the figure below.

In this context, deeply affordable housing refers to units priced to be accessible to households with very low incomes, including those receiving social assistance, or who have fixed incomes, or minimum-wage earnings.

These homes are typically offered at rents geared to income—often set at or below 30% of household income—and usually require ongoing public subsidy or capital investment to develop and maintain. Deeply affordable housing is not typically viable through private-market delivery alone (Ontario Non-Profit Housing Association, 2023).



Introduction

The City of Kawartha Lakes and the County of Haliburton, like many communities in Ontario, are facing persistent challenges related to housing affordability, homelessness, and service-system strain. This DASH Strategy focuses on the areas where local action matters most: supporting residents with the least access to stable housing, strengthening housing-based supports for people with more complex needs, and aligning CMSM and municipal tools—like planning, infrastructure, and investment—to help deliver deeply affordable and supportive housing.

While housing needs exist across the community, deeply affordable housing plays an important role. It helps prevent homelessness, reduces pressure on emergency and health systems, and creates stability for people with low or fixed incomes. These are gaps the private market doesn't fill, and meeting those gaps requires leadership, coordination, and strong working relationships across departments, across sectors, and between levels of government.



The long-term goal is a more stable, inclusive housing system—one that makes it possible for older adults, people with disabilities, families, working residents, and long-time community members to stay housed and connected as costs rise.

Community investment in deeply affordable and supportive housing is practical. It improves quality of life, makes better use of public resources, and will help keep Kawartha Lakes and Haliburton County a safe and healthy place to live, now and in the future.



Vision

A Kawartha Lakes and Haliburton County where:

Deeply affordable and supportive housing is planned, funded, and maintained as essential infrastructure.

Residents with the fewest options have a place to turn in crisis, support to transition into housing, and the stability to remain housed.

Housing investments reduce system strain, protect public dollars, and keep communities connected and livable.

Guiding principles

01

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

02

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

03

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

04

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

05

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

06

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

Strategic priorities

The DASH 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



Context for action

The problem

Across Kawartha Lakes and the County of Haliburton, new housing is being built, but most of it isn't reaching the people who most need housing. For residents with very low incomes, the rental market has become out of reach. The number of lower-cost units is shrinking, new supply is limited, and vacancy rates remain low. As rents rise faster than incomes, more households are spending far more than they can afford just to stay housed.

This section outlines the shape of that problem: who is being left out, how the pressures are changing, and why these gaps cannot be filled through the private market alone.

Many households cannot afford private market housing

A growing share of Kawartha Lakes and Haliburton residents live on incomes that fall well below what the private rental market demands. This includes people receiving Ontario Works (OW), the province's financial income support program for individuals with little or no income, and the Ontario Disability Support Program (ODSP), which provides income and benefits for people with qualifying disabilities.

A single person receiving Ontario Works (OW) is eligible for a maximum shelter allowance of $390 per month, while a single person receiving the Ontario Disability Support Program (ODSP) is eligible for up to $599 per month to cover shelter costs (Ontario, 2024a; Ontario, 2024b).[1]

As of October 2024, the average market rent for a one-bedroom apartment in Kawartha Lakes was $1,236. Even a bachelor unit averaged $812, unaffordable for those living on OW and still out of reach for many receiving ODSP (Canada Mortgage and Housing Corporation, 2025). Comparable data was not available for Haliburton County.

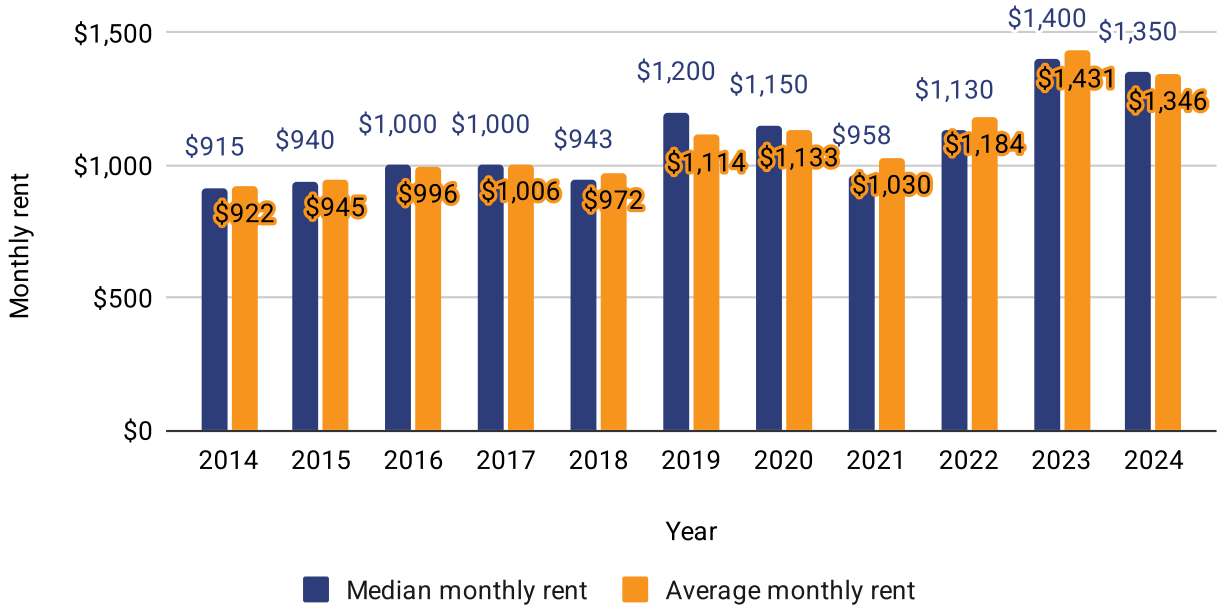
Minimum-wage workers face similar gaps. A full-time worker earning $17.60 per hour (CBC News, Oct. 1, 2025) brings in roughly $3,051 per month before deductions. A one-bedroom rental averaging $1,236 per month would consume approximately 41% of a $3,051 monthly income.

This leaves just over $1,800 for other essentials like food, transportation, and personal care.

[1] October 2024 is the most recent data available from CMHC.

Median and average monthly rent, Kawartha Lakes, 2014-2024

Source: CMHC



Between 2014 and 2024, median rent in Kawartha Lakes rose from $915 to $1,350 per month—a 48% increase. The biggest increases were in 2019, 2022, and 2023, with rent rising by more than 15% in each of those years.

Lower-cost rentals are disappearing

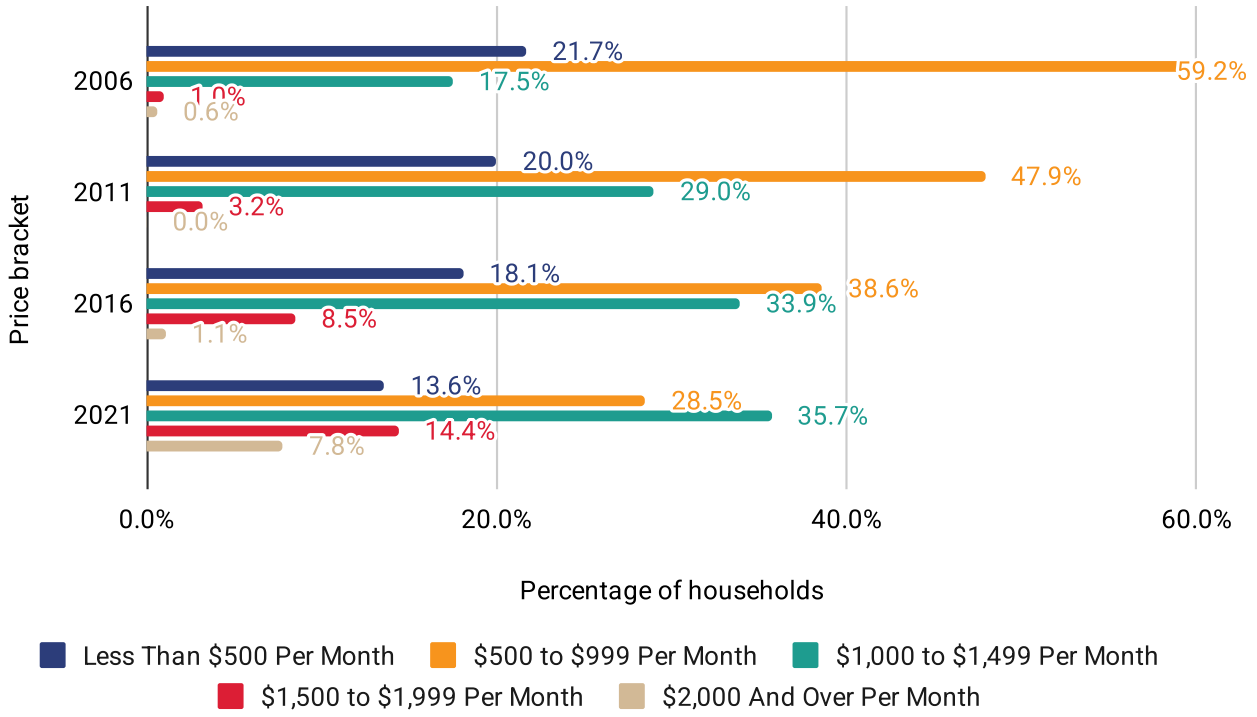
Between 2006 and 2021, the rental market in Kawartha Lakes shifted out of reach for many low- and moderate-income households, not because people were earning less, but because lower-cost units became harder to find.

In 2006, nearly 60% of renter households paid between $500 and $999 per month for housing. By 2021, that dropped to less than 30% (Canada Mortgage and Housing Corporation, n.d.). At the same time, the share of renters paying $1,500 or more per month grew from just over 1% to more than 22%. Units renting for over $2,000, which were virtually nonexistent in 2006, now account for almost 8% of rentals (Canada Mortgage and Housing Corporation, n.d.).

This shift reflects a reduction in the availability of lower-cost rental options. Fewer units are priced below $1,000, and more households are paying at higher thresholds. As rents increase, families with low or fixed incomes have fewer options in the existing rental stock.

Monthly shelter costs for renters by $500 price brackets, Kawartha Lakes, 2006-2021

Source: CMHC



Since 2006, the share of renters paying under $1,000 per month in Kawartha Lakes has fallen from over 80% to just over 40%—a nearly 50% decline. At the same time, the share of renters in higher-cost units has risen, especially in the $1,000 to $1,999 range.

Affordability pressure exists for both rental and ownership

Housing need in Kawartha Lakes and Haliburton affects both renters and owners. In 2021, 52.5% of households in core housing need were homeowners (Statistics Canada, 2022). Many are older adults with fixed incomes living in aging homes that are no longer suitable, affordable, or easy to maintain.

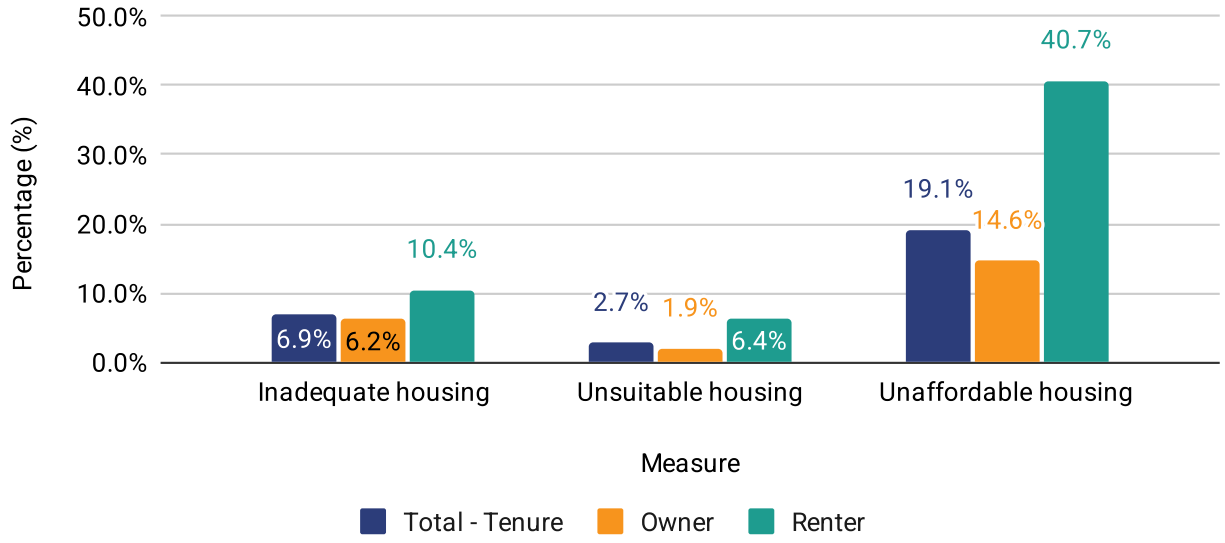
Core housing need is a measure used to identify households whose housing is unaffordable, overcrowded, or in poor condition, and who cannot afford alternatives in their local area (Canada Mortgage and Housing Corporation, n.d.).

Renters are more likely to face such conditions. Median renter income is $45,200—half that of owners—and one in three renters spends more than 30% of their income on housing (Canada Mortgage and Housing Corporation, n.d.). Overcrowding and major repair needs are also more common in rental housing.

This strategy focuses on deeply affordable rental housing because that is where the need is most acute—where housing gaps are most notably driving housing loss, family instability, and growing pressure on emergency and support services.

Percentage of households in inadequate, unsuitable, and unaffordable housing by tenure, Kawartha Lakes, 2021

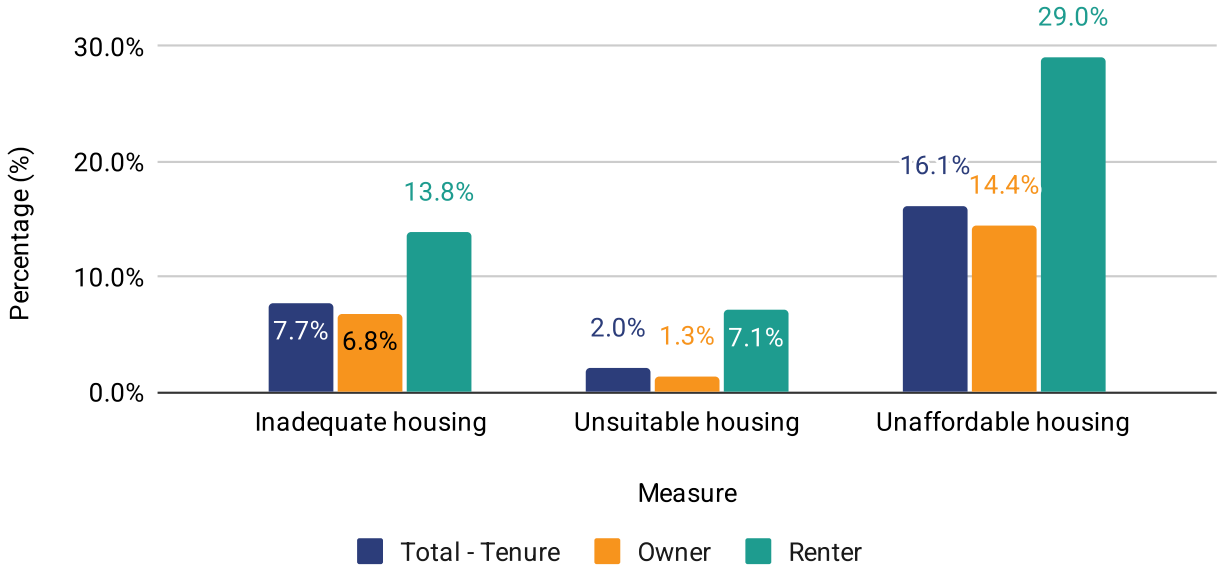
Source: Statistics Canada





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

Source: Statistics Canada



Compared to owners, renters in Kawartha Lakes and Haliburton County are more likely to live in housing that is in poor condition, overcrowded, or unaffordable.

New housing supply is not reaching households in the greatest need

Most new housing built in Kawartha Lakes and Haliburton over the past two decades has been for ownership. For example, between 2001 and 2022,[2] 93% of residential completions in Kawartha Lakes were homeowner units. Purpose-built rentals accounted for just 2%, and no new co-operative housing units were added during that time (Canada Mortgage and Housing Corporation, n.d.).

While some rental construction has occurred in recent years, most new units are priced at or near market rates. Affordability is commonly defined using a range of methods, including rents below 80% of market, or shelter costs under 30% of household income. However, what is affordable depends on income.

[2] As of January 2023, this data on completions has been archived by CMHC and is no longer updated.

Estimates from the Housing Assessment Resource Tool (HART), based on 2021 Census data, show that households with lower incomes can afford much less than current market rents. For example:

- A very low-income renter—defined as earning 20% or less of the area median household income—can afford a maximum monthly shelter cost of $265 (adjusted to inflation).
- A low-income renter—earning between 21% and 50% of the area median—can afford between $265 and $662 per month (adjusted to inflation).

By comparison, the average rent for a one-bedroom apartment in Kawartha Lakes was $1,236 as of October 2024 (Canada Mortgage and Housing Corporation, n.d.).

This comparison helps illustrate the gap between most new housing supply and the incomes of households in greatest need. Delivering housing that falls within these ranges requires approaches that differ from conventional market development.

Income category	Income range	Affordable monthly shelter cost
Very low income	$0 – $10,591	Up to $265
Low income	$10,591 – $26,478	$265 – $662
Moderate income	$26,478 – $42,365	$662 - $1,059
Median income	$42,365 - $63,548	$1,059 - $1,589
High income	$63,548 and above	$1,589 and above

Source: Housing Assessment Resource Tool (HART), 2021; HelpSeeker, 2024.

These income thresholds show that for most households earning below the area's median income, average rents are already unaffordable. In practice, only higher-income residents can reliably access what the private market is producing.

Adding deeply affordable housing is about keeping people rooted in the community — seniors on fixed incomes, working families, and long-time residents — so they are not forced to leave as costs rise. This helps protect the fabric and strength of the community, ensuring people can continue to live, work, and contribute in our communities.

Who is most affected

Housing needs across the service area are not evenly spread across the population. It is concentrated among residents with the fewest resources, the least access to housing alternatives, and the highest risk of being pushed out of stable housing altogether.

In Kawartha Lakes (University of British Columbia (n.d.)):

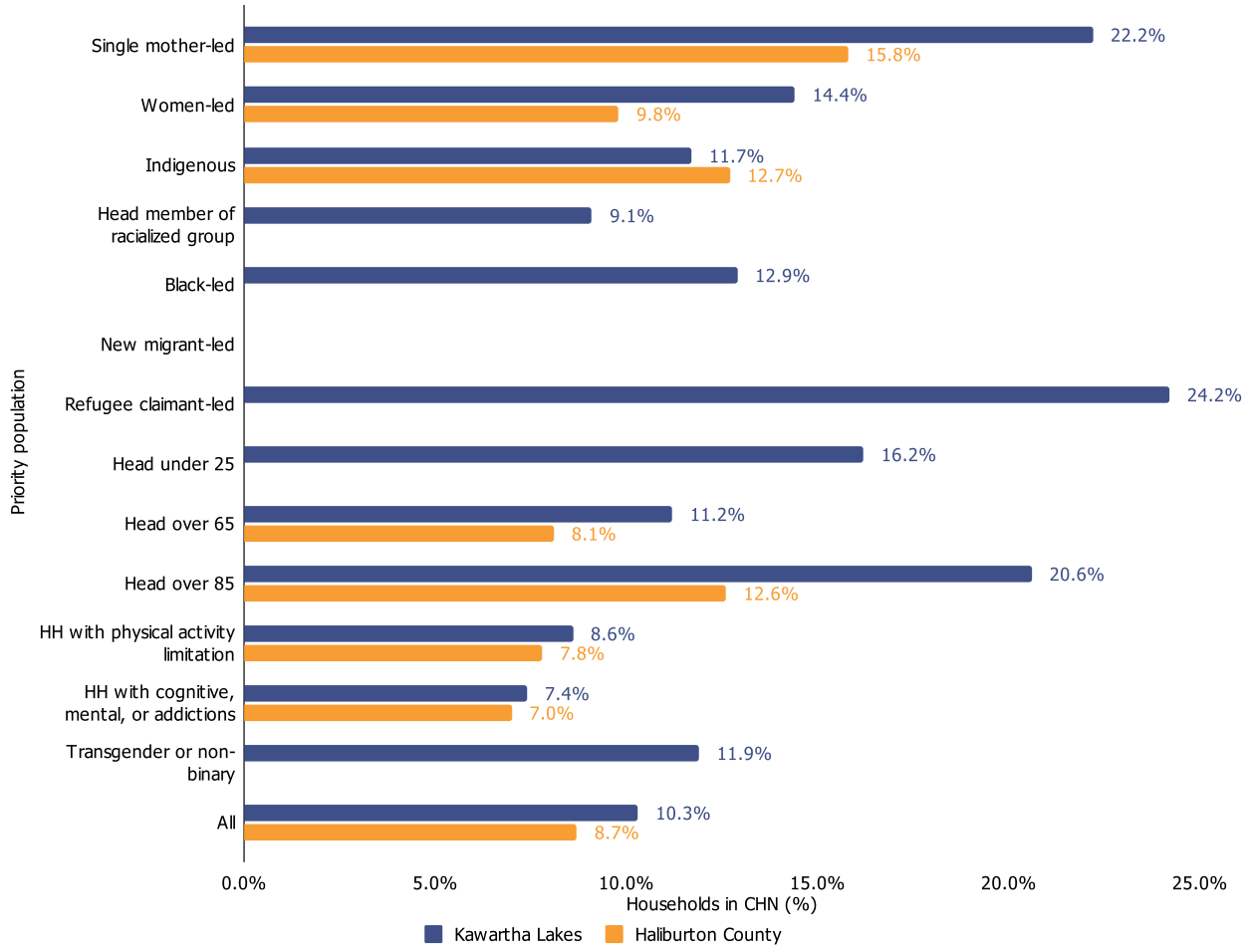
- Households headed by adults over 65 accounted for 11.2% of those in core housing need, while those led by adults aged 85 and older made up 20.5%. Many are homeowners with fixed incomes who can no longer afford or maintain their homes. Others are renters competing for a limited number of accessible or affordable units.
- Single mothers had a core housing need rate of 22.2%, compared to 10.3% among the general population.
- Indigenous-led households had a 14.3% core housing need rate in the very low-income category and 71.43% in the low-income category.
- Households led by Black individuals and by transgender or non-binary individuals also showed elevated core housing need rates—12.9% and 11.9%, respectively.
- People with disabilities, particularly those with physical or cognitive limitations, are more likely to live in housing that is unsuitable or unaffordable, and may be excluded entirely from parts of the housing market.

In Haliburton:

- Households in core housing need accounted for 15.8% of all households in Haliburton.
- Households headed by adults over 65 accounted for 8.1% of those in core housing need, while those led by adults aged 85 and older made up 12.6%.

Some of these households are also managing complex circumstances, like caregiving responsibilities, health issues, or limited access to services. In the absence of housing that reflects those realities, these community members face a higher risk of housing loss, overcrowding, and long-term housing instability.

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

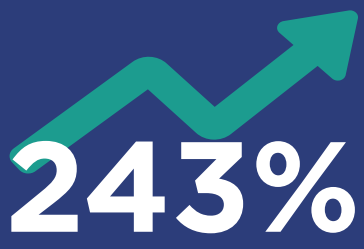


In Kawartha Lakes and Haliburton County, core housing need is more common among refugee claimants, single mothers, older adults, and several equity-deserving groups.

Cost of inaction

Without enough deeply affordable housing, pressure grows across the system. More households lose stable housing, and more people are forced to rely on emergency responses such as shelters, motels, or temporary arrangements.

Modelling projects that, if current conditions continue, demand on the homelessness system in Kawartha Lakes and Haliburton County will rise sharply—from 450 people in a year now to 1,545 within the next 10 years, a 243% increase (HelpSeeker, 2024).



This growth reflects not only those already experiencing homelessness, but also the increasing number of households that cannot sustain their housing as costs rise.

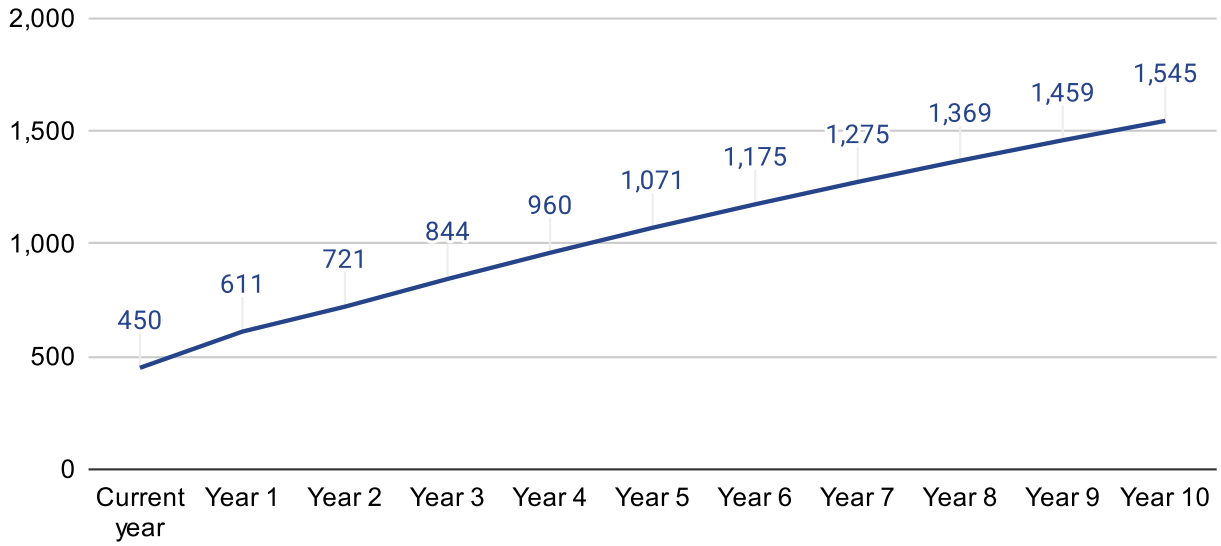
The status quo scenario assumes:

- No new deeply affordable or supportive housing.
- No expansion of prevention or discharge supports.
- People continue to rely on shelters, motels, or unsafe temporary spaces.
- Housing loss outpacing housing recovery, with fewer real options to move forward.

Some of these trends are already visible: shelter stays are longer, outreach caseloads are growing, and fewer people can transition into permanent housing. The impacts extend beyond the homelessness system, affecting neighbourhood stability, workforce retention, and the strength of the community, as more residents struggle to remain housed locally.

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

Source: HelpSeeker



Without more deeply affordable housing, homelessness is expected to increase. By 2035, about 1,545 people could experience homelessness in Kawartha Lakes and Haliburton County over a year, up from 450 today. This represents the total number of people over a year, not at a single point in time.



Paths forward

A continued increase in homelessness and housing instability is not inevitable.

As the Consolidated Municipal Service Manager under the Housing Services Act, 2011, the City of Kawartha Lakes is responsible for planning, funding, and coordinating a housing system that meets residents where they are, provides adequate housing, and supports movement through the housing continuum for both Kawartha Lakes and Haliburton residents.

While the province provides the primary funding for housing and homelessness programs, the Service Manager has a legislated role to ensure that resources are aligned and delivered effectively at the local level.

For this reason, the DASH Strategy uses scenario modelling. The purpose of these scenarios is to show how different levels of investment and coordination would affect outcomes over the next decade. They help clarify the scale of collective effort needed to achieve different results.

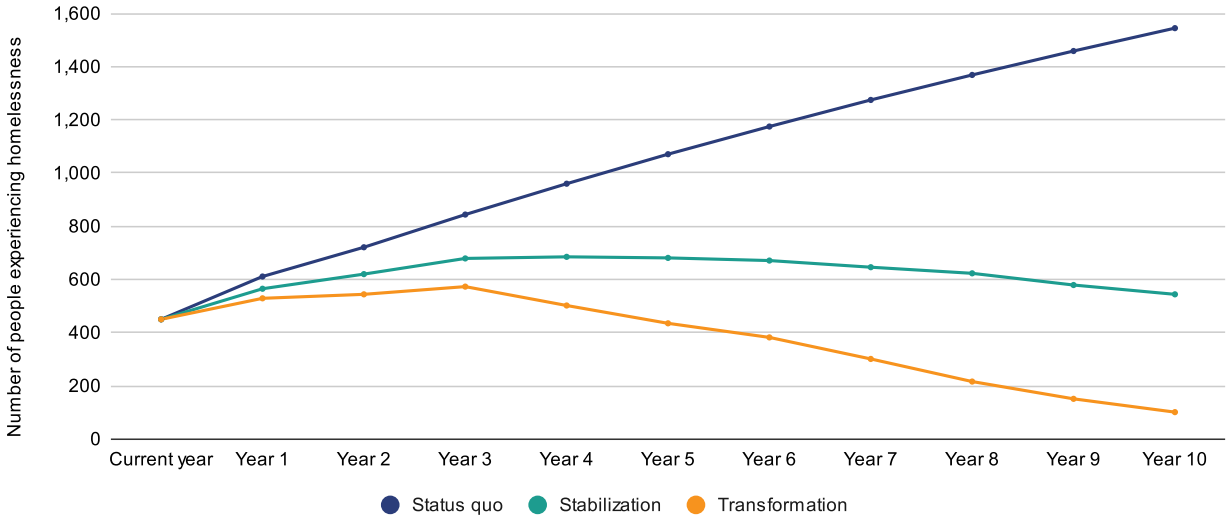
One model is a *stabilization* scenario, which shows how targeted action could slow further housing instability, ease demand on emergency responses, and help maintain a more balanced system. On the graph, this is the middle line — the number of people experiencing homelessness rises modestly in the early years, then levels off and begins a gradual decline as housing stability improves.

Another model is a *transformation* scenario, which tests what it would take to achieve a more substantial shift. This includes building enough deeply affordable and supportive housing to restore pathways through the housing system, strengthen affordability for residents, and reduce long-term reliance on crisis responses. On the graph, this is the bottom line — the number of people experiencing homelessness peaks around Year 3, then falls steadily to much lower levels by Year 10.

The top line represents the cost of inaction. Without new investment, homelessness continues to grow year after year, with more residents losing housing and fewer options available to help them return to stability.

Projected number of people experiencing homelessness under different intervention scenarios

Source: HelpSeeker



Different choices lead to different outcomes. Under a stabilization scenario, homelessness rises slightly before leveling off and beginning to decline. Under a system transformation scenario, homelessness peaks early and then falls steadily to much lower levels by 2035. Without new investment, homelessness continues to grow year after year, more than tripling over the same period.



Transformation scenario

As an example, the transformation scenario shows what a larger-scale effort would mean if the community invested at a level designed to make a marked impact. This modelled approach focuses on deeply affordable housing for residents with incomes below the area median, who cannot sustain current market rents.

The transformation scenario includes:



356 new deeply affordable units, such as rent-geared-to-income housing, designed to give households across the community a stable option when market rents are out of reach.



120 supportive housing units for people who need on-site or closely connected supports to live with stability, especially those with higher mental-health or physical-health needs.



85 transitional units that create a pathway from temporary or emergency settings into longer-term housing, helping residents stay connected to the community.



A future reduction of 20 emergency shelter beds, as more permanent and transitional housing options become available.



Nearly 8,000 prevention supports delivered over 10 years, including help to keep people housed (such as assistance with short-term arrears or eviction risk) and to prevent discharge into homelessness from hospitals, jails, or care.

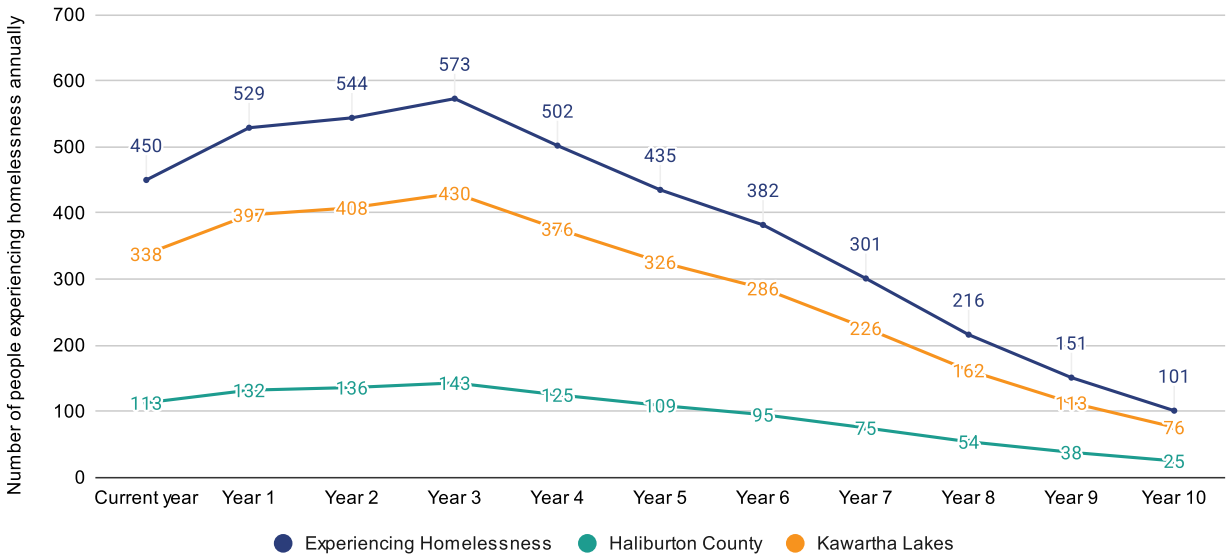
The model also shows how pressure changes over time. Homelessness rises modestly in the first three years as capacity catches up, peaks around Year 3, and then declines steadily as new housing and supports come online.

By Year 7, some shelter capacity could be repurposed for transitional housing.

By the end of the 10-year period, stability is restored for more households, and demand on emergency responses is significantly reduced.

Projected number of people experiencing homelessness under transformation scenario

Source: HelpSeeker



After an initial rise through Year 3, homelessness begins to decline as new housing and supports come online. By Year 10, total homelessness across Kawartha Lakes and Haliburton County is projected to fall to 101, less than one-quarter of the starting point.

This level of delivery doesn't eliminate housing need. But it changes the direction of the system.

It increases housing stability, reduces the number of repeat shelter users, and creates better conditions for people to stay housed.



The scenarios illustrate what different levels of investment might achieve and highlight the role of deeply affordable housing in shaping outcomes. They underscore how important this is for the stability of residents, neighbourhoods, and the wider community.

The *transformation* scenario is included here, with a detailed breakdown of the current housing system inventory and projected additions in Appendix C, and a more detailed stabilization scenario in Appendix D. The value of these models is not in choosing one over the other, but in showing that—at any scale—action is required to prepare the housing system to respond to changing housing needs. The models help build a shared understanding of the outcomes the community wants to work toward.

The six strategic priorities that follow are designed to move the system in that direction, regardless of scale, while the pace and extent of implementation will be determined over the coming years as financial planning, advocacy, and partnerships come into view.



Six strategic priorities

Housing outcomes are shaped by broader forces, such as population growth, economic trends, and the level of income and social-assistance support provided by senior governments. These are not within local control. What the City of Kawartha Lakes and the County of Haliburton can do is focus on the levers and responsibilities that make the most difference locally.

This includes planning and delivering non-market and supportive housing, protecting community housing stock and rent-geared-to-income units, managing provider agreements, using by-name lists to connect people with supports, and advancing strategies that help residents move along the housing continuum. As a municipality, it also includes strategic use of land, approvals, reserves, incentives, and other tools that enable deeply affordable and supportive housing to be built and maintained.

The six strategic priorities that follow define how these levers will be used. They set out the areas where local responsibility is strongest, where influence can be applied most effectively, and where coordination with partners and senior governments is essential.



1. Expand deeply affordable and supportive housing

Increase the supply of housing for residents with very low or fixed incomes—particularly those experiencing or at risk of homelessness—by focusing municipal tools on the delivery of deeply affordable and supportive units.

In many parts of Kawartha Lakes and Haliburton County, housing is being built. But most of it is not accessible to people who live on social assistance, fixed pensions, or low wages. Rents have climbed faster than incomes, and vacancy rates are low.

As the Consolidated Municipal Service Manager (CMSM), the municipality hears regularly from residents who are worried about neighbours living in tents, parents with declining health, and adult children unable to move out. These issues share the same root cause: there is not enough housing for people who cannot afford the private rental market.

One priority is to focus on filling those gaps, starting with deeply affordable permanent, rent-geared-to-income housing for people with very low incomes. These units are essential to ensure that residents with fixed or limited incomes aren't pushed into homelessness or forced to leave the community altogether.

The priority of expanding the supply of deeply affordable housing also includes supportive housing for people who need on-site or closely connected services for stability, including people who are living with serious mental illness, substance use, chronic illness, or other complex challenges. Without supports, many people dealing with such challenges cycle in and out of shelters, hospitals, or unsafe living arrangements.

Both types of housing are needed and both require public investment.

Areas of focus

Consolidated Municipal Service Manager

A **Strengthen Service Manager leadership in housing development:**

Take on responsibility for planning, coordinating, and structuring the deals required for deeply affordable and supportive housing. Delivery to be enabled by the municipality through land, capital, approvals, and partnerships, and supported by providers equipped to operate and steward this housing over time.

B **Build and maintain a credible pipeline of deeply affordable projects:**

Develop a costed, staged project pipeline tied to viable sites, delivery capacity, and clear indicators of housing need. Use geographic data—including affordability gaps, support service access, infrastructure readiness, and patterns of housing loss—to prioritize where and how new projects are advanced.

The pipeline should plan for opportunities both large and small—recognizing that system capacity will be built through projects of different scales. A credible pipeline is nimble, capturing major developments when possible while also advancing smaller partnerships that add units incrementally.

It will draw on City, County, private, and non-profit partners, supported by investments from senior governments, grants, community agencies, and other funders.

City of Kawartha Lakes

C **Target investment to housing that the private market cannot deliver:**

Focus public land, capital, and planning tools on rent-geared-to-income and supportive housing for residents with very low incomes or complex needs. These homes require ongoing public investment and will not be built without it.

City of Kawartha Lakes and Haliburton:

D **Develop a long-range financial model to support delivery:**

By Q2 2026, Kawartha Lakes and Haliburton will each separately develop a long-range financial plan to test what levels of investment are practical and feasible relative to the desired housing outcomes for the service area. These plans will include cost forecasts that account for capital and operating pressures, infrastructure and servicing requirements, and what levels of investment are affordable within local fiscal capacity.

They will also consider opportunities for new and enhanced funding from other levels of government and partners, and will bring forward financial recommendations as part of the 2027 municipal budget, marking the launch of the strategy's 10-year implementation period.[3]

E **Develop a Housing Services Agreement with the County of Haliburton:**

Establish a formal agreement between the City of Kawartha Lakes and the County of Haliburton to define service delivery expectations, clarify cost-sharing for housing investments (capital and operating), and strengthen joint accountability.

The agreement will outline the City's role as Consolidated Municipal Service Manager, confirm how decisions and updates will be shared, and support the function of the Joint Advisory Committee for Housing and Social Services.

The County's role in housing delivery is evolving. As an upper-tier municipality with four lower-tier governments, responsibilities for land use, servicing, and growth management are spread across multiple councils. This creates additional complexity in aligning decisions and investments.

These strategic priorities allow room for the County of Haliburton to explore and define its role, while bringing City–County collaboration to the forefront of improving housing stability in the service area.

Results we want to achieve

By 2027 We have a defined long-term investment approach for deeply affordable housing, including financial tools, delivery partnerships and advocacy to other levels of government.

By 2030+ New units of deeply affordable and supportive housing are built and occupied, with the capacity to maintain and expand delivery over time.

[3] On September 24, 2025, Haliburton County Council approved the six strategic priorities identified in this DASH Strategy and directed staff to complete financial modelling to understand the implications of the transformation scenario. For further details see video recording and Council meeting agenda.

2. Prevent homelessness and improve pathways to stability

Provide the supports people need to stay housed, and when people lose housing, make sure the right options are in place to help them move into stable housing as quickly as possible.

Most housing loss does not start with a crisis. It builds over time through income pressure, other life challenges, unstable tenancies, limited support, or gaps in service. But once housing is lost, it is difficult to recover. Shelter space is limited. Housing options are scarce. Pathways back are often fragmented, slow, or not clear.

Staff and service providers work hard to respond. They try to hold transitions together when referrals are slow or don't happen, or when housing lacks what is needed to stay housed. That work makes a difference, but it is often reactive, focused on managing the consequences of housing loss, rather than preventing the loss.

A prevention priority focuses on earlier, more effective responses. It also includes the shelter system, recognizing that emergency housing is part of the funded response and must be aligned with long-term housing goals.

Areas of focus

Consolidated Municipal Service Manager

A **Prevent housing loss through earlier, housing-focused intervention:**

Expand supports that help people stay housed, such as eviction prevention, discharge planning, and help navigating housing and support systems. Prioritize services that are directly tied to housing outcomes, with a focus on keeping people in place and reducing the number of residents who lose their housing in the first place.

B **Expand a housing pathway that includes emergency and transitional options:**

Plan and invest in low-barrier shelter and transitional housing as essential entry points into stability. These options should support a wide range of residents—especially those exiting institutions, encampments, or unsafe conditions—and be structured to help people move into longer-term housing wherever possible.

C **Improve matching across the system:**

Align housing access and referral with the goals of this strategy. Use clear criteria—like level of need, income, and readiness—to support better placement decisions, and strengthen data systems to track who is being housed, where, and with what outcomes.

D **Make housing stability part of the health system response:**

Work with partners in health and human services to support residents with complex needs, including mental illness, substance use disorders, and chronic conditions. Focus on housing-connected models that reduce emergency use, support transitions, and help people stay housed.

E **Strengthen support for tenants and landlords to prevent housing loss:**

Support tenants to stay safely housed and help landlords maintain stable tenancies. Work with partners across the city and county—including bylaw, legal, and planning—to explore collaborative approaches that address issues early and fairly. This work will evolve and depend on shared leadership and increased resourcing.

Results we want to achieve

By 2027 New transitional or bridge housing options are in development or underway, with partners engaged across health, justice, and social services.

By 2030+ We are preventing more housing loss before it happens, through coordinated, housing-focused supports that are reaching people earlier.

3. Strengthen community and supportive housing delivery

Ensure community and supportive housing can meet changing needs by strengthening support models, reinvesting in aging buildings, and making sure providers have the tools to keep people housed.

Community and supportive housing form the foundation of deeply affordable housing across Kawartha Lakes and the County of Haliburton. This includes KLH Housing Corporation and a network of non-profit and co-operative providers, many of whom are managing aging buildings in the face of rising costs and growing support needs.

These homes were designed to serve people with low and modest incomes. Today, they also house residents with a broader range of needs, including those leaving shelter or hospital, people with health or mobility challenges, families facing instability, and older adults who need more accessible, age-friendly housing.

This priority focuses on what it will take to stabilize and strengthen this part of the system. That means setting clear expectations, ensuring sustainable funding, renewing buildings, and building delivery models that reflect the people being served. It also means recognizing the pressures on existing providers, supporting new partnerships, and planning for long-term capacity.

Areas of focus

Consolidated Municipal Service Manager

A **Review priority-setting and access mechanisms to align with strategic goals:**

Review how applicants are prioritized and placed. Ensure that program processes, access rules, eligibility decisions, and unit assignments reflect the populations this strategy is intended to serve. That includes people exiting homelessness, residents with fixed or very low incomes, and those who require support to remain housed.

B **Strengthen supportive housing delivery for residents with complex needs:**

Work with providers to deliver housing that includes or connects to appropriate support services, particularly for residents managing serious mental illness, substance use, or other health-related challenges. Where existing capacity is limited, invest in service partnerships, on-site support, and operating models designed to meet higher acuity needs.

C **Stabilize and modernize the existing housing stock**:

Reinvest in aging buildings to ensure long-term safety, accessibility, and financial sustainability. Prioritize repairs and retrofits that reduce operating costs, improve quality of life, and keep housing safe and suitable.

D **Build structures that support alignment and accountability:**

Create service agreements, capital funding, and reporting requirements to reinforce the DASH Strategy's priorities and the municipality's obligations under provincial legislation. Set clear expectations for housing quality, service delivery, and resident outcomes, and build in the feedback loops needed to support continuous improvement.

E **Preserve existing community housing:**

Work with providers to extend affordability and protect at-risk units, especially those approaching the end of their operating agreements or mortgages. Use updated service agreements to maintain these homes as part of the deeply affordable housing system.

Results we want to achieve

By 2027 The City of Kawartha Lakes and its partners have a clearer picture of what community and supportive housing providers are being asked to do, and identify current systemic gaps and capacity needs.

By 2030+ Community and supportive housing providers are equipped to serve higher-need residents through embedded or partnered supports, safer and more functional buildings, and models aligned to tenants' complexity of circumstances.

Providers are operating with clearer expectations, renewed agreements, updated funding structures, and a shared focus on long-term housing stability.

4. Align municipal systems to enable housing delivery

Align municipal processes, timelines, and decisions to move deeply affordable and supportive housing from idea to occupancy, faster and with fewer barriers.

This strategy focuses on enabling deeply affordable and supportive housing by aligning municipal systems to support it. This will require clearer timelines, better coordination, and more deliberate integration across departments to strengthen the municipality's overall ability to support housing development.

Projects at the municipal end of the housing spectrum often rely on public land, multiple funding streams, and complex approval processes. Planning, finance, engineering, infrastructure, and legal must all contribute, and success depends on how those efforts are aligned, from concept through to occupancy.

Municipal staff already work together to support housing. This municipal-systems alignment priority builds on that foundation by improving shared project tracking, clarifying responsibilities, and embedding housing goals into internal processes. This priority also includes tools and training to help staff understand how their work contributes to housing outcomes, and how more coordinated action can help move the right projects forward at the right time.

These improvements will strengthen housing decisions for deeply affordable and supportive housing, as well as housing across the board.

Areas of focus

City of Kawartha Lakes

A **Treat deeply affordable and supportive housing as core infrastructure:**

Incorporate deeply affordable and supportive housing into capital planning, servicing strategies, and land-use decisions. Use municipal investment tools and internal approvals to get priority sites ready to build, with housing goals embedded in infrastructure and growth frameworks.

B **Coordinate internal functions around shared housing outcomes:**

Develop joint workflows, project tracking tools, and cross-departmental timelines to efficiently move deeply affordable and supportive housing from site identification to occupancy. Align planning, bylaw, engineering, infrastructure, legal, finance, and human services to operate as a unified delivery system.

C **Strengthen staff understanding of housing delivery and their role in it:**

Train and equip staff across departments to understand how their work affects the delivery of deeply affordable and supportive housing. Build shared language, timelines, and service standards across the municipality to support coordinated action.

D **Redesign internal processes to reduce delays and enable progress:**

Review and improve business processes that shape housing timelines, including planning approvals, budgeting, legal reviews, and land disposition. Use project data and workflow mapping to identify bottlenecks, clarify responsibilities, and improve delivery across departments.

Results we want to achieve

By 2027 We have a coordinated internal approach to housing, where planning, infrastructure, finance, and human services are working from shared priorities.

Deeply affordable housing projects are moving through internal approvals with fewer delays and greater clarity about who owns what.

Municipal staff understand how their work contributes to deeply affordable and supportive housing, and they have the tools they need to act.

By 2030+ The City of Kawartha Lakes and Haliburton County have completed a strategic planning process focused on the broader housing continuum, including planning, development, and support for housing types beyond deeply affordable and supportive units.

5. Strengthen governance for housing delivery

Establish clear, coordinated leadership across the municipality and with partners to drive housing delivery and remain accountable for results.

As housing needs grow, so do expectations on the system. Current responsibilities change, new roles emerge, and the pace of delivery—especially for deeply affordable and supportive housing—requires stronger alignment than the existing system was designed for.

Over the last several years, we have taken on a more active role in supporting community housing delivery. KLH Housing Corporation and other housing providers continue to play essential roles in development, operations, and stewardship. But as projects become more complex and timelines more compressed, it becomes harder to move forward without clearly defined responsibilities, consistent oversight, and the structures required to maintain alignment across teams, departments, and organizations.

This governance priority focuses on building that structure through formal agreements, delegated authority, shared tracking systems, and coordinated leadership. While first anchored in the delivery of the DASH Strategy, the governance model will also serve to strengthen future housing efforts throughout the municipality, including community housing renewal, housing-enabling infrastructure, and broader system planning.

Areas of focus

Consolidated Municipal Service Manager

A **Build internal capacity to support delivery:**

Establish a centralized housing development function within the municipality's Human Services department to coordinate early-stage planning, manage municipal contributions, and move prioritized supportive and deeply affordable housing projects forward.

B **Define roles and mandates through service agreements:**

Use updated shareholder directions, service agreements, and partnership frameworks to clarify the responsibilities of the municipality, KLH Housing Corporation, and other housing partners. These tools will align delivery mandates with the strategy, reinforce legislative obligations, and support system-wide coordination and accountability.

C **Build a system-wide approach to performance management**:

Develop a shared approach to tracking progress on the delivery, access, and outcomes of deeply affordable and supportive housing. The framework will reflect commitments made in this strategy, support consistent reporting, and provide a system-wide view of how housing and supports are reaching intended populations over time.

D **Expand collaboration with community partners:**

Establish a set of adaptable delivery tables to coordinate across the housing and homelessness system. These tables may take different forms for different functions — for example, separate forums for housing providers, supportive housing providers, and the shelter system. Build on the existing housing provider meeting as a foundation, expanding its role to support implementation, coordination, and service-connected outcomes.

City of Kawartha Lakes

E **Establish a municipal governance structure with delegated authority to lead implementation:**

Create a cross-departmental model with authority to coordinate delivery of this strategy. Such a structure will allow for overseeing operational planning, managing timelines across divisions, and ensuring alignment with other municipality initiatives. Delegated authority will enable timely decisions and sustained action on housing priorities.

Results we want to achieve

By 2027

A municipality-led governance structure is in place with the authority and coordination capacity to steer implementation across departments.

Formal roles and mandates are defined across the municipality, KLH Housing Corp., and community partners, supported by updated agreements and shared work plans.

A Housing Services Agreement with the County is underway, clarifying service expectations, funding roles, and reporting commitments.

A performance framework is in development, with metrics to track housing delivery, access, and resident outcomes.

By 2030+

Governance structures are actively driving delivery, tracking progress on deeply affordable housing, resolving delivery issues, and coordinating internal and external partners.

6. Advocate for investment by other levels of government

Secure the funding and policy support needed from provincial and federal governments to deliver deeply affordable and supportive housing at the scale required.

Most of the funding required to develop deeply affordable and supportive housing in Ontario does not originate from municipalities. Housing and homelessness fall under a shared governance framework, with the province holding the legislative mandate and municipalities acting as Service Managers under the *Housing Services Act, 2011.*

While municipal governments play a central role in program administration—and contribute land, planning approvals, and local incentives—the scale of investment needed for capital construction and operating subsidies depends heavily on federal and provincial funding streams, such as the National Housing Co-Investment Fund, Ontario Priorities Housing Initiative, and Canada–Ontario Community Housing Initiative (Government of Ontario, 2023).

However, these programs rarely cover full costs, and municipalities are often expected to contribute co-investments to unlock federal funding. As a result, the ability to secure external investment increasingly depends on a municipality's capacity to demonstrate clear priorities, coordinated plans, and projects that are ready to proceed.

Areas of focus

City of Kawartha Lakes

A **Coordinate advocacy for deeply affordable housing:**

Use the Joint Advisory Committee for Housing and Social Services to coordinate advocacy between the City of Kawartha Lakes and the County of Haliburton. Align leadership on funding priorities for deeply affordable and supportive housing, clarify advocacy roles, and engage other orders of government—both elected and administrative. Focus on advancing shovel-ready projects, securing service investments, and building long-term funding partnerships.

B **Maintain a costed pipeline of priority housing projects:**

Develop and regularly update a pipeline of deeply affordable and supportive housing projects, including land status, delivery partners, timelines, and projected capital and operating costs. Use the pipeline to guide internal decisions and position projects for external funding.

C **Use data and modelling to support funding requests:**

Leverage housing needs data, system modelling, and implementation metrics to quantify demand, identify funding gaps, and show how investments will translate into housing for residents with the lowest incomes and most complex needs.

Results we want to achieve

By 2027 There is a clear and coordinated foundation for future investment in deeply affordable and supportive housing, supported by shared priorities, early pipeline work, and a structure for joint advocacy between the City of Kawartha Lakes and County of Haliburton.

By 2030+ External funding is secured for multiple projects delivering deeply affordable or supportive units.



Implementation

Governance

This section outlines the governance structure that will enable the implementation of the DASH Strategy. It defines who holds responsibility for what, how decisions are made, and how delivery is coordinated across the housing and homelessness system, spanning both the City of Kawartha Lakes and the County of Haliburton.

Context

The governance structures in Kawartha Lakes and Haliburton County differ significantly, with important implications for housing delivery.

The City of Kawartha Lakes is a single-tier municipality, with one council responsible for all local services, including housing, social services, land use planning, and infrastructure. As the designated Consolidated Service Manager under *Ontario's Housing Services Act, 2011*, the City plans, funds, and administers housing and homelessness programs not only for Kawartha Lakes but also for Haliburton County. This unified role allows for streamlined decision-making and integration of housing policy with other municipal priorities across the service area.

Haliburton County, by contrast, is a two-tier system. It consists of an upper tier (the County of Haliburton) and four lower-tier municipalities:

- Township of Algonquin Highlands
- Municipality of Dysart et al
- Municipality of Highlands East
- Township of Minden Hills

In this structure, the County participates in governance and cost-sharing, while the lower-tier municipalities retain authority over local land use planning, infrastructure, and community-specific services.

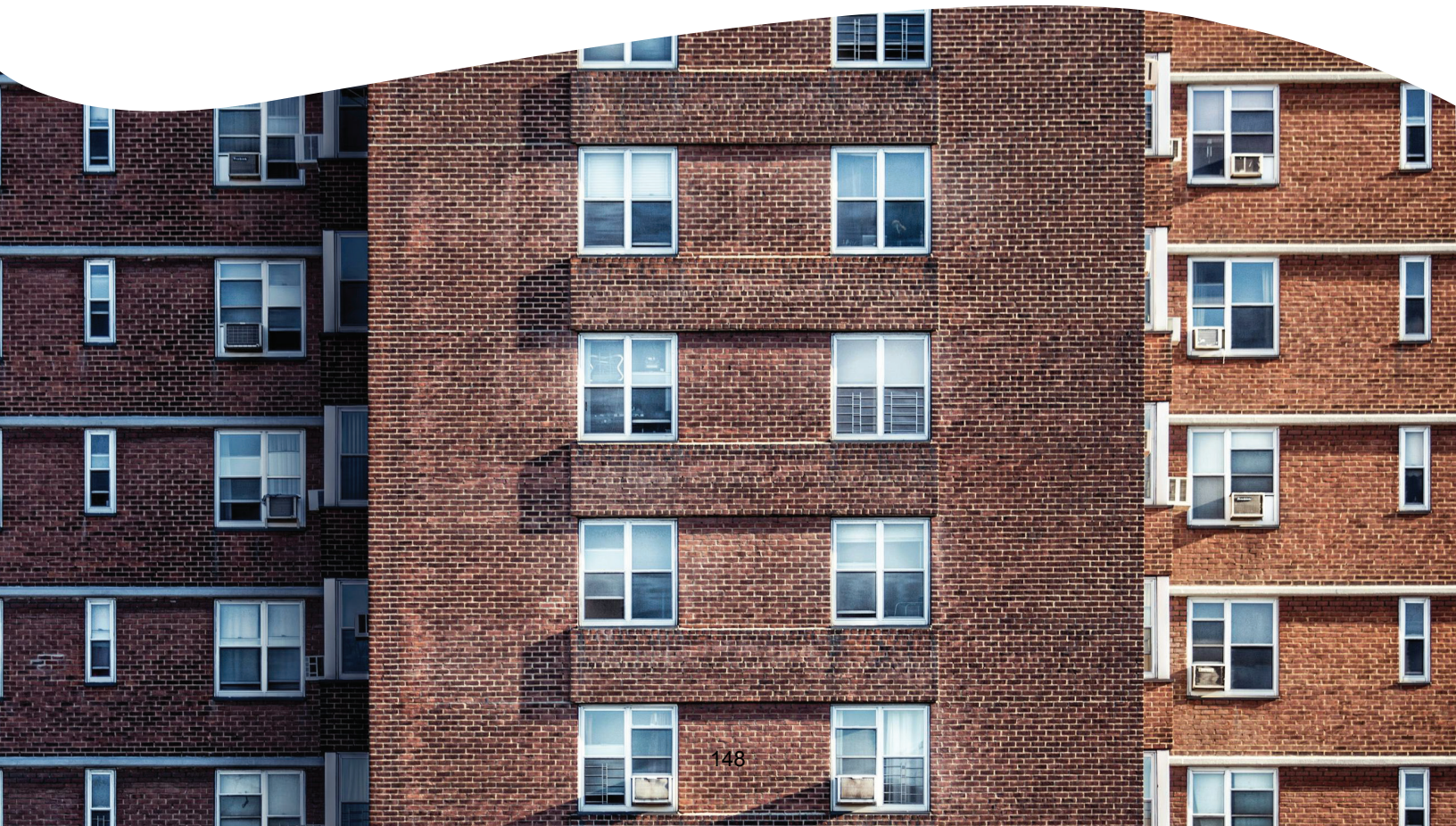
This layered structure means that although the City of Kawartha Lakes is the legislated Service Manager — responsible for this plan — successful delivery in Haliburton requires alignment with both the County and its four lower-tier councils, and their engagement.

Layered governance structure

Some parts of this governance structure are well established. Others are being clarified or strengthened through DASH to support more coordinated delivery, more transparent accountability, and the ability to plan and act at the scale required.

The system operates through a layered structure that connects:

- Elected authority (City Council, along with County participation).
- Inter-municipal coordination (County of Haliburton via Joint Advisory Committee – Housing Services Agreement).
- Strategy enablement (City Implementation Structure coordinating internal delivery).
- Housing development and growth planning (the municipal role in planning, land use, and tax-based growth across the full housing continuum).
- Municipal delivery (land, capital, infrastructure, planning, legal).
- Service-system management (CMSM function led by Human Services, City legislated oversight).
- Housing and supports (KLH Housing Corporation, funded housing service providers).



Roles

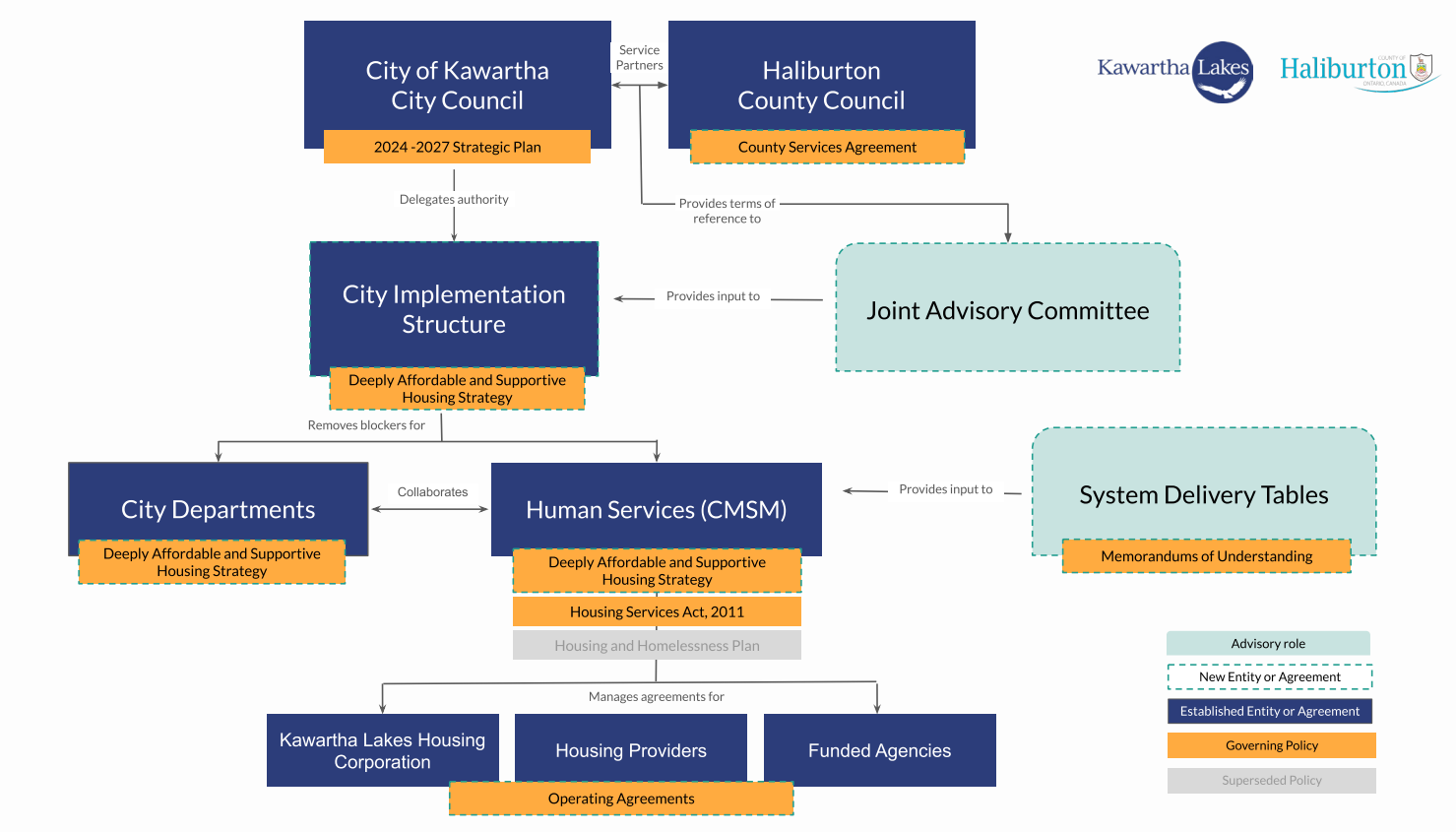
Below is a high-level summary of the core entities involved in governance and delivery.

Entity	Primary role	Accountable to	Delivers / oversees
Elected authority			
City Council	Final approval and political authority	Electorate	Adopts the strategy, approves capital and land-use decisions, and represents Kawartha Lakes in advocacy to other levels of government.
County of Haliburton	Co-funder and service area partner	CMSM agreement	Participates in strategic planning and oversight through the Joint Advisory Committee, and engages in advocacy to senior governments and lower tier municipalities.
Inter-municipal coordination			
Joint Advisory Committee (JAC)	Inter-municipal collaboration and advisory	City of Kawartha Lakes and County of Haliburton	Advisory to CKL as the Service Manager; supports alignment across municipalities and strengthens joint advocacy.
Strategy enablement			
City Implementation Structure	Coordinates implementation of the strategy, with a focus on enabling capital delivery	City Council	Monitors the deeply affordable housing capital pipeline, coordinates across departments, resolves implementation barriers, and ensures alignment with council priorities.
Service system management and deeply affordable housing delivery			
Human Services Department	Designated Service Manager (CMSM) under the Housing Services Act; leads development of deeply affordable housing	Departmental leadership; coordinated through the City Implementation Structure	Administers housing and homelessness programs, allocates funding, manages provider and intermunicipal agreements, and leads the development of deeply affordable housing.

Municipal delivery			
Municipal departments including: Community Services, Corporate Services, Development Services, Engineering and Corporate Assets, Public Works	Provide technical input and corporate tools to advance deeply affordable and supportive housing	City Council, Province Implementation Structure	Supports project delivery through planning approvals, servicing, legal agreements, budgeting, and interdepartmental coordination.
Housing and supports			
Kawartha Lakes-Haliburton Housing Corporation	Operates housing; may deliver new builds when assigned by CMSM	Human Services as the CMSM, KLH Housing Corp. Board	Manages housing stock, oversees tenancies, completes assigned capital builds, and reports to the municipality and the KLH Housing Corp. board.
Non-profit community housing providers	Operates housing; may deliver new builds when assigned by CMSM	Human Services as the CMSM	Manages housing stock, oversees tenancies, completes assigned capital builds, and reports to the municipality
Funded service providers	Delivery of homelessness and housing support programs	Human Services as the CMSM	Operate shelters, transitional housing, prevention programs, and wraparound services.
System delivery tables	Advisory forums for service providers to support alignment and surface delivery issues	Human Services as the CMSM	Identifies delivery issues, supports shared learning, and identifies service-level innovations and barriers to implementation.

The diagram below illustrates how the pieces of this governance structure fit together, reflecting the relationships, agreements, and roles that support coordinated delivery — including formal accountability, internal coordination, and system-level collaboration.

Some elements are already established; others will continue to take shape as the strategy is implemented. This is not a reporting hierarchy — it is a working system designed to support delivery.



Policy alignment

This strategy defines how the City of Kawartha and its partners will make progress on housing for people with the fewest options, as well as how the system will be governed, funded, and organized to deliver it. While its scope is targeted, its implementation will strengthen the foundation needed to support progress across the full housing continuum.

Several existing governing documents align with the strategy, including legislative requirements, partnership agreements, and corporate plans already in use. Together, they shape the context in which this strategy will be implemented — and many will need to be updated over time to reflect its direction.

Current policy

- **Housing Services Act, 2011** defines the municipality's role as Consolidated Municipal Service Manager and sets out key planning and service obligations.
- **2024–2027 City Strategic Plan** establishes corporate priorities and delegates authority to deliver on this strategy. *Appendix A* outlines how this strategy aligns with and advances those priorities.

Future policy

- **Housing Services Agreement** is a new agreement between the City of Kawartha Lakes and the County of Haliburton, confirming shared responsibilities and delegated authority across the service area. *(Strategy 5a)*
- **Operating Agreements** are updated service agreements for KLH Housing Corp., community housing providers, and funded agencies. These will reflect the priorities, expectations, and reporting requirements defined in this strategy. *(Strategy 5b)*
- **Memorandum of Understanding (MOU)** is a working agreement that sets out the role of the Delivery Working Group and its relationship to the governance structure. *(Strategy 5d)*

Update policy

The City of Kawartha Lakes and County of Haliburton 10-Year Housing and Homelessness Plan (2019–2029) remains in place until December 31, 2026 to meet legislated obligations under the Housing Services Act, 2011, which requires Service Managers to always maintain a current plan. At the same time, this new 10-Year Housing and Homelessness Strategy (2026–2036) has been approved to guide direction beginning in 2026.

During 2026, both plans will operate in parallel. The existing 10-Year Housing and Homelessness Plan will remain on record for compliance purposes, while the DASH Strategy will serve as the framework for governance, financial modelling, and implementation planning.

[Pending based on Kawartha Lakes council direction] In September and October 2025, both Kawartha Lakes Council and Haliburton County Council endorsed the six strategic priorities identified in the DASH Strategy and directed staff to complete comprehensive financial modelling by the end of Q2 2026.

This work will:

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

This dual approach ensures that provincial requirements continue to be met while also positioning Kawartha Lakes and Haliburton with a forward-looking, practical framework for coordinated housing and homelessness work across the service area.

Responsibilities

The table below shows how responsibilities could be distributed across the system, reflecting the focus of this 10-year DASH Strategy on emergency shelter, transitional housing, supportive housing, and deeply affordable housing.

Those are the areas facing the most immediate pressure, which require clear roles, strong coordination, and sustained implementation support. Clarifying and operationalizing responsibilities will be a key focus of *Strategic priorities 5: governance,* as this structure begins to function in practice.

Activities	Responsible	Accountable	Consulted
Deliver the Deeply Affordable and Supportive Housing Strategy	Human services, city departments	City Implementation Structure	City Council, County of Haliburton, Joint Advisory Committee
Establish a pipeline of deeply affordable and supportive housing projects	Human Services, city departments	City Implementation Structure	Joint Advisory Committee, KLH Housing Corporation
Identify sites, assemble land, and complete pre-development work	Human Services, city departments	City Implementation Structure	Joint Advisory Committee, KLH Housing Corporation, other housing providers
Advance a site through internal approvals to build-ready	Human Services, city departments	City Implementation Structure	Joint Advisory Committee, KLH Housing Corporation, other housing providers
Develop funding strategies and complete applications for a specific project	Human Services, city departments	City Implementation Structure	City Council, County of Haliburton, Joint Advisory Committee
Coordinate delivery timelines and internal contributions across departments	Human Services, city departments	City Implementation Structure	Joint Advisory Committee
Coordinate and lead advocacy for senior government funding	City Implementation Structure	City Implementation Structure	City Council, County of Haliburton, Joint Advisory Committee
Deliver and coordinate homelessness prevention, shelter, discharge, and stabilization supports	Funded service providers	Human Services	Delivery Working Group.
Track and report on delivery, access, and outcomes across the housing and homelessness system	KLH Housing Corporation, other housing providers, funded service providers	Human Services	City Implementation Structure

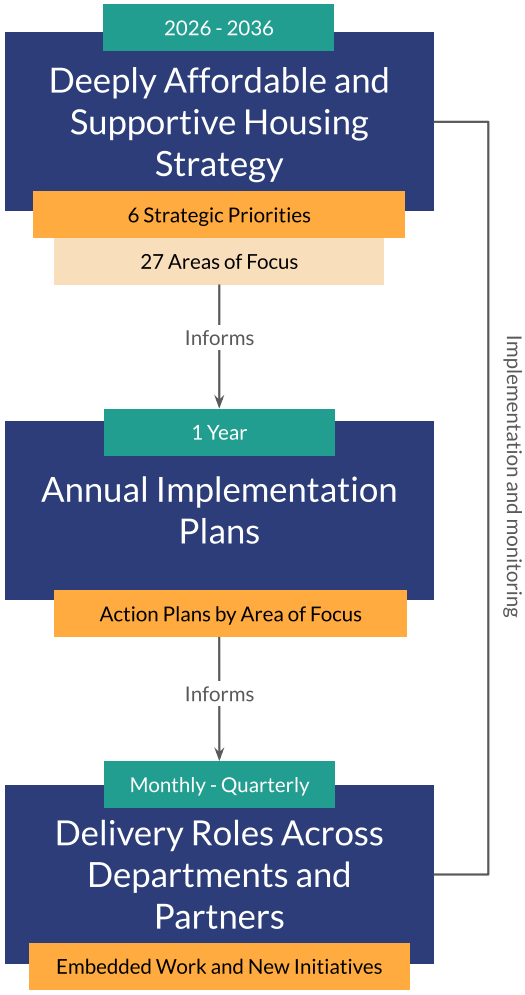
Agile planning

This DASH Strategy is designed to be flexible and adaptive. While it sets a 10-year direction through six strategic priorities and 27 areas of focus, it is not a static plan. Instead, the strategy functions as a cycle that connects long-term vision to immediate action.

Each year, the strategic priorities are translated into annual implementation plans. These plans identify time-bound actions tied to the most urgent and actionable needs, ensuring that progress can be measured and adjusted as conditions change.

Annual plans then cascade into monthly and quarterly delivery roles across departments and partners — including KLH Housing Corporation, community housing providers, funded agencies, and the Delivery Working Group. This structure embeds the strategy into day-to-day practice, balancing ongoing responsibilities with new initiatives.

As shown in the diagram, this approach ensures that direction, action, and accountability remain connected. It replaces the static model of a 10-year plan with a more agile framework that allows Kawartha Lakes and Haliburton to respond quickly to emerging pressures, policy shifts, and funding opportunities, while keeping housing priorities consistent over time.



The 10-year Deeply Affordable and Supportive Housing (DASH) Strategy (2026–2036) sets out six strategic priorities and 27 areas of focus. These priorities inform annual implementation plans, which are then translated into monthly and quarterly delivery roles across departments and partners.

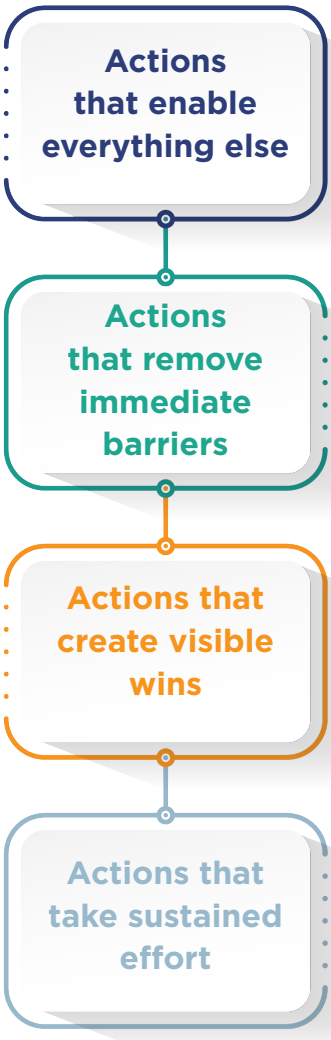
This cycle provides a structure for ongoing implementation, monitoring, and adjustment.

Prioritization

The DASH Strategy sets out six priorities, each with defined areas of focus. These priorities will guide our annual action plans, the primary mechanism for setting timelines, allocating resources, and tracking delivery.

However, not all actions can or should move forward at once. To implement the strategy effectively, we will also need to consider what work needs to come first. Some actions are foundational. Others remove delivery barriers. Some build early momentum, and others require sustained effort over time.

The framework below will help us with sequential implementation. This does not replace the strategic priorities or areas of focus. Instead, it offers a practical approach to annual planning, to help us structure delivery in a way that is realistic, staged, and aligned with available capacity.



Structural work that must come first. This includes setting up governance, clarifying roles, and creating the systems that allow other work to move forward.

Targeted changes that clear the way for early delivery. These actions do not require major system reform, but address known blockers and coordination gaps.

Tangible, high-visibility actions that demonstrate progress and build trust. These are often smaller in scale but strategically important for momentum.

Longer-term system shifts that won't be finished in a single year, but need to start early and continue steadily over time.

Financial modelling

The projections in this strategy make the fiscal case for change clear. Without action, homelessness in the service area is expected to grow by 243% over the next decade. The costs of that growth — in shelter expansion, healthcare, policing, and lost community stability — far exceed the cost of prevention.

To illustrate what is possible, this section presents the system transformation scenario described earlier. The figures provide an initial starting point to understand the scale of investment that could make a marked impact on housing stability.

Financial modelling will be completed separately by the City of Kawartha Lakes and the County of Haliburton by Q2 2026 to test what levels of investment are practical and feasible relative to desired outcomes.

This work will account for capital and operating constraints, assess opportunities for new and enhanced funding from senior governments and partners, and bring forward cost forecasts as part of the 2027 municipal budget process to launch the DASH Strategy's 10-year implementation period.

Transformation scenario

Under the transformation scenario, the initial estimate is a total investment of $260 million over 10 years, combining capital and program/operating costs. These figures are a starting point and are not inclusive of other costs such as related infrastructure, inflation, or broader system impacts.

Category	10-year	Purpose
Capital	$202.9M	Construction of 541 new housing spaces across deeply affordable, supportive, and transitional housing types, plus temporary shelter adjustments.
Operating and programs	$57.2M	Housing operations, support services, and prevention programs to keep residents stably housed.

Capital requirements by housing type

Housing type	Units/spaces	Capital investment	Cost/unit
Deeply affordable housing	356	$138.8M	$390,000
Transitional housing	85	$13.6M	$160,000
Supportive housing *Very high support needs*	60	$22.8M	$380,000
Supportive housing *High support needs*	60	$24.5M	$350,000
Emergency shelter*	20	$3.2M	$160,000
Total	**541**	**$202.9M**	

**Shelter beds added temporarily in Years 4–5, then reduced by 40 as permanent housing comes online.*

Operating and program costs (10-year total: $57.2M)

Deeply affordable housing

$12.7M

Supportive housing *(Very high support needs)*

$18.7M

Supportive housing *(High support needs)*

$10.5M

Transitional housing

$6.3M

Prevention services

$8.9M

Phased implementation

The transformation scenario is organized in phases to show the pace and level of effort required to achieve the modelled outcomes, reflecting the shared goal of reducing homelessness, strengthening housing stability, and improving overall community well-being.

Phase	Years	Focus and outputs	Capital	Operating
Foundation	1–3	Financial planning Expand prevention services Begin transitional builds Maintain emergency capacity Strengthen governance	$0.8M	$2.3M
Scaling	4–6	Peak period of construction +226 deeply affordable/supportive units +50 transitional units	$97.1M	$15.7M
Core operating	7–10	• Continue deeply affordable delivery • Reduce shelter capacity by 40 beds • Stabilize full operating model	$105.0M	$39.2M

Case for investment

If current conditions continue, more households in the service area will struggle to maintain stable housing, with some facing homelessness for longer periods of time. This increases pressure on shelters, paramedic response, emergency health care, court services, and other local systems — costs that can range from $29,610 to $58,972 per person each year (HelpSeeker 2025).

By comparison, providing stable housing with the right supports is typically less than half that cost.

Under the status quo projection, homelessness would grow to about 1,545 people per year by 2035 (HelpSeeker 2024). At today's costs, this would mean tens of millions of dollars each year spent on emergency responses, with no plan to reduce the demand. It would also mean longer shelter stays, more people in unsafe or temporary situations, and continued strain on local service systems.

With the modelled investment in this strategy, resources are used more effectively:

- Homelessness falls by 78%, to about 101 people in a year by 2035.
- 541 new permanent and transitional housing spaces are created, including deeply affordable and supportive units.
- 8,000 housing losses are prevented over 10 years through earlier, housing-focused intervention.
- Emergency shelter capacity is reduced by 40% as more people move into stable, appropriate housing.

This approach shifts spending from high-cost emergency management to targeted, long-term solutions that reduce pressure on shelters, health care, and other essential services, while helping more residents remain safely housed in the communities they know.

Levers for action

The City of Kawartha Lakes, in its dual role as Consolidated Municipal Service Manager (CMSM) under the *Housing Services Act, 2011* and as a municipality under the *Municipal Act and Planning Act,* will seek to advance the delivery of deeply affordable, supportive, and transitional housing. While the majority of capital and operating funding will need to come from the federal and provincial governments, local efforts can help strengthen the case for those commitments, keep priority projects moving, and reduce reliance on high-cost emergency responses.

As CMSM, the Kawartha Lakes is responsible under the HSA for maintaining service-level standards for rent-geared-to-income (RGI) housing, administering the centralized waitlist, and delivering provincially and federally funded housing and homelessness programs.

In this role, Kawartha Lakes may:

- Maintain a credible pipeline of priority housing projects to be ready for funding opportunities.
- Allocate federal and provincial government housing grants — such as COCHI, OPHI, and the Canada-Ontario Housing Benefit — to projects that align with the priority areas in this strategy.
- Use funding and operating agreements with providers to help secure long-term affordability, maintain RGI service level compliance, and target priority populations.
- Continue coordination with Haliburton County through the Joint Advisory Committee to align priorities and explore shared investment opportunities.

As a municipality, Kawartha Lakes can consider the use of financial, land, and planning tools available under the *Planning Act and Municipal Act,* and under provincial housing and planning reforms enacted between 2019 and 2024—including *Bill 108 (More Homes, More Choice Act, 2019), Bill 23 (More Homes Built Faster Act, 2022), Bill 97 (Helping Homebuyers, Protecting Tenants Act, 2023), and Bill 185 (Cutting Red Tape to Build More Homes Act, 2024)*—as amended.

Plans may include exploring:

- Dedicating municipal resources and staff capacity to advance priority housing projects.
- Making strategic use of municipally owned land, including potential long-term leases at nominal cost, to reduce capital costs for affordable and supportive housing.
- Applying development incentives such as property-tax relief, fee waivers, and expedited approvals for affordable housing in line with recent legislative changes.
- Exploring the use of inclusionary zoning and voluntary contributions from developers, to support affordable housing objectives.
- Maintaining a dedicated housing reserve to track contributions and align them with the long-range financial plan.

While these measures alone will not close the funding gap, they can help create a more predictable local contribution, improve the readiness of high-priority projects, and strengthen the city's position when seeking investment from other levels of government and other partners.

In doing so, Kawartha Lakes will be in line with its obligations under the HSA, while making use of available planning and financial tools to help accelerate the creation of housing that meets the needs of its most vulnerable residents.

Conclusion

As the designated Consolidated Municipal Service Manager under the *Housing Services Act, 2011,* the City of Kawartha Lakes has a legislative responsibility to maintain a 10-Year Housing and Homelessness Plan. This Deeply Affordable and Supportive Housing (DASH) Strategy fulfills that requirement for both Kawartha Lakes and the County of Haliburton.

The strategy establishes a forward-looking framework to guide housing and homelessness work over the next decade. It sets clear priorities where local levers can have the most impact, while aligning both municipalities with federal and provincial investment opportunities.

Financial modelling in 2026 will refine the scale of investment, and annual work plans will ensure the DASH Strategy remains practical, responsive, and able to adapt to changing conditions.

This strategy is both a requirement and a shared vision.

It provides a roadmap for stronger partnerships, better coordinated housing systems, and communities where residents can remain housed, connected, and supported into the future.



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Appendix A: Policy alignment

Deeply Affordable and Supportive Housing Strategy		Kawartha Lakes 2024 - 2027 Strategic Plan	
Strategic priority	**Focus area**	**Strategic priority**	**Related goal and action item**
1: Expand deeply affordable and supportive housing	Target investment to housing the private market cannot deliver	An Exceptional Quality of Life	**Goal 1: Increase affordable and attainable housing** Encourage intensification, and provide the full continuum of housing types, including purpose-built rentals
	Strengthen Service Manager leadership in housing development	An Exceptional Quality of Life	**Goal 1: Increase affordable and attainable housing** Encourage intensification, and provide the full continuum of housing types, including purpose-built rentals
	Develop a long-range financial model to support delivery	Good Government	**Goal 2: Provide accountable government and responsible management of resources** Through long-term financial planning, ensure affordable and sustainable service delivery
	Build and maintain a credible pipeline of deeply affordable projects	An Exceptional Quality of Life	**Goal 1: Increase affordable and attainable housing** Meet the targets outlined in our Municipal Housing Pledge
2. Prevent homelessness and improve pathways to stability	Prevent housing loss through earlier, housing-focused intervention	An Exceptional Quality of Life	**Goal 3: Ensure that a range of programs, services and supports are available and accessible to those in need** Provide homelessness prevention programs and support
	Expand a housing pathway that includes emergency and transitional options	An Exceptional Quality of Life	**Goal 3: Ensure a range of programs, services and supports are available and accessible to those in need** Provide homelessness prevention programs and support
	Improve matching across the homelessness-serving system	An Exceptional Quality of Life	**Goal 3: Ensure a range of programs, services and supports are available and accessible to those in need** Provide homelessness prevention programs and support

	Make housing stability part of the health system response	An Exceptional Quality of Life	**Goal 2: Improve the health and well-being of residents** Provide and support innovative programs to promote citizen safety and well-being
	Strengthen supports for both tenants and landlords to prevent housing loss	An Exceptional Quality of Life	**Goal 3: Ensure a range of programs, services and supports are available and accessible to those in need** Provide homelessness prevention programs and support
3: Strengthen community and supportive housing delivery	Review prioritization and access mechanisms to align with strategic goals	Review prioritization and access mechanisms to align with strategic goals	Review prioritization and access mechanisms to align with strategic goals
	Strengthen supportive housing delivery for residents with complex needs	An Exceptional Quality of Life	**Goal 2: Improve the health and well-being of residents** Provide and support innovative programs to promote citizen safety and well-being
	Stabilize and modernize existing housing stock	Good Government	**Goal 2: Provide accountable government and responsible management of resources** Ensure municipal assets are well maintained and well managed
	Build structures that support alignment and accountability	Build structures that support alignment and accountability	Build structures that support alignment and accountability
4: Align municipal systems to enable housing delivery	Coordinate internal functions around shared housing outcomes	An Exceptional Quality of Life	**Goal 1: Increase affordable and attainable housing** Encourage intensification, and provide the full continuum of housing types, including purpose-built rentals
	Treat deeply affordable and supportive housing as core infrastructure	An Exceptional Quality of Life	**Goal 1: Increase affordable and attainable housing** Encourage intensification, and provide the full continuum of housing types, including purpose-built rentals
	Build internal capacity to support housing delivery	An Exceptional Quality of Life	**Goal 1: Increase affordable and attainable housing** Streamline municipal approval processes for residential development
	Strengthen staff understanding of housing delivery and their role in it	Strengthen staff understanding of housing delivery and their role in it	Strengthen staff understanding of housing delivery and their role in it

	Redesign internal processes to reduce delays and enable progress	An Exceptional Quality of Life	**Goal 1: Increase affordable and attainable housing** Streamline municipal approval processes for residential development
5: Strengthen governance for housing delivery	Establish a governance structure with responsibility for implementation	Good Government	**Goal 2: Provide accountable government and responsible management of resources** Establish KPIs in all service areas
	Define roles and mandates through formal agreements	Good Government	**Goal 2: Provide accountable government and responsible management of resources** Establish KPIs in all service areas
	Delegate authority to move strategic priorities forward	An Exceptional Quality of Life	**Goal 1: Increase affordable and attainable housing** Encourage intensification, and provide the full continuum of housing types, including purpose-built rentals
	Build a system-wide approach to performance management	Good Government	**Goal 2: Provide accountable government and responsible management of resources** Establish KPIs in all service areas
	Expand collaboration with community partners	Good Government	**Goal 3: Build a collaborative, supportive, inclusive and equitable community** Collaborate with other community builders, partners and institutions
6: Advocate for senior-level government investment	Build a coordinated advocacy plan through the strategy's governance structure	Good Government	**Goal 2: Provide accountable government and responsible management of resources** Secure and advocate for provincial and federal funding for municipal infrastructure and service delivery
	Maintain a costed pipeline of priority housing projects	Good Government	**Goal 2: Provide accountable government and responsible management of resources** Secure and advocate for provincial and federal funding for municipal infrastructure and service delivery
	Use data and modelling to support funding requests	Good Government	**Goal 2: Provide accountable government and responsible management of resources** Through long-term financial planning, ensure affordable and sustainable service delivery

Appendix B: Housing affordability

In the City of Kawartha Lakes, the affordability of homeownership varies significantly by income level, with access to different housing types dependent on how much a household can reasonably spend on shelter each month. Based on available local data, households earning below the area median household income (AMHI) are effectively locked out of ownership, as none of the housing types analyzed fall within their affordable range.

Only households earning at or above the AMHI have access to selected ownership options—beginning with lower-cost forms such as low- and high-rise apartments, duplexes, row houses, and semi-detached houses. Access to single-detached houses is generally limited to higher-income households, as the monthly ownership costs exceed the affordability threshold for all but the top income group.

Comparable ownership affordability data for the County of Haliburton is not currently available.

Ownership affordability by income category, 2025

Income category	Maximum affordable monthly shelter cost	Single -detached	Semi -detached	Row	Duplex	Low-rise apt.	High-rise apt.	Other
Very low income (20% or under of AMHI)	<= $527	No	No	No	No	No	No	No
Low income (21% to 50% of AMHI)	$527 - $1,318	No	No	No	No	No	No	No
Moderate income (51% to 80% of AMHI)	$1,318 - $2,109	No	No	No	No	No	No	Yes
Median income (81% to 120% of AMHI)	$2,109 - $3,163	No	Yes	Yes	Yes	Yes	Yes	Yes
High income (121% and more of AMHI)	>= $3,163	If higher than $3,168	Yes	Yes	Yes	Yes	Yes	Yes

This affordability analysis uses the 2021 Census median household income, adjusted to reflect inflation as of 2025, as the benchmark for evaluating housing costs. Income categories are expressed as percentages of this inflation-adjusted median household income, and corresponding maximum affordable monthly shelter costs are derived using a standard benchmark of 30% of gross income.

Mortgage payments were calculated using the following consistent assumptions:

- 5% down payment
- 4.5% annual fixed interest rate
- 25-year amortization period
- Monthly interest rate of 0.0375
- 300 total payments (months)

Each housing type's estimated monthly mortgage payment (principal and interest) is compared against income-based thresholds to determine affordability. Housing is marked "affordable" to an income group if the monthly payment falls within the group's maximum shelter cost range.

This model does not account for property taxes, utilities, insurance, or maintenance costs. It provides a standardized, mortgage-only affordability comparison across dwelling types using income categories benchmarked to 2025 median household income.

Similar to ownership, rental housing affordability in Kawartha Lakes varies significantly by income. Households earning below the area median household income (AMHI) face the greatest barriers; only those in the moderate-income range (51% to 80% of AMHI) can afford bachelor units, while lower-income groups are priced out of all unit types analyzed.

At the AMHI level, households can afford one- and two-bedroom rentals, and higher-income households can afford all unit types up to two bedrooms. Data for three-bedroom and larger units was not available, limiting assessment of affordability for larger households.

Rental affordability by income category, 2025

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



This rental affordability analysis is based on rent data reported by Canada Mortgage and Housing Corporation (CMHC) as of October 2024. The figures used reflect:

The average rent for bachelor units, and

The median rent for one-bedroom and two-bedroom units.

Income thresholds are defined as percentages of the inflation-adjusted 2025 median household income, and affordability is determined using the standard guideline that monthly shelter costs should not exceed 30% of gross household income.

This model includes rent only and does not account for additional housing-related expenses such as utilities, parking, or tenant insurance. The affordability assessment provides a consistent, rent-only benchmark across income categories and unit types.

Appendix C: Current housing and homelessness system

The service area currently maintains 1,067 units across the housing and homelessness system. The transformation scenario builds from this baseline, adding 541 new units over 10 years to achieve the modelled outcomes.

Housing category	Current system	Committed (Years 1-5)	Unplanned under transformation scenario (Years 1-10)	Projected Year 10
Deeply affordable housing	1,008	-1[4]	356	1,363
Emergency shelter (low-barrier)	30	12	-20[5]	22
Transitional housing	5	0	85	90
Supportive housing (high acuity)	0	0	60	60
Supportive housing (medium acuity)	24	12	60	96
Rent supplement (private rental)	0	33	0	33
TOTAL	**1,067**	**56**	**541**	**1,664**

[4] Deeply affordable housing: Net -1 reflects offsetting changes across Years 1-5. Additions of +27 units in Year 2 are offset by reductions of -13, -9, and -6 in Years 1, 3, and 5, respectively, due to decommissioning, renovations, or unit transitions.

[5] Emergency shelter: Temporary increase of 20 beds in Years 4-5, followed by reduction of 40 beds as residents transition to permanent and transitional housing (net effect: -20 units).

Appendix D: Stabilization scenario

Under the stabilization scenario, the initial estimate is a total investment of $165 million over 10 years, combining capital and program/operating costs. These figures are a starting point and are not inclusive of other costs such as related infrastructure, inflation, or broader system impacts.

Category	10-year	Purpose
Capital	$120.9M	Construction of 360 new housing spaces across deeply affordable, supportive, and transitional housing types, plus temporary shelter adjustments.
Operating and programs	$44.3M	Housing operations, support services, and prevention programs to keep residents stably housed.

Capital requirements by housing type

Housing type	Units/spaces	Capital investment	Cost/unit
Deeply affordable housing	185	$72.1M	$390,000
Transitional housing	55	$8.8M	$160,000
Supportive housing *Very high support needs*	60	$22.8M	$380,000
Supportive housing *High support needs*	40	$14.0M	$350,000
Emergency shelter*	20	$3.2M	$160,000
Total	**360**	**$120.9M**	

**Shelter beds added temporarily in Years 4–5, then reduced by 40 as permanent housing comes online.*

Operating and program costs (10-year total: $44.3M)

Deeply affordable housing

$5.4M

Supportive housing *(Very high support needs)*

$16.5M

Supportive housing *(High support needs)*

$5.7M

Emergency shelter

$3.9M

Transitional housing

$3.9M

Prevention services

$8.8M

Phased implementation

The transformation scenario is organized in phases to show the pace and level of effort required to achieve the modelled outcomes, reflecting the shared goal of reducing homelessness, strengthening housing stability, and improving overall community well-being.

Phase	Years	Focus and outputs	Capital	Operating
Foundation	1–3	Financial planning Expand prevention services Begin transitional builds Maintain emergency capacity Strengthen governance	$800K	$75K
Scaling	4–6	Peak period of construction +226 deeply affordable/supportive units +50 transitional units	$47.7M	$10.0M
Core operating	7–10	• Continue deeply affordable delivery • Reduce shelter capacity by 40 beds • Stabilize full operating model	$72.4M	$25.3M

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Housing and Homelessness Needs Assessment

City of Kawartha Lakes and the County of Haliburton

2024/2025

Kawartha Lakes Jump In

Haliburton County of Ontario, Canada

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0 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 septics, 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:

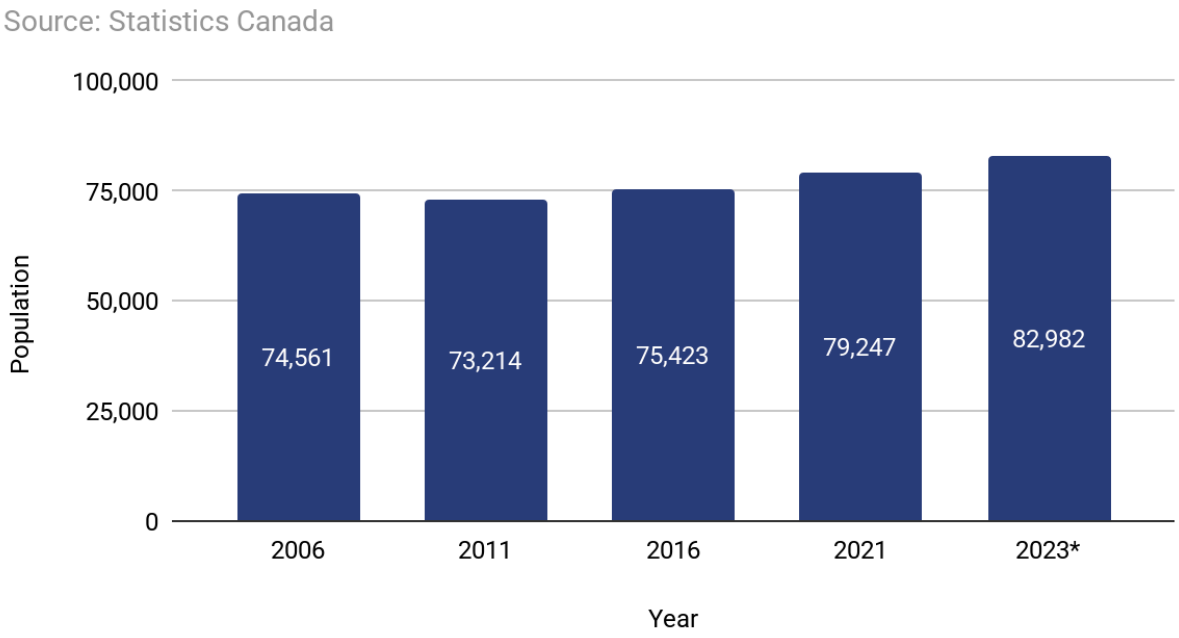
- Population growth and future projections
- Household mobility and migration patterns
- Age structure and the growing senior population
- Demographic changes among Indigenous, racialized, and immigrant populations

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



*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

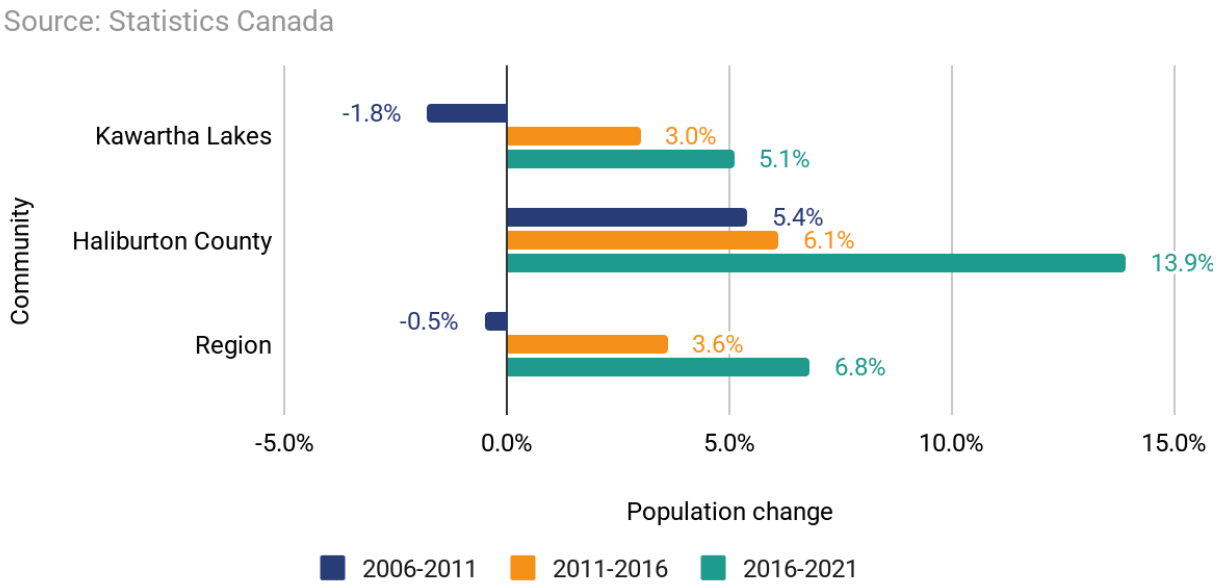


Table 1. Total population, Kawartha Lakes and Haliburton County, 2006-2021

	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]

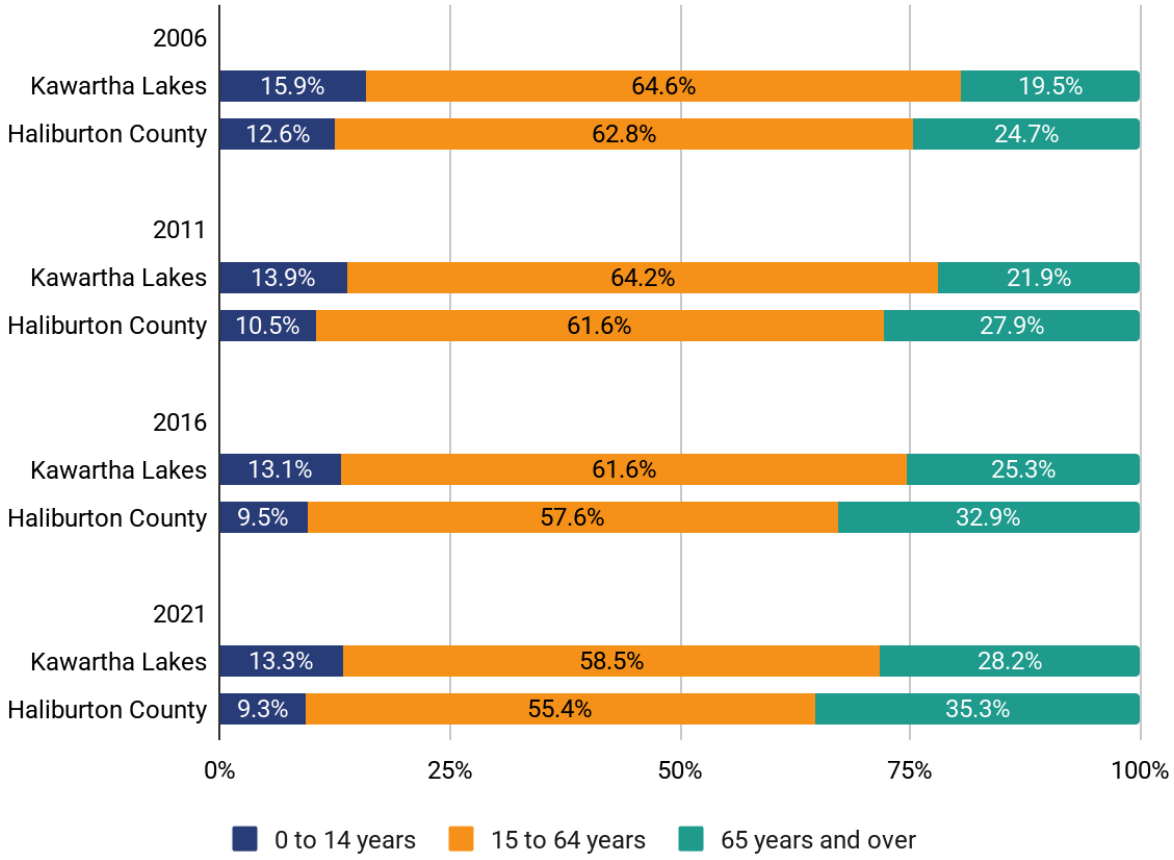
The median age of the population is 52 in Kawartha Lakes and 59 in Haliburton County, well above Ontario's median of 41.

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.

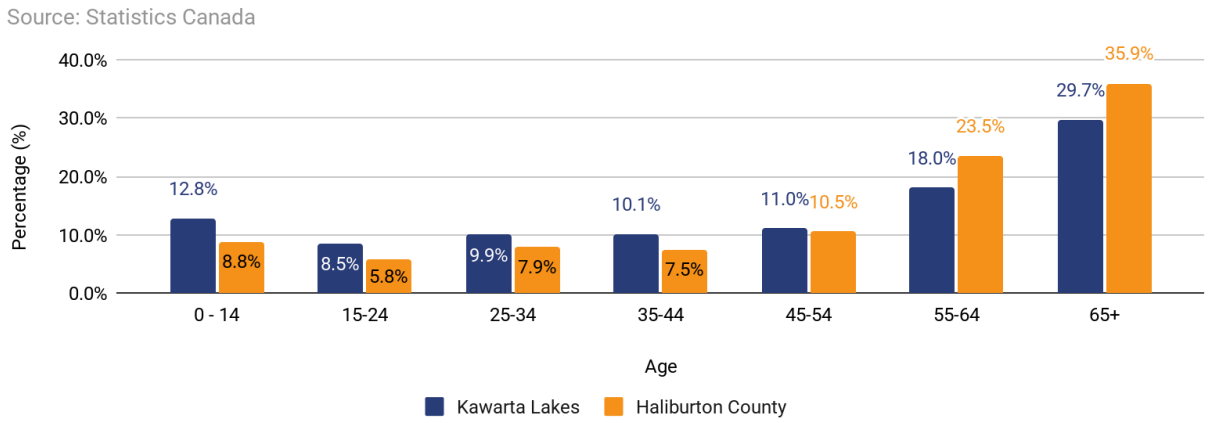
Gender [4]

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



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

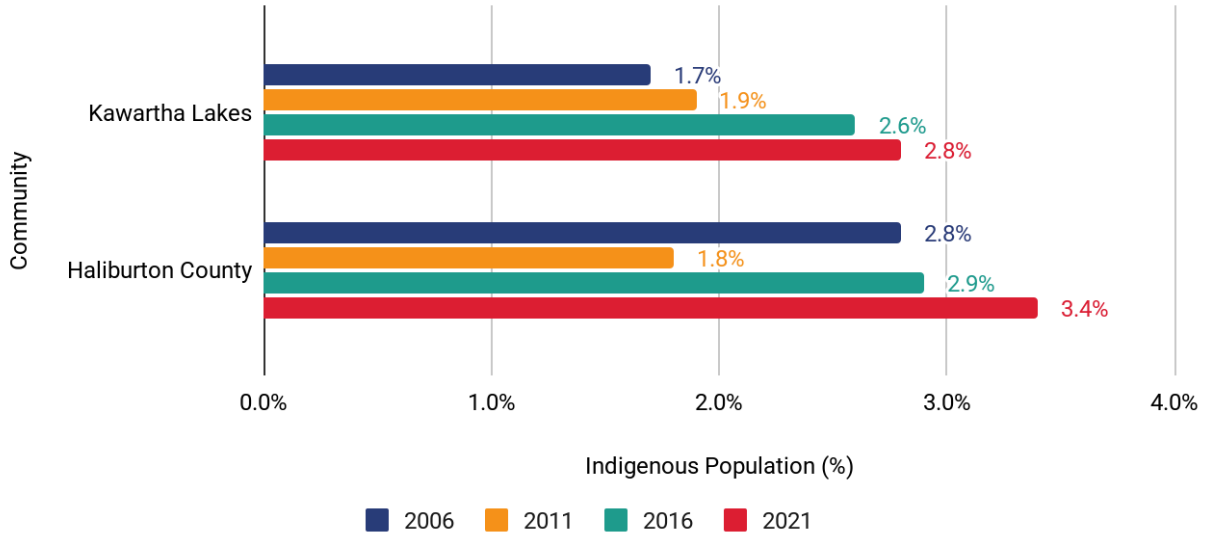
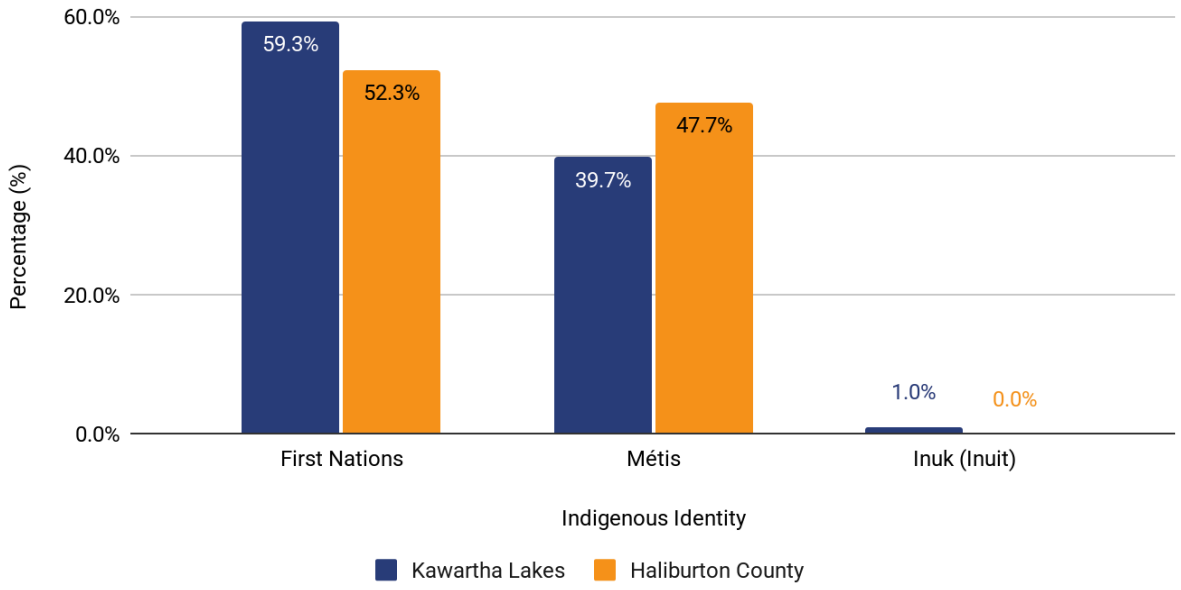


Figure 6: Indigenous population distribution of single Indigenous responses bt identity, Kawartha Lakes and Haliburton County, 2021



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

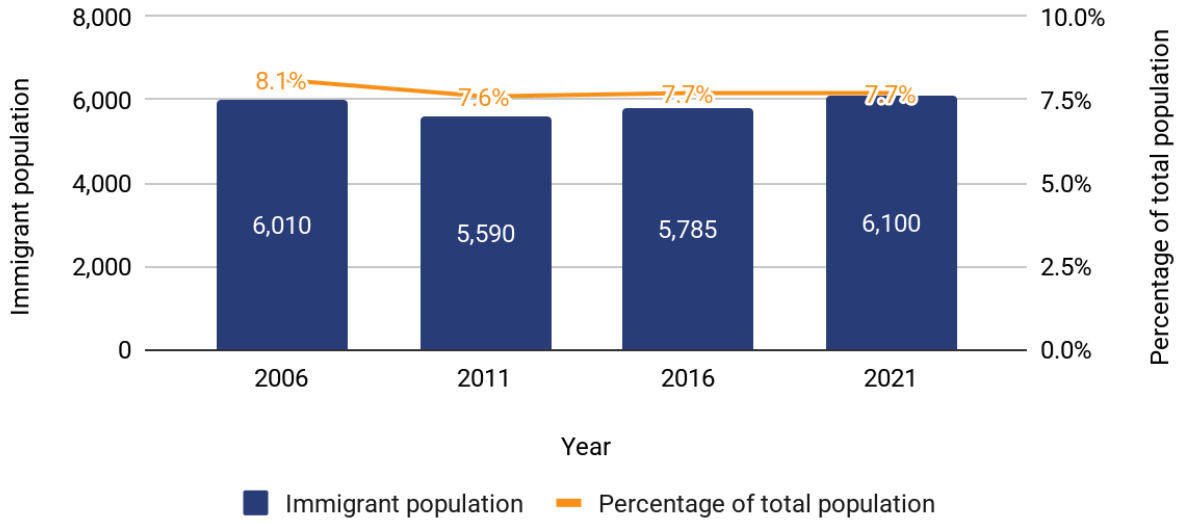
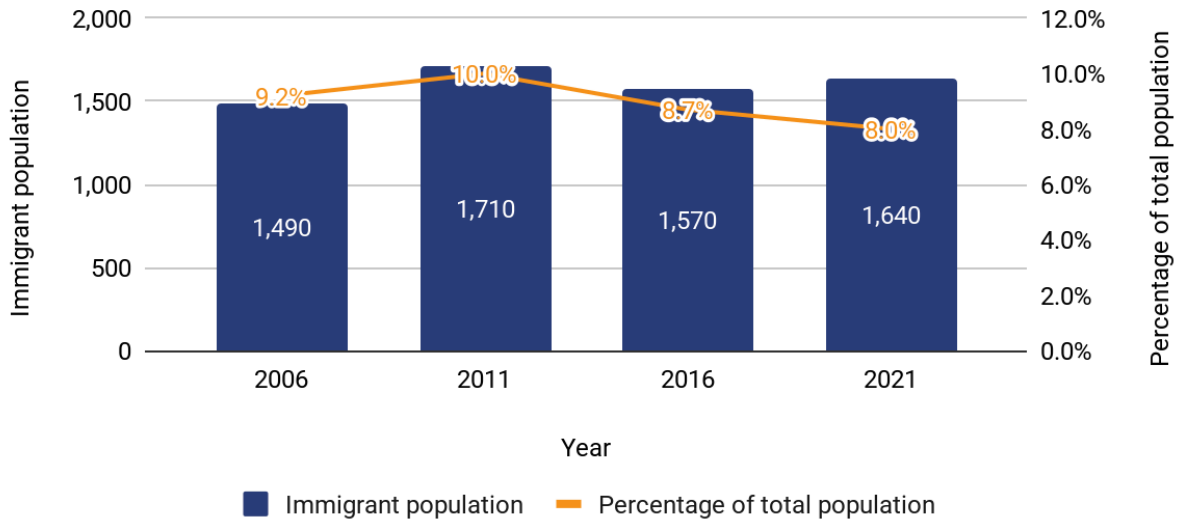


Figure 8. Immigrant population and as a percentage of total population, Haliburton County, 2006 - 2021

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%

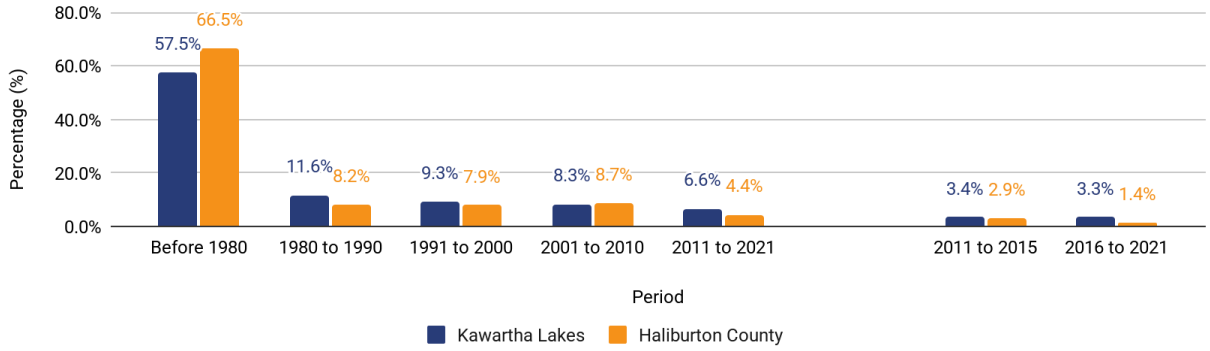
In both Kawartha Lakes and Haliburton County, the majority of immigrants have been settled for several decades. As of 2021, 57.5% of immigrants in Kawartha Lakes and 66.5% in Haliburton County arrived before 1980.

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., & Globerman, 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:

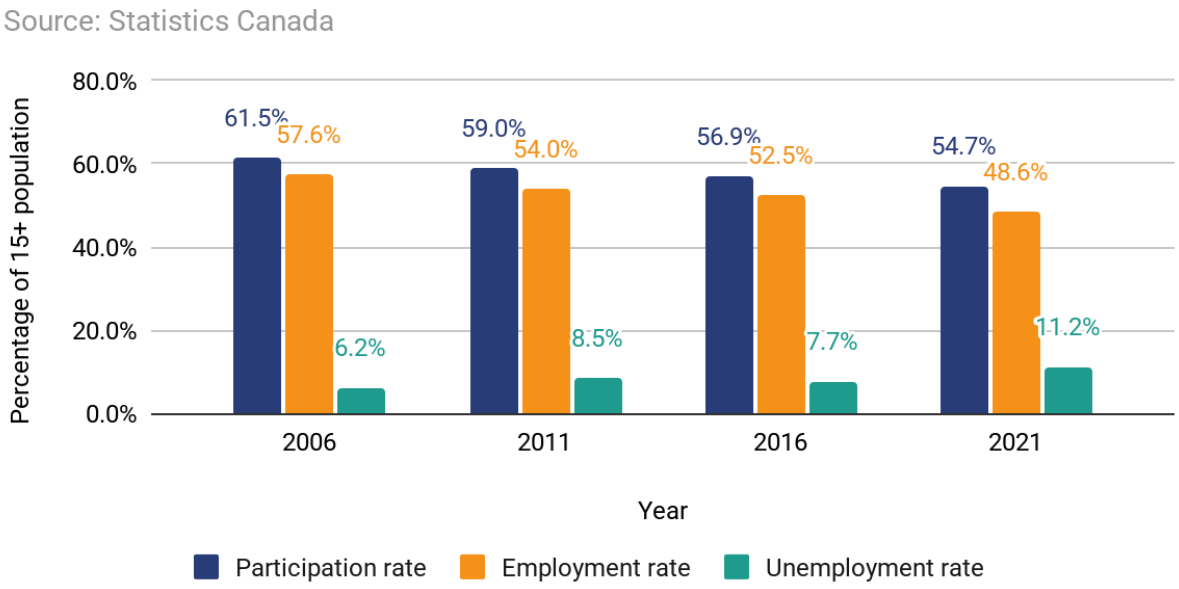
- Labour market participation and employment trends over time.
- The prevalence of permanent, temporary, and self-employed work.
- Industry composition and its implications for housing demand.

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]

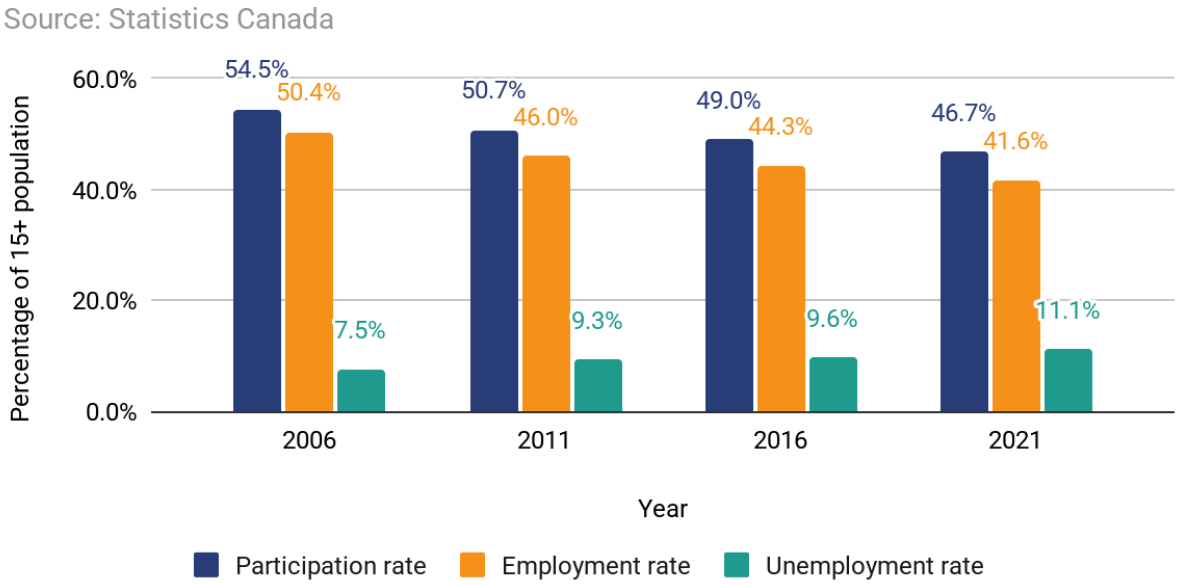
Despite these apparent rebounds, the long-term social and health wellbeing effects of the COVID-19 pandemic on households incomes and employment patterns are yet to be seen in full. Events that interrupt households from having an income, such as mass layoffs, can have lasting effects, especially for 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



[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



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.finresilienceinstitute.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

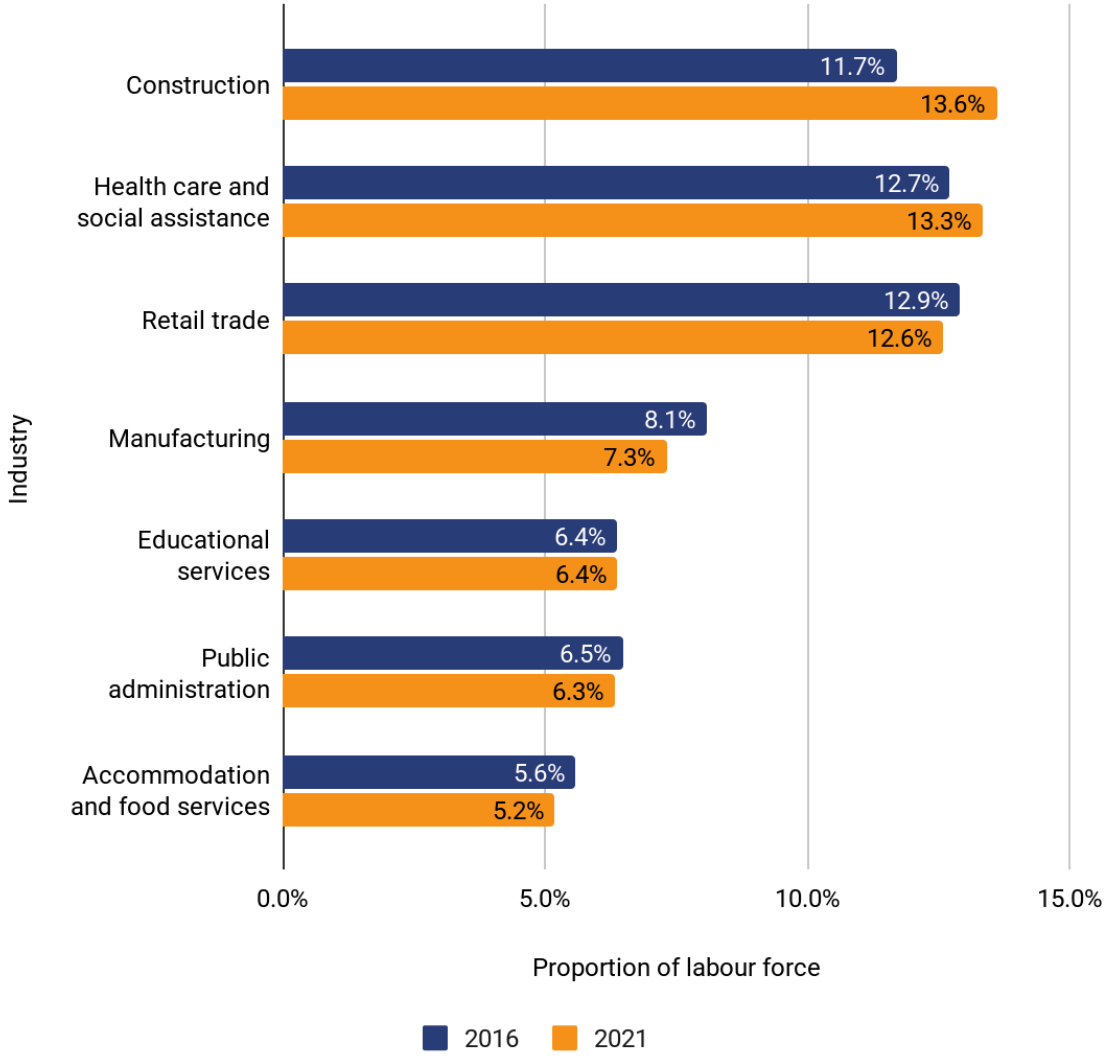
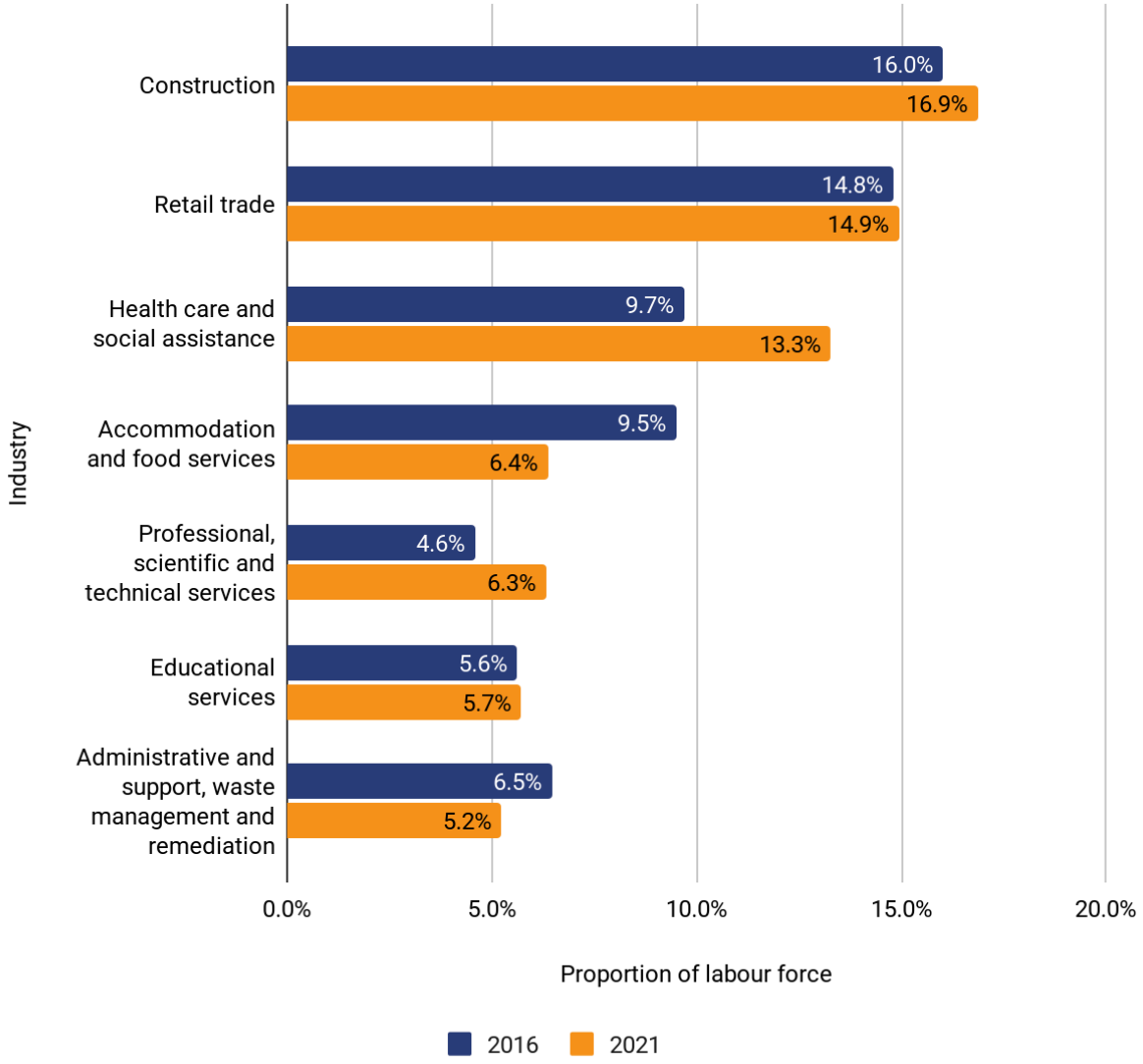


Figure 12. Percentage of total labour force by industry, top seven industries, Haliburton County, 2016-2021

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

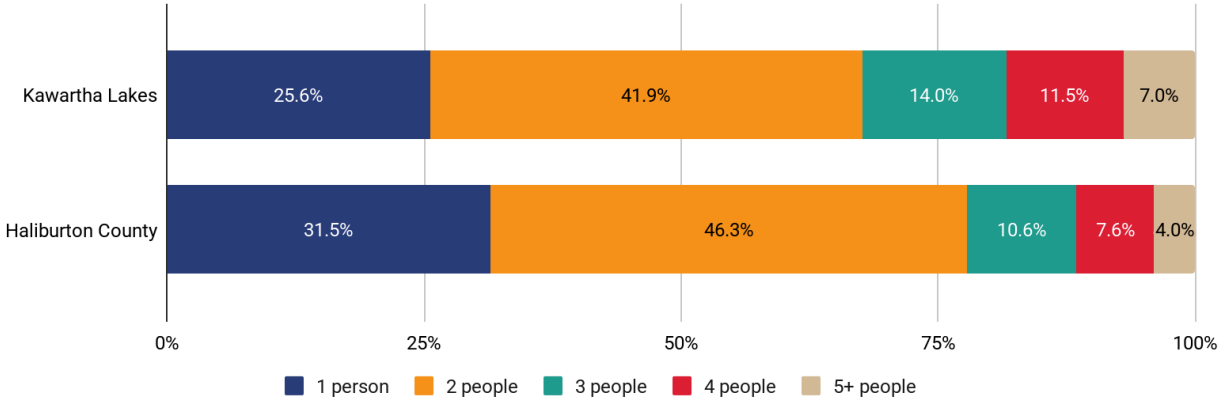


Table 9: Total number and percentage of households by size, Kawartha Lakes, 2016-2021

	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 type[17]

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

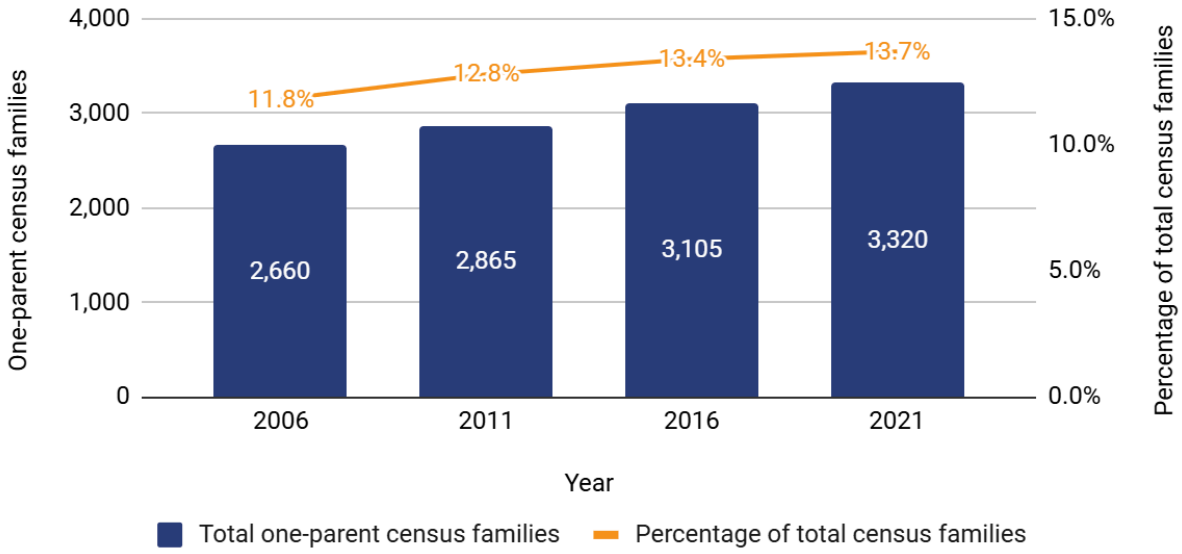
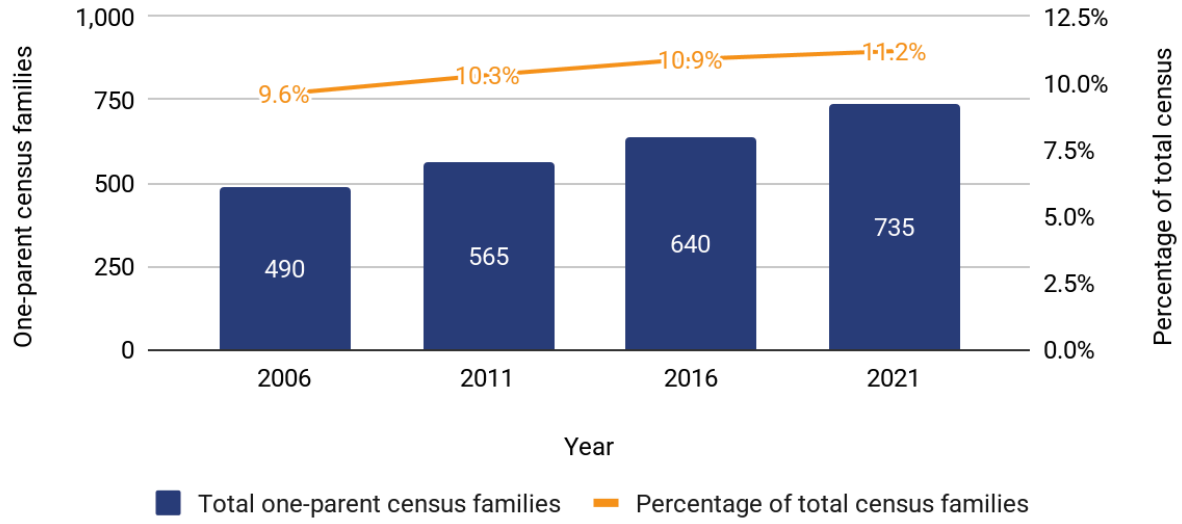


Figure 15: One-parent census families count and as a percentage of total census families, Haliburton County, 2006 - 2021

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

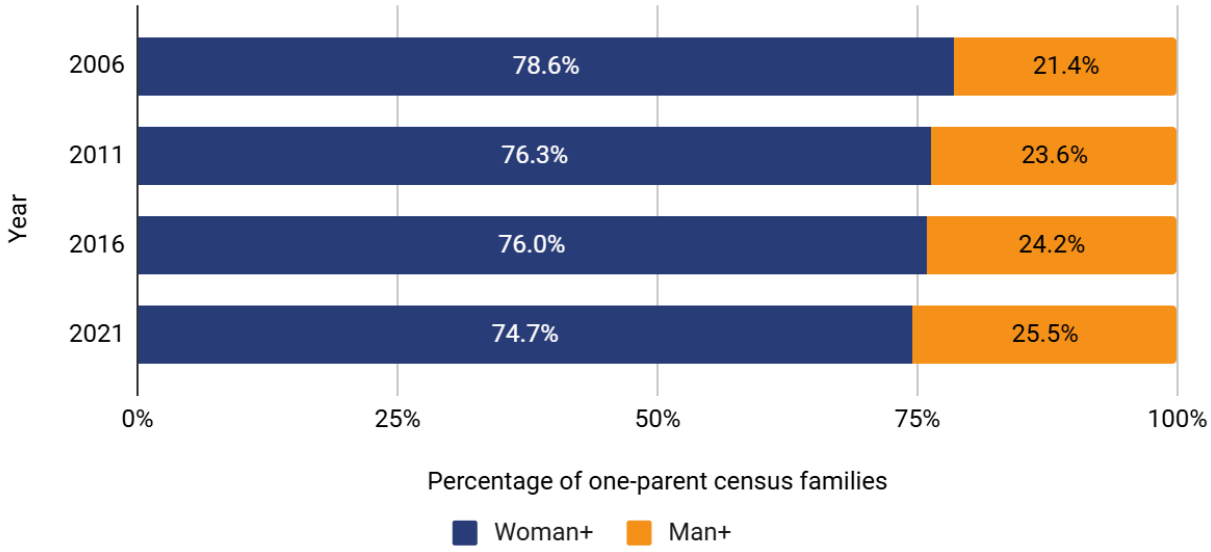
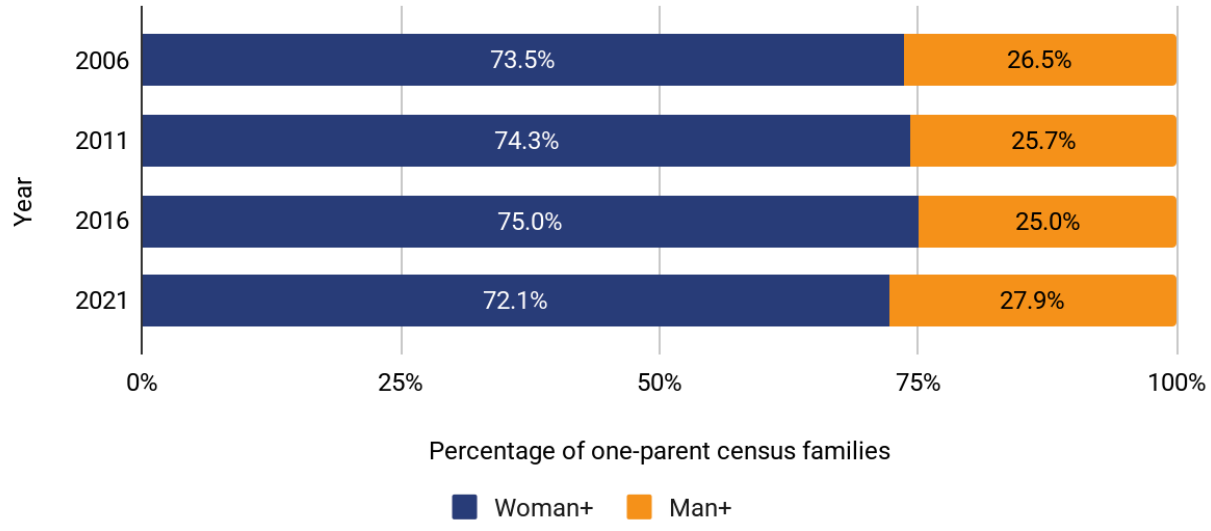


Figure 17. Woman+ and man+ one-parent census families as a percentage of total census families, Haliburton County, 2021

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

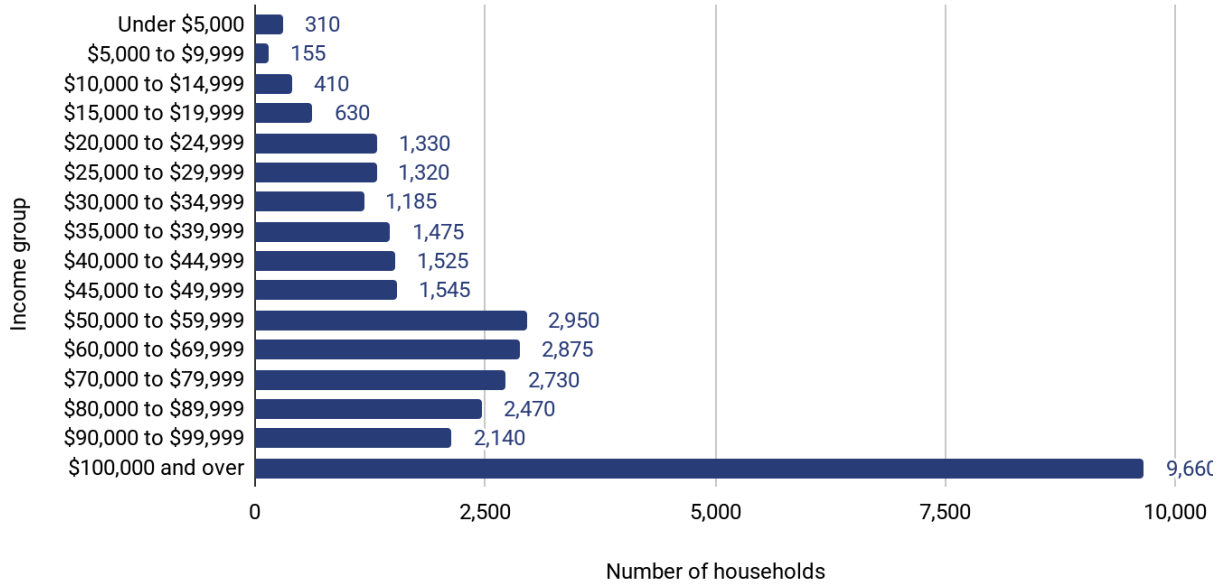
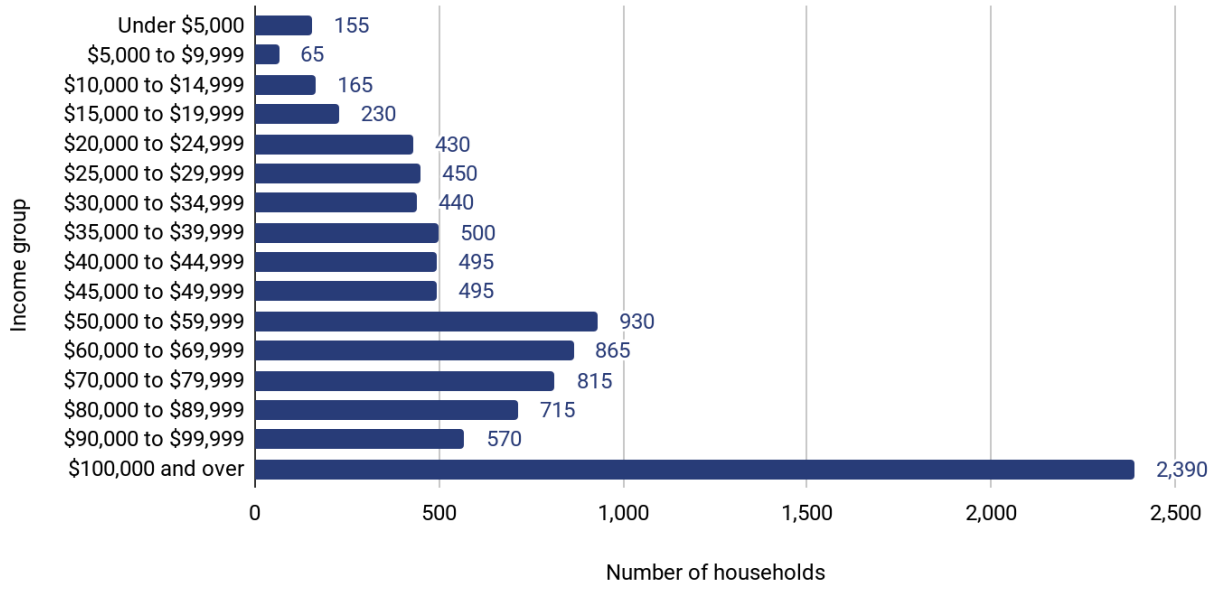


Figure 19. Household after-tax income groups, Haliburton County, 2021

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

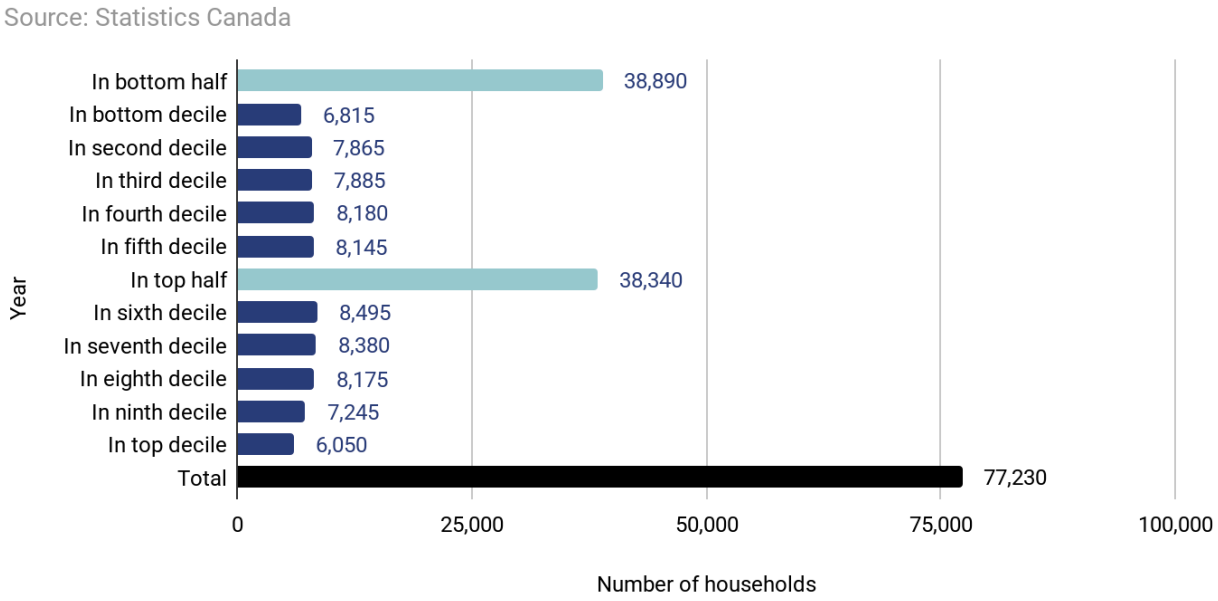
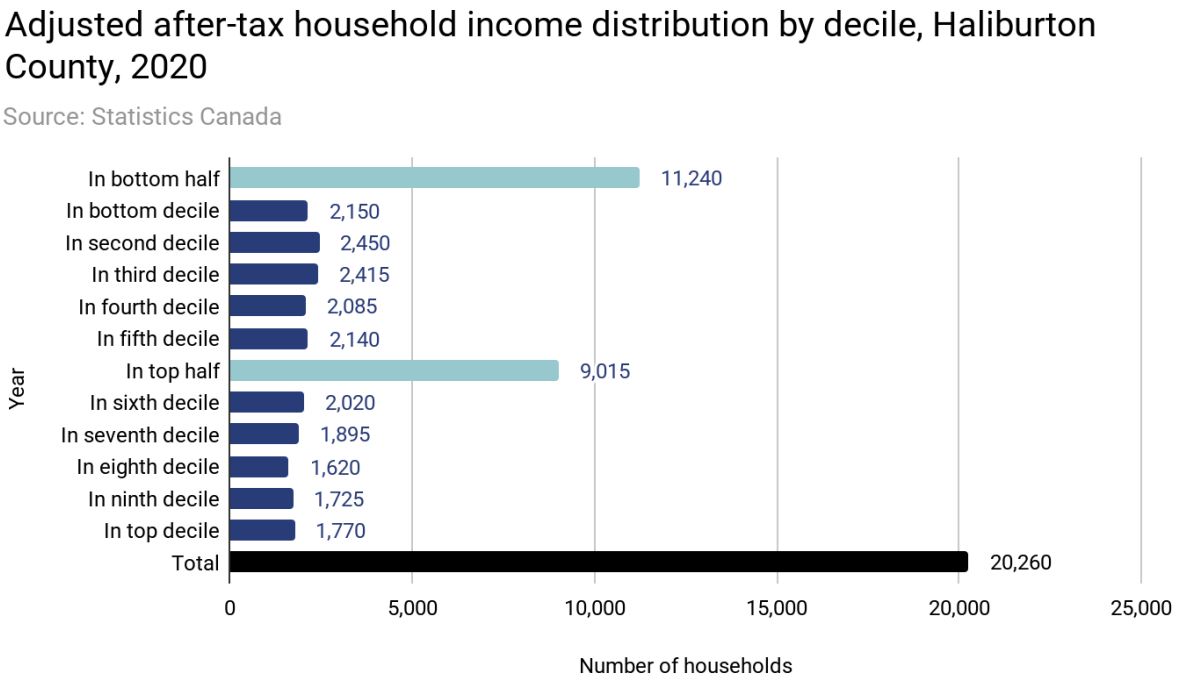


Figure 21. Adjusted after-tax household income distribution by decile, Haliburton County, 2020



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

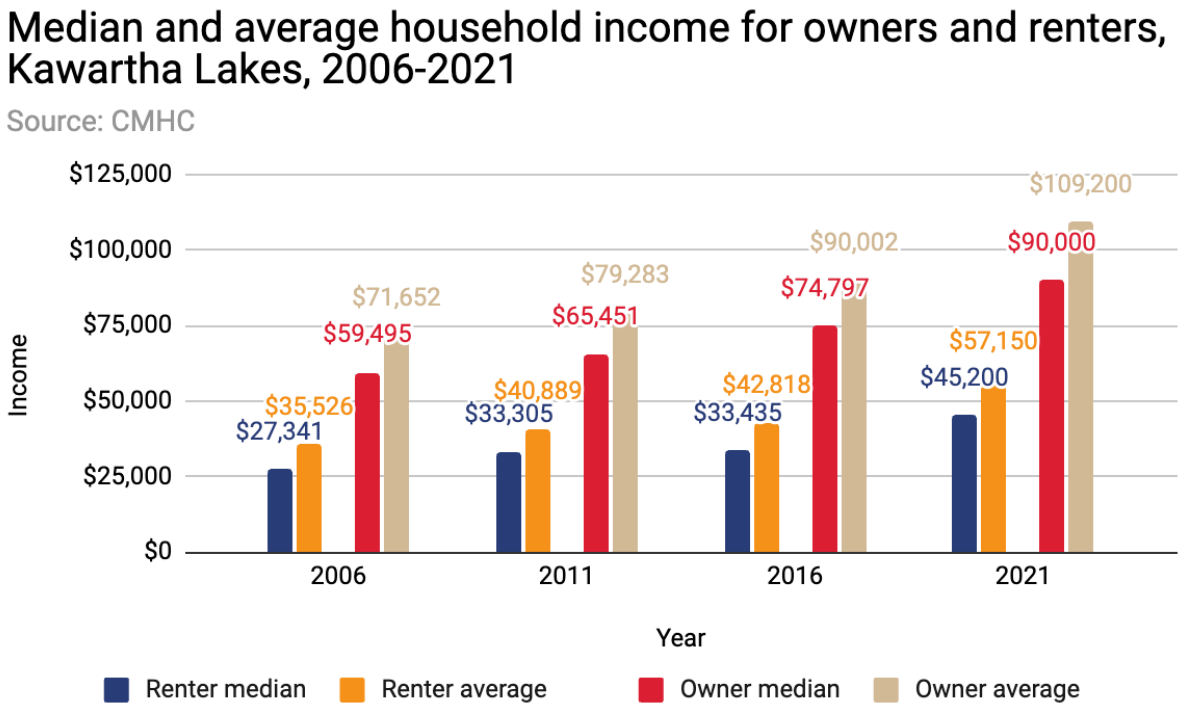
In 2021, the median income for renters in Kawartha Lakes was $45,200, compared to $90,000 for owners, meaning owners earned nearly twice as much as renters did. This disparity has implications for housing access and stability, particularly in a context of rising shelter costs.[21]

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 an renters, Kartha Lakes, 2006-2021



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

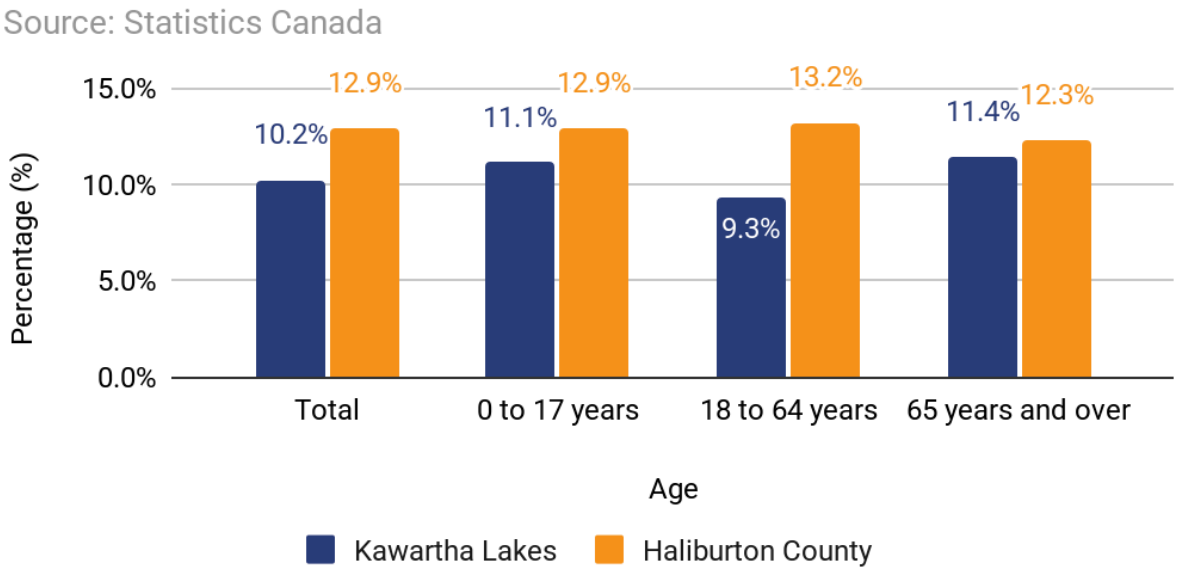
Data on household income by tenure is not publicly available for Haliburton County.

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



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 it 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

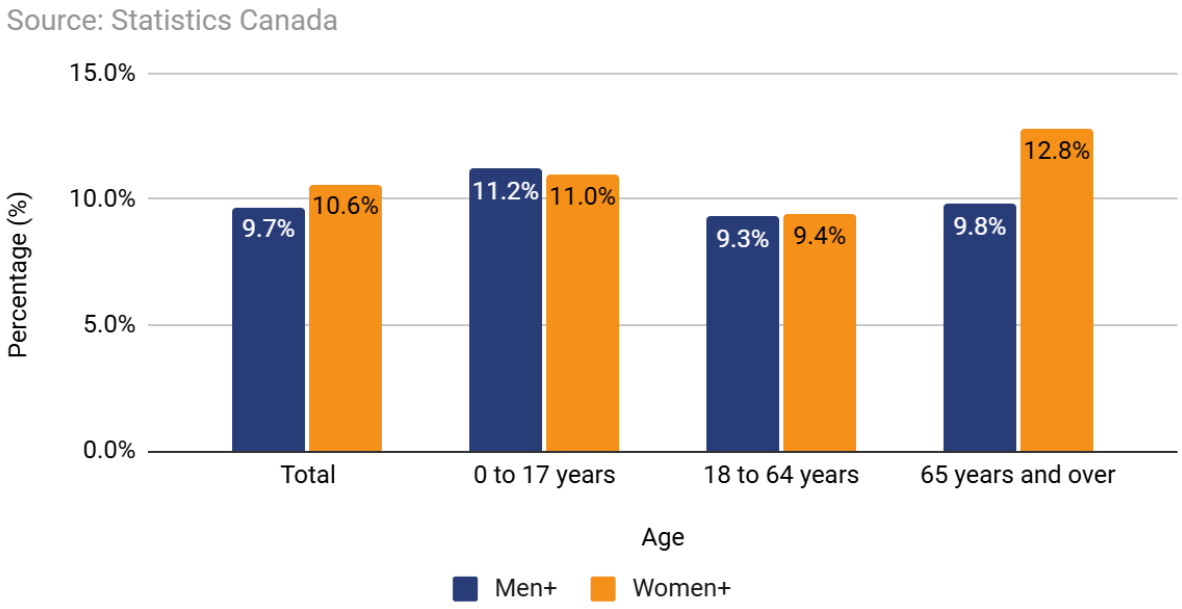
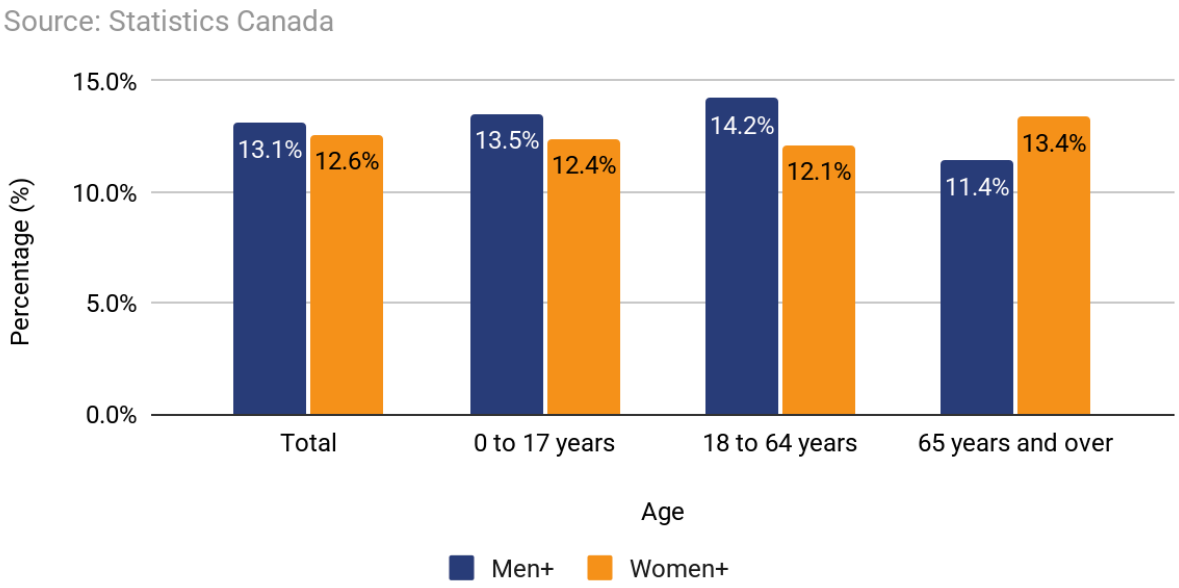


Figure 25. Prevalence of low-income (LIM-AT) (%) by gender, Haliburton County, 2021



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

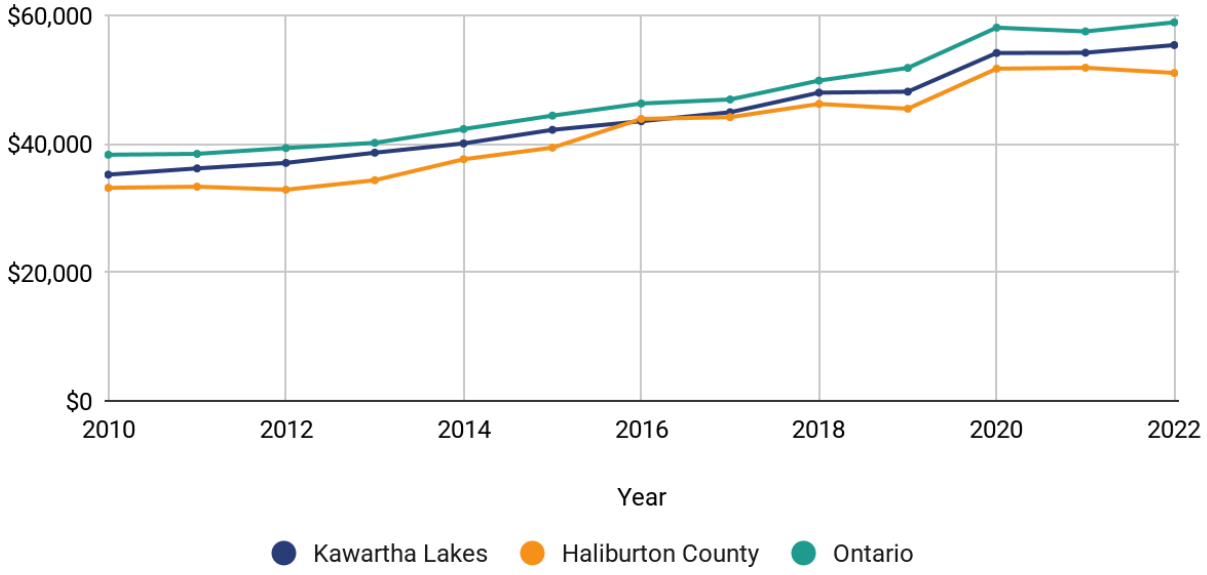
Between 2010 and 2022, median total income for one-parent households increased in both Kawartha Lakes and Haliburton County, by 57.2% and 53.8% respectively, to a 2022 median income of $55,340 in Kawartha Lakes and $51,010 in Haliburton County.

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.

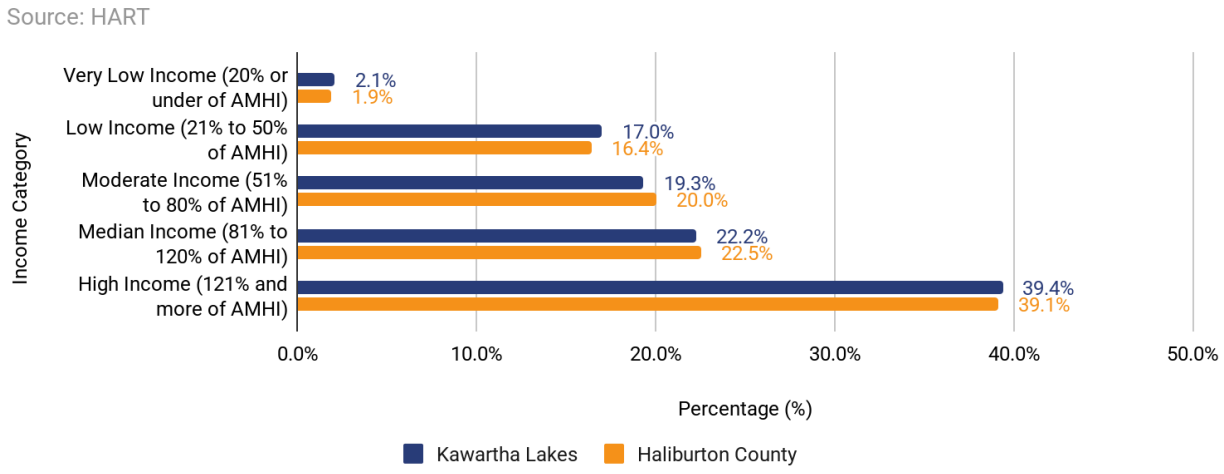
In Ontario overall, the median total income of one-parent families increased by 53.7%, from $38,300 to $58,870.

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



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

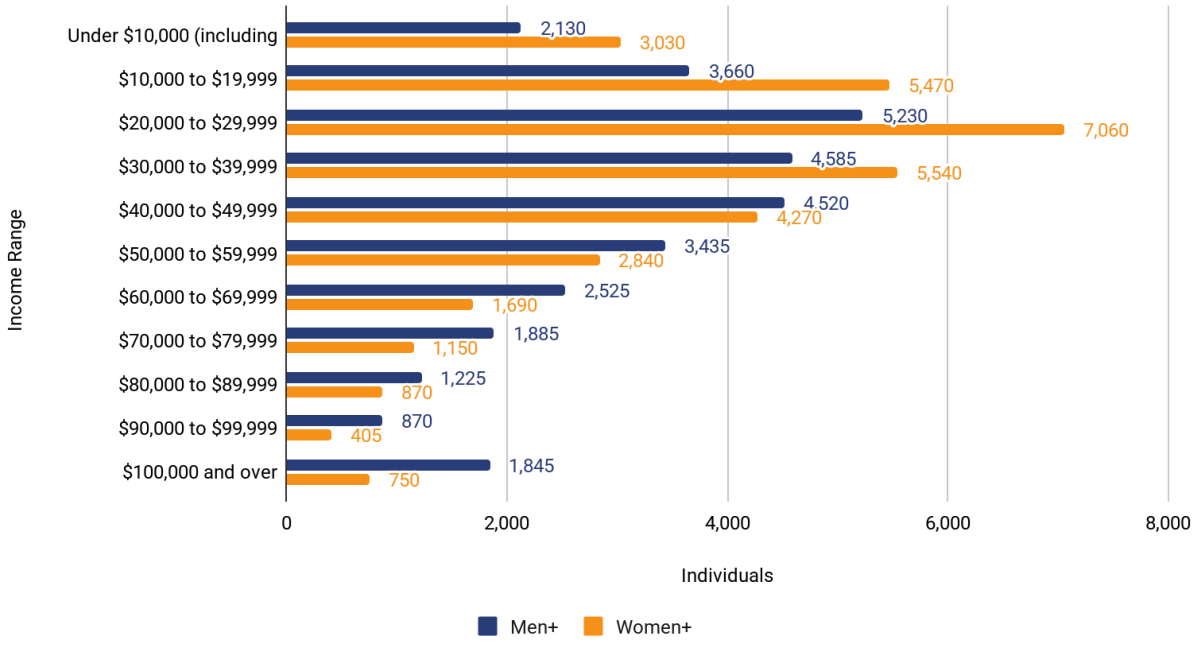
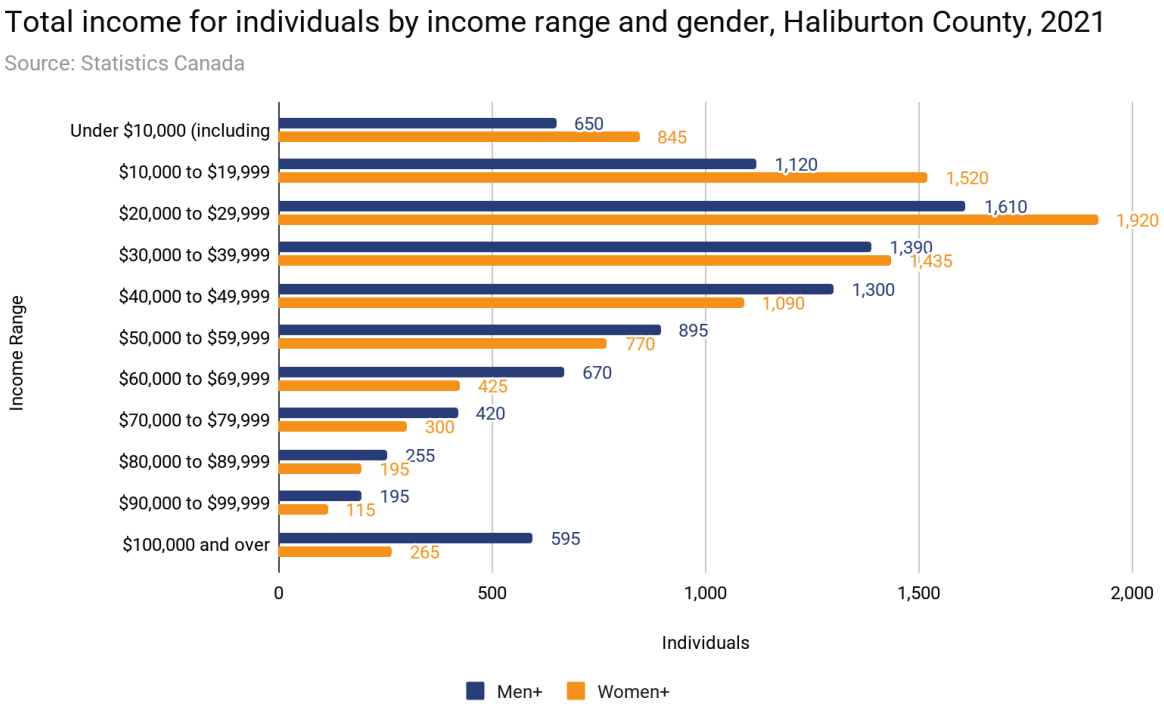


Figure 29. Total income for individuals by income range and gender, Haliburton County, 2021



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

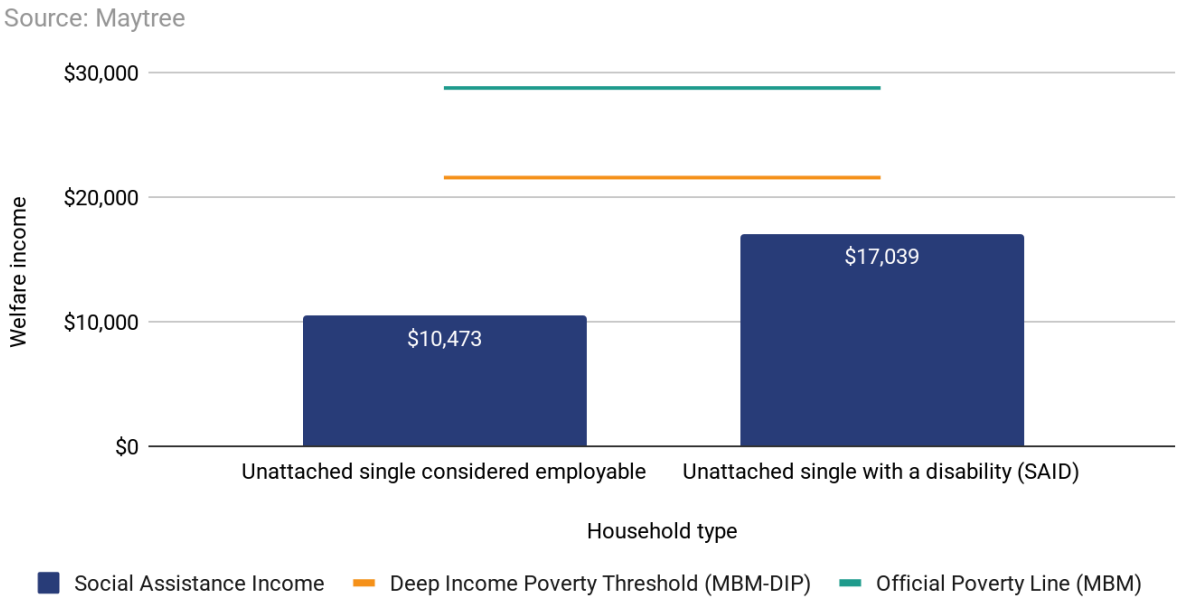
Social assistance refers to all government-provided payments made to individuals or families in need during a given period. These payments—typically administered by provinces and territories—are based on financial need and may be used to cover essentials such as food, shelter, clothing and other daily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



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:

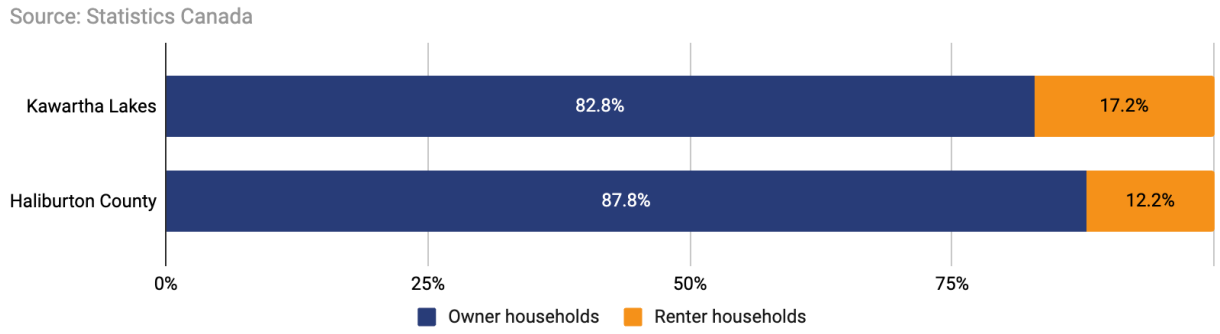
- Housing tenure patterns and dwelling types.
- Age and condition of the housing stock.
- Trends in new housing supply and completions by tenure.
- Long-term rental vacancy rates and implications for affordability.

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



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.

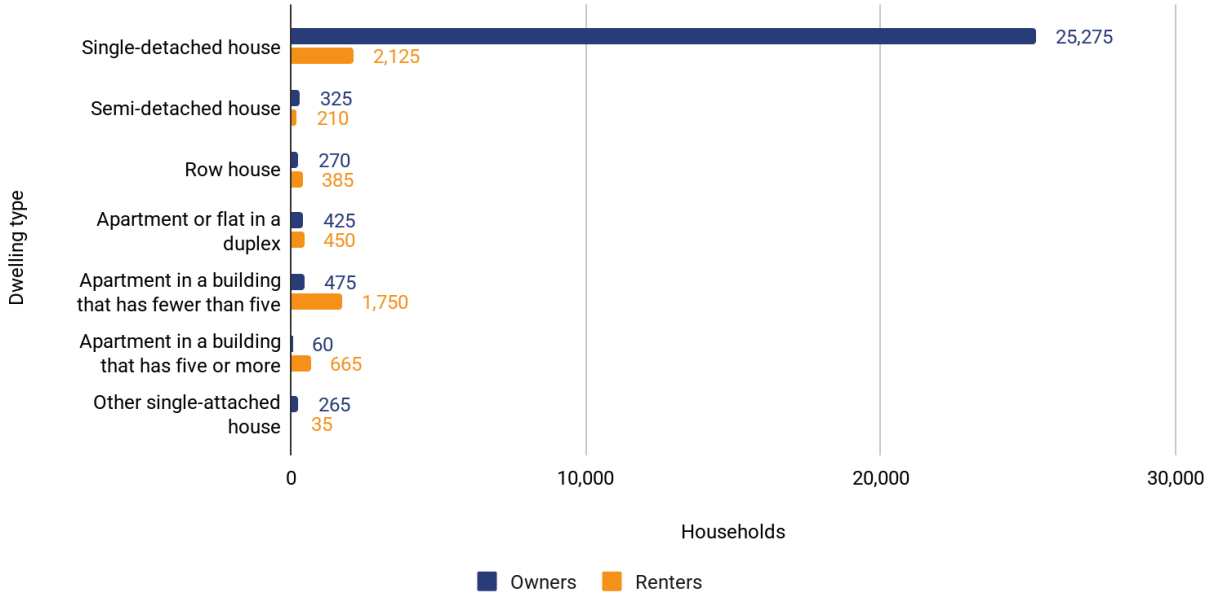
The heavy reliance on single-detached homes for ownership and the limited diversity of rental housing types may reflect market preferences or structural constraints in Kawartha Lakes'

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:

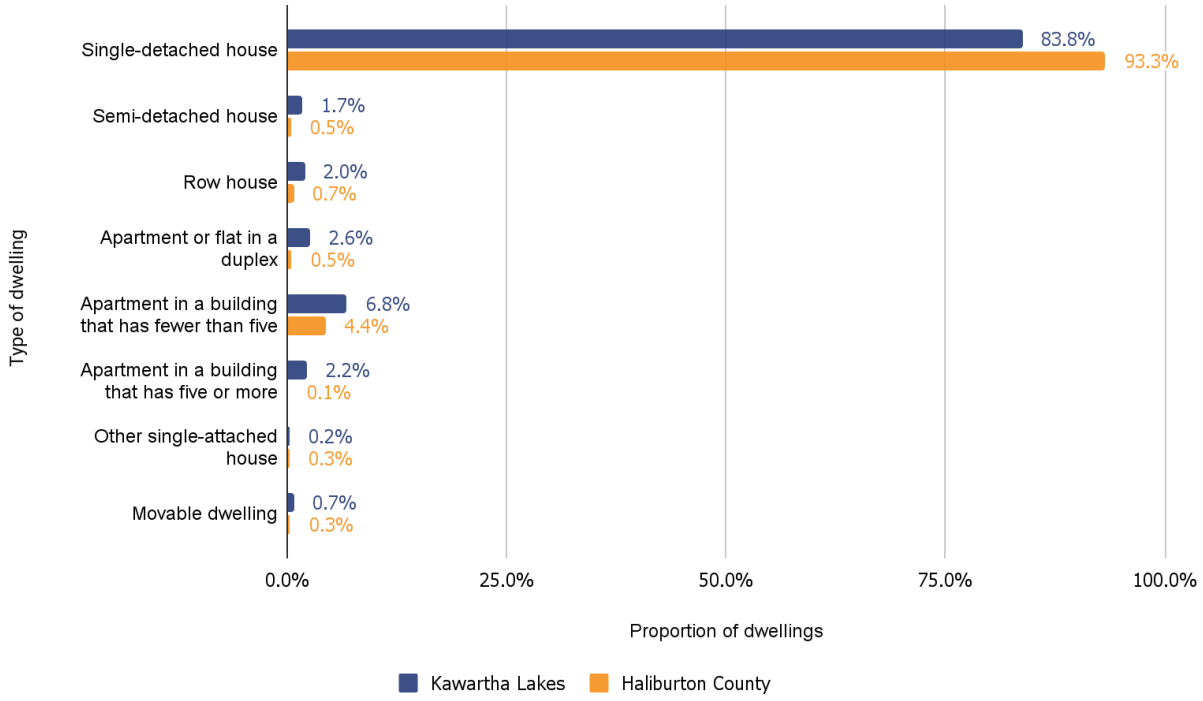
- 2,125 (37.8%) in single-detached homes
- 1,750 (31.2%) in low-rise apartments
- 665 (11.8%) in high-rise apartments
- 450 (8.0%) in duplex apartments

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.compenvurbsys.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]

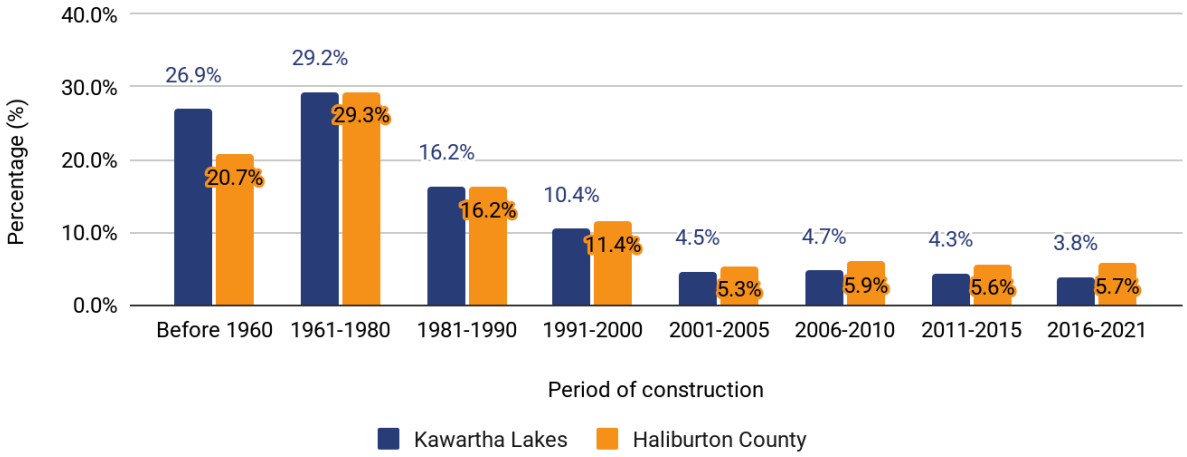
In both Kawartha Lakes and Haliburton County, over 20% of housing was built before 1980, suggesting a sizable number may be approaching, or already requiring, major repairs or modernization. These older homes may predate current accessibility standards and may be less adaptable to the needs of ageing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

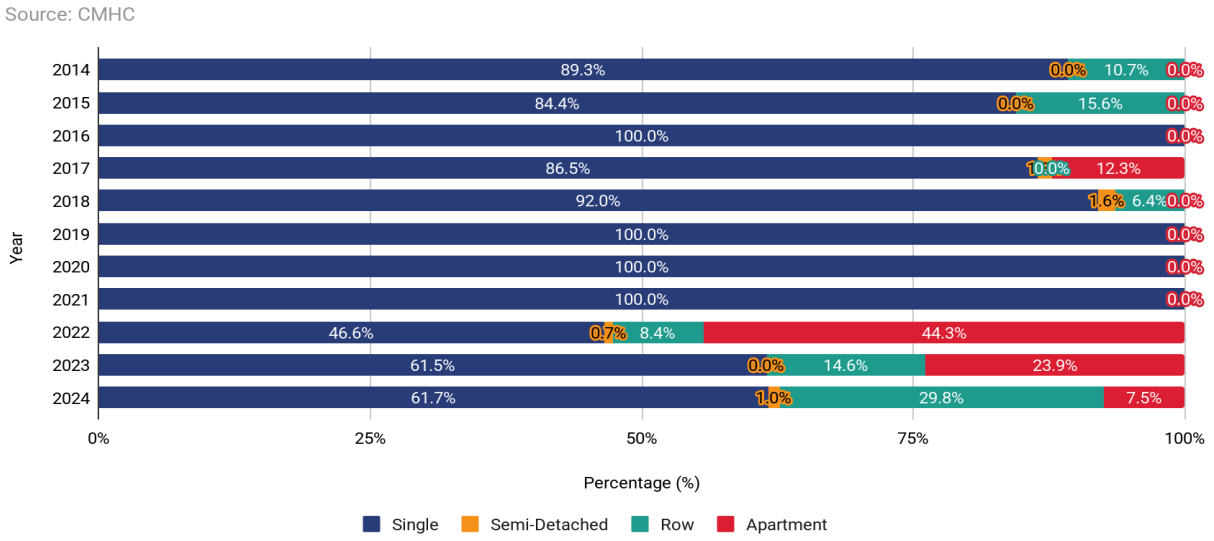


Table 13. Distribution of housing starts by dwelling type, Kawartha Lakes, 2021

	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

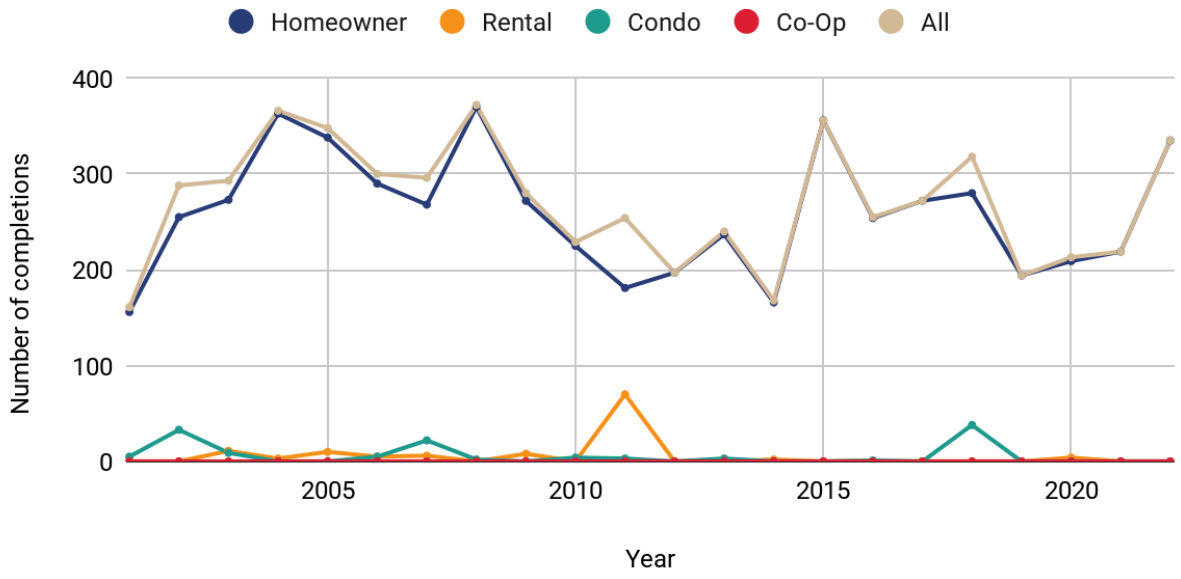


Table 14. Number of housing completions by intended market, Kawartha Lakes, 2001-2022

	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	0o	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

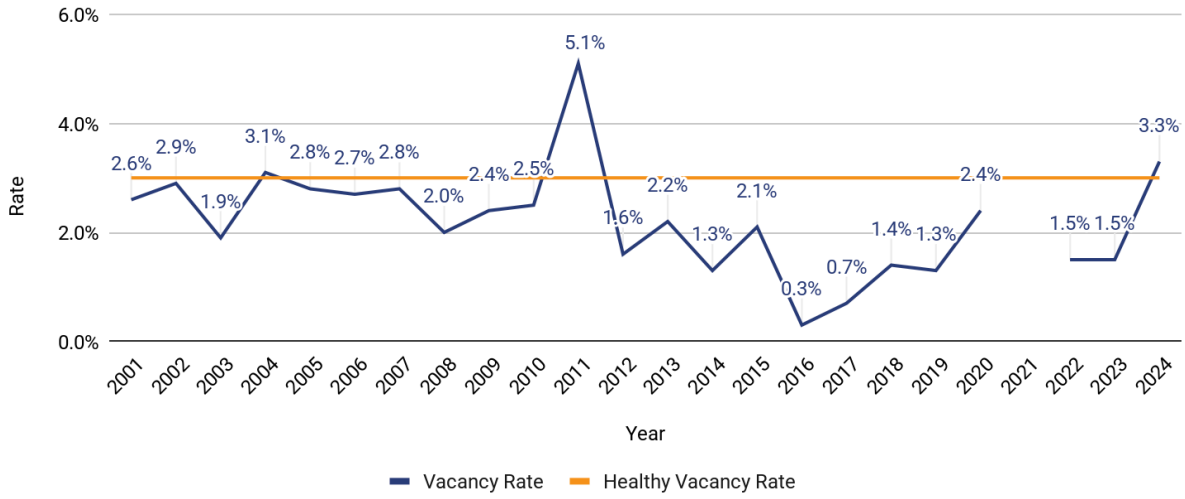
Rental vacancy

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:

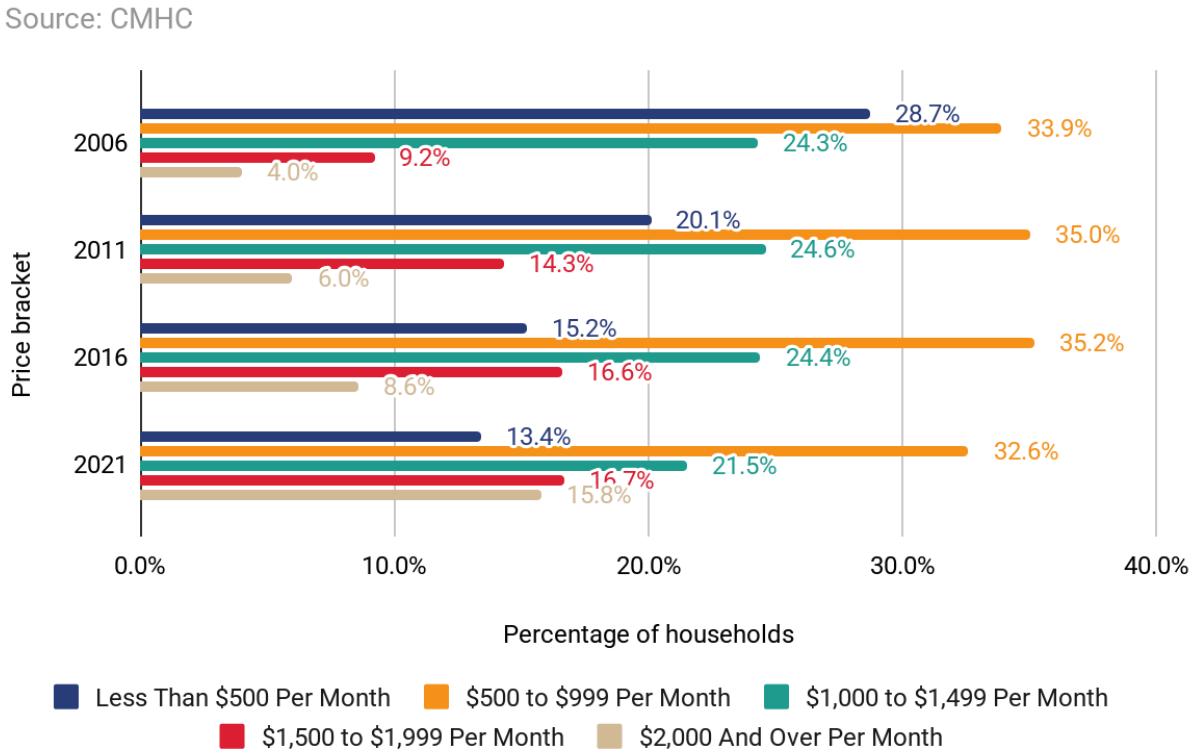
- Trends in shelter costs and affordability pressures for both renters and owners.
- Changes in rental market dynamics, including listing patterns and unit size availability.
- Ownership market trends, including sale prices and types of homes available.
- Core housing need across income, tenure, age,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



[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*

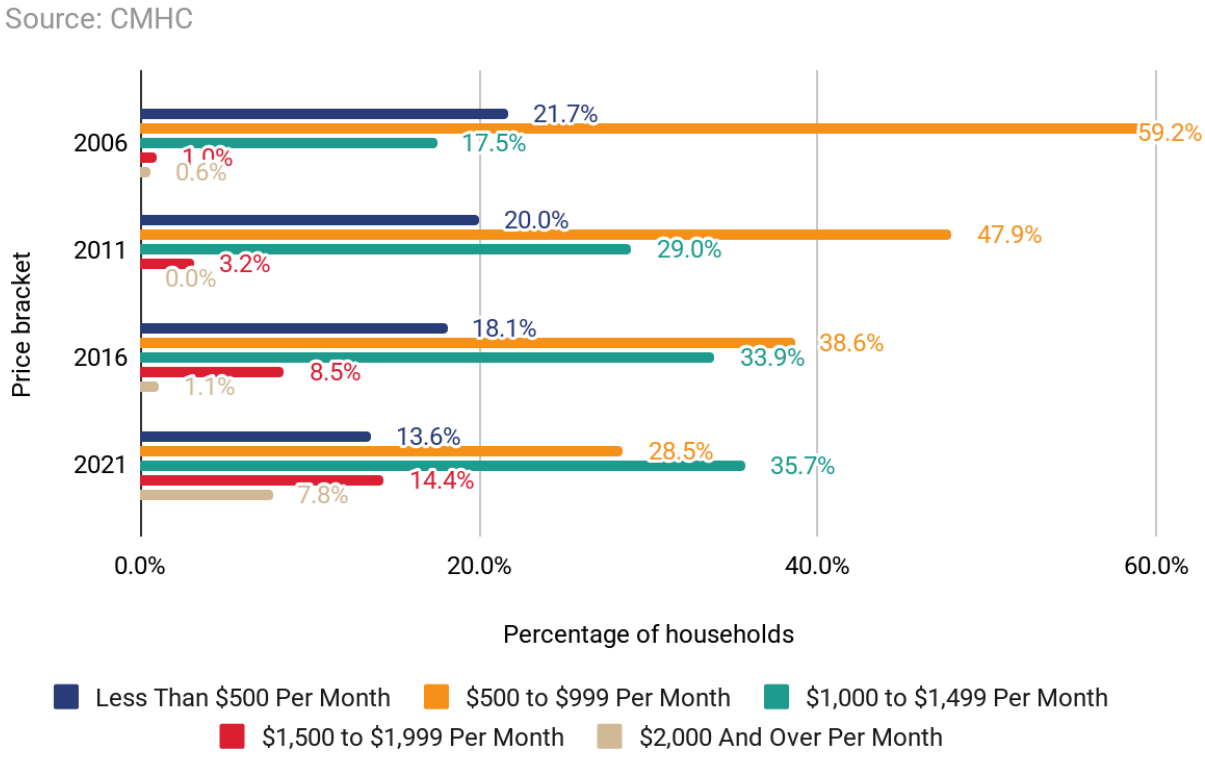
As longstanding operating agreements with community housing providers come to an end, community members are concerned about losing affordable units. Many community members could face the impacts of rising shelter costs, while there is uncertainty about the extent of future housing affordability.

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



[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

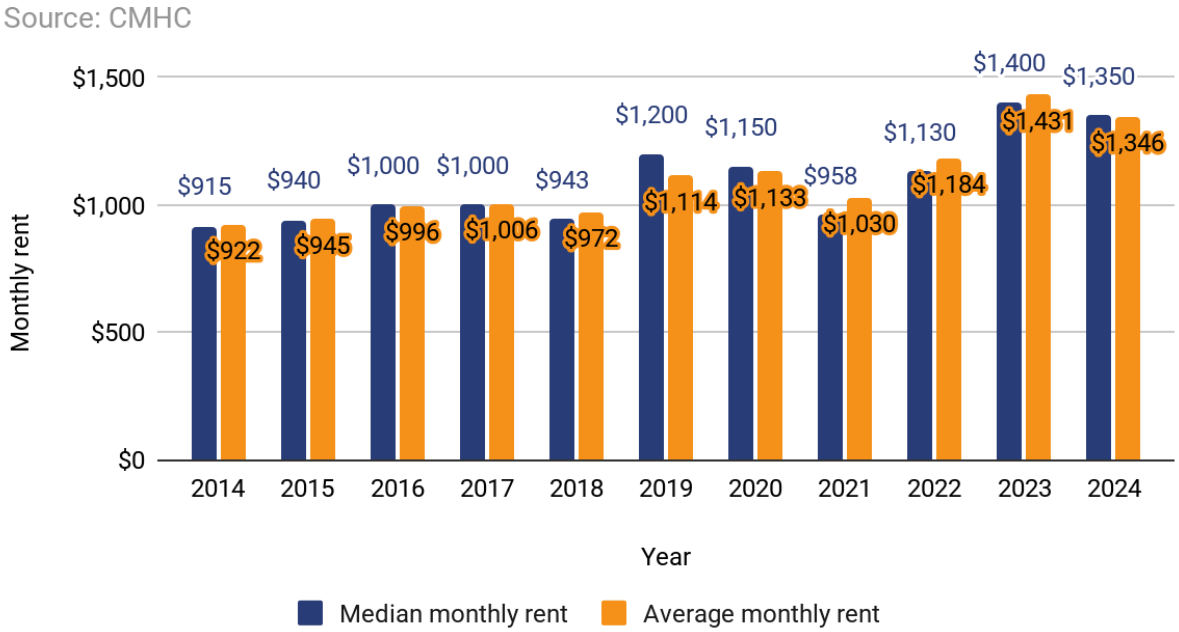
From 2006 to 2021, the proportion of renter households in Kawartha Lakes paying less than $1,000 per month decreased, and the proportion paying $1,000 or more increased, as follows:

- 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



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.

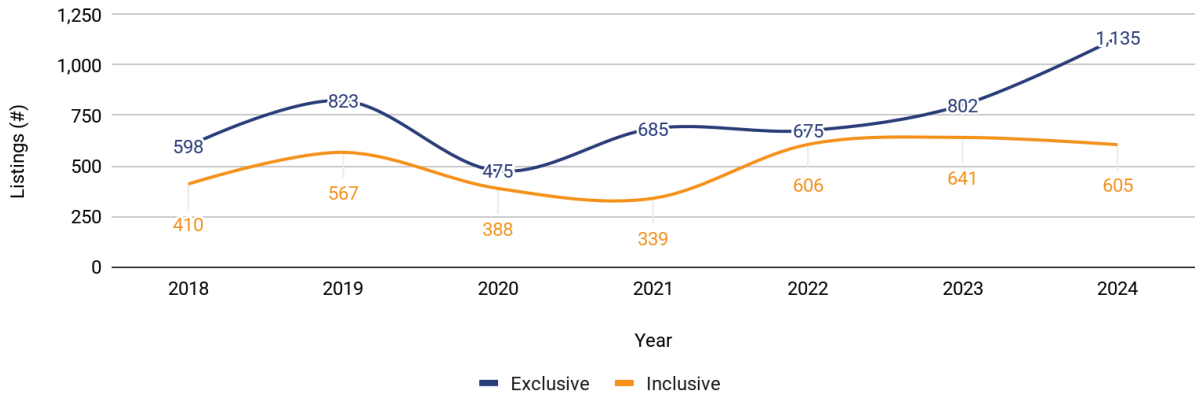


Table 15: Number of listings inclusive and exclusive of utilities, Kawartha Lakes and Haliburton County, 2018-2024

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

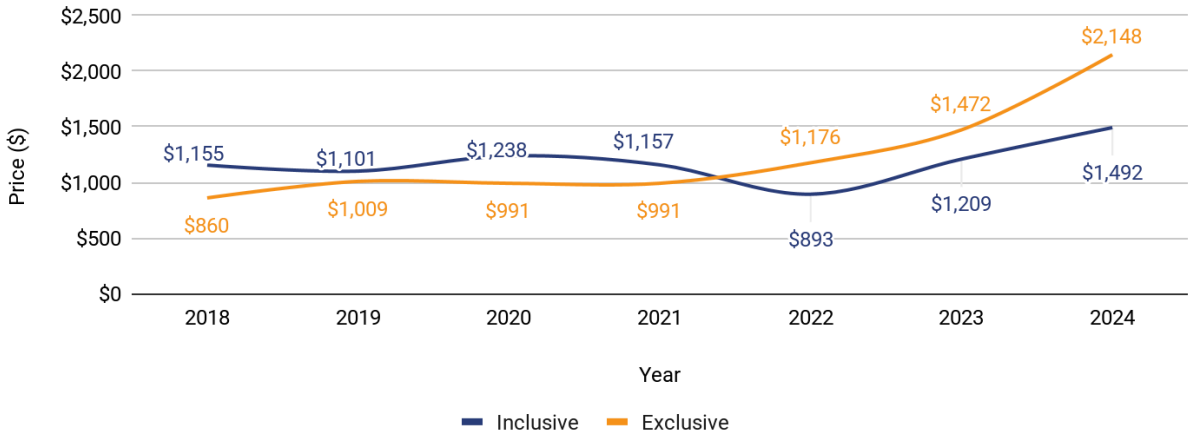
Rents that include utilities may typically carry higher base rents, but with the advantage of offering more predictability in monthly costs. Listings without utilities, while they may appear less expensive at first glance, shift some cost variation onto renters, depending on the variable cost of the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

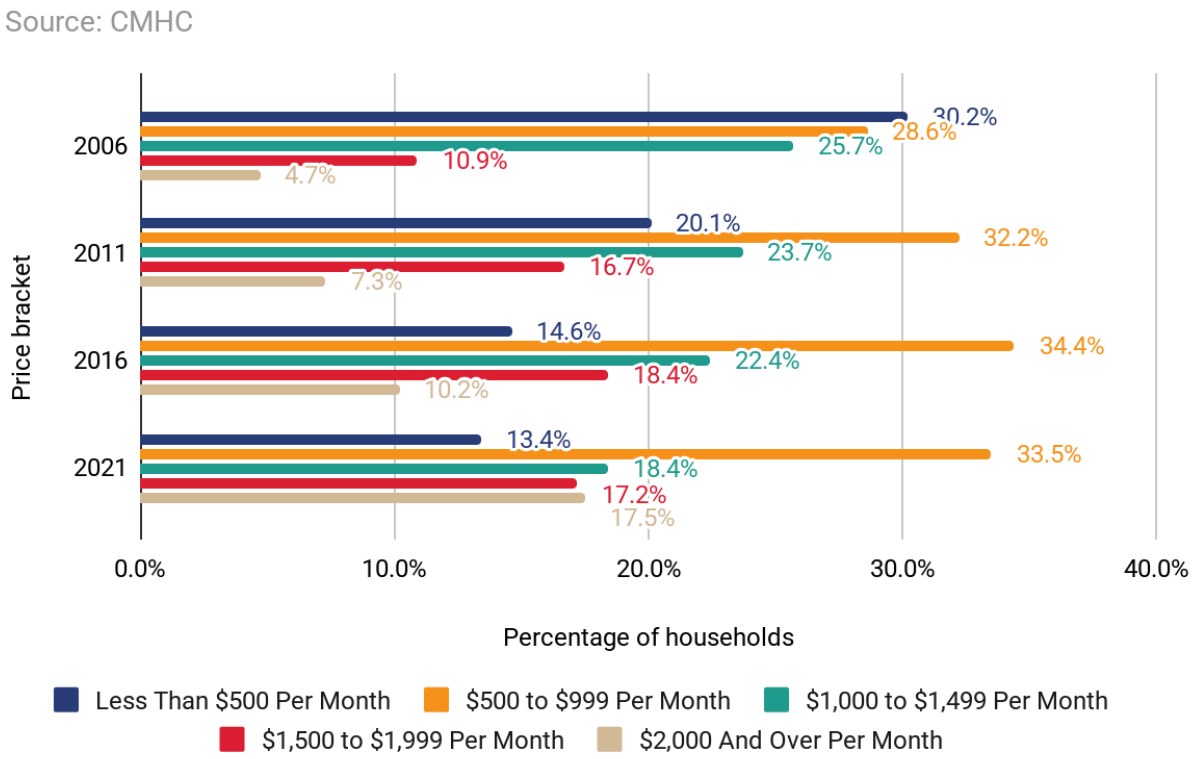
Ownership market

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



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

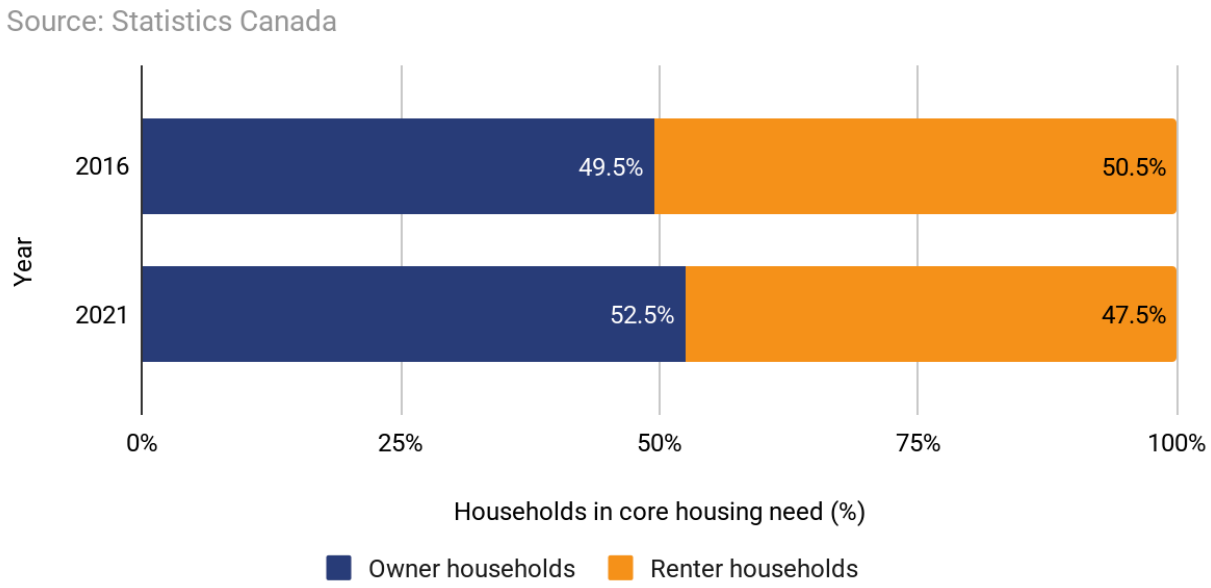
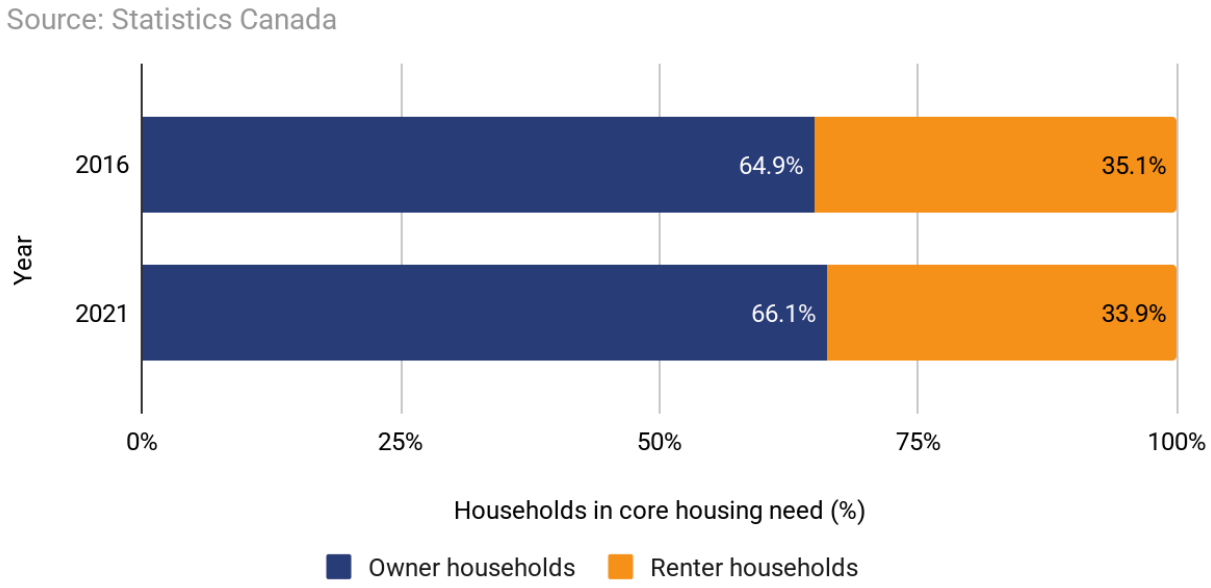


Figure 45. Percentage of households in core housing need by tenure, Haliburton County, 2016–2021



By the numbers

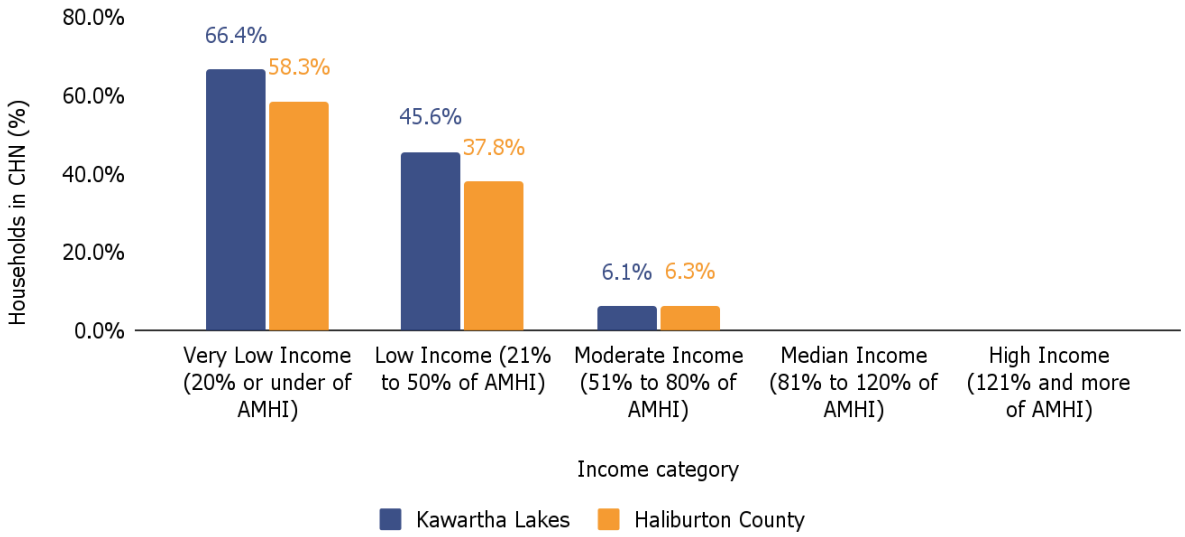
From 2016 to 2021, the proportion of households in Kawartha Lakes in core housing need that were owner households increased from 49.5% to 52.5%.

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

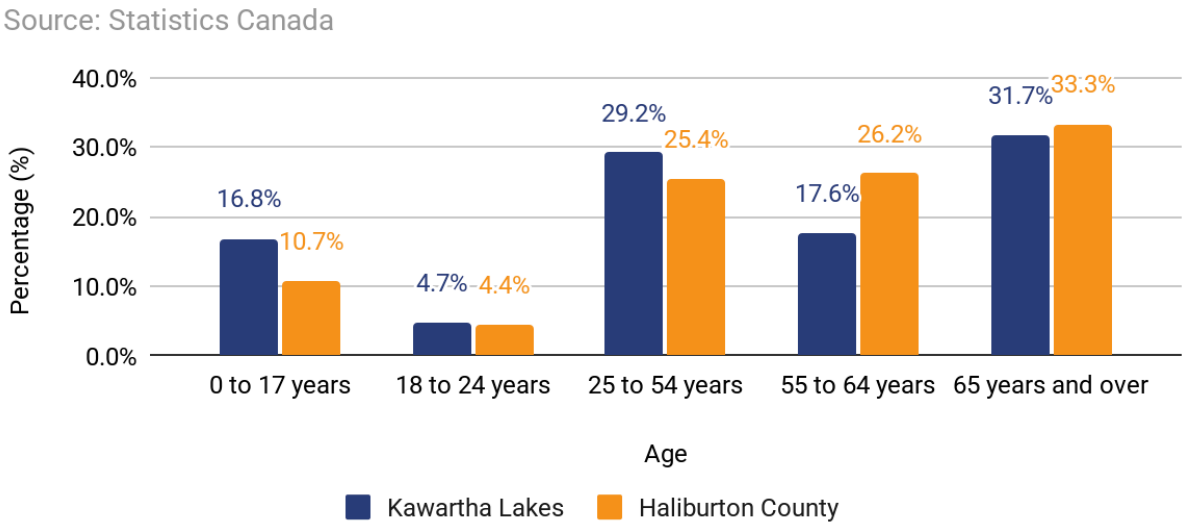
In Haliburton County, the proportion of households in each income category was as follows:

- 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



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

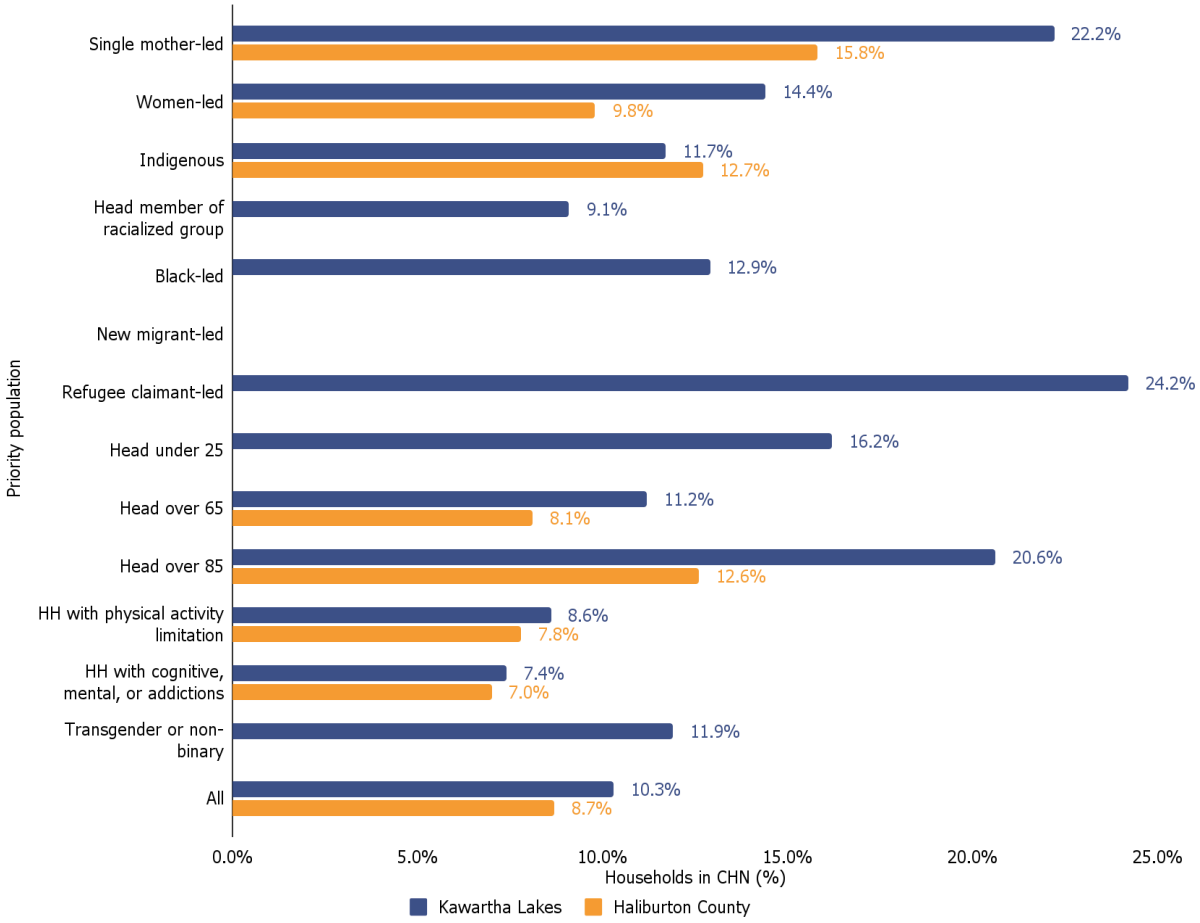
Research shows there are a number of factors barriers to accessing and staying in Canada's housing system, including a lack of system supports (like mental health supports, housing and financial advice and guidance, employment services, language support services, social workers, and other services, like 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

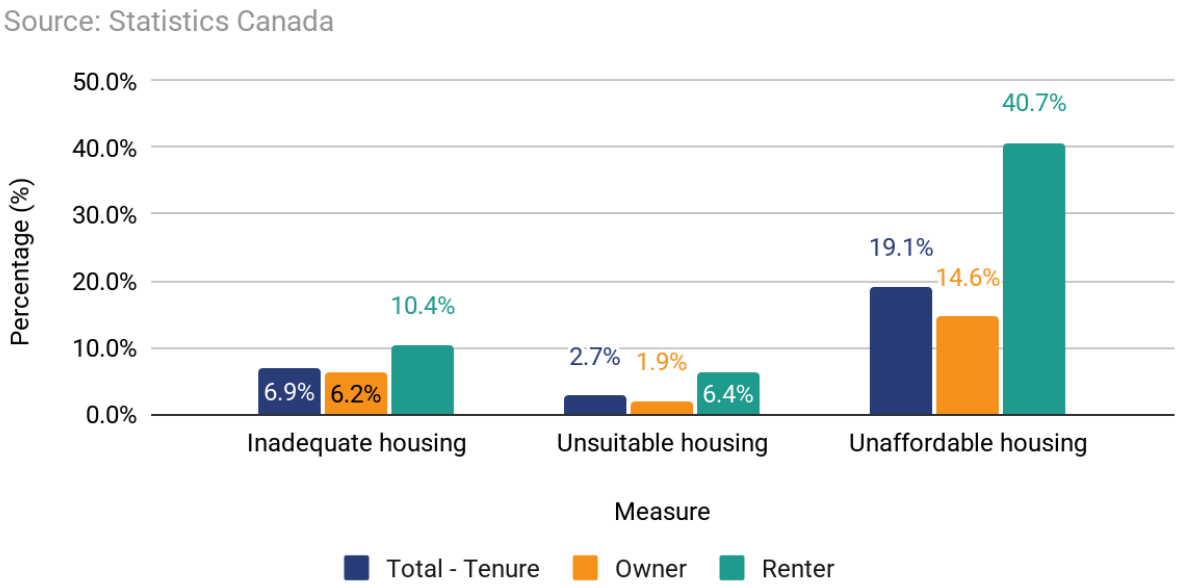
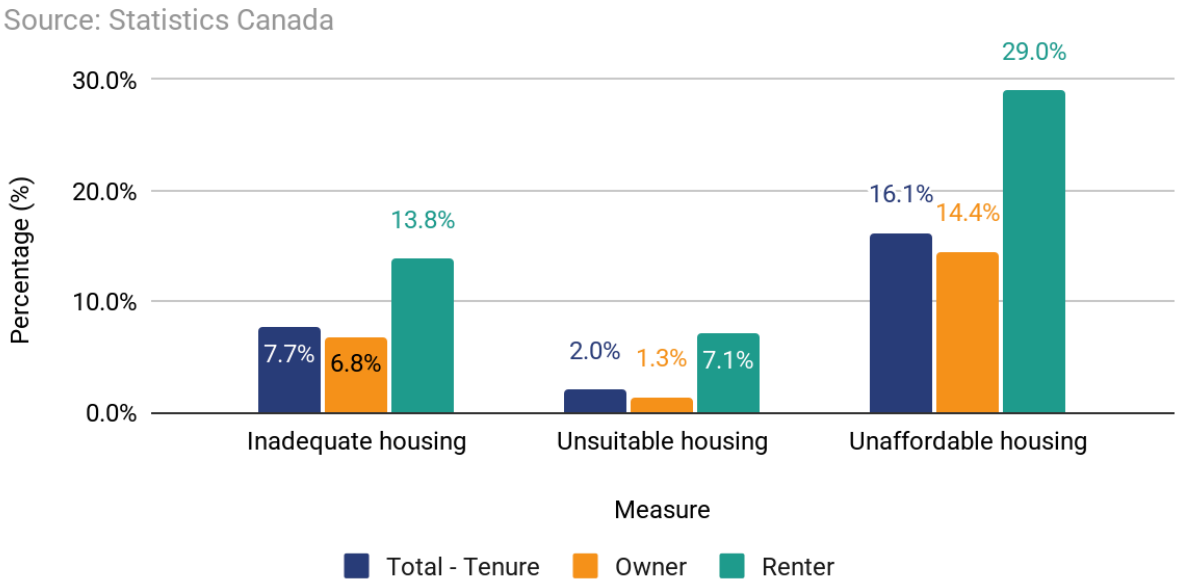


Figure 50. Percentage of households in inadequate, unsuitable, and unaffordable housing by tenure, Haliburton County, 2021



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:

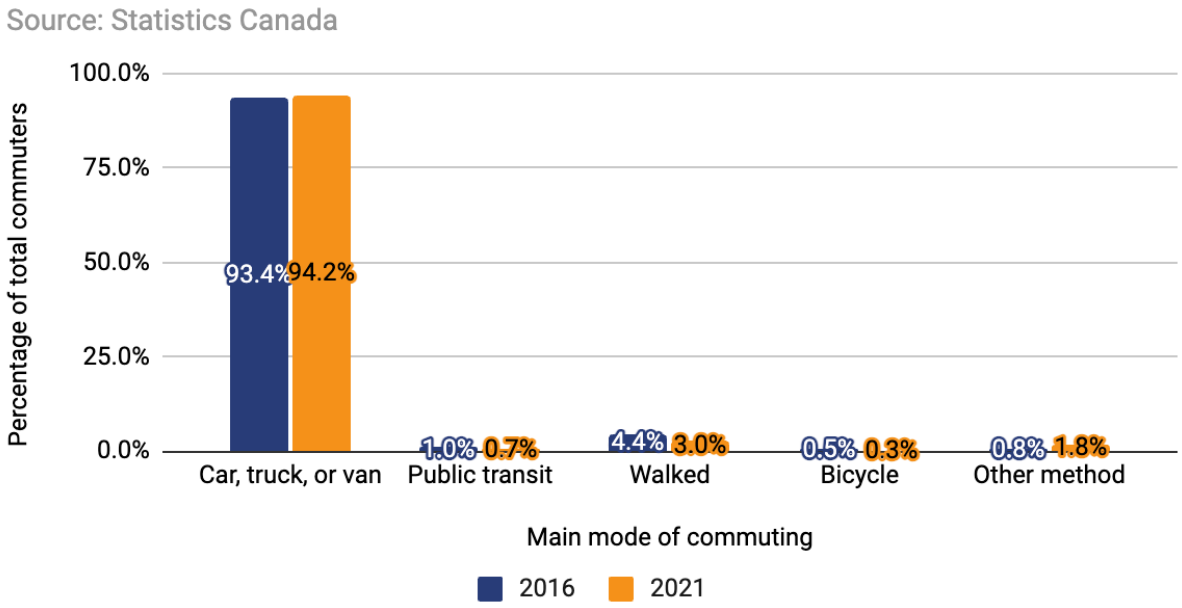
- Commuting modes and the near-total reliance on personal vehicles.
- Commuting destinations and their implications for local employment alignment.
- Commuting durations as a reflection of housing-employment mismatch.

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]

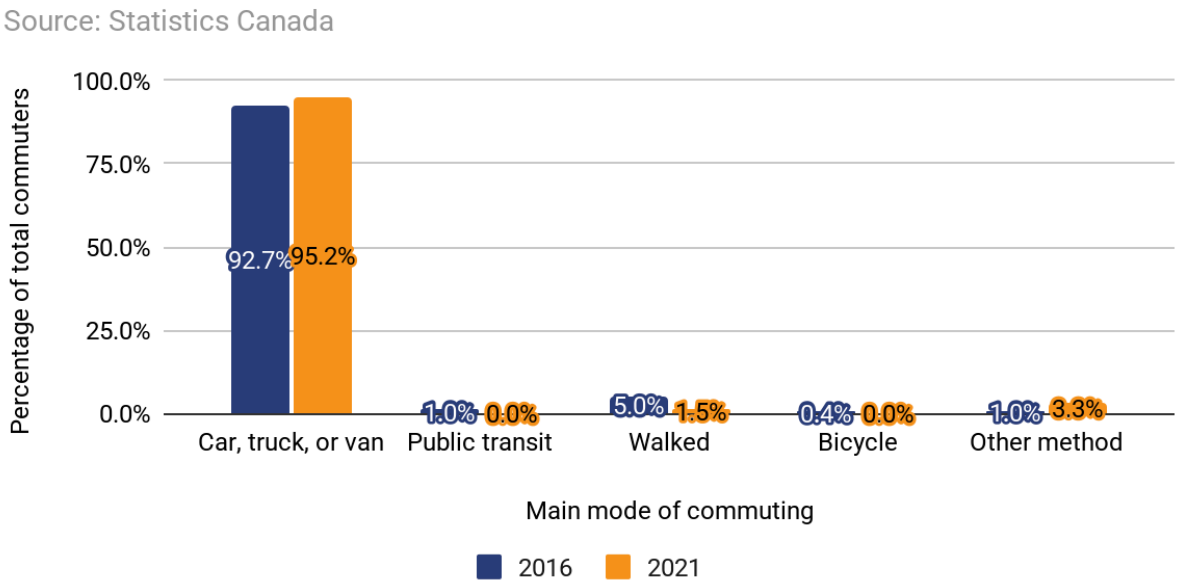
In rural and semi-rural areas like Kawartha Lakes and Haliburton County, access to transportation is a key consideration for housing needs planning, especially in areas with limited public transit. While Kawartha Lakes offers some routes near Lindsay, community accounts suggest that both communities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



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

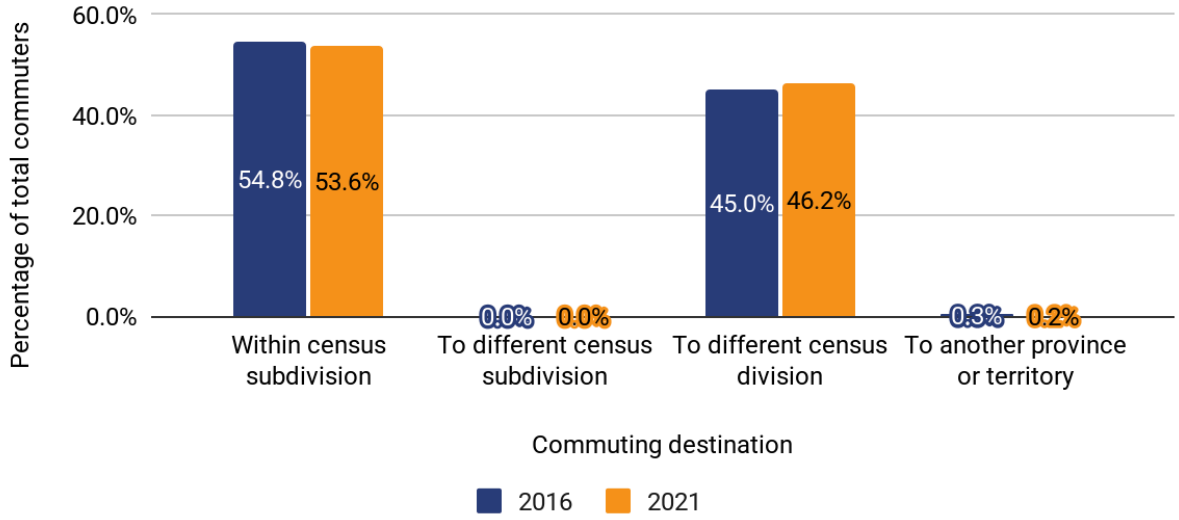
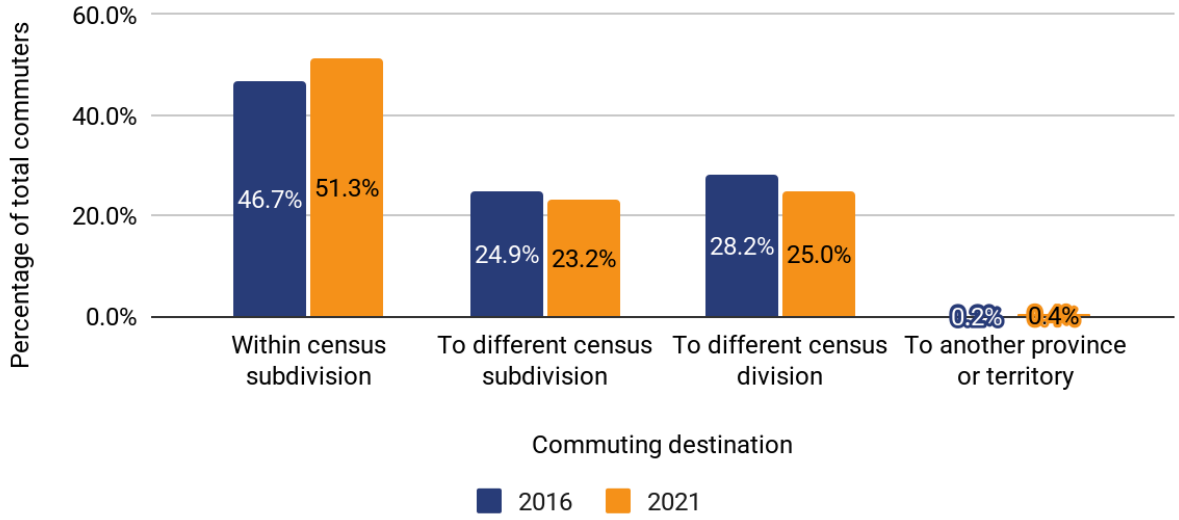


Figure 54. Percentage of total commuters by commuting destination, Haliburton County, 2016-2021

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%

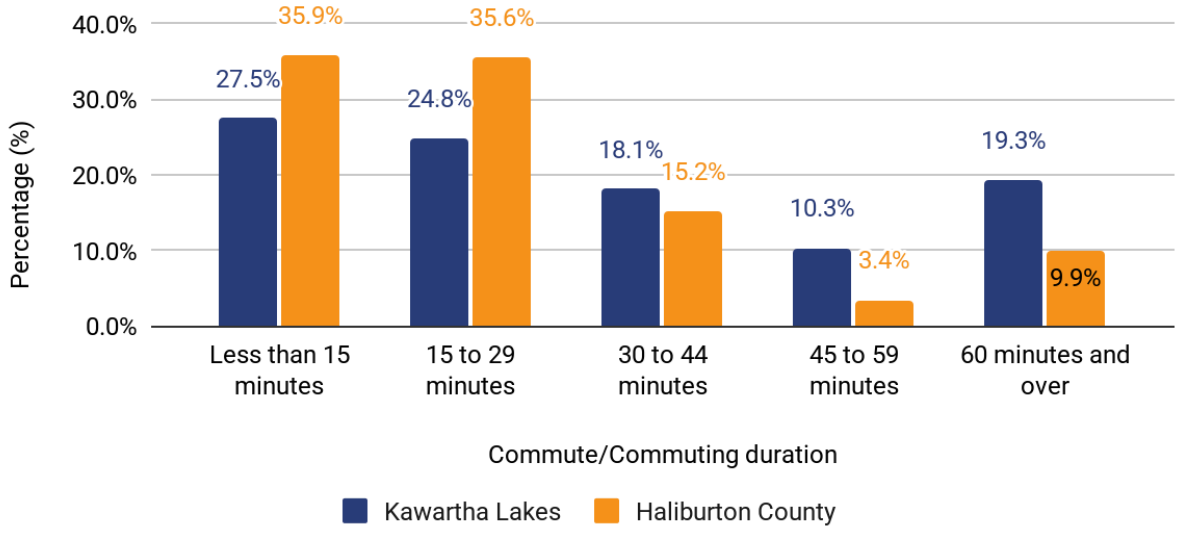
In Haliburton County, most commutes are relatively short, with 71.5% of commutes lasting less than half an hour, and only 13.3% lasting 45 minutes or longer.

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.

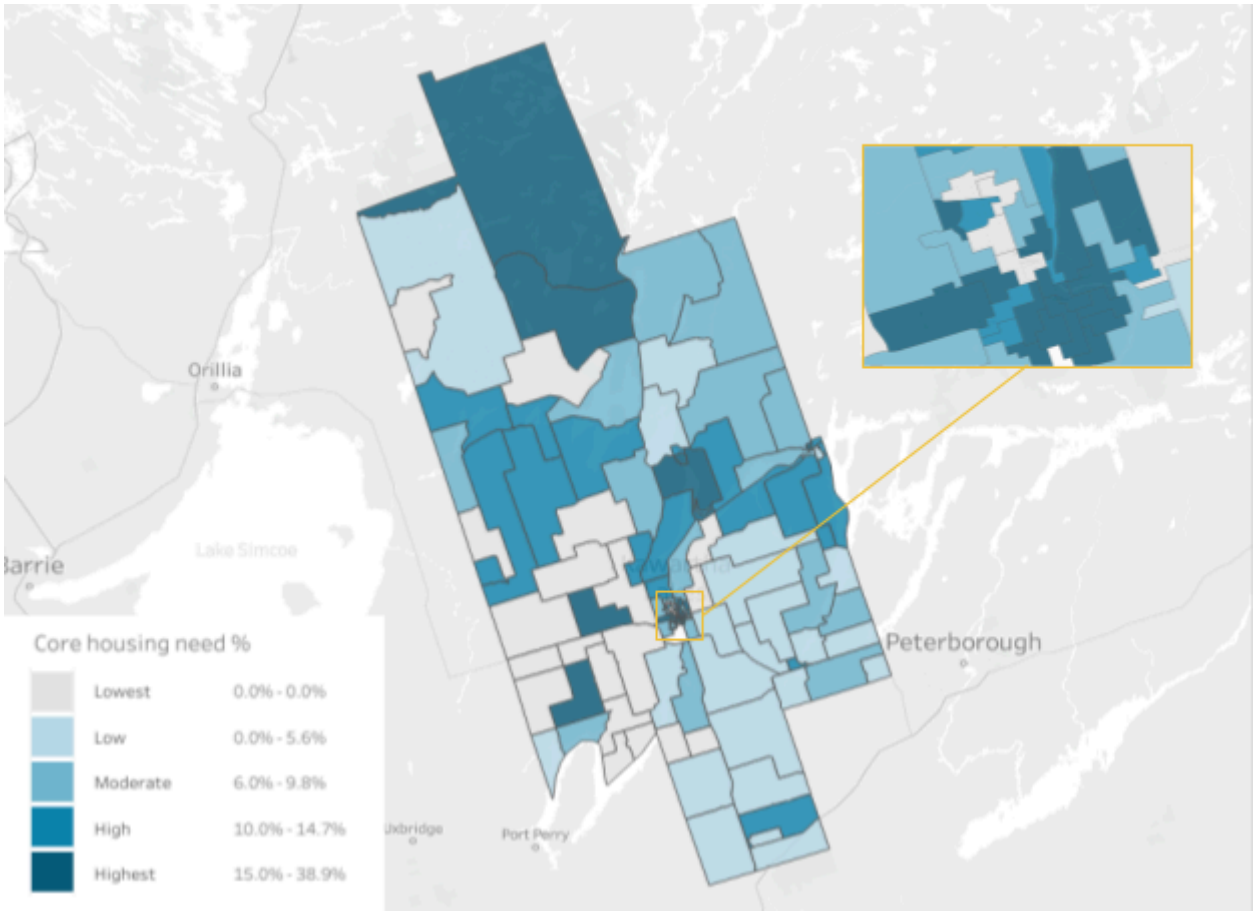
Figure 56. Proportion of households in core housing need by census subdivision, Kawartha Lakes and Haliburton County, 2021



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.

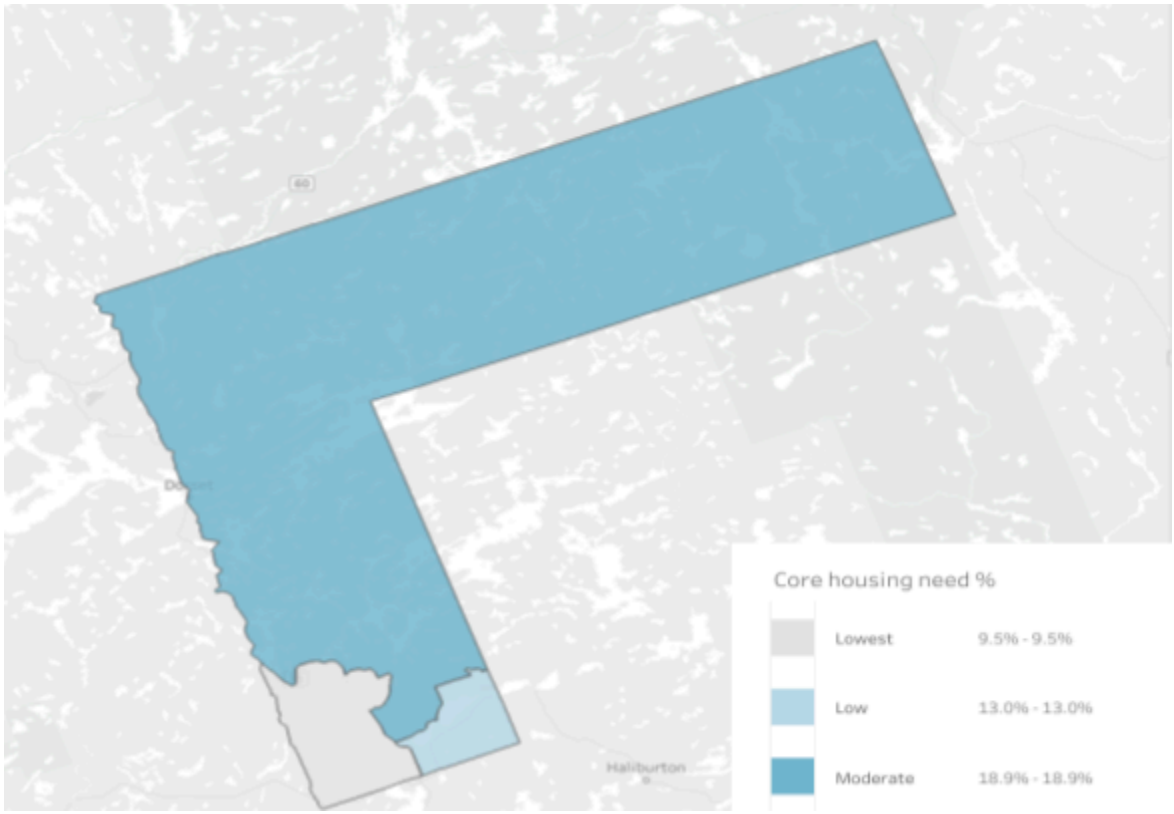
In contrast, southern and more rural western dissemination areas generally report much lower rates. This distribution suggests a spatial concentration of housing vulnerability in urban centres.

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



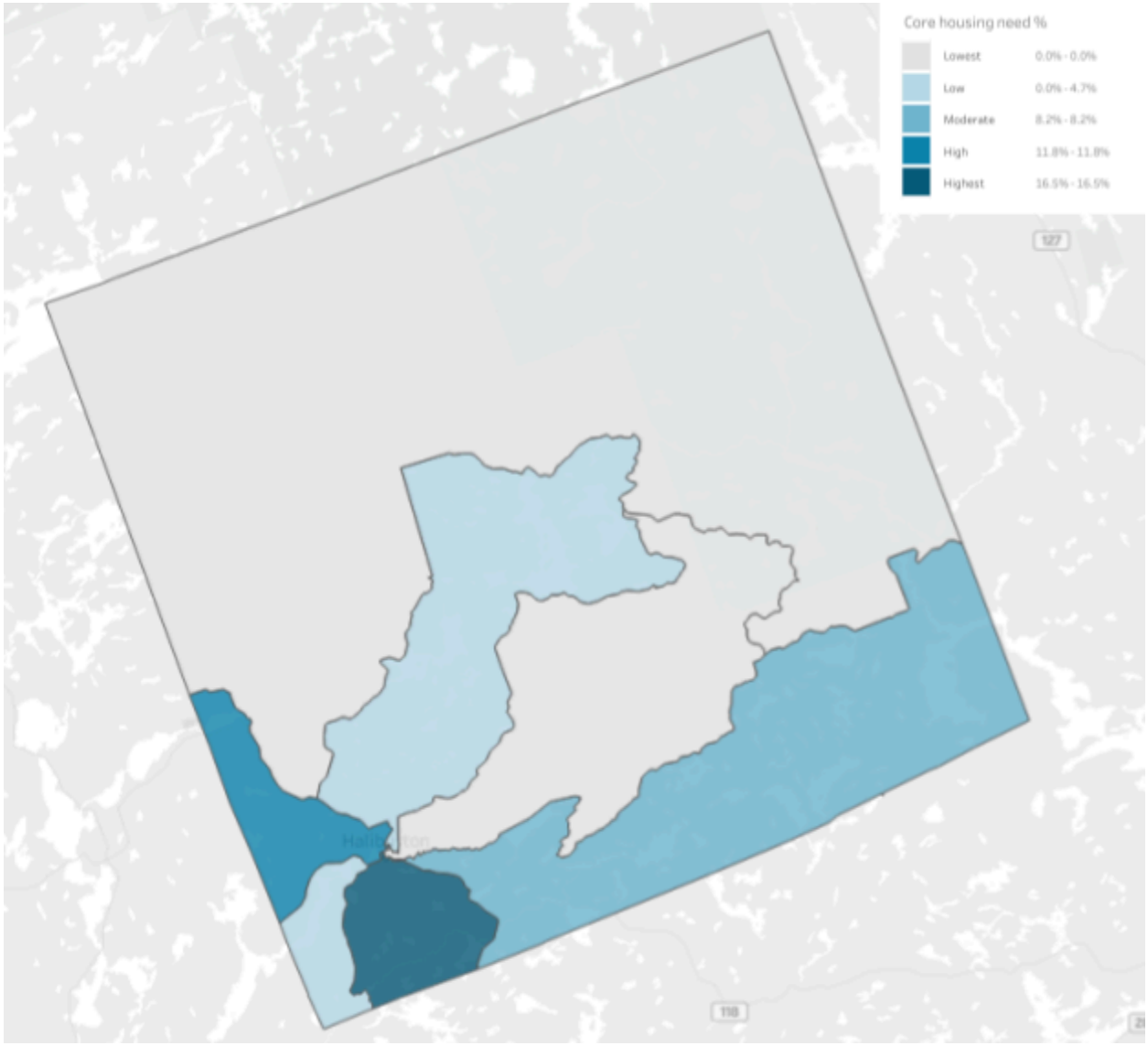
In the Algonquin Highlands, core housing need is most prevalent in the north, at 18.9%, but even the southwest, with the lowest housing vulnerability, still has a core housing need rate of 9.5%.

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



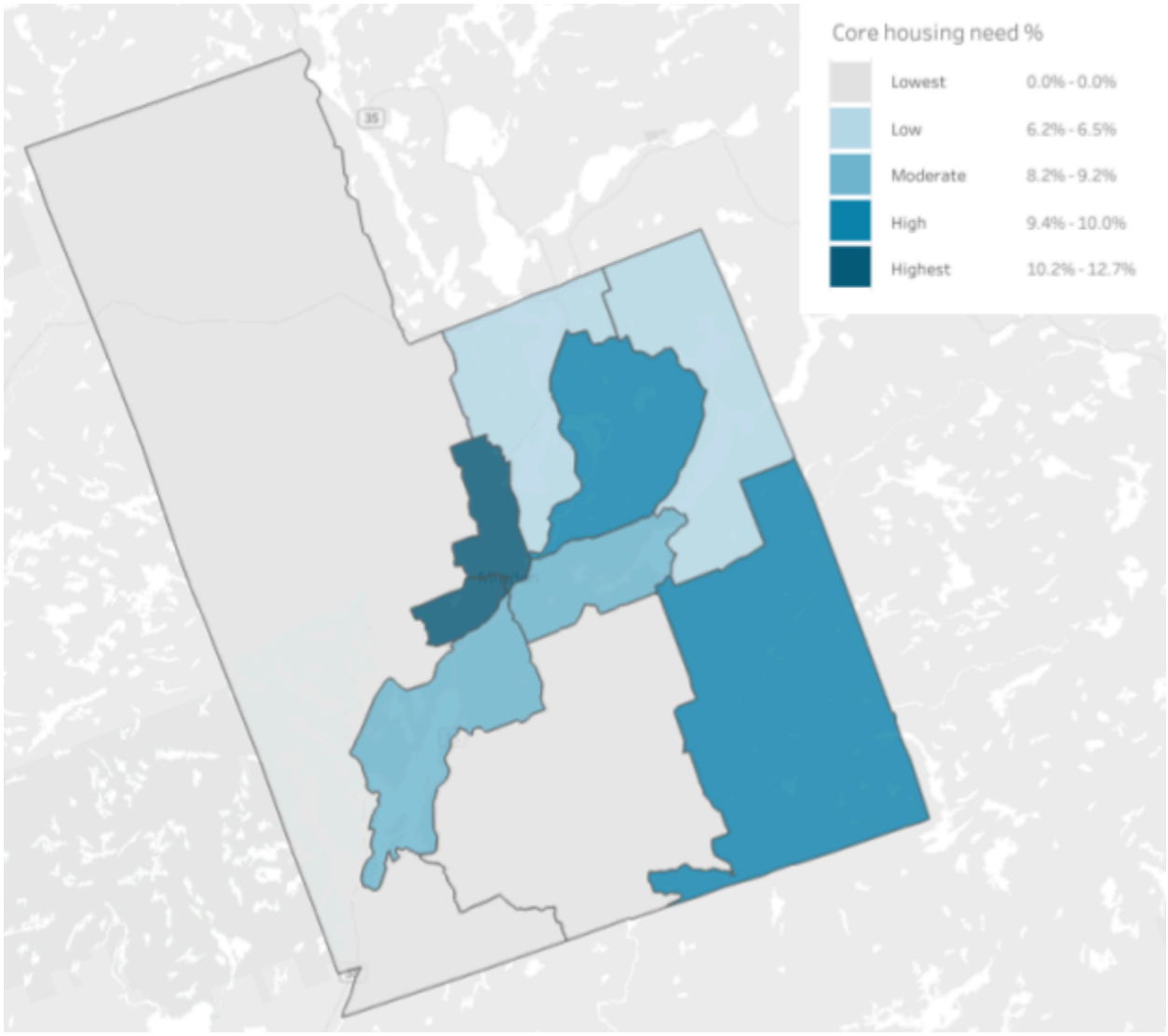
In Dysart et al, the highest core housing need is concentrated in the south, particularly in the areas west and south of the Village of Haliburton, where core housing need rates range from 11.8% to 16.5%. The northern and east-central areas of the municipality have little to no core housing need.

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



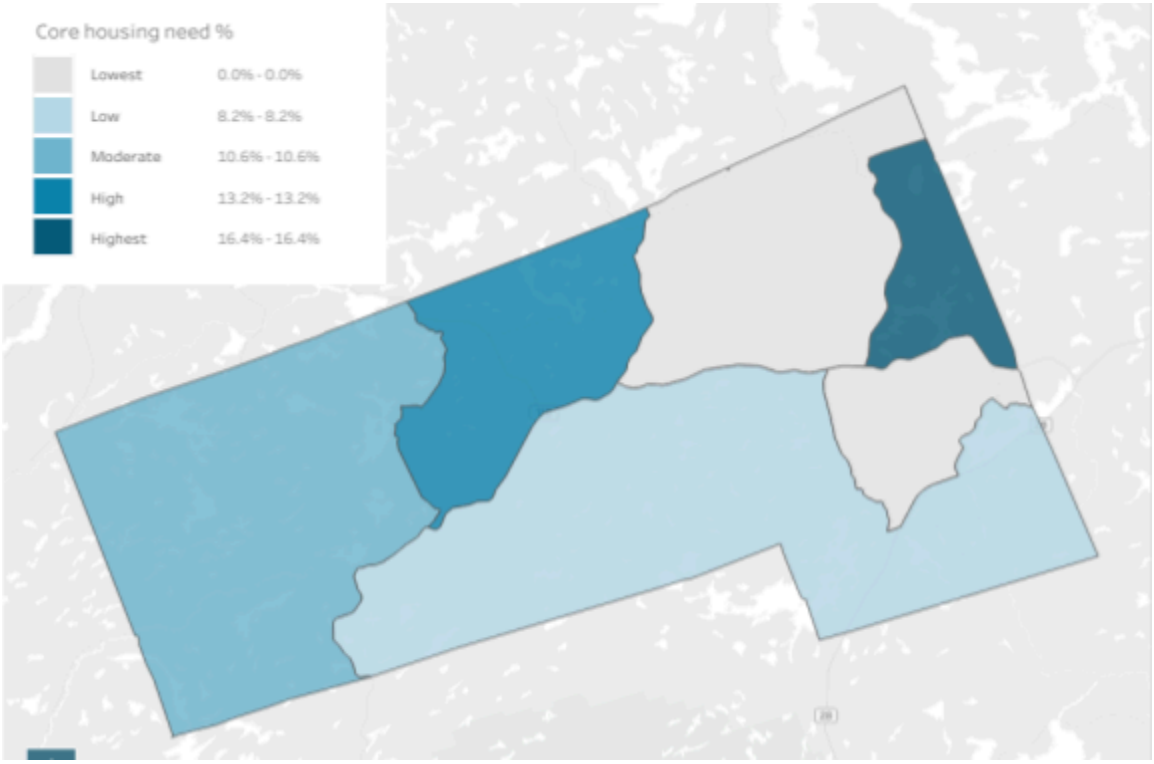
CHN rates in high-need areas of Minden Hills, primarily in the area of Minden Hills itself and in the southeastern corner of the area, range from 9.4% to 12.7%. While not the highest in the region, are still within the top quintile of core housing need rates for dissemination areas across the province. 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

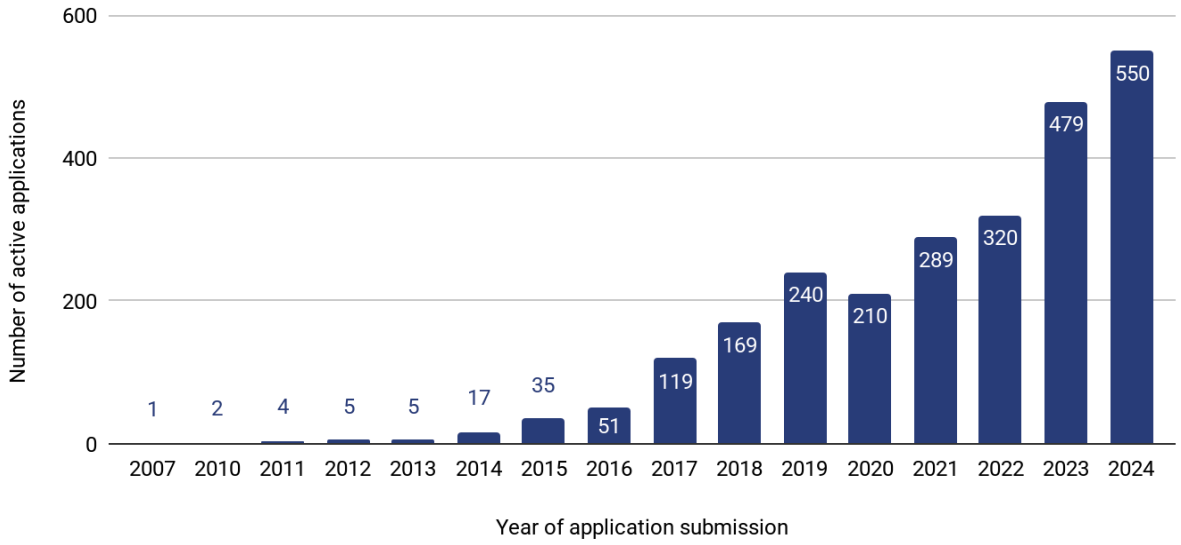
To qualify for community housing in Kawartha Lakes and Haliburton County, applicants must meet Canadian residency and age requirements, have a low income and limited assets, be free of recent convictions or housing arrears, and be able to live independently or with appropriate supports.

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

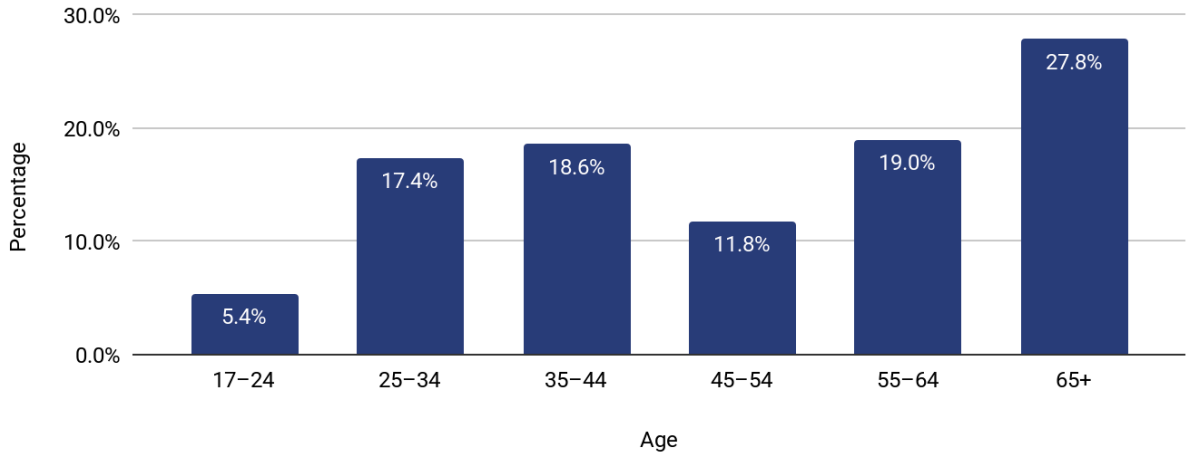


Table 23. Age of applicants for active community housing applications in Kawartha Lakes and Haliburton County, November 2024

	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%

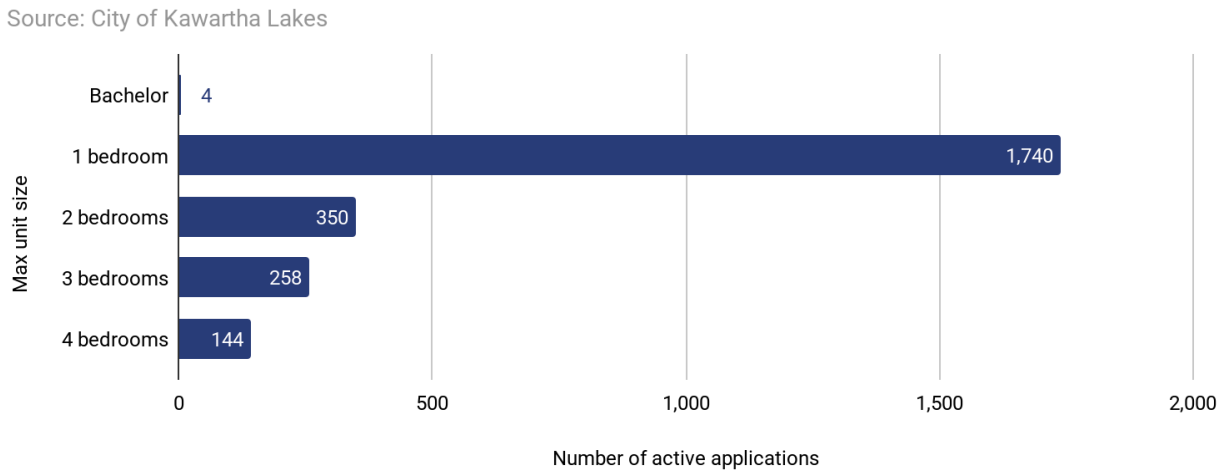
Table 24. Total active applications to community housing in Kawartha Lakes and Haliburton County by client type, November 2024

	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



*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%

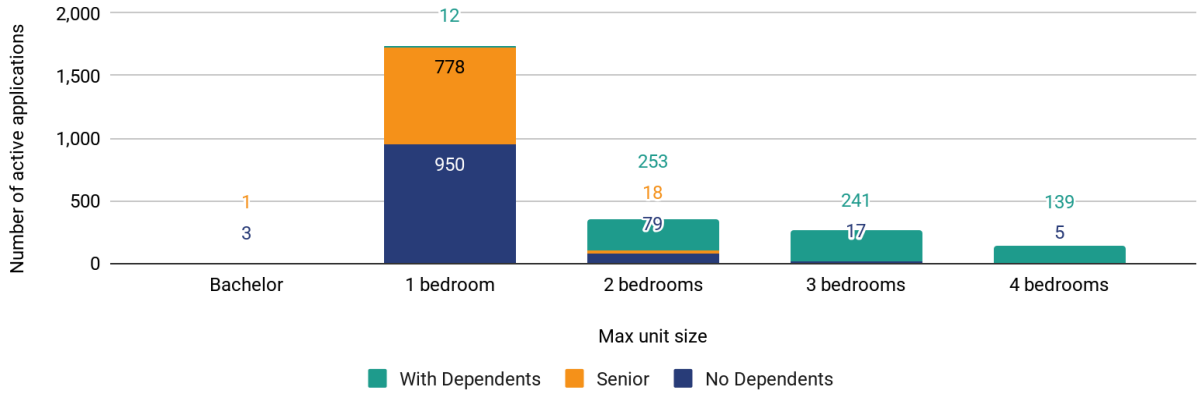
*Minimum and maximum unit size: applicants can ask for a minimum number of bedrooms and a maximum number of bedrooms in the units they apply for.

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

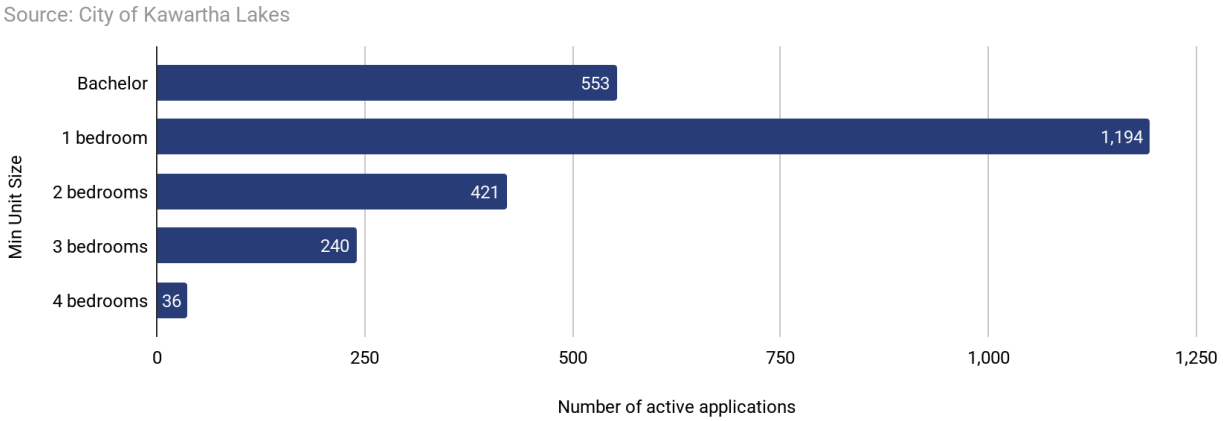
Max unit size	No Dependents	Senior	With Dependents	Total
Bachelor	3	1	—	4
1 bedroom	950	778	12	1,740
2 bedrooms	79	18	253	350
3 bedrooms	17	—	241	258
4 bedrooms	5	—	139	144
Total	1,054	797	645	2,496

*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



*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%

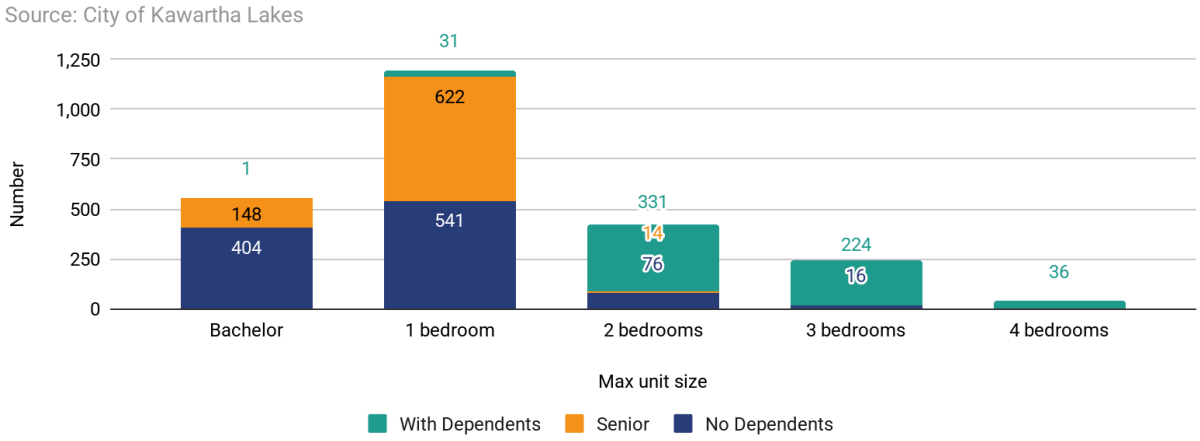
*Minimum and maximum unit size: applicants can ask for a minimum number of bedrooms and a maximum number of bedrooms in the units they apply for.

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



*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]

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[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 Lakes[43] 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 Lakes[45] 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]

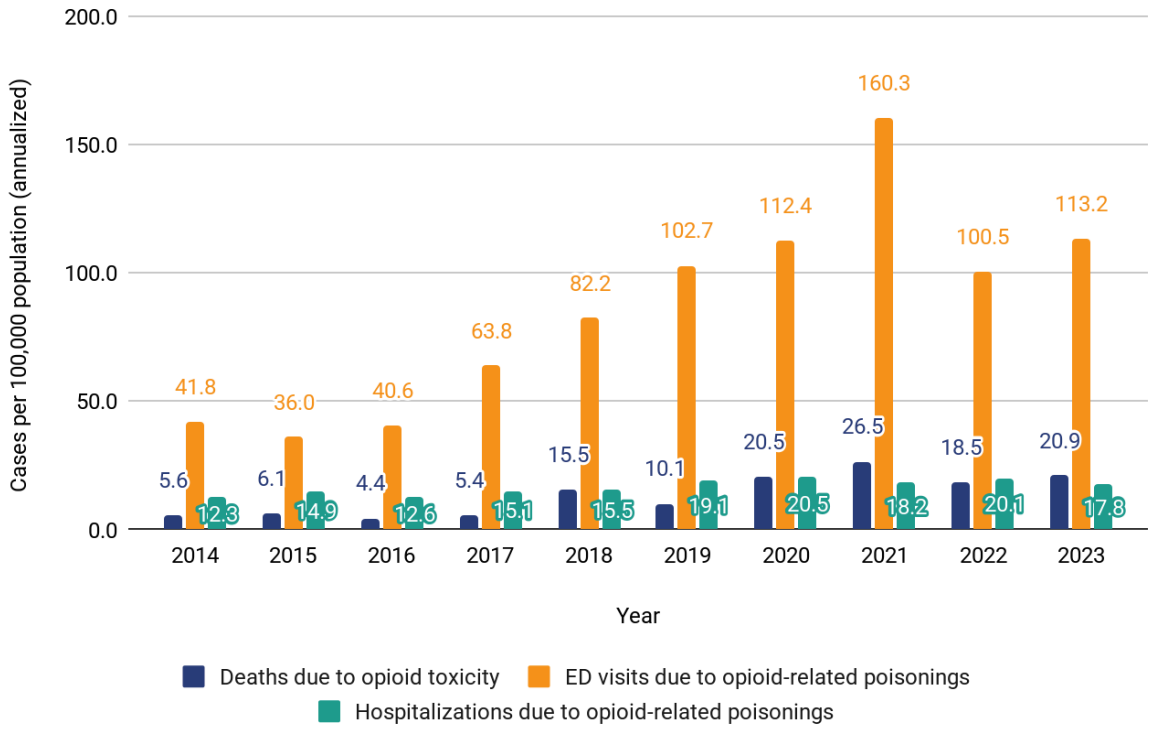
Opioid-related harms have become a growing public health concern across many regions since 2020,[49] with the sustained rise in opioid-related deaths and emergency care visits over the past decade affecting broader health, housing, and social service systems.

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/infc/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.

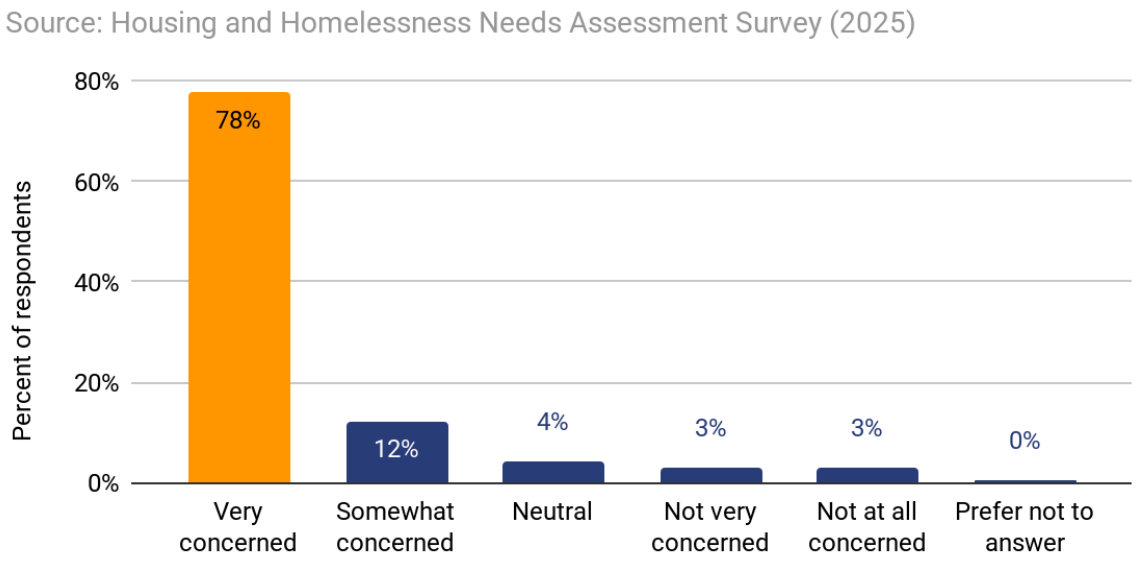
More than half (52%) of respondents have lived locally for over 20 years. Another 14% have lived there between 11 and 20 years, and 9% between 6 and 10 years. Only 3% reported living in the area for less than one year.

> "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 houing in the community in which you live? (n=241)

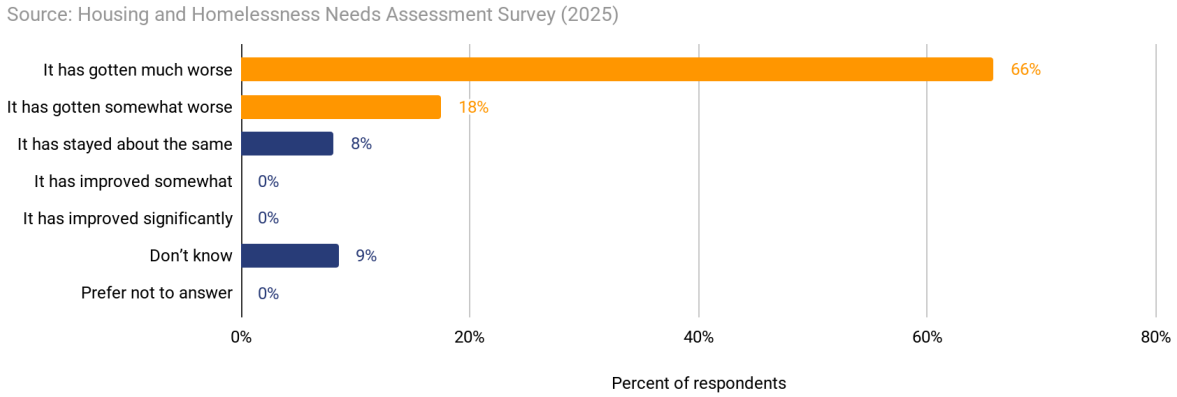


Perceptions of homelessness have also worsened.

> "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)



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

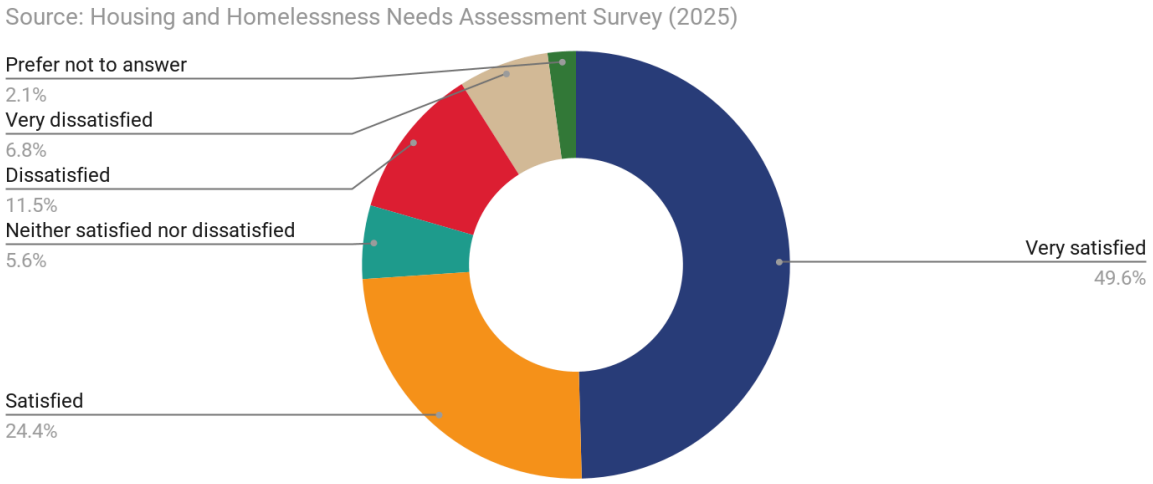
Despite the high rate of homeownership, housing satisfaction was mixed. Homeownership may offer stability, but it doesn't guarantee *comfort or adequacy*.

> "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*

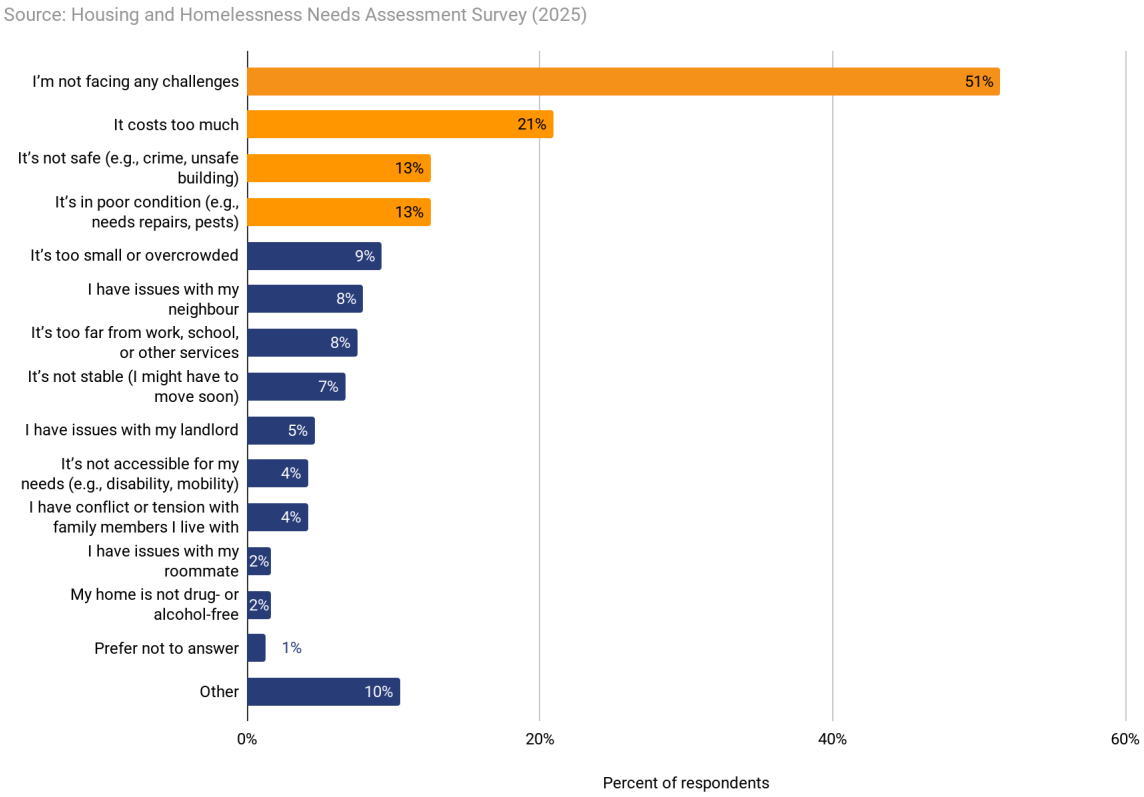
Figure 71. How satisfied are you with your current living situation? (n=234)



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)



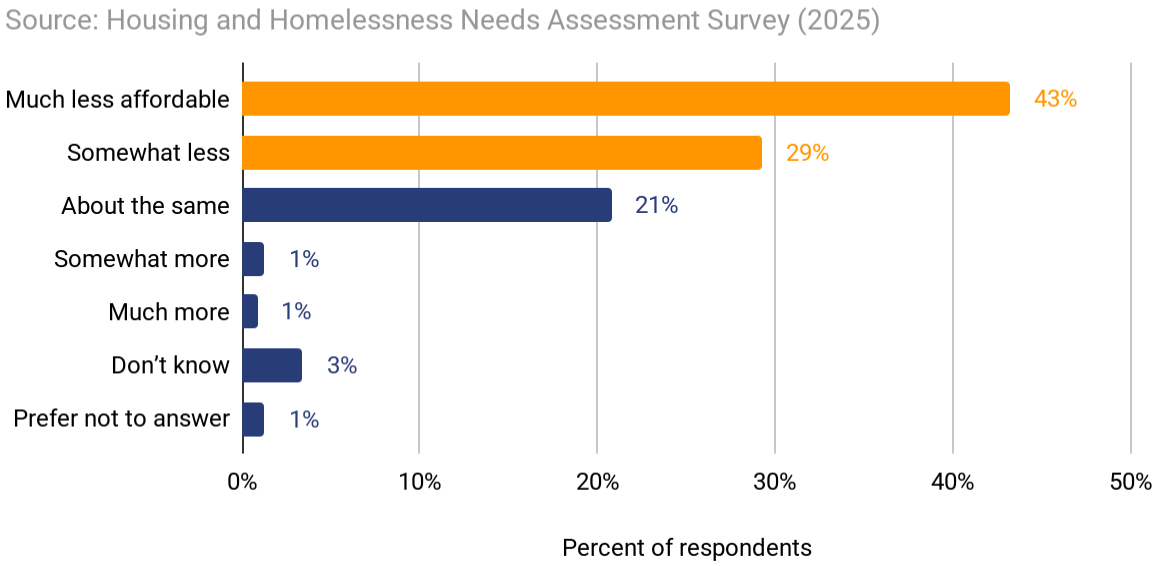
Key challenges included:

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)



Barriers in housing searches

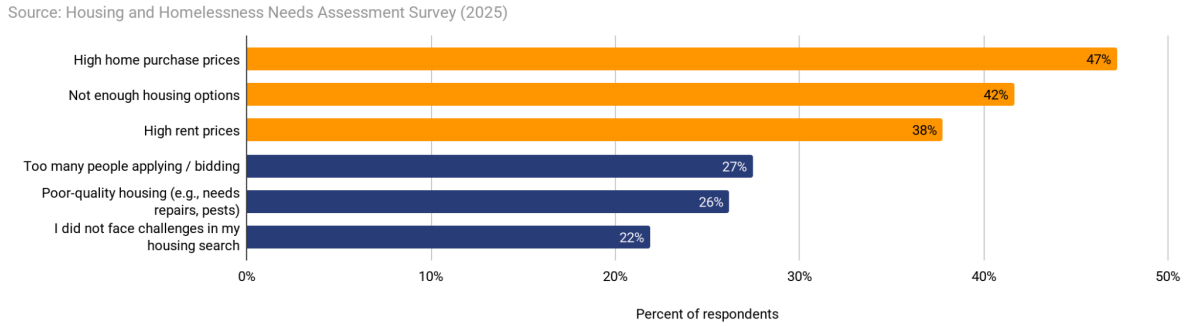
Over half of respondents (53%) had looked for housing within the past five years, revealing a community actively engaged with the housing market, whether by choice or necessity.

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



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."

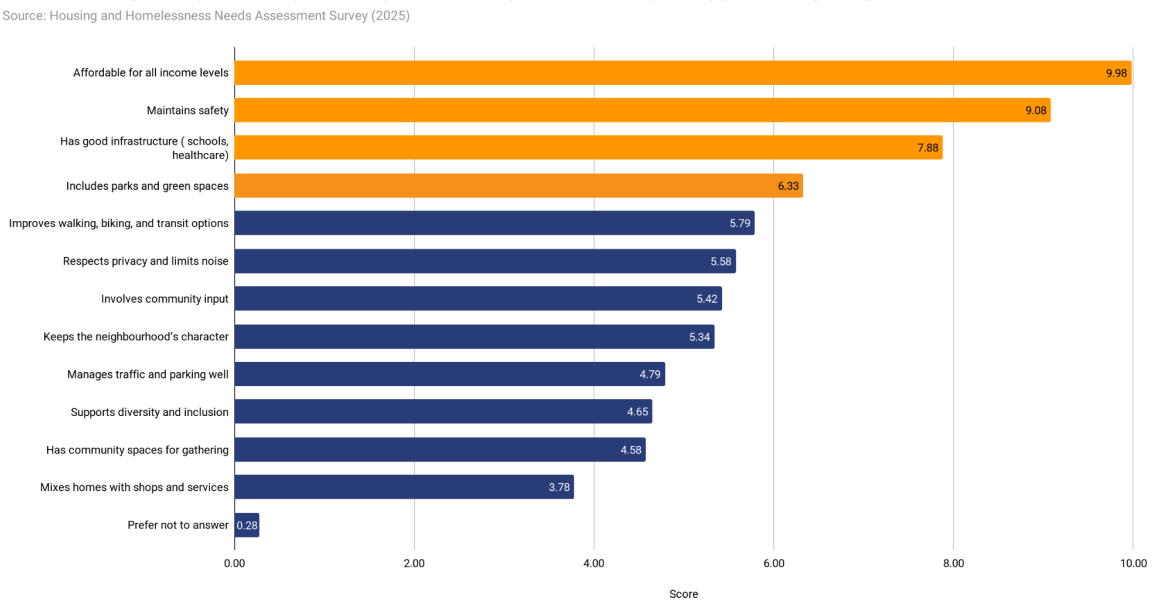
These findings highlight the extent to which affordability, discrimination, and a constrained housing stock are shaping residents' experiences, as well as limiting their options.

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)



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-serviced 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)
[52] Canadian Observatory on Homelessness. (2025). *Exiting Public Systems*. Homelessness Learning Hub. 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)

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 Tool[54] 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.

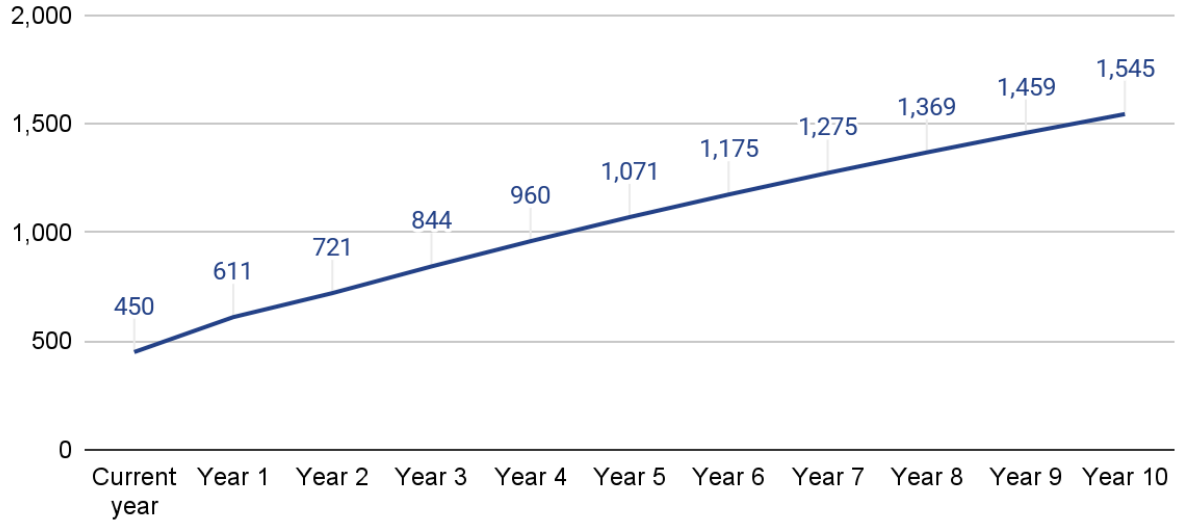
This scenario predicts that only 5% of people per year are able to exit homelessness independently. Growing system pressures such as larger encampments, overburdened support networks, and competition for limited housing options would make it progressively harder for people to resolve homelessness on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

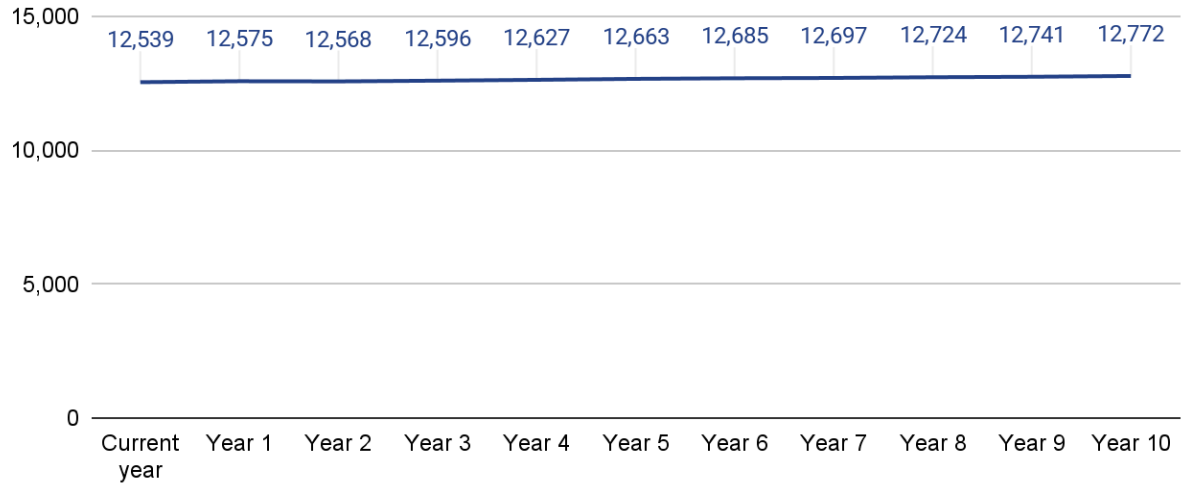
The homelessness projections in this analysis use the annual number of people accessing the shelter system as their starting point, referred to as "known homelessness." This differs from point-in-time (PiT) counts, which reflect homelessness on a single night. Annual shelter data captures every person 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.

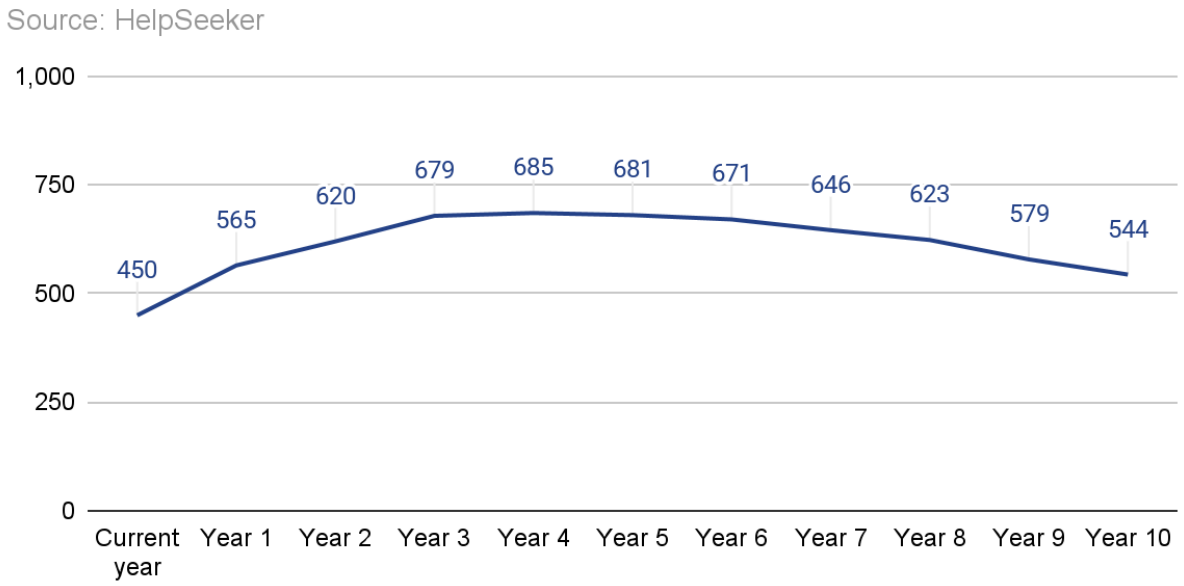
Stabilization scenario

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



By the Numbers

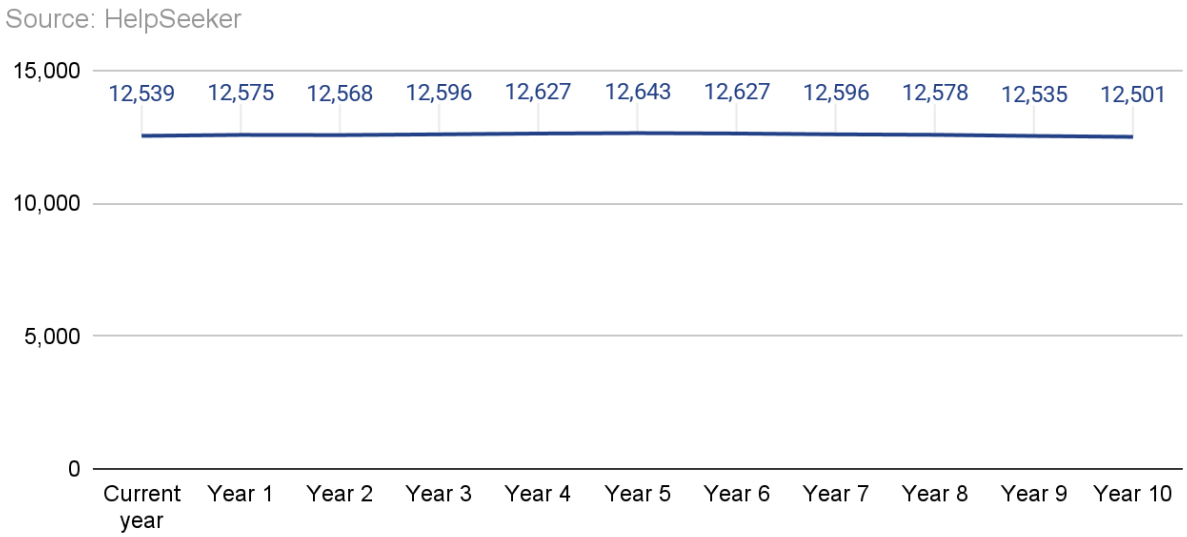
In the *stabilization* scenario, the number of people experiencing homelessness is projected to:

- 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



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.

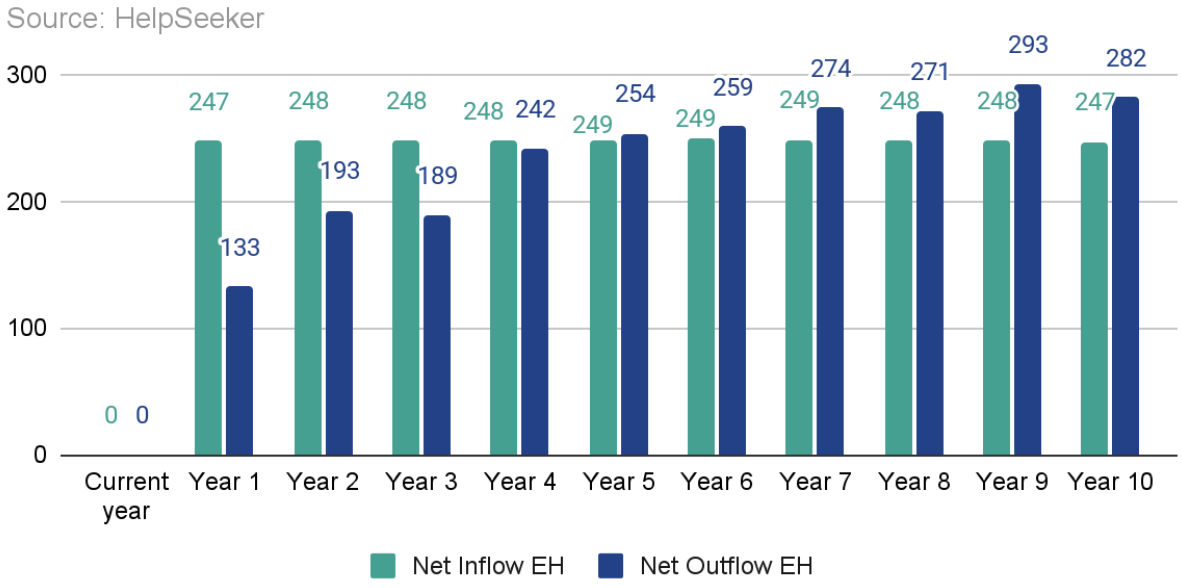
Table 38: Stabilization scenario: 10-year investment breakdown by program type

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



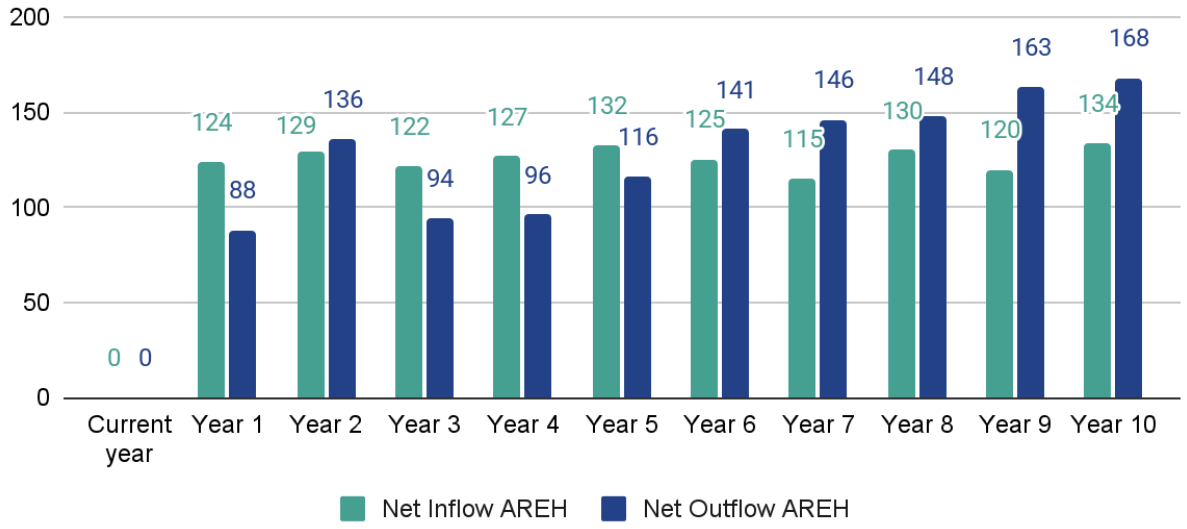
By the numbers

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



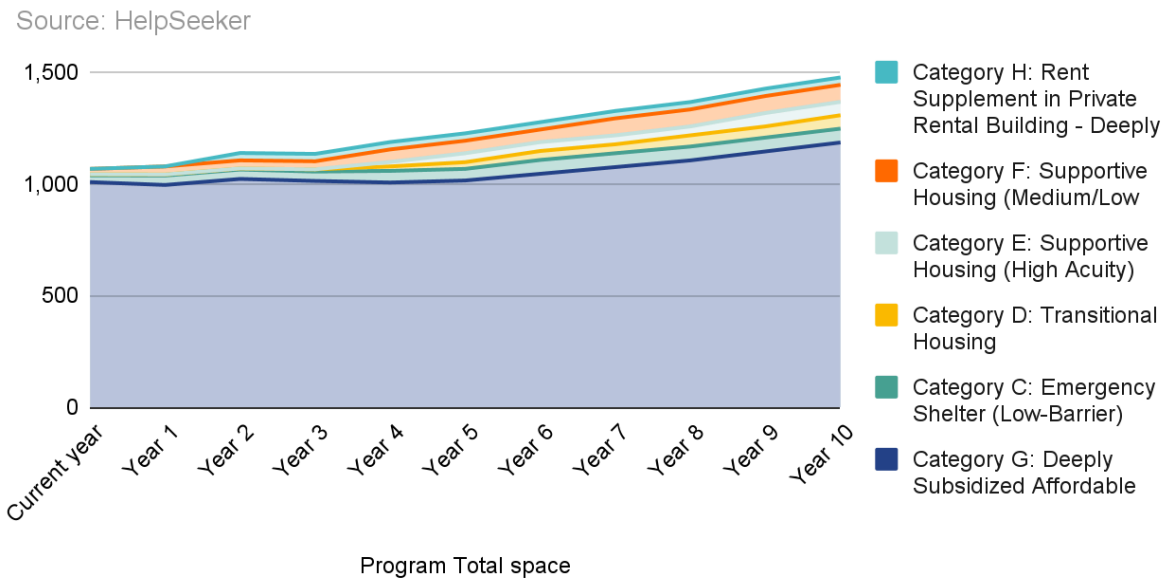
By the numbers

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%.

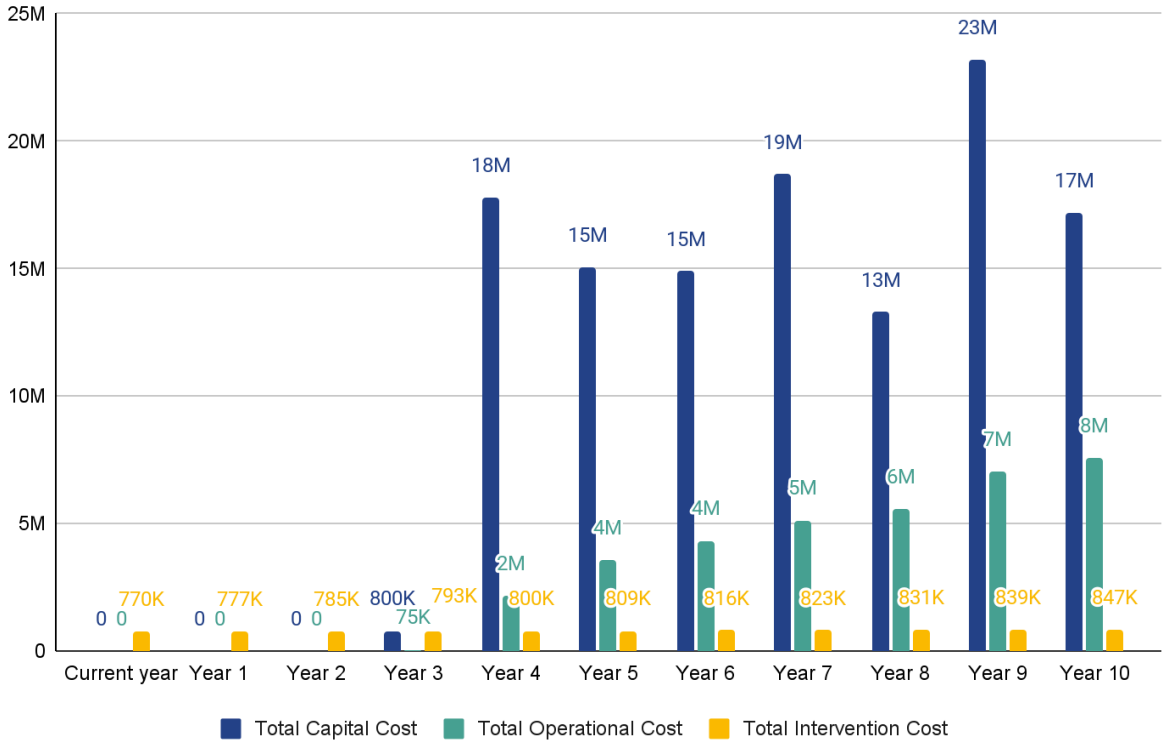
By program category, the projected increases are as follows:

- 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

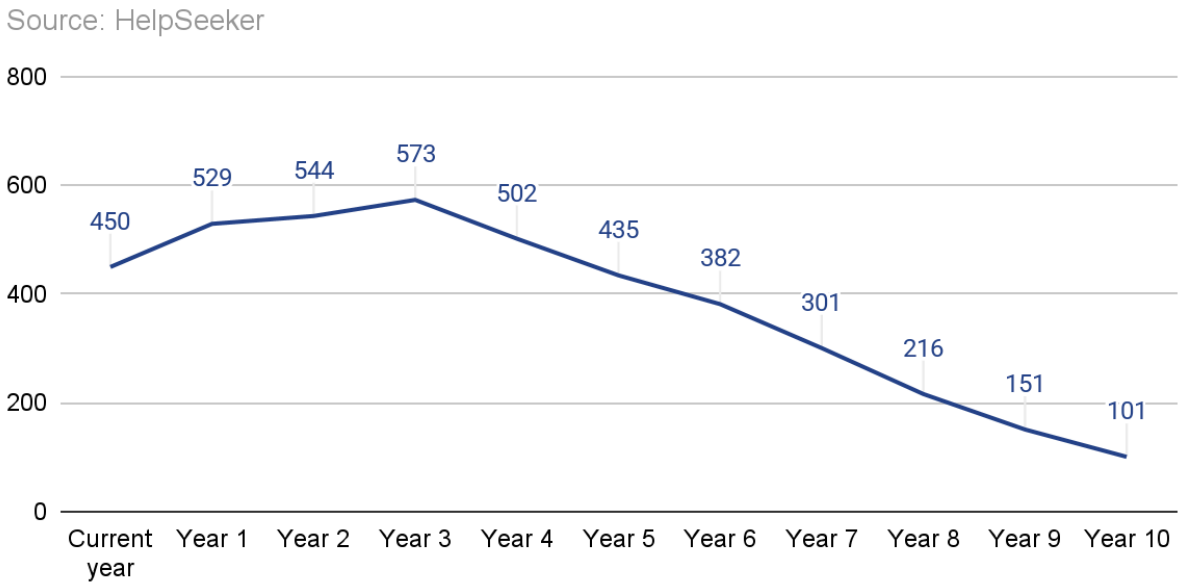
The *transformation scenario* represents a housing-focused strategy aimed at greatly decreasing homelessness in the service area over the next decade. Unlike more incremental approaches, this scenario prioritizes early and substantial investment to expand permanent housing capacity and rapidly drive 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



By the numbers

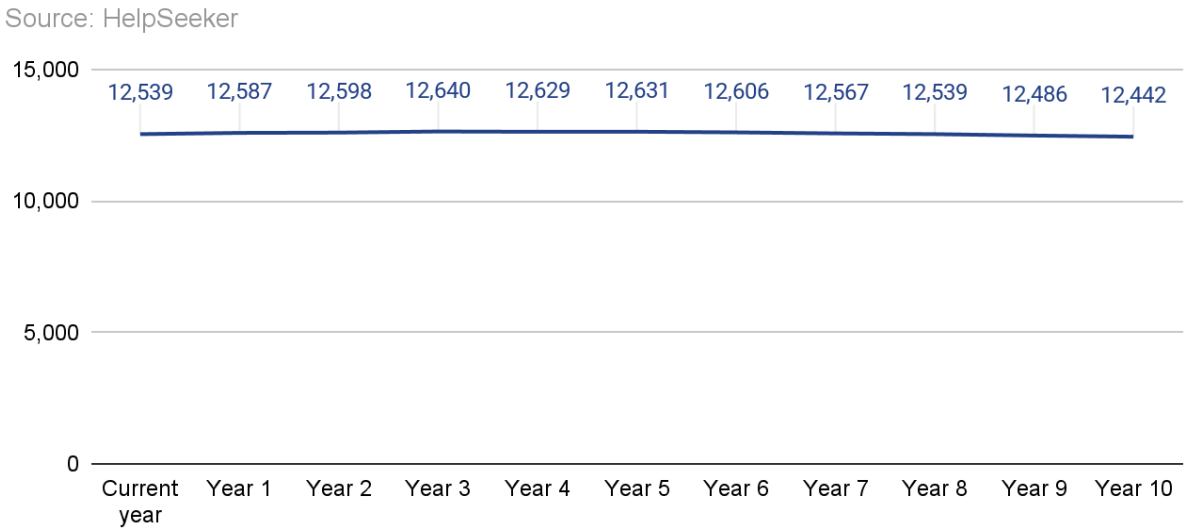
In the *transformation scenario*, the number of people experiencing homelessness is projected to:

- 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



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.

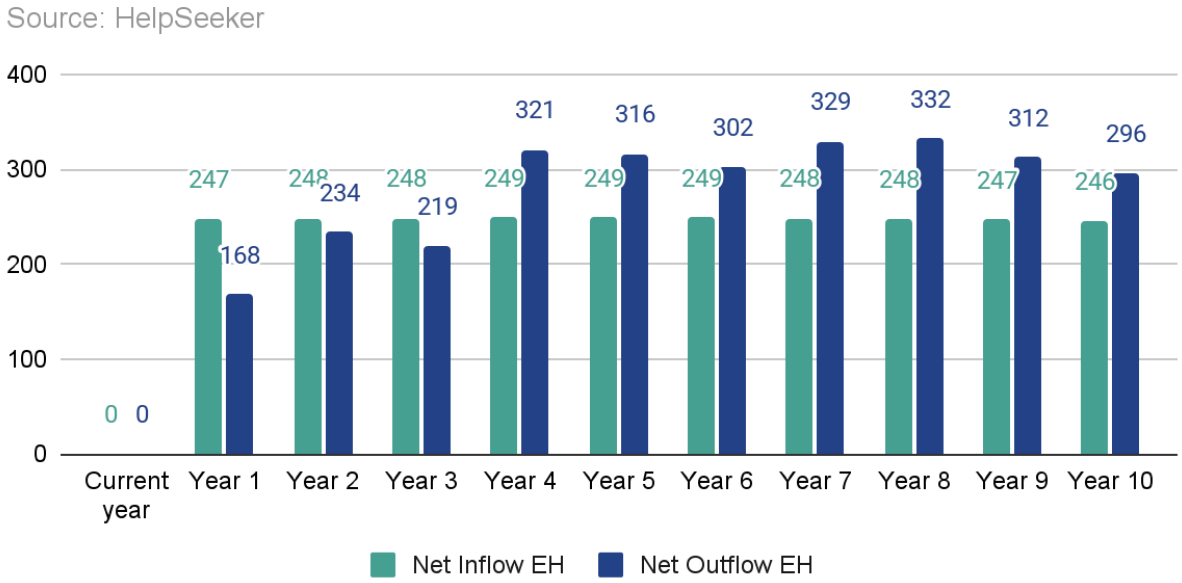
Table 39. Transformation scenario: 10-Year investment breakdown by program type

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)

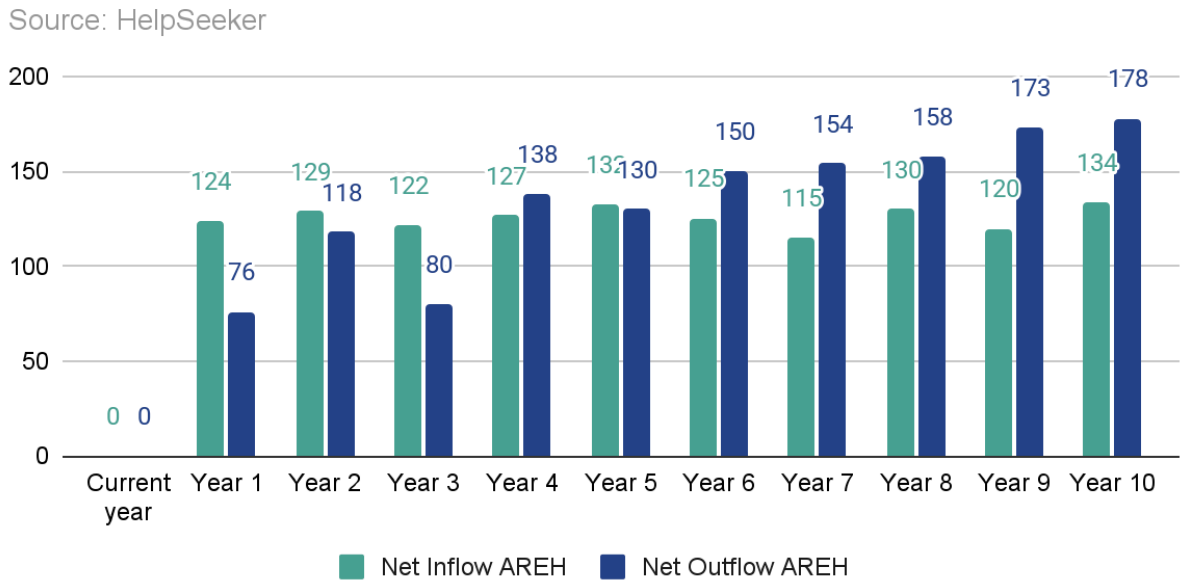


By the numbers

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)



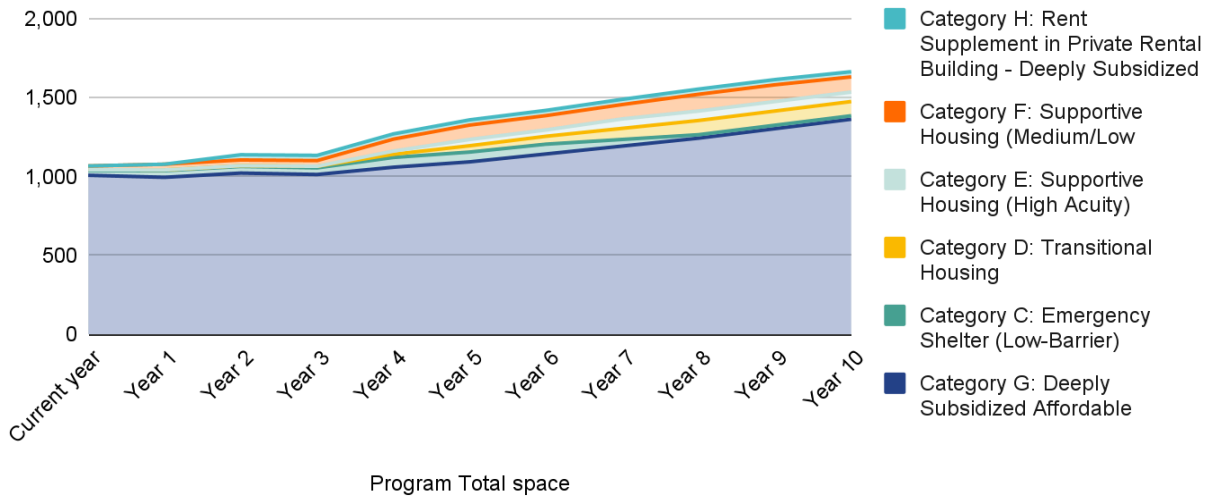
By the numbers

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%.

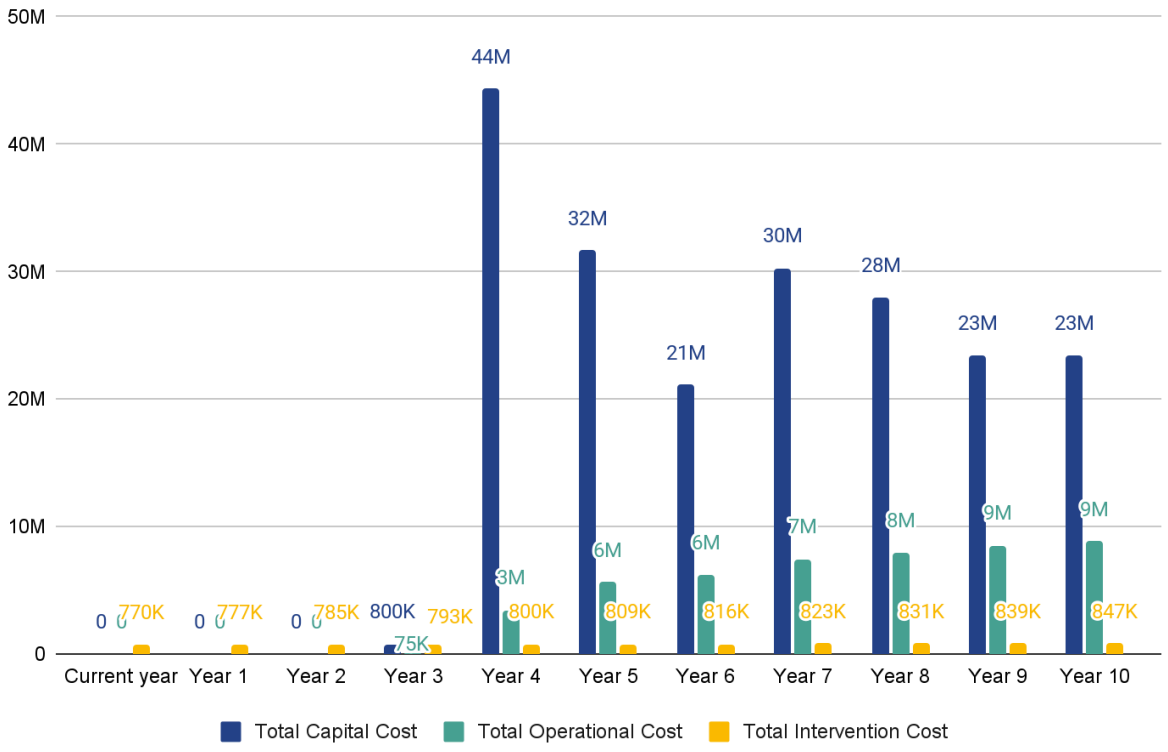
By program category, the projected increases are as follows:

- 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 (*stabilization* scenario)	30% EH, 70% AREH	144	N/A	2%
Category G: deeply affordable housing (*transformation scenario*)	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.



HELPSEEKER

TECHNOLOGIES

Ministry of Municipal Affairs and Housing

Office of the Minister

777 Bay Street, 17th Floor
Toronto ON M7A 2J3
Tel.: 416 585-7000

Ministère des Affaires municipales et du Logement

Bureau du ministre

777, rue Bay, 17e étage
Toronto (Ontario) M7A 2J3
Tél. : 416 585-7000

Ontario

234-2025-3000

August 14, 2025

Dear Head of Council/Chair of District Social Services Administration Board,

I am pleased to confirm there will be no changes to the Ministry's policy direction on Service Manager Housing and Homelessness Plans. Please proceed with completing the review of your 10-year Housing and Homelessness Plan.

As you do so, I encourage you to consider the following provincial priorities and how they may be relevant to your local context and planning:

- Supporting municipalities within your service area who have been assigned municipal housing targets to build the homes that people in Ontario need, where applicable.
- Promoting strategies to encourage the adoption of modular/factory-built homes and other innovative housing technologies that increase housing supply.
- Developing strategies to increase the supply of non-market housing to help achieve Ontario's National Housing Strategy target to create 19,660 rent-assisted units by 2027-28.
- Encouraging creation of more mixed-income housing options catering to different income levels to address the growing need for affordable housing and support the sustainability of housing providers.
- Alignment with the housing policies of the Provincial Planning Statement, 2024 (PPS), requiring provision of a full range of housing options to meet projected needs, including affordable housing needs.
- Developing strategies aimed at preventing homelessness, including providing vulnerable people in Ontario with access to appropriate short and long-term housing options as alternatives for encampments.
- Using By-Name Lists to help connect people experiencing homelessness to the services and supports they need.
- Integrating supportive housing initiatives across service systems to address a broad range of community needs and promote coordination with other relevant community services, including Homelessness and Addiction Recovery Treatment (HART) Hubs.
- Protecting community housing stock and rent-geared-to-income households by implementing the Service Agreement framework under the *Housing Services Act, 2011* for housing providers who are approaching the end of their original obligations to continue providing community housing.

…/2

- Advancing strategic approaches that support the movement of people along the housing continuum and promote long-term housing stability, including collecting, sharing, and reporting on data to monitor progress.

Our government recognizes the vital role Housing and Homelessness Plans play at the local level in supporting local strategic planning to address the critical housing and homelessness needs of communities. Thank you for your continued effort and diligence. Safe and stable housing is important for all people in Ontario, especially our most vulnerable.

I look forward to receiving your updated Housing and Homelessness Plans. Please submit your plan to your local Municipal Services Office by May 29th, 2026. If you have any questions, or would like to discuss your plan further, please do not hesitate to contact your local Municipal Services Office.

Thank you for your partnership in action to address the housing needs in your communities and to deliver more homes faster across the province, including for our most vulnerable.

Sincerely,



Hon. Robert J. Flack
Minister of Municipal Affairs and Housing

c: Municipal/District Social Services Administration Board Chief Administrative Officer
Robert Dodd, Chief of Staff, Minister's Office, Municipal Affairs and Housing, MMAH
Martha Greenberg, Deputy Minister, MMAH
David McLean, Assistant Deputy Minister, Housing Policy and Planning Division, MMAH
Sean Fraser, Assistant Deputy Minister, Municipal and Housing Operations Division, MMAH
Dan Lawrence, Director, Community Housing Policy Branch, MMAH

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

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

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-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

Kawartha Lakes

Haliburton COUNTY OF ONTARIO, CANADA

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

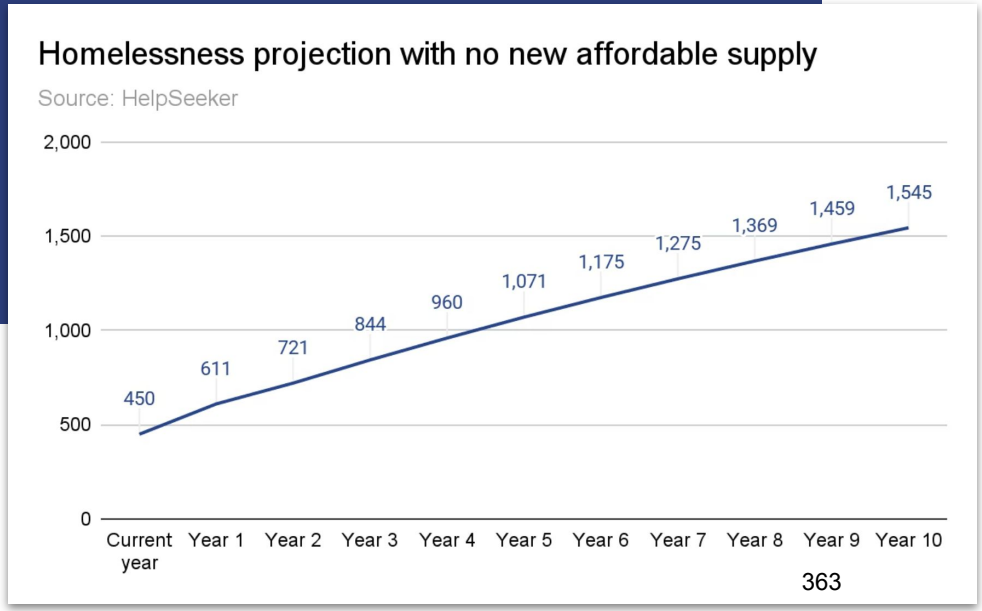
People with Disabilities
Often **excluded** from market entirely

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.



Projection Without New Investment

Today: ~450 people experience homelessness each year

Year 10: ~1,545 people (↑243%)

- **Haliburton:** 113 → 309

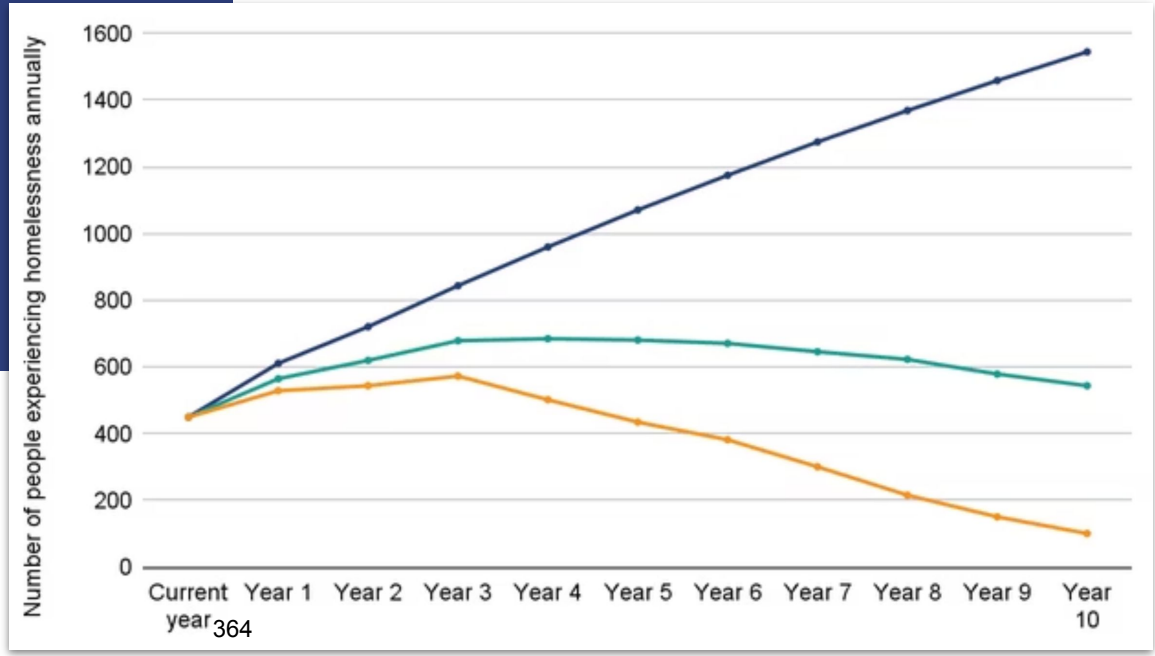
System Impacts

- 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.



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

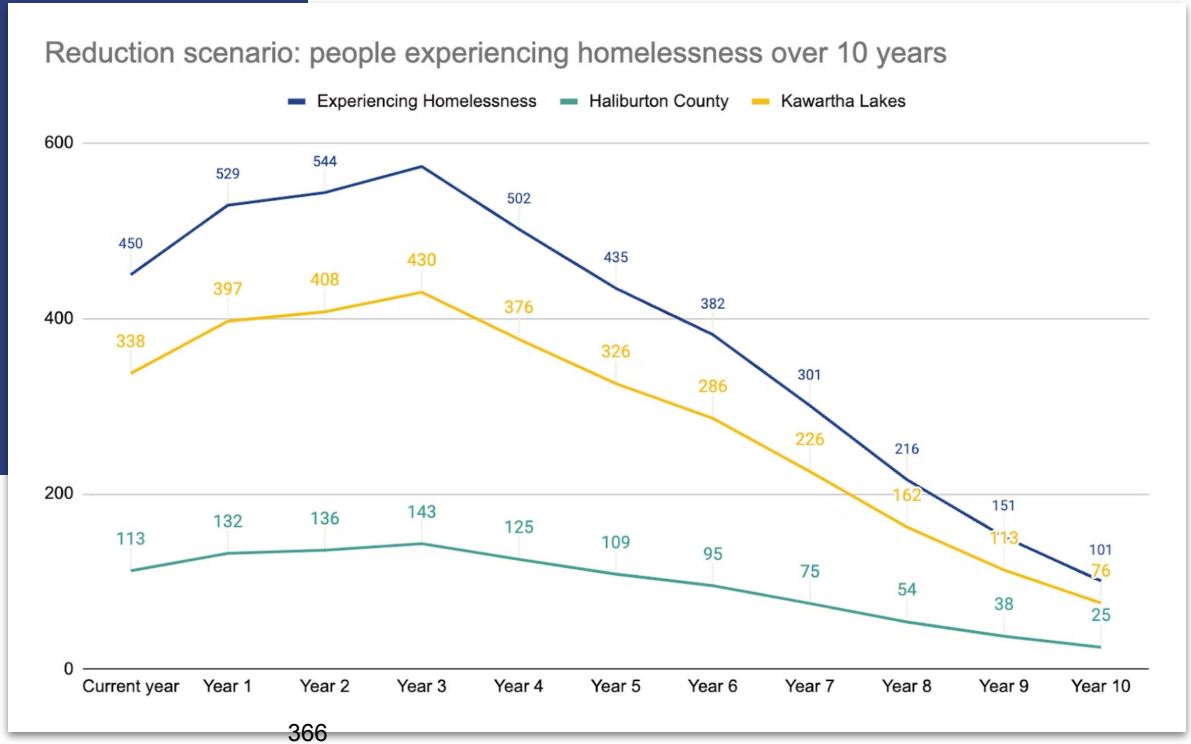
120
Supportive housing units

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.



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	Response Influence: High	Outflow Influence: Medium
Macro socioeconomic factors you can't control: • Population growth • Economy • Private market affordability • Vacancy rates • Health / justice impacts • Social assistance	Control over program design: • Length of stay • Exit types • Staff ratios, capacity • Matching people to right spaces	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[372]

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

Kawartha Lakes

Haliburton County of Ontario, Canada

Governance *Structure*

How We'll Deliver This Strategy

Layers of accountability:

City Council
Political authority and approval

County of Haliburton
Co-funder and partner via Housing Services Agreement

Joint Advisory Committee
Inter-municipal coordination

City Implementation Structure
Cross-departmental delivery coordination

Human Services (CMSM)
Service system management

Providers
KLH, non-profits, service agencies

Investment *Required*

Reduction, 10-Year Financial Model

Total investment needed:

$260.1 million

$202.9M

Capital

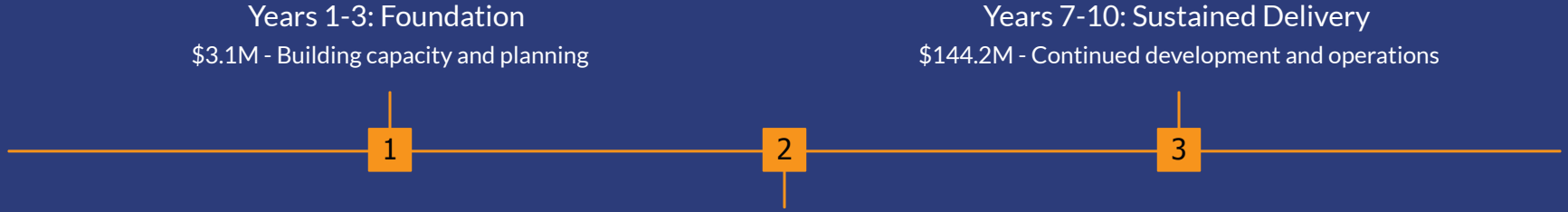
Construction of 541 new units/spaces

$57.2M

Operating/Programs

Services, supports, prevention

Phasing



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

1

2025

Council approval of strategy

Housing Services Agreement development

Pipeline development begins

2

2026-2027

First projects to construction

Governance structure operational

Annual work plan for advance strategy

3

2028-2030

New units coming online

System performance improving

Homelessness declining

Critical Success *Factors*

What We Need to Succeed

Political alignment:

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

Community buy-in:

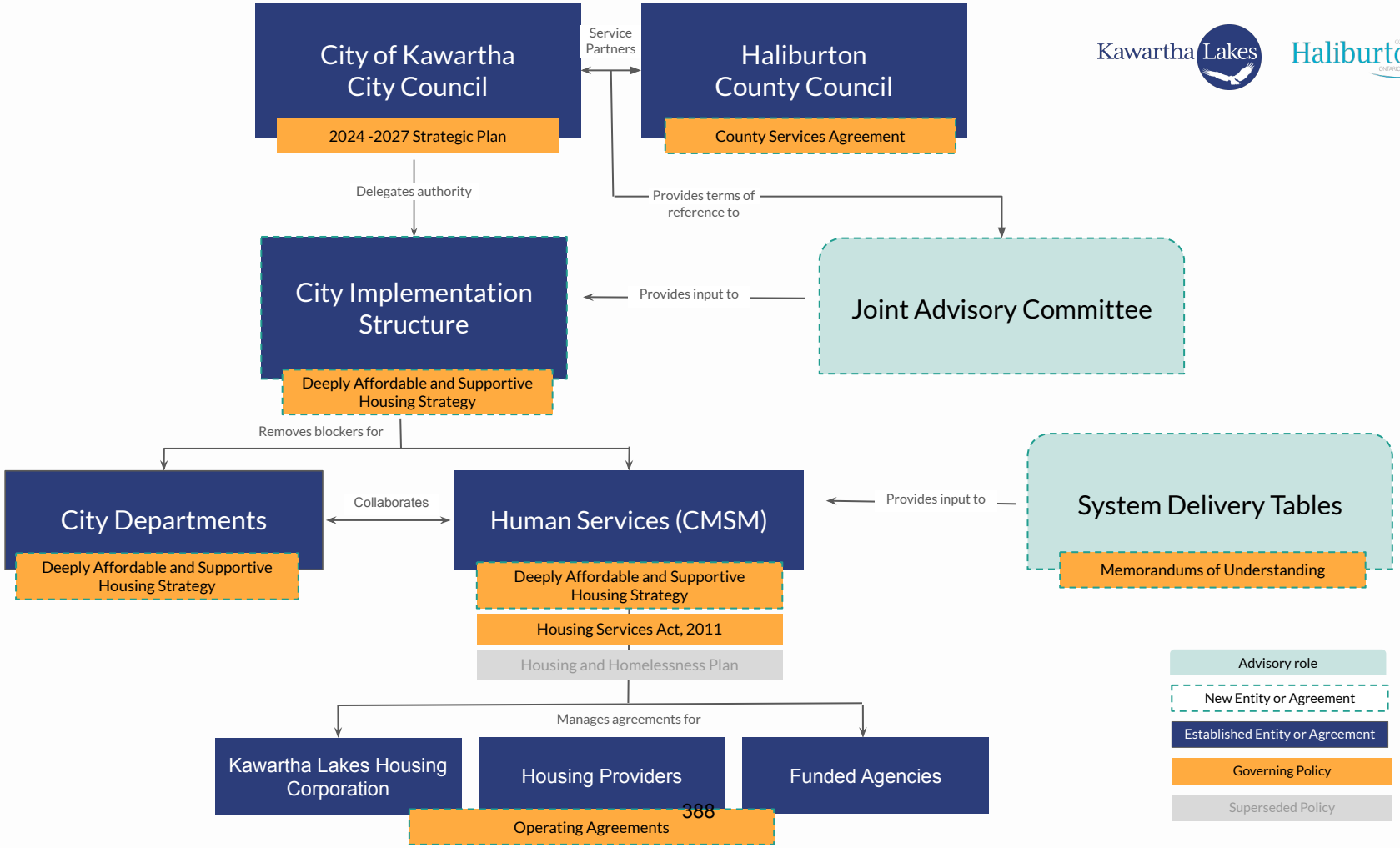
- Clear communication about local benefits
- Visible progress on the ground

Senior government funding:

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

Performance management:

- Transparent tracking by geography
- Regular reporting to councils


City of Kawartha City Council
2024 -2027 Strategic Plan
Service Partners
Haliburton County Council
County Services Agreement
Delegates authority
Provides terms of reference to
City Implementation Structure
Deeply Affordable and Supportive Housing Strategy
Provides input to
Joint Advisory Committee
Removes blockers for
City Departments
Deeply Affordable and Supportive Housing Strategy
Collaborates
Human Services (CMSM)
Deeply Affordable and Supportive Housing Strategy
Housing Services Act, 2011
Housing and Homelessness Plan
Provides input to
System Delivery Tables
Memorandums of Understanding
Manages agreements for
Kawartha Lakes Housing Corporation
Housing Providers
Funded Agencies
Operating Agreements
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

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.

Thank you for your leadership in addressing this critical challenge

Any *Questions?*

Building a Housing System That Works for Everyone

Cheryl Faber

Director, Human Services

cfaber@kawarthalakes.ca

705-324-9870 x 3206

Michelle Corley

Human Services Manager, Housing

mcorley@kawarthalakes.ca

705-324-9870 x 3102

HELPSEEKER TECHNOLOGIES

The Corporation of the City of Kawartha Lakes

Minutes

Committee of the Whole Meeting

COW2025-08
Tuesday, October 7, 2025
Open Session Commencing at 1:00 p.m.
Council Chambers
City Hall
26 Francis Street, Lindsay, Ontario K9V 5R8

Members:
Mayor Doug Elmslie
Deputy Mayor Charlie McDonald
Councillor Ron Ashmore
Councillor Mark Doble
Councillor Dan Joyce
Councillor Mike Perry
Councillor Tracy Richardson
Councillor Pat Warren
Councillor Emmett Yeo

Please visit the City of Kawartha Lakes YouTube Channel at https://www.youtube.com/c/CityofKawarthaLakes to view the proceedings electronically.

Accessible formats and communication supports are available upon request. The City of Kawartha Lakes is committed to accessibility for persons with disabilities. Please contact AgendaItems@kawarthalakes.ca if you have an accessible accommodation request.

1. Call to Order

Mayor Elmslie called the Meeting to order at 1:00 p.m. Deputy Mayor C. McDonald and Councillors R. Ashmore, M. Doble, D. Joyce, M. Perry, T. Richardson and P. Warren were in attendance in Council Chambers.

Councillor E. Yeo was absent.

CAO R. Taylor, Deputy Clerks J. Watts and S. O'Connell, Directors L. Barrie, S. Beukeboom, J. Johnson, J. Rojas, O. Vigelius, Fire Chief T. Jones, Paramedic Chief S. Johnston, Manager of Fleet R. Porter and Manager of Infrastructure Design and Construction C. Purdy were also in attendance in Council Chambers.

City Solicitor R. Carlson, Traffic Management Specialist J. Kelly, Manager of Parks and Recreation R. Smith and Community Partnership and Program Supervisor S. Cooper were in attendance electronically.

2. Adoption of Agenda

CW2025-153
Moved By Councillor Warren
Seconded By Councillor Perry

That the Agenda for the Committee of the Whole of Tuesday, October 7, 2025, be adopted as circulated.

Carried

3. Disclosure of Pecuniary Interest

Councillor Doble declared a pecuniary interest for Items 7.2 and 7.2.1 due to his affiliation with the Fairview Baptist Church.

Councillor Richardson declared a pecuniary interest for Item 8.1.1 due to a familial connection to the application to rename Pinewood Park, Pontypool.

4. Presentations

4.1 COW2025-08.4.1

Presentation of the Bee a Hero and Environmental Hero Awards
Jenna Stephens, Planning Officer - Environmental Policy

Councillor Pat Warren and Deborah Pearson, Chair of the City of Kawartha Lakes Environmental Advisory Committee, presented awards to the following individuals to recognize their contributions to the community:

- 2024 Bee A Hero Award - Catherine McNeely
- Environmental Business Hero - Zachary Steele, of Kawartha Bird Control
- Environmental Hero - Diane and Glenn Hunt
- Environmental Hero - Ashton Goble, LilyAnna Goble, Caprice Henwood and Aiden Peel
- Environmental Hero - John Bush
- Environmental Hero - Julia Taylor
- Environmental Hero - Kristie McCabe
- Environmental Hero - Bonita O'Neill

CW2025-154
Moved By Councillor Warren
Seconded By Councillor Ashmore

That the presentation by Jenna Stephens, Planning Officer - Environmental Planning, **regarding the 2024 Bee a Hero and Environmental Hero Awards**, be received; and

That this recommendation be brought forward to Council for consideration at the next Regular Council Meeting.

Carried

The Meeting recessed at 1:13 p.m. and reconvened at 1:17 p.m.

5. Deputations

5.1 COW2025-08.5.1

Concerns Relating to Student/Boarding Houses
Emma Ekin

Emma Ekin expressed concern relating to the use of single family homes as high occupancy rental properties. She outlined concerns relating to the aftermarket modifications that are incorporated into single family homes, how those modified properties are maintained, parking requirements and the additional traffic volume

associated with those high occupancy rates. She asked Council to be proactive and place reasonable limits on high occupancy rental properties.

CW2025-155
Moved By Councillor Doble
Seconded By Deputy Mayor McDonald

That the deputation of Emma Ekin, **regarding Concerns Relating to Student/Boarding Houses**, be received; and

That this recommendation be brought forward to Council for consideration at the next Regular Council Meeting.

Carried

6. Correspondence

6.1 COW2025-08.6.1

2024 Detachment Board Annual Report
Inspector Robert Flindall, Detachment Commander, City of Kawartha Lakes O.P.P. Detachment

CW2025-156
Moved By Councillor Richardson
Seconded By Councillor Perry

That the correspondence from Inspector Robert Flindall, Detachment Commander for the City of Kawartha Lakes O.P.P. Detachment, **regarding the 2024 Detachment Board Annual Report**, be received; and

That this recommendation be brought forward to Council for consideration at the next Regular Council Meeting.

Carried

7. Presentations

7.1 COW2025-08.7.1

Parks and Recreation Draft Strategic Plan Presentation
Jenn Johnson, Director of Community Services

Jenn Johnson, Director of Community Services, Leandrea Ferguson, of Thinc Design, and Mary Catherine Mehak, of Mehak-Kelly and Associates, provided an overview of the draft Strategic Plan for Parks and Recreation. The draft Strategic Plan will assist Council and Staff in managing the direction of parks and

recreation assets and services through to 2040. The draft Plan outlines a set of high-level recommendations for programs and events, indoor and outdoor recreation facilities, parks and delivery of those services to help inform planning and budgeting over the next 15 years. The draft Plan will be presented to Council at the Regular Council Meeting of November 18, 2025 for final consideration.

CW2025-157
Moved By Deputy Mayor McDonald
Seconded By Councillor Richardson

That the presentation by Jenn Johnson, Director of Community Services, **regarding the Draft Strategic Plan for Parks and Recreation**, be received; and

That this recommendation be brought forward to Council for consideration at the next Regular Council Meeting.

Carried

7.1.1 Report PR2025-009

Parks and Recreation Strategic Plan - Draft
Jenn Johnson, Director of Community Services

CW2025-158
Moved By Councillor Richardson
Seconded By Councillor Warren

That Report PR2025-009, **Parks and Recreation Strategic Plan - Draft**, be received;

That the final recommended Parks and Recreation Strategic Plan be brought forward to Council for approval at the Regular Council Meeting of November 18, 2025; and

That these recommendations be brought forward to Council at the next regular Council Meeting.

Carried

Councillor Doble exited Council Chambers at 2:11 p.m. due to his previously declared pecuniary interest.

7.2 COW2025-08.7.2

Angeline Street North Municipal Class Environmental Assessment (EA) Completion Presentation
Corby Purdy, Manager, Infrastructure Design and Construction
Alex Wilkinson, Consultant Project Manager, Ainley Group
Scott Reynolds, Manager of Environmental Planning, Ainley Group

Corby Purdy, Manager of Infrastructure Design and Construction, Alex Wilkinson, Consultant Project Manager with Ainley Group, and Scott Reynolds, Manager of Environmental Planning with Ainley Group, provided an overview of the proposed reconstruction of Angeline Street North between, and including, its intersections with Kent Street West and Colborne Street West, Lindsay. The presentation summarized the consultation efforts undertaken as part of the Municipal Class Environmental Assessment for Project and presented the preferred alternative for the reconstruction.

CW2025-159
Moved By Deputy Mayor McDonald
Seconded By Councillor Perry

That the presentation by Corby Purdy, Manager of Infrastructure Design and Construction, Alex Wilkinson, of Ainley Group and Scott Reynolds, of Ainley Group, **regarding the Angeline Street North Municipal Class Environmental Assessment (EA) Completion**, be received; and

That this recommendation be brought forward to Council for consideration at the next Regular Council Meeting.

Carried

7.2.1 Report ENG2025-020

Angeline Street North Municipal Class Environment Assessment (EA) Completion
Corby Purdy, Manager Infrastructure, Design and Construction

CW2025-160
Moved By Councillor Richardson
Seconded By Councillor Ashmore

That Report ENG2025-020, **Angeline Street North Municipal Class Environment Assessment (EA) Completion**, be received;

That the preferred solution of widening Angeline Street North from Kent Street to Colborne Street from a 3 lane cross section including a centre two way left turn

lane, to a 5 lane cross section including a centre two way left turn lane be supported;

That the preferred solution 2B of expanding Angeline Street and Kent Street intersection be supported; and

That the preferred solution 3 of expanding Angeline Street and Colborne Street intersection be supported; and

That Staff be directed to file the endorsed project file report for the legislated 30 day comment period; and

That this recommendation be brought forward to Council for consideration at the next Regular Council Meeting.

Carried

Councillor Doble returned to Council Chambers at 2:34 p.m.

Councillor Richardson exited Council Chambers at 2:35 p.m. due to her previously declared pecuniary interest.

8. Consent Matters

Moved By Councillor Doble
Seconded By Councillor Perry

That all of the proposed recommendations shown in Section 8.1 of the Agenda, save and except for Items 8.1.3 and 8.1.4, be approved by the Committee of the Whole in the order that they appear on the Agenda, sequentially numbered and forwarded to Council for consideration at the next Regular Council Meeting.

Carried

8.1 Reports

8.1.1 CLK2025-007

Application to Rename Pinewood Park, Pontypool
Jenn Johnson, Director of Community Services
Joel Watts, Deputy Clerk

CW2025-161

That Report CLK2025-007, **Application to Rename Pinewood Park, Pontypool**, be received;

That the application be approved to proceed with appropriate public consultation process with the affected stakeholders;

That the results of the public consultation be brought forward to Committee of the Whole and Council by the end of Q4, 2025; and

That this recommendation be brought forward to Council for consideration at the next Regular Council Meeting.

Carried

8.1.2 ED2025-024

Fenelon Falls Downtown Action Plan Report
Carlie Arbour, Economic Development Officer

CW2025-162

That Report ED2025-024, **Discover Downtown Fenelon Falls Action Plan, Report Back on Municipal Actions**, be received; and

That this recommendation be brought forward to Council for consideration at the next Regular Council Meeting.

Carried

Councillor Richardson returned to Council Chambers at 2:36 p.m.

8.2 Items Extracted from Consent

8.1.3 ENG2025-027

Council Policy CP2021-004 Right of Way Widths Policy Update
Kirk Timms, Manager of Development Engineering

CW2025-163
Moved By Councillor Richardson
Seconded By Councillor Ashmore

That Report ENG2025-027, **CP2021-004 Right of Way Widths Policy Update**, be received;

That the Right of Way Widths Policy, attached as Appendix A to Report ENG2025-027, be adopted and numbered for inclusion in the City's Policy Manual, replacing all predecessor versions; and

That this recommendation be brought forward to Council for consideration at the next Regular Council Meeting.

Carried

8.1.4 WM2025-007

Source Separated Organics Update and Considerations
Heather Dzurko, Manager, Waste Management

CW2025-164
Moved By Councillor Warren
Seconded By Councillor Joyce

That Report WM2025-007, **Source Separated Organics Update and Considerations**, be received;

That; the By-Law for Collection and Management of Waste and Recyclables within the City of Kawartha Lakes (By-Law 2024-235) be amended starting June 15, 2026, to reduce the limit of food and organic materials permitted in garbage to 0%, where there is a source separated food and organic material collection service available; and

That the By-Law for Collection and Management of Waste and Recyclables within the City of Kawartha Lakes (By-Law 2024-235) be amended starting June 15, 2026, to reduce the weekly bag limit to one untagged clear bag of waste per unit, where there is a source separated food and organic material collection service available; and

That staff pursue the option to provide curbside collection of food and organic waste once a week on the same collection day as garbage collection, including the consolidation of organics at the Lindsay Ops Landfill, starting June 15, 2026; and

That the By-Law for Collection and Management of Waste and Recyclables within the City of Kawartha Lakes (By-Law 2024-235) be amended starting June 15, 2026, so that organics collection days are scheduled on the same day as garbage collection; and

That this recommendation be brought forward to Council for consideration at the next Regular Council Meeting.

Carried

9. New or Other Business

9.1 COW2025-08.9.1

Memorandum Regarding Minimum Maintenance Standards
Councillor Ashmore

Councillor Ashmore will forward his inquiry to the Roads Task Force for consideration.

10. Adjournment

CW2025-165
Moved By Councillor Warren
Seconded By Councillor Doble

That the Committee of the Whole Meeting adjourn at 2:54 p.m.

Carried

Doug Elmslie, Mayor

Cathie Ritchie, City Clerk

The Corporation of the City of Kawartha Lakes

Minutes

Planning Advisory Committee Meeting

PC2025-09
Wednesday, October 8, 2025
1:00 P.M.
Council Chambers
City Hall
26 Francis Street, Lindsay, Ontario K9V 5R8

Members:
Mayor Doug Elmslie
Councillor Ron Ashmore
Councillor Tracy Richardson
Councillor Pat Warren
Mike Barkwell
Le Nguyen
Patrick O'Reilly
Andrew Veale
Jason Willock

1. Call to Order and Adoption of Agenda

Chairperson A. Veale called the meeting to order at 1:00 p.m. Mayor D. Elmslie, Councillors T. Richardson and P. Warren, and Committee Members P. O'Reilly, and J. Willock were in attendance.

Director of Development Services L. Barrie, Manager of Development Engineering K. Timms, Deputy Clerk and Recording Secretary J. Watts, and various Planners from Dillon Consulting on behalf of the City of Kawartha Lakes were also in attendance.

Absent: Members M. Barkwell and L. Nguyen, and Councillor R. Ashmore

The Chair opened the meeting and noted the members of the Planning Advisory Committee and staff present.

PAC2025-058
Moved By Councillor Warren
Seconded By Mayor Elmslie

That the agenda for the Wednesday, October 8, 2025 Planning Advisory Committee Meeting be adopted as circulated.

Carried

2. Declarations of Pecuniary Interest

There were no declarations of pecuniary interest disclosed.

3. Public Meeting Reports

The Chair stated that, as required under the Planning Act, a Public Meeting is being held prior to the next Regular Council to make decisions on the following planning matters. The Chair noted the purpose of the public hearing being for gathering information and hearing submissions from interested parties. The Chair also asked the planner to briefly describe the proposal and summarize any correspondence received to date, and they further advised how the public could participate in the Public Meeting portions of the agenda.

3.1 PLAN2025-048

Application to Amend the Township of Somerville Zoning By-law 78-45 at Shadow Lake Road 6, Front Range Pt Lot 63, Geographic Township of Somerville - Shepstone
Mark Fishman, Urban Planner, Dillon Consulting Limited on behalf of the City of Kawartha Lakes

3.1.1 Public Meeting

Mr. Fishman confirmed that the required notice was given in accordance with the Planning Act. He summarized the application, explaining that it proposes to develop a single detached dwelling on a lot fronting a privately owned and maintained road (Shadow Lake Road 6) in addition to protecting natural heritage features on the Subject Lands. An amendment to the Township of Somerville Zoning By-law 78-45 is required to change the Subject Lands from Rural General (RG) Zone to facilitate development of a single detached dwelling. Consistency with the Provincial Planning Statement, and conformity to the Kawartha Lakes Official Plan will be determined upon further review of the application. Mr. Fishman summarized the comments received to date, as detailed in the report, noting that subsequent to the writing of the report that no additional comments were received. Staff are recommending that the application be received for information only to allow for a subsequent report with a recommendation from staff.

The Chair inquired if the applicant wished to speak to the application.

Aditya Srinivas of Ecovue Consulting spoke as the applicant on behalf of the owners (who were present at the meeting), and stated that they are in agreement with the Staff recommendation and would support a holding provision to be applied for future environmental impact and archeological studies in a draft zoning by-law.

The Chair inquired if anyone wished to speak to the application.

No persons spoke to the application.

The Public Meeting concluded at 1:08 p.m.

3.1.2 Business Arising from the Public Meeting

PAC2025-059
Moved By Councillor Warren
Seconded By J. Willock

That Report **PLAN2025-048, Application to Amend the Township of Somerville Zoning By-law 78-45 at Shadow Lake Road 6, Front Range Pt Lot 63, Geographic Township of Somerville - Shepstone**, be received for information.

Carried

3.2 PLAN2025-049

Applications to Amend the Kawartha Lakes Official Plan and the Town of Lindsay Zoning By-law 2000-75 with Redline Revision to Draft Approved Plan of Subdivision at Tribute South Lands, Part Lots 23 & 24 Concession 4, Former Town of Lindsay - Tribute (Lindsay 1) Limited c/o Paul Watson
Raphael Romeral, Dillon Consulting Limited and Amanda-Brea Watson, MCIP, RPP Urban Planners on behalf the City of Kawartha Lakes

3.2.1 Public Meeting

Mr. Romeral confirmed that the required notice was given in accordance with the Planning Act. He summarized the application, explaining that it proposes to revise a previously draft approved Plan of Subdivision for the Tribute South Lands in Lindsay. The proposal seeks to reconfigure the lots within the subdivision, road layout and a reduction in residential units from up to 1,011 to 987 to facilitate an increase in commercial uses. Both an Official Plan and Zoning By-law Amendment are required to facilitate the proposed red-line revisions to re-designate part of the lands from "General Commercial" to "Residential" and concurrently expand the "General Commercial" designation area. Correspondingly, the zoning changes will align the zoning map with the new lot pattern and amend the commercial zone provisions to add uses such as a department store. Consistency with the Provincial Planning Statement, and conformity to the Kawartha Lakes Official Plan and Lindsay Secondary Plan will be determined upon further review of the application. Mr. Romeral summarized the comments received to date, as detailed in the report, noting that subsequent to the writing of the report that no additional comments were received. Staff are recommending that the application be received for information so that a subsequent report can come forward with a final recommendation from staff.

The Chair inquired if the applicant wished to speak to the application.

Mr. Testaguzza of the Biglieri group made himself available for any questions from the members of the Committee.

The Chair inquired if anyone wished to speak to the application.

No persons spoke to the application.

The Public Meeting concluded at 1:15p.m.

3.2.2 Business Arising from the Public Meeting

PAC2025-060
Moved By Mayor Elmslie
Seconded By Councillor Richardson

That Report **PLAN2025-049, Applications to Amend the Official Plan and the Town of Lindsay Zoning By-law 2000-75 with Redline revision to Draft Approved Plan of Subdivision at Tribute South Lands, Part Lots 23 & 24 Concession 4, Former Town of Lindsay - Tribute (Lindsay 1) Limited c/o Paul Watson** be received for information.

Carried

4. Deputations

5. Correspondence

6. Regular and Returned Reports

7. Adjournment

PAC2025-061
Moved By J. Willock
Seconded By P. O'Reilly

That the Planning Advisory Committee Meeting adjourn at 1:16 p.m.

Carried

Council Report

Report Number:	**RS2025-040**
Meeting Date:	October 21, 2025
Title:	**Request for Easement Over Portion of City-Owned Parking Lot at 16 Francis Street East– Enbridge Gas Inc.**
Description:	Request for an Easement Over Portions of City-Owned Parking Lot Legally Described as Part of Lot 4 South Side of Francis Street and East Side of Colborne Street on Plan 17 Fenelon, Part of Lot 5 South Side of Francis Street and East Side of Colborne Street on Plan 17 Fenelon; Part of Block N on Plan 17 Fenelon Part 2 on 57R4777 and as in VT79487, VT81253, R113741; Subject to R438717 and R119533; Kawartha Lakes (63152-0092 (LT))
Author and Title:	Madison MacCormack, Law Clerk – Realty Services

Recommendations:

That Report RS2025-040, **Request for Easement Over Portion of City-Owned Parking Lot at 16 Francis Street East – Enbridge Gas Inc.**, be received;

That a Grant of Easement in favour of Enbridge Gas Inc. over a portion of the City-owned parking lot legally described as Part of Lot 4 South Side of Francis Street and East Side of Colborne Street on Plan 17 Fenelon, Part of Lot 5 South Side of Francis Street and East Side of Colborne Street on Plan 17 Fenelon; Part of Block N on Plan 17 Fenelon Part 2 on 57R4777 and as in VT79487, VT81253, R113741; Subject to R438717 and R119533; Kawartha Lakes (63152-0092 (LT)) be supported, in principle (subject to review and approval of the infrastructure location by the Manager of Technical Services (Engineering and Corporate Assets));

That the Mayor and Clerk be authorized to sign an Agreement to Grant an Easement; and

That the Mayor and Clerk be authorized to sign all documents required to facilitate registration of the Grant of Easement.

Department Head: _____

Financial/Legal/HR/Other: _____

Chief Administrative Officer: _____

Background:

The Realty Services division received a request from Enbridge Gas Inc. to enter into an easement to facilitate the installation and maintenance of gas infrastructure on City-owned property located at 16 Francis Street East, Fenelon Falls. The impacted property is legally described as Part of Lot 4 South Side of Francis Street and East Side of Colborne Street on Plan 17 Fenelon, Part of Lot 5 South Side of Francis Street and East Side of Colborne Street on Plan 17 Fenelon; Part of Block N on Plan 17 Fenelon Part 2 on 57R4777 and as in VT79487, VT81253, R113741; Subject to R438717 and R119533; Kawartha Lakes (63152-0092 (LT)) (the "Easement Land"). The Easement Land is shown on the general location map attached as Appendix A, the map attached as Appendix B, and the aerial map attached as Appendix C. The proposed easement area is more specifically set out as Part 1 on the draft Reference Plan attached as Appendix D.

The request was reviewed by the Land Management Team at its meeting on July 14, 2025 and they had no objections to the request.

The purpose of this report is to advise Council that the Land Management Team recommends that approval be given, in principle, for a Grant of Easement in favour of Enbridge Gas Inc. over the Easement Land.

Rationale:

The purpose of the easement is to facilitate installation of a pipe header at the rear of the Francis Street East parking lot in Fenelon Falls. The proposed infrastructure is integral to the gas expansion project, which will enhance community access to natural gas services, providing residents and businesses with an efficient and reliable energy source for their properties.

The access rights conferred by R438717 and R119533 are with respect to a different portion of the City-owned property. Accordingly, they will not be impacted by the proposal.

The Manager of Technical Services (Engineering and Corporate Assets) has confirmed that Enbridge Gas Inc.'s plan to install the infrastructure at the rear of the properties is preferable to installing it within the road allowance, as this would require cutting into existing roads and sidewalks in order to install a gas main along Colborne Street.

Other Alternatives Considered:

Council could decide not to authorize the Grant of Easement and require Enbridge Gas Inc.'s infrastructure to be located within private property or re-routed through an existing road allowance. This is not recommended as it would require significant road

works (cutting into the street and sidewalks) and would delay Enbridge Gas Inc.'s expansion project.

Alignment to Strategic Priorities:

This report aligns with the strategic priority Good Government through providing accountable government and responsible management of resources by ensuring municipal assets are well maintained and well managed.

Financial/Operation Impacts:

As consideration for the Grant of Easement, Enbridge Gas Inc. shall pay the City a minimum of $1,500.00. This revenue shall be deposited to Realty Services revenue account, Revenue – Easements (11450.44870). All costs related to this transaction will be the sole responsibility of Enbridge Gas Inc.

Consultations:

Land Management Team

Attachments:

Appendix A – General Location Map



Appendix A - General Location Ma

Appendix B – Map



Appendix B - Location Map.pdf

Appendix C – Aerial Map



Appendix C - Aerial Map.pdf

Appendix D – Draft R Plan



Appendix D - Draft Reference Plan.pdf

Department Head E-mail: rcarlson@kawarthalakes.ca

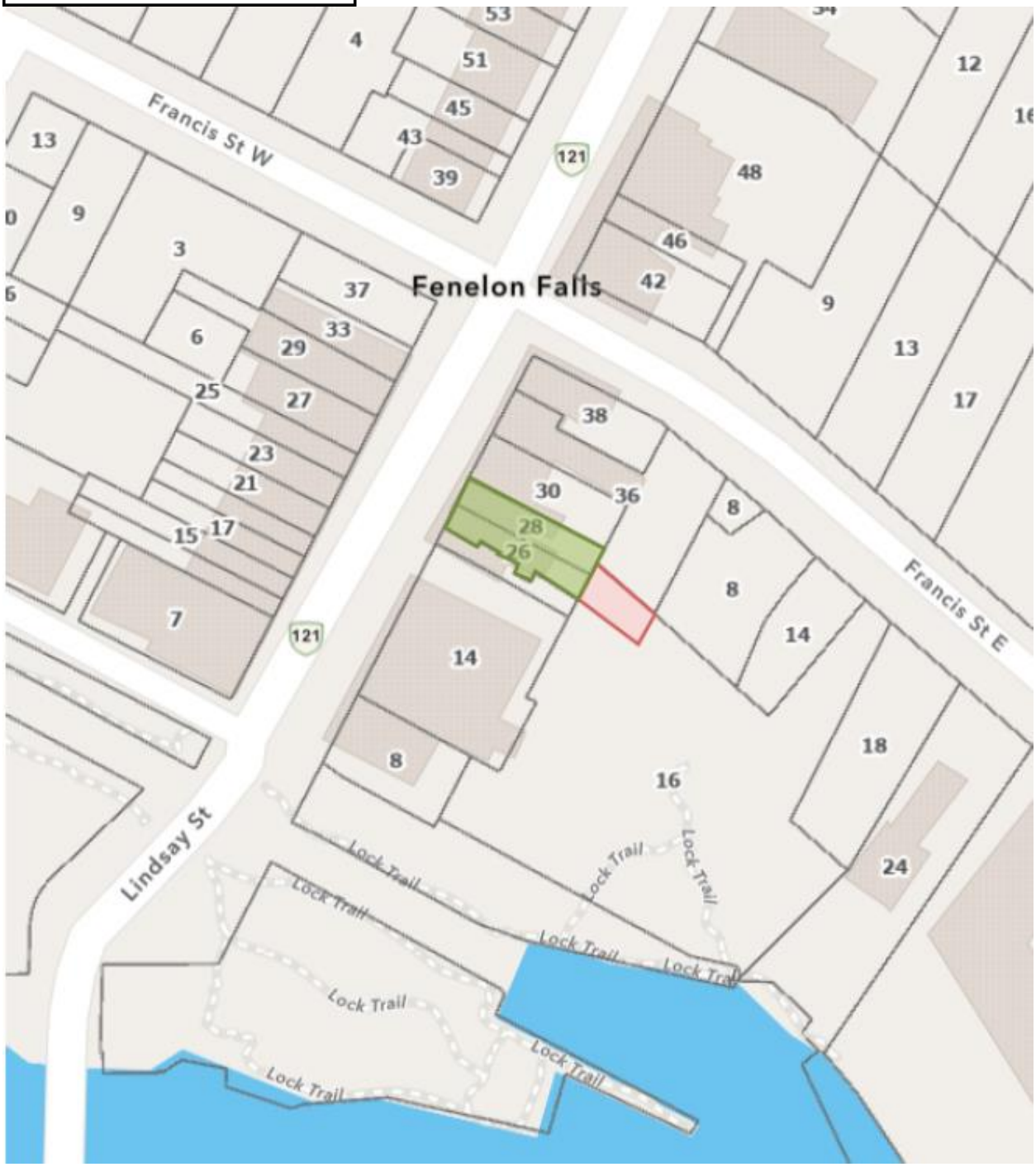
Department Head: Robyn Carlson

Department File: L25-25-RS010



Appendix A
to
Report RS2025-040
File No. L06-25-RS010

Appendix B
to
Report RS2025-040
File No. L06-25-RS010



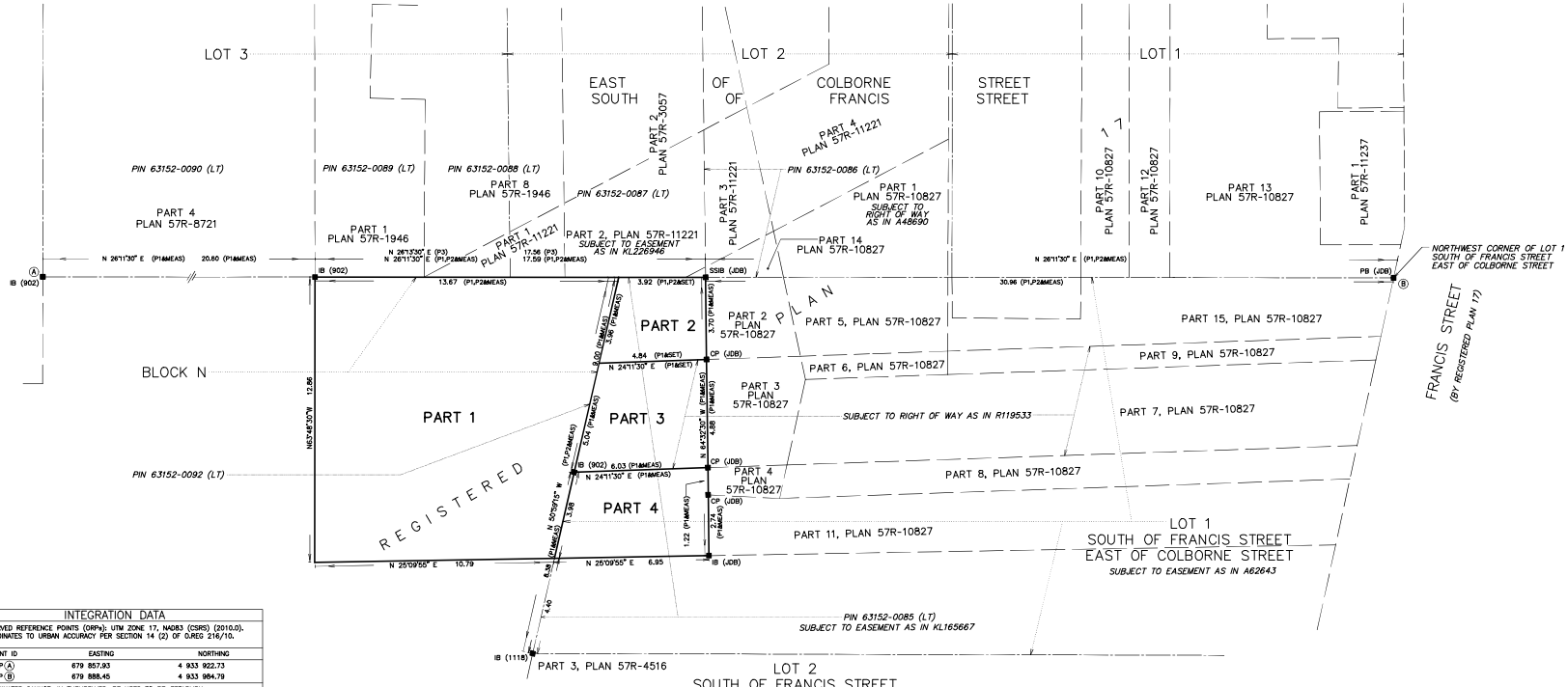
Appendix C
to
Report RS2025-040
File No. L06-25-RS010



Appendix D
to
Report RS2025-040
File No. L06-25-RS010

SCHEDULE				
PART	LOT	PLAN	PART OF P.I.N.	AREA
1	PART OF BLOCK N	REGISTERED PLAN 17	63152-0092 (LT)	155.9 sq. m.
2	PART OF LOT 1 SOUTH OF FRANCIS STREET EAST OF COLBORNE STREET		63152-0085 (LT)	16.5 sq. m.
3				26.5 sq. m.
4				25.4 sq. m.

PART 3 SUBJECT TO RIGHT OF WAY AS IN R119533
PARTS 2, 3 AND 4 SUBJECT TO EASEMENT AS IN A62643
PARTS 2, 3 AND 4 SUBJECT TO EASEMENT AS IN KL165667



INTEGRATION DATA		
OBSERVED REFERENCE POINTS (ORPs): UTM ZONE 17, NAD83 (CSRS) (2010.0). COORDINATES TO URBAN ACCURACY PER SECTION 14 (2) OF O.REG 216/10.		
POINT ID	EASTING	NORTHING
ORP (A)	679 857.93	4 933 922.73
ORP (B)	679 888.45	4 933 984.79
COORDINATES CANNOT, IN THEMSELVES, BE USED TO RE-ESTABLISH CORNERS OR BOUNDARIES SHOWN ON THIS PLAN.		

PLAN OF SURVEY OF
PART OF LOT 1
SOUTH OF FRANCIS STREET
EAST OF COLBORNE STREET
AND
PART OF BLOCK N
REGISTERED PLAN 17
VILLAGE OF FENELON FALLS
NOW IN THE
CITY OF KAWARTHA LAKES

J.D. BARNES LIMITED

SCALE 1 : 100
5 0 5 metres

THE INTENDED PLOT SIZE OF THIS PLAN IS 915mm IN WIDTH BY 457mm IN HEIGHT WHEN PLOTTED AT A SCALE OF 1:100

NOTES

BEARINGS ARE UTM GRID, DERIVED FROM OBSERVED REFERENCE POINTS A AND B, BY REAL TIME NETWORK (RTN) OBSERVATIONS, UTM ZONE 17, NAD83 (CSRS) (2010.0).

DISTANCES ARE GROUND AND CAN BE CONVERTED TO GRID BY MULTIPLYING BY THE COMBINED SCALE FACTOR OF 0.999954.

LEGEND

■	DENOTES	SURVEY MONUMENT FOUND
□	DENOTES	SURVEY MONUMENT SET
SIB	DENOTES	STANDARD IRON BAR
SSIB	DENOTES	SHORT STANDARD IRON BAR
IB	DENOTES	IRON BAR
PB	DENOTES	PLASTIC BAR
CP	DENOTES	CONCRETE PIN
JDB	DENOTES	J.D. BARNES LTD., O.L.S.
902	DENOTES	CDE, FISHER, CAMERON LIMITED, O.L.S.
1118	DENOTES	E.C. GUINETT, O.L.S.
P1	DENOTES	PLAN 57R-10827
P2	DENOTES	PLAN OF SURVEY BY J.D. BARNES LTD., O.L.S. DATED SEPTEMBER 11, 2020. REFERENCE NUMBER 20-17-111-00.
P3	DENOTES	PLAN 57R-11221

ALL SET SSIB AND PB MONUMENTS WERE USED DUE TO LACK OF OVERBURDEN AND/OR PROXIMITY OF UNDERGROUND UTILITIES IN ACCORDANCE WITH SECTION 11 (4) OF O.REG. 525/91.

SURVEYOR'S CERTIFICATE

I CERTIFY THAT:

1. THIS SURVEY AND PLAN ARE CORRECT AND IN ACCORDANCE WITH THE SURVEYS ACT, THE SURVEYORS ACT AND THE LAND TITLES ACT AND THE REGULATIONS MADE UNDER THEM.
2. THE SURVEY WAS COMPLETED ON

DRAFT

DATE

DANIEL BEREC
ONTARIO LAND SURVEYOR

THIS PLAN OF SURVEY RELATES TO AOLS PLAN SUBMISSION FORM NUMBER XXXXXXX

J.D.BARNES LIMITED
SURVEYING MAPPING GIS
LAND INFORMATION SPECIALISTS
340 RENFREW DRIVE, SUITE 100, MARKHAM, ON. L3R 6B3
T: (905) 477-3600 F: (905) 477-3882 www.jdbarnes.com

DRAWN BY:	CHECKED BY:	REFERENCE NO.:
MU	DB	15-12-296-87
		DATED: 2025/07/25

Council Report

Report Number:	**PUR2025-008**
Meeting Date:	October 21, 2025
Title:	**2025-108-SS iCity Modernization**
Author and Title:	Ashley Wykes, Buyer Linda Liotti, Manager, Revenue and Taxation

Recommendation(s):

That Report PUR2025-008**, 2025-108-SS iCity Modernization**, be received;

That CentralSquare Canada Software Inc. be awarded the single source procurement, to modernize the iCity software solution for the multi-year Special Project (921260121) in an amount of $451,335.00 not including HST;

That subject to receipt of the required documents, the Director of Corporate Services be authorized to execute the agreement; and

That the Procurement Division be authorized to issue a purchase order.

Department Head: _____

Financial/Legal/HR/Other:_____

Chief Administrative Officer:_____

Background:

The City's current property tax, utility billing and cash receipting system has been in use since amalgamation in 2001. Replacement of this system has been identified as a priority in the Corporate Services Financial Modernization project, aligning with the City's strategic priority of Good Government, with the goal of improving customer experience by leveraging digital transformation.

In 2019 City staff issued a Request for Information (RFI), however, based on an assessment of the market at the time, a decision was made to defer replacement until such time as a suitable solution was available to meet the City's needs.

Since CentralSquare Canada Software Inc. is the City's current software provider, a single-source award is recommended. This recommendation is based on the limited market for a software system with the modern and robust capabilities of the proposed solution, and the significant advantages in terms of time, cost, and continuity that comes from remaining with the existing vendor. Remaining with CentralSquare provides tangible benefits, including seamless data continuity, minimized implementation risks, retention of staff expertise, and the avoidance of costly data migration and integration challenges typically associated with transitioning to a new provider.

In addition to strengthening the City's billing and collection processes, the new software will allow for the introduction of a self-service portal for property owners to more actively manage their accounts.

In addition to the property tax system replacement, the project includes deployment of a cloud-based water billing solution from the same vendor. While the water billing and taxation systems will remain separate, both will transition from on-premise to modern cloud environments, providing improved reliability, security, and vendor support. CentralSquare is currently developing a new interface for the water billing product, which is expected to be available for the City's phased rollout. Contracting both systems together will ensure a consistent user experience for staff and coordinated implementation planning.

The project will follow a phased implementation approach. Development of the property tax solution is expected to begin in late 2025, with a launch planned for Q3 2026 and a full go-live date scheduled for January 1, 2027.

The utility billing solution will be developed concurrently during 2027, with an anticipated go-live date in 2028.

Rationale:

The City's current software is responsible for the billing and collection of more than 48,000 tax and 14,000 utility accounts, generating more than $215 Million annually in revenue for the City. Property taxes combined with water/wastewater is the City's largest revenue source, and a secure, modern, and adaptable billing system is essential to safeguarding this revenue stream.

The existing system, implemented in 2001, has undergone periodic updates (most recently in February 2024). However, key modern features in our current version, remain unavailable, resulting in significant manual processes. These include:

- Lack of automation for ownership and mailing address updates, pre-authorized payment plans, and e-billing enrollments;
- Manual journal calculations to ensure alignment with the City's enterprise-wide financial management system (JDE);
- Inability to automatically make adjustment to both property tax and utility accounts, resulting in manual tracking of account adjustments; and
- Limited reporting and analytics functionality.

These constraints result in an estimated 2,100 staff hours annually dedicated to manual tasks, which inherently are prone to errors and requires staff time to complete and respond to our customers.

Since early 2019, staff from Revenue & Taxation and Information Technology (IT) have been actively investigating potential replacement tax software systems by consulting with other Ontario municipalities undergoing similar evaluations. These discussions, combined with low response rates to procurement documents issued by other municipalities, indicate that the property tax software market is limited. There are a small number of vendors capable of delivering a solution that meets the City's required functionality.

CentralSquare has more than 25 years of experience servicing municipal property tax sector and currently provides solutions to more than 200 Ontario municipalities. They

are shifting their focus away from the smaller, legacy products, to their modernized cloud-based platform.

Any property tax billing solution must adhere to Provincial legislation and City of Kawartha Lakes policies, primarily but not limited to the Municipal Act, Assessment Act and Education Act, as well as municipal by-laws, which stipulate the means utilized in the billing and collection of property taxes. It must also have the ability to load assessment information each year received from the Municipal Property Assessment Corporation (MPAC).

The chart below represents Ontario municipalities that have undertaken a similar process with respect to sourcing a modernized solution that adequately supports the needs of their respective organization.

Municipality	Procurement Method	Contracted or Awarded to	Go-Live Date
Halton Hills	Single Source	CentralSquare Canada Software Inc	January 2021
Chatham-Kent	RFP	CentralSquare Canada Software Inc	January 2021
Guelph	Single Source	CentralSquare Canada Software Inc	January 2023
Burlington	Single Source	CentralSquare Canada Software Inc	
St. Catherine's	Single Source	CentralSquare Canada Software Inc	January 2023
Brantford	EOI - Single Source	CentralSquare Canada Software Inc	
Caledon	Single Source	CentralSquare Canada Software Inc	
Oakville	RFP	CentralSquare Canada Software Inc	January 2025
Milton	Single Source	CentralSquare Canada Software Inc	Sometime in 2026

CentralSquare Property Tax

CentralSquare has legacy property tax systems in more than 500 municipalities within Canada including over 200 in Ontario. These legacy systems include Vadim, Diamond and a desktop version of Tempest (used in B.C. and Alberta) that fall under the CentralSquare suite of products. This vendor recognized the need for a robust, modern and sustainable taxation software within the Ontario market and has been actively enhancing their product line since 2018. CentralSquare offers a robust, cloud-based application hosted via secure data centers within Canada. The CentralSquare system meets all Provincial property tax legislative requirements for billing and collection. Their tax solution is designed to be flexible in its operation thereby minimizing the need for product customization. It offers functionality such as role/group defined permissions, flexible pre-authorized plans, unlimited user-defined attributes, variable school rates

and revenue configurations, and robust data exports which are critical to the present and future needs of the City.

CentralSquare's tax system also offers an online portal that provides self-serve capabilities, accessible through a secure login from the City's website, available 24/7 to ratepayers. Customers will experience a "one stop" solution by enrolling for e-billing or pre-authorized payment, change their mailing address, view pertinent account details (historical billings, payments, assessments and other transactional attributes), and generate an account statement to be used for mortgage refinancing, property sale or income tax purposes.

Other Alternatives Considered:

No alternative solutions are being considered, as this option is fully compatible with the City's infrastructure and security standards and has been evaluated as the most effective way to meet the City's requirements.

The Procurement Policy allows for single source purchases for the following reasons:

1) Due to an absence of competition for technical reasons; and

2) For additional deliveries by the original vendor of goods or services that were not included in the initial procurement, if a change of vendor for such additional goods or services;

    a) cannot be made for economic or technical reasons such as requirements of interchangeability or interoperability with existing equipment, software, services or installations procured under the initial procurement; and

    b) would cause significant inconvenience or substantial duplication of costs for the procuring entity.

Alignment to Strategic Priorities

This project aligns with the strategic priority of "Good Government" as it will provide innovative and efficient service delivery for better customer experiences and promote continuous improvement and innovation to "Make it Better".

Financial/Operation Impacts:

Financing for the iCity Modernization multi-year (2026-2030) project has been approved in Report CA2026-006 at the September 2025 Council meeting as an advanced approval to the 2026 special projects budget as per the following Council Resolution:

11.1.5 CA2025-006

Advance Approval of Designated Proposed 2026 Capital and Special Projects
Dr. Adam Found, Manager of Corporate Assets

CR2025-342
Moved By Mayor Elmslie
Seconded By Councillor Doble

That Report CA2025-006, **Advance Approval of Designated Proposed 2026 Capital and Special Projects**, be received.

Carried

The following table outlines the funding and expenditures for the project.

Multi-year (2026-2030) Draft Project	Original Project Budget	Other Committed Funds* see below	Project Balance	Purchase Amount (excl. HST)	HST Payable	Total Amount	Project Balance
921260121	$1,363,000	$800,000	$563,000	$451,335	$7,944	$459,279	$103,721

*Other committed funds include labour costs for implementation by the Revenue and Taxation Department and IT Department.

The combined procurement of the property tax, water billing, cash receipting, and customer portal modules reflects negotiated package discounts and shared implementation costs, strengthening the overall financial value of the single source award.

Annual operating costs for licensing, maintenance, and cloud hosting are quoted at up to $177,440, commencing at go-live and increasing by approximately 3% annually. These costs will be incorporated into Year 2 of the IT operating budget.

Consultations:

Supervisor, IT Business Relations
Treasurer
Supervisor, Procurement
Director of Corporate Services
Manager, Corporate Assets

Department Head email: sbeukeboom@kawarthalakes.ca

Department Head: Sara Beukeboom

Department File: 2025-108-SS

Council Report

Report Number:	**ML2025-003**
Meeting Date:	October 21, 2025
Title:	**Parking By-law Amendments**
Author and Title:	Aaron Sloan, Manager

Recommendation(s):

That Report ML2025-003, **Parking By-law Amendments**, be received;

That By-Law 2023-179, being a By-Law to Regulate Parking in the City of Kawartha Lakes, be amended as outlined within Report ML2025-003;

That the necessary amending By-Law be brought forward to Council for consideration.

Department Head: _____

Financial/Legal/HR/Other: _____

Chief Administrative Officer: _____

Background:

The purpose of Parking By-law 2023-179 (Parking By-Law) is to support the safe movement of traffic, protect public safety, and ensure the efficient passage of emergency vehicles on municipal roadways.

Staff receive requests to regulate parking by designating prohibited areas[1]. A request has been received to establish prohibited parking on Thunder Bridge Road and Angeline Street North in the areas where they intersect and eastward towards the entrance of the Victoria Rail Trail.

Staff will also occasionally make recommendations to Council to consider amendments to the schedules found in the Parking By-Law, with the intention of allowing parking and or enhancing traffic movements. The proposed prohibitions, outlined in Schedule "A," are intended to improve road safety, emergency access, and winter maintenance operations.

This report addresses those requests.

Rationale

Municipal Law Enforcement Officers (MLEOs) and other municipal staff work jointly to monitor parking concerns that interfere with municipal operations. Areas of concern typically include narrow roadways and cul-de-sacs, where emergency vehicles and snowplows require unobstructed access and adequate space to maneuver safely.

During the winter months, both the public and staff have expressed concerns about parking congestion and limited access along these roads. To address long-term needs, Parks and Recreation staff plan to construct a parking lot in 2026, which will provide safer and more suitable parking options for the area. Regulating on-street parking will help support the use of the new parking lot and promote organized, year-round parking in the surrounding streets.

By amending the Parking By-law to designate prohibited parking zones and installing regulatory signage, the municipality can proactively prevent parking-related issues and ensure roadways remain safe and accessible year-round.

[1] Prohibited Areas are listed in Schedule "A" of by-law 2023-179 being a By-Law to Regulated Parking in the City of Kawartha Lakes, prohibited areas also include time-restricted areas.

A summary of the requested areas to be regulated is provided in the following chart.

Schedule "A" – No Parking Zone Amendments

Street	Geographic Area	Side	From	To	Time Restrictions
Angeline Street North	Ward 5 (Lindsay)	Both	Thunder Bridge Road	A point South 220m	
Thunderbridge Road	Ward 5 (Lindsay)	North	Angeline Street North	East to the end of the road	
Thunderbridge Road	Ward 5 (Lindsay)	South	Angeline Street North	A point West 200m	

Should Council choose to adopt the recommendations as detailed, By-Law 2023-179 being a By-Law to Regulate Parking, attached as **Appendix A,** will be amended to include the chart.

Other Alternatives Considered:

No other alternatives have been considered.

Alignment to Strategic Priorities

Providing regulation that enhances the safe movement of traffic and protects the citizens using our roads, is a priority objective of the City under the Council Adopted Strategic Plan Goal of An Exceptional Quality of Life.

Financial/Operation Impacts:

Creating additional parking regulations may increase parking complaints to the Municipal Law Enforcement and Licensing Division and staff response times to other enforcement issues may be delayed, thereby increasing overall resolution times. These Parking by-law amendments are anticipated to have minimal impact on MLEL operations and will be absorbed within current working levels.

If Council resolves to move forward with the recommendations Public Works staff may require time to adjust their work to incorporate the purchase and installation of these signs.

Consultations:

Public Works
Planning
Parks Recreation and Culture
Engineering
Risk Management

Attachments:

Appendix A – 2023-179 Consolidated By-Law to Regulate Parking



2023-179
Consolidated By-Law t

Department Head email: critchie@kawarthalakes.ca

Department Head: Cathie Ritchie

The Corporation of the City of Kawartha Lakes

Office Consolidation of By-law 2023-179

Consolidated on July 22, 2025

Passed by Council on December 12, 2023

Amendments:

1)	By-law 2023-214	December 12, 2023	Section 2.08.2, 2.14(x), 2.21, 4.05, Schedule A
2)	By-law 2024-154	July 23, 2024	Schedule A
3)	By-law 2024-162	August 27, 2024	Schedule A
4)	By-law 2025-099	July 22, 2025	Schedule A

Note: This consolidation is prepared for convenience only. For accurate reference the original by-laws should be reviewed.

The Corporation of the City of Kawartha Lakes

By-Law 2023-179

A By-Law to Regulate Parking in the City of Kawartha Lakes

Recitals

1. The Municipal Act, 2001, s.o. c25 authorizes municipal councils to pass by-laws respecting the parking of vehicles on municipal highways and on other municipal lands, including by-laws to designate parking spaces for the exclusive use of certain vehicles, and to impose fees for parking.

2. Municipal Councils are authorized to pass by-laws regulating the parking of vehicles on private parking lots, with the written consent of the owners of those private parking lots; to remove and impound or restrain and immobilize any vehicle in breach of this by-law at the owner's expense and create accessible parking spaces.

3. Council considers it advisable to enact a by-law to deal with these matters.

Accordingly, the Council of The Corporation of the City of Kawartha Lakes enacts this By-law 2023-179.

Section 1.00: Definitions and Interpretation

1.01 **Definitions**: In this by-law,

"abandoned vehicle" means a vehicle with or without valid number plates issued by the Ministry of Transportation or by a jurisdiction other than Ontario, that appears to have been abandoned;

"accessible parking permit" means a permit issued by the Minister of Transportation under section 26 of the Highway Traffic Act, or a permit, number plate or other marker or device bearing the international symbol of access for the person with a disability issued by a jurisdiction other than Ontario;

“accessible parking space” means a parking space identified by authorized signs that is reserved for the exclusive use of vehicles displaying a valid accessible parking permit. The term Disabled Parking Space shall be interchangeable with the term Accessible Parking Space as it applies to this By-Law;

“aisle” means an unobstructed and maintained surfaced area of a parking lot immediately adjacent to parking spaces, ordinarily used to provide vehicular ingress or egress;

"authorized sign" means any sign, as defined in this by-law, which is authorized by this by-law and, where applicable, complies with the requirements of the regulations made under the Highway Traffic Act and has been placed or erected on a highway, municipal property or private property under the authority of this by-law;

"boulevard" means the part of a highway that is maintained by the City, between the property line and the shoulder, or if none, the edge of the travelled portion of the roadway. A boulevard may or may not contain a sidewalk or driveway;

"bus loading zone” or **“bus stop"** means a location on a highway, as identified by one or more authorized signs, at which municipal transit vehicles make scheduled stops to pick up or to drop off passengers;

“business day” means any Monday, Tuesday, Wednesday, Thursday or Friday other than a public holiday;

"Chief of Emergency Medical Services" means the employee who holds that position, his or her delegate(s) or, in the event of organizational changes, another employee designated by Council;

“City”, "City of Kawartha Lakes" or **“Kawartha Lakes”** means The Corporation of the City of Kawartha Lakes and includes its entire geographic area;

“City staff member” includes an agent as well as an employee of the City;

“**commercial motor vehicle**” means a motor vehicle having a gross weight or registered gross weight of 4,500 kg. or more, capable of carrying goods, wares, merchandise or other commodities and having attached

thereto a truck, delivery body or other apparatus and includes ambulances, hearses, casket wagons, fire apparatus, buses and school buses, and tractors used for hauling purposes on a highway;

“Consolidated Fees By-law” means City of Kawartha Lakes By-law 2016-206 or if it has been repealed by subsequent City of Kawartha Lakes By-law known as the Consolidated Fees By-law;

“Council” or **"City Council"** means the Council of the City of Kawartha Lakes;

"crosswalk" means,

(a) that part of a highway at an intersection that is included within the connections of the lateral lines of the sidewalks on opposite sides of the highway measured from the curbs or, in the absence of curbs, from the edges of the roadway, or

(b) any portion of a roadway at an intersection or elsewhere distinctly indicated for pedestrian crossing by signs or by lines or other markings on the surface;

“cul-de-sac” means a street, lane, etc., closed at one end; blind alley; dead-end street;

"curb" means the edge of the roadway of a highway;

"Director of Community Services" means the employee who holds that position, his or her delegate(s) or, in the event of organizational changes, another employee designated by Council;

"Director of Development Services" means the employee who holds that position, his or her delegate(s) or, in the event of organizational changes, another employee designated by Council;

"Director of Public Works" means the employee who holds that position and his or her delegate(s) or, in the event of organizational changes, another employee designated by Council;

“**driveway**” means the improved part of a highway which has been improved to provide access between the roadway and a private roadway or to adjacent land;

"entrance" means an improved surface within a highway that is used for vehicle access to or from one or more adjoining properties over that highway;

“farm tractor” means a self-propelled vehicle designed and used primarily as a farm implement for drawing ploughs, mowing-machines and other implements of husbandry and not designed or used for carrying a load;

"Fire Chief" means the employee who holds that position, his or her delegate(s) or, in the event of organizational changes, another employee designated by Council;

“fire lane” or **“fire zone”** means a highway, as identified by authorized signs, that needs to be kept clear at all times for the use of fire department vehicles;

“fire route” means a private roadway providing vehicular access to or from a building or structure, and includes any part of a parking lot, that is designated by authorized signs as a fire route;

“footpath” means a path, located on municipal property or on a highway intended for use by pedestrians and vehicles, excluding motor vehicles;

"highway" includes a common and public highway, street, avenue, parkway, driveway, square, place, bridge, viaduct or trestle, any part of which is used or intended for use by the general public for the passage of vehicles and includes the entire area between its lateral property lines. Without limitation, Highway includes unassumed and unopened road allowances;

"holiday” includes Sunday, New Year's Day, Good Friday, Victoria Day, Canada Day, any day proclaimed as a civic holiday by the Corporation, Labour Day, Thanksgiving Day, Christmas Day, Boxing Day, and any day fixed by proclamation of the Governor General or the Lieutenant-Governor-in-Council as a public holiday or for a general fast or thanksgiving, and when any holiday falls on a Sunday, the next day following is in lieu thereof a holiday;

"intersection" means the area embraced within the prolongation or connection of the lateral curb lines or, if none, then of the lateral boundary lines of two or more highways that join one another at an angle, whether or not one highway crosses the other;

“loading” means the physical activity of moving merchandise from or to a property or another vehicle and the physical activity of passengers entering or departing a vehicle;

“loading zone” means part of a highway designated by an official sign, where a vehicle may be stopped for the purpose of loading or unloading materials or persons;

"Manager of Municipal Law Enforcement" means the employee who holds that position and his or her delegate(s) or, in the event of organizational changes, another employee designated by Council;

“median strip” means the portion of a highway so constructed as to separate traffic travelling in one direction from traffic travelling in the opposite direction by a physical barrier or a raised or depressed paved or unpaved separation area that is not intended to allow crossing vehicular movement;

“metered” means a parking space controlled by either a parking meter or a pay and display machine;

“**mobile home**” means a vehicle, other than a motor vehicle, that is designed and used as a residence or working accommodation unit and exceeds 2.6 metres in width or eleven metres in length;

“**motor assisted bicycle”** means a bicycle,

(a) that is fitted with pedals that are operable at all times to propel the bicycle,

(b) that weighs not more than fifty-five kilograms,

(c) that has no hand or foot operated clutch or gearbox driven by the motor and transferring power to the driven wheel,

(d) that has an attached motor driven by electricity or having a piston displacement of not more than fifty cubic centimetres, and

(e) that does not have sufficient power to enable the bicycle to attain a speed greater than 50 kilometres per hour on level ground within a distance of 2 kilometres from a standing start;

"motor vehicle" includes an automobile, a motorcycle, a motor-assisted bicycle unless otherwise indicated in the Highway Traffic Act, and any other vehicle propelled or driven otherwise than by muscular power, but does not include a street car or other motor vehicle running only upon rails, a motorized snow vehicle, a traction engine, a farm tractor, a self-propelled implement of husbandry or a road-building machine;

“motorized snow vehicle” means a self-propelled vehicle designed to be driven primarily on snow;

"Municipal Law Enforcement Officer" means a person appointed by Council under the Police Services Act to enforce the by-laws of the City;

"municipal parking lot" means land owned or occupied by the City that is used, wholly or partly, for the parking of vehicles by the general public;

“municipal property” means property owned or occupied by the City of Kawartha Lakes;

"municipal transit vehicle" means a bus or other vehicle operated by or on behalf of the City as part of a public transportation system and includes a vehicle operated by Community Care;

"**occupant of property**" means:

(i) the tenant of the property or part hereof whose consent shall extend only to the control of the land of which he is tenant and any parking spaces allotted to him under his lease or tenancy agreement,

(ii) the spouse of a tenant,

(iii) a person of a municipality, or a local board thereof, having an interest in the property under an easement or right-of-way granted to or expropriated by the person, municipality or local board whose consent shall extend only to the part of the property that is subject to the easement or right-of-way.

(iv) a person authorized in writing by an occupant as defined in (i), (ii) or (iii) above to act on the occupant's behalf for requesting the enforcement of Section 5.00 of this By-law.

“occupied” means being in possession of a property or part of a property, for example, as a result of a leasehold agreement;

“official sign” means a sign pursuant to either the Highway Traffic Act or the Manuals of Uniform Traffic Control Devices of Ontario and of Canada;

“**owner**” means each person whose name appears on the certificate of registration for the vehicle but in section 6.00 “owner” means the person whose name appears on the plate portion of a permit in cases where the certificate of registration consists of a vehicle portion and a plate portion and different persons are named on each portion;

"owner of property" means:

(i) the registered owner of the property;

(ii) the registered owner of a condominium unit, whose consent shall extend only to the control of the unit of which he is owner and any parking spaces allotted to him by the condominium corporation or reserved for his exclusive use in the declaration or description of the property,

(iii) the spouse of the person described in (i) or (ii) above,

(iv) where the property is included in a description registered under "The Condominium Act", the board of directors of the condominium corporation,

(v) a person authorized in writing by the property owner as defined in (i), (ii), (iii) or (iv) above to act on the owner's behalf for requesting the enforcement of Section 5.00 of this By-law;

"park" or **"parking"** means the standing of a vehicle, whether occupied or not, except when standing temporarily for the purpose of and while actually engaged in loading or unloading passengers or goods;

"parking meter" means a mechanical or electronic device designed to accept payment in exchange for a period of legal parking that is indicated by means of a signal on the device or on a ticket dispensed by the device;

"parking meter cover" means a hood, bag or other covering for a parking meter that is authorized by the Director of Public Works, Director of Development Services, Chief of Emergency Medical Services, Fire Chief or the Chief of Police, for placement over a parking meter to indicate that a parking meter space is reserved or not to be used;

"parking meter zone" means a highway, municipal parking lot or portion of a municipal parking lot on which parking is regulated by parking meters;

“parking space” means a space for the parking of one motor vehicle either outside or inside a building or structure, but does not include maneuvering aisles and other areas providing access to the space;

"Police Officer" means a chief of police or any other police officer in a police service that is appointed for enforcing or carrying out the provisions of this by-law;

"private parking lot" means land not owned or occupied by the City that is used for the parking of vehicles;

“private property” means property on which one or more signs have been erected by or on behalf of the owner or occupant prohibiting or restricting parking in any manner;

"private road" means any privately-owned road, lane, ramp or other means of vehicular access to or from a building or structure;

"public holiday" includes a holiday as defined in the Retail Business Holidays Act and any other public holiday that is declared;

"public parking" means the parking of vehicles by members of the general public, either free or for a fee;

“recreational trail” means a trail that is open to the public for a variety of recreational uses within the City of Kawartha Lakes;

“road-building machine” means a self-propelled vehicle of a design commonly used in the construction or maintenance of highways, including but not limited to,

(a) asphalt spreaders, concrete paving or finishing machines, motor graders, rollers, tractor-dozers and motor scrapers,

(b) tracked and wheeled tractors of all kinds while equipped with mowers, post-hole diggers, compactors, weed spraying equipment, snow blowers and snow plows, front-end loaders, back-hoes or rock drills, and

(c) power shovels on tracks and drag lines on tracks, but not including a commercial motor vehicle;

"roadway" means the part of the highway that is improved, designed or ordinarily used for vehicular traffic, but does not include the shoulder, and,

where a highway includes two or more separate roadways, the term "roadway" refers to any one roadway separately and not to all of the roadways collectively;

"**self-propelled implement of husbandry**" means a self-propelled vehicle manufactured, designed, redesigned, converted or reconstructed for a specific use in farming;

"shoulder" means the portion of a highway between the edge of the roadway and the boulevard which is either paved or graveled;

"sidewalk" means the portion of a highway between the curb or shoulder and the boundary of the adjoining property that is set aside for the use of pedestrians;

"sign" includes any sign, marking on a roadway, curb or sidewalk, or other appropriate device that identifies a parking regulation;

"stand" or **"standing",** when prohibited, means the halting of a vehicle, whether occupied or not, except for the purpose of and while actually engaged in receiving or discharging passengers;

"stop" or **"stopping"** means the halting of a vehicle, even momentarily, whether occupied or not, except when necessary to avoid conflict with other traffic or in compliance with the directions of a police officer or of traffic control sign or signal;

"Timed parking zone" means a highway, municipal parking lot or a portion of a municipal parking lot on which parking is regulated by signs which list specific time limits;

"**traction engine**" means a steam or diesel engine used for drawing heavy load on road or across fields;

"trailer" means a vehicle that is at any time drawn upon a highway by a motor vehicle, except an implement of husbandry, a mobile home, another vehicle or any device or apparatus not designed to transport persons or property, temporarily drawn, propelled or moved upon such highway, and except a side car attached to a motorcycle, and shall be considered a separate vehicle and not part of the motor vehicle by which it is drawn;

"vehicle" includes a motor vehicle, trailer, traction engine, farm tractor, road-building machine, bicycle and any vehicle drawn, propelled or driven by any kind of power, including muscular power, but does not include a motorized snow vehicle or a street car;

1.02 **Interpretation**:

(a) The regulations established by this by-law respecting the parking and stopping of vehicles apply throughout the City, except as otherwise provided.

(b) The regulations established by this by-law respecting the parking and stopping of vehicles on highways do not apply to provincial highways.

(c) The regulations established by this by-law respecting the parking and stopping of vehicles do not apply to City staff members and police officers who are carrying out their duties.

(d) The attached Schedules form part of the by-law and are enforceable as such.

(e) A trailer or other vehicle that is drawn by a vehicle forms part of that vehicle for the purposes of this by-law.

(f) The words “include” and “including” are not to be read as limiting the meaning of a word or term to the phrases or descriptions that follows.

(g) An unattached trailer is a vehicle for the purpose of this by-law.

1.03 **Statutes**: References to laws in this by-law are meant to refer to the statutes, as amended from time to time that are applicable within the Province of Ontario.

1.04 **Severability**: If a court or tribunal of competent jurisdiction declares any portion of this by-law to be illegal or unenforceable, that portion of this by-law shall be considered to be severed from the balance of the by-law, which shall continue to operate in full force and effect.

1.05 **Exemption:** The provisions of section 4.00 respecting parking meter fees do not apply to vehicles used by a Veteran displaying a Veteran number plate issued by the Minister of Transportation, or by a person with a disability displaying an Accessible Parking Permit, as defined by this by-law.

Section 2.00: Parking on Municipal Highways

2.01 **Lawful Parking:** No person shall park a vehicle on a highway on which parking is permitted except on the right-hand side, according to the direction in which the vehicle was lawfully proceeding, and no person shall park a vehicle on the left-hand side of a highway except in accordance with section 2.02.

2.02 **One-Way Streets:** No person shall park a vehicle on the left-hand side of a highway, according to the direction in which the vehicle was lawfully proceeding, except on a highway on which parking is permitted that has been designated for one-way traffic.

2.03 **Angle Parking:** No person shall park a vehicle at an angle on a highway except on highways where angle parking is expressly permitted, and except with the front of the vehicle facing the side of the highway on which it is parked.

2.04 **Parking Spaces:** If parking spaces are identified by lines or markings, no person shall park a vehicle on that highway except entirely within the lines or markings that identify an individual parking space and no person shall park a vehicle with its wheels across or outside those lines or markings.

2.05 **Exception for Long Vehicles:** Section 2.04 does not apply to a vehicle that is too long to be parked entirely within an individual parking space.

2.06 **One Vehicle per Parking Space:** No more than one vehicle shall be parked within an individual parking space that is identified by lines or markings.

2.07 **Accessible Parking Space:** No person shall park a vehicle at any time in an accessible parking space on a highway which is clearly identified with authorized signs, except a vehicle with a valid accessible parking permit that is displayed so as to be clearly visible from the outside of the vehicle and the permit is being used in accordance with the regulations; and

(a) No person shall have in his or her possession an Accessible Parking Permit that is fictitious, altered or fraudulently obtained; and

(b) No person shall display in their vehicle an Accessible Parking Permit that has not been issued to that person, organization or to a passenger, being picked up or transported in the vehicle; and

(c) No person shall fail or refuse to surrender an Accessible Parking Permit for reasonable inspection to ensure that the provisions of the Highway Traffic Act and the regulations and any municipal by-law passed under section 9, 10, 11 or 102 of the Municipal Act, 2001, S.O. c25, as the case may be, for establishing a system of accessible parking are being complied with.

2.08 **Specific Time Limits:** No person shall park a vehicle on any highway without parking meters for longer than the maximum number of hours permitted on that highway, where such limits are identified by authorized signs.

2.08.1 **Two Hour Time Limit:** No person shall park a vehicle on any highway in the area bounded by Lindsay Street, Russell Street East, Victoria Avenue and Wellington Street in Lindsay for longer than a maximum of two hours unless a permit has been obtained and the permit fee in accordance with Schedule A-12 to the Consolidated Fees By-law has been paid.

2.08.2 **Three Hour Time Limit:** No person shall park a vehicle on any highway in the area on William Street South in Lindsay on the east side from the intersection of Russell Street south to a point approximately 89 metres for longer than a maximum of three hours.

By-Law 2023-214, Effective December 12, 2023

2.09 **General Time Limit:** On all other highways without parking meters on which parking is permitted, unless signed otherwise, no person shall park a vehicle for longer than 12 hours.

2.10 **No Overnight Parking in Winter:**

(a) Despite sections 2.08 and 2.09, no person shall park a vehicle on any highway from November 1st of one year to April 30th of the following year at any time between 11:00 p.m. and 6:00 a.m., or during such shorter period as is identified by authorized signs.

(b) Despite Section 2.10(a), in Lindsay, the hours for prohibiting parking on Kent Street West from Lindsay Street to Victoria Avenue, from November 1st of one year to April 30th of the following year shall be between 2:00 a.m. and 6:00 a.m., or during such shorter period as identified by authorized signs.

(c) Despite Section 2.10(a), in Bobcaygeon, the hours for prohibiting parking on Bolton Street from King Street to Canal Street, from November 1st of one year to April 30th of the following year shall be between 2:00 a.m. and 6:00 a.m., or during such shorter period as identified by authorized signs. Despite Section 2.10(a), in Fenelon Falls, the hours for prohibiting parking on Colborne Street from Water Street to Bond Street; on Water Street from Colborne Street to May Street, on May Street from Water Street to Francis Street, and on Francis Street West from Colborne Street to May Street, from November 1st of one year to April 30th of the following year shall be between 2:00 a.m. and 6:00 a.m., or during such shorter period as identified by authorized signs.

(d) Despite Section 2.10(a) in Omemee, the hours for prohibiting parking on King Street from Queen Street to Sturgeon Road, from November 1st of one year to April 30th of the following year shall be between 2:00 a.m. and 6:00 a.m., or during such shorter period as identified by authorized signs.

2.11 **Heavy Vehicles:** Despite sections 2.08 to 2.10, no person shall park a commercial vehicle, whose gross weight or registered gross weight is 4,500 kilograms or more, on a highway at any time.

2.12 **Exemptions:** Section 2.11 does not apply to agricultural vehicles or to areas zoned for industrial uses or to heavy vehicles which are: (1) loading or unloading goods or passengers; (2) waiting to load or unload goods or passengers; (3) engaged in construction activities; (4) providing moving services; or (5) otherwise carrying out their responsibilities.

2.13 **Abandoned Vehicles:** No person shall park an abandoned vehicle on a highway.

2.14 **Other General Regulations:** No person shall park or stop a vehicle:

(a) on a sidewalk or footpath;

(b) on a boulevard except in areas where it is permitted and there are properly erected signs;

(c) in front of or within 2.0 metres of an entrance or in a manner that prevents the use of an entrance by other vehicles;

(d) within an intersection;

(e) subject to clause (f), within 9.0 metres of an intersection;

(f) within a distance of up to 30.0 metres of an intersection at which authorized signs specifying a minimum distance greater than 9.0 metres have been installed;

(g) within 6.0 metres of a crosswalk that is not located at an intersection;

(h) within 1.0 metre of a curb cut designed to accommodate wheelchairs that is not located at an intersection or a crosswalk;

(i) on a bridge or causeway or in a tunnel or underpass, or on the approaches to a bridge, causeway, tunnel or underpass, except where expressly permitted to do so;

(j) in front of or adjacent to a fire hall;

(k) in a fire lane or fire zone;

(l) within 3.0 metres of a fire hydrant, measured from the point at the edge of the roadway immediately adjacent to the hydrant;

(m) within 15.0 metres of the nearest rail at a level railway crossing;

(n) in front of or within 15.0 metres of a recreational trail;

(o) in a manner that obstructs or interferes with vehicular traffic;

(p) in a manner that prevents the convenient movement or removal of another parked, standing or stopped vehicle;

(q) alongside another parked, standing or stopped vehicle so as to "double park";

(r) in a manner that interferes with the maintenance and repair of highways and utilities, or with the removal of snow;

(s) in a bus loading zone or bus stop or in a manner that would prevent access to a bus loading zone or bus stop by a municipal transit vehicle;

(t) for the purpose of selling, servicing or, except in an emergency, repairing the vehicle;

(u) on, beside or at the end of a median strip;

(v) on a highway on which parking or stopping has been prohibited temporarily in accordance with section 7.05;

(w) in a designated turning lane.

(x) on any city property with a validation tag not visible, with a validation tag improperly displayed or with an expired validation tag.

2.15 **No Parking Zones:** The highways described in Schedule “A” are designated as no parking zones, and no person shall park a vehicle in a designated no parking zone at the times set out in Schedule “A”.

2.16 **No Stopping Zones:** The highways described in Schedule “B” are designated as no stopping zones, and no person shall stop a vehicle in a designated no stopping zone at the times set out in Schedule “B”.

2.17 **School Bus Loading Zones:** No person shall park or stop a vehicle, except a school bus which is loading or unloading passengers, in a location clearly identified and signed with authorized signs as a school bus loading zone.

2.18 **Loading Zones:** No person shall park or stop a vehicle, except while actually engaged in the loading or unloading of passengers or goods, in a location clearly identified and signed with authorized signs as a loading zone.

2.19 **Authorized Signs:** The regulations set out in sections 2.15 to 2.18 are not valid unless authorized signs are in place to identify these regulations.

2.20 **No Parking Zone:** No person shall park a vehicle on the portion of the southbound lanes of Victoria Avenue North, located between the North curb line of Kent Street West and the south curb line of Peel Street, and the portion of the Northbound lanes of Victoria Avenue North, located between the North curb line of Kent Street West and south curb line of Peel Street, and the boulevard areas including the centre island between 6:00 o’clock a.m. until 2:00 o’clock p.m. on every Saturday between the first Saturday in May and the last Saturday in October, both inclusive.

Section 2.21 Free Parking Deleted, By-Law 2023-214, Effective December 12, 2023

2.21 **Motorized Snow Vehicle:** No person shall park a motorized snow vehicle on a highway.

Section 3.00: Municipal Parking Lots

3.01 **Designated Parking Lots:** The lands described in Schedules “C” and “D” are designated as municipal parking lots.

3.02 **Obstruction:** No person shall park or stop a vehicle in a municipal parking lot in a manner that blocks or obstructs an entrance or an interior access route.

3.03 **Temporary Closings:** No person shall park or stop a vehicle in a municipal parking lot on which parking has been prohibited temporarily in accordance with section 7.05.

3.04 **No Overnight Parking in Winter:** No person shall park a vehicle in a municipal parking lot from November 1st of one year to April 30th of the following year at any time between 11:00 p.m. and 6:00 a.m., or during such shorter period as identified by authorized signs, except by permit issued by the City for specified locations within the parking lot.

3.05 **Abandoned Vehicles:** No person shall park an abandoned vehicle in a Municipal parking lot.

3.06 **Parking Spaces:** If parking spaces are identified by lines or markings, no person shall park a vehicle on that parking lot except entirely within the lines or markings that identify an individual parking space, and no person shall park a vehicle with its wheels across or outside those lines or markings.

3.07 **Exception for Long Vehicles:** Subject to Section 3.02, Section 3.06 does not apply to a vehicle that is too long to be parked entirely within an individual parking space.

3.08 **One Vehicle per Parking Space:** No more than one vehicle shall be parked within an individual parking space that is identified by lines or markings.

3.09 **Accessible Parking Space:** No person shall park a vehicle at any time in an accessible parking space in a municipal parking lot which is clearly identified with authorized signs, except a vehicle with a valid accessible parking permit that is displayed so as to be clearly visible from the outside of the vehicle and the permit is being used in accordance with the regulations; and

(a) No person shall have in his or her possession an Accessible Parking Permit that is fictitious, altered or fraudulently obtained; and

(b) No person shall display in their vehicle an Accessible Parking Permit that has not been issued to that person, organization or to a passenger, being picked up or transported in the vehicle; and

(c) No person shall fail or refuse to surrender an Accessible Parking Permit for reasonable inspection to ensure that the provisions of the Highway Traffic Act and the regulations and any municipal by-law passed under section 9, 10, 11 or 102 of the Municipal Act, 2001, S.O. c25, as the case may be, for establishing a system of accessible parking are being complied with.

3.10 **Specific Time Limits:** No person shall park a vehicle in a municipal parking lot without parking meters for longer than the maximum number of hours permitted in that parking lot, where such limits are identified by authorized signs.

3.11 **General Limit:** Subject to section 3.04, no person shall park a vehicle for longer than 12 hours in any other municipal parking lot without parking meters.

3.12 **Parking Permits**: Fees for parking permits for daily, weekly, monthly or annual use are in accordance with Schedule A-12 of the Consolidated Fees By-law.

Section 4.00: Parking Meters on Municipal Parking Lots and Municipal Highways

4.01 **Municipal Parking Lots with Parking Meters:** The municipal parking lots described in Schedule “D” are designated as parking meter zones and/or timed parking zones.

4.02 **Municipal Highways with Parking Meters:** The municipal parking lots described in Schedule “E” are designated as parking meter zones and/or timed parking zones.

4.03 **Maximum Time:** No person shall park a vehicle at a parking meter or timed parking zone or a space controlled by a pay and display machine on a highway or in a municipal parking lot for longer than the maximum number of hours permitted at that parking meter, timed parking zone or pay and display machine as identified on either the meter, or by sign or pay and display ticket.

4.04 **Payment Times:** No person shall park a vehicle at a parking meter or a space controlled by a pay and display machine from Monday to Friday of each week, except on a public holiday, between the hours of 9:30 a.m. and 4:30 p.m. unless the person has paid an amount sufficient to cover the fee for parking at that parking meter or space controlled by a pay and display machine, as identified on either the meter or pay and display ticket.

4.05 **Exception for Jane Street:** Despite section 4.04, no person shall park a vehicle at any time at a parking meter on the west side of Jane Street in Lindsay, between Kent Street and Henry Street, unless the person has paid an amount sufficient to cover the fee for parking at that parking meter, as identified on the meter or by pay and display.

By-Law 2023-214, Effective December 12, 2023

4.06 **Evidence:** A vehicle parked at a parking meter or a space controlled by a pay and display machine shall be deemed to be illegally parked unless there is evidence that payment of an amount sufficient to cover the fee for parking at that parking meter or space controlled by a pay and display machine has been made. The Pay and Display receipt must be left face up on the dash of the vehicle so as it is clearly visible to view. Payment is for parking in the lot identified on the receipt only and is non-transferable.

4.07 **Long Vehicles:** No person shall park a vehicle in a timed parking zone that, because of its length, occupies more than one parking meter or space for a time greater than the maximum time allowed.

Section 5.00: Parking on Other Property

5.01 **City Property:** No person shall park a vehicle on any property or portion of any property owned or occupied by the City on which authorized signs have been installed to provide notice that public parking is not permitted, except,

(a) a person who is expressly permitted to park on that property, or

(b) a person to whom the City has issued a permit to park on that property, provided that the permit is displayed so as to be visible from the outside of the vehicle.

5.02 **Other City Property:** No person shall park a vehicle on any property or portion of any property owned or occupied by the City on which public parking is permitted, other than the municipal parking lots described in Schedules “C” and “D”, in contravention of the regulations that apply to the parking of vehicles on that property.

5.03 **Authorized Signs:** The regulations referred to in section 5.02 are not valid unless authorized signs are in place to identify these regulations.

5.04 **Fire Routes:** No person shall park or stop a vehicle on a private road, on a portion of a private parking lot, or on any other property that has been designated as a fire route and clearly identified with authorized signs.

5.05 **Private Parking Lots:** The private parking lots described in Schedule “F”, or where owners or occupants have filed with the city written consent to the application of this by-law to their land, are designated as private parking lots to which the regulations established in sections 5.06 to 5.08 apply.

5.06 **Parking with Consent:** No person shall park a vehicle without the consent of the owner of a designated private parking lot described in Schedule “F” or where the owners or occupants have notified the city with written consent to apply this by-law to their land.

5.07 **Parking without Consent:** If signs have been installed by the owner or occupant of a designated private parking lot described in Schedule “F” setting out the conditions under which vehicles may be parked or prohibiting the parking of vehicles, any person who parks a vehicle in that private parking lot in contravention of such conditions or prohibition shall be deemed to have parked without the consent of the owner.

5.08 **Accessible Parking Space:** No person shall park a vehicle at any time in an accessible parking space which is clearly identified with authorized signs, except a vehicle with a valid accessible parking permit that is

displayed so as to be clearly visible from the outside of the vehicle and the permit is being used in accordance with the regulations; and

(a) No person shall have in his or her possession an Accessible Parking Permit that is fictitious, altered or fraudulently obtained; and

(b) No person shall display in their vehicle an Accessible Parking Permit that has not been issued to that person, organization or to a passenger, being picked up or transported in the vehicle; and

(c) No person shall fail or refuse to surrender an Accessible Parking Permit for reasonable inspection to ensure that the provisions of the Highway Traffic Act and the regulations and any municipal by-law passed under section 9, 10, 11 or 102 of the Municipal Act, 2001, S.O. c25, as the case may be, for establishing a system of accessible parking are being complied with.

Section 6.00: Enforcement and Penalties

6.01 **Enforcement:** This by-law may be enforced by every municipal law enforcement officer and police officer.

6.02 **Obstruction:** No person shall hinder or obstruct, or attempt to hinder or obstruct, any person exercising a power or performing a duty under this by-law.

6.03 **Offence and Penalty:** It is an offence for a person to contravene any provision of this by-law, and every person who contravenes this by-law is guilty of an offence and, upon conviction, is liable to a maximum penalty as set out in section 61 of the Provincial Offences Act R.S.O. 1990, as amended or any successor thereof and to any other applicable penalty.

6.04 **Accessible Parking:** Despite section 6.03, any person who contravenes section 2.07, 3.09 or 5.08 with respect to parking a vehicle in an accessible parking space is guilty of an offence and, upon conviction, is liable to a fine of not less than $300.00, as required by subsection 427 of the Municipal Act, 2001, S.O. c25, and to any other applicable penalty.

6.05 **Owner's Liability:** If a vehicle has been parked or stopped in contravention of this by-law, the owner of the vehicle, even though the owner was not the driver of the vehicle at the time of the contravention of the by-law, is guilty of an offence and is liable to a fine in accordance with the provisions of the Provincial Offences Act or with subsection 428 of the Municipal Act, 2001, S.O. c25 and to any other applicable penalty.

6.06 **Out of Court Payment:** Any person to whom a parking infraction notice has been issued alleging that a provision of this by-law has been contravened may within five business days, excluding the day on which the notice was issued, make a voluntary, out of court payment to the City of a reduced fine amount, as specified on the parking infraction notice.

6.07 **Multiple Offences:** The conviction of a person for the contravention of any provision of this by-law shall not operate as a bar to the prosecution against the same person for any subsequent or continued contravention of any provision of this by-law.

6.08 **Court Order:** If this by-law is contravened and a conviction entered, the court in which the conviction has been entered and any court of competent jurisdiction thereafter may, in addition to any other remedy and to any penalty that is imposed, make an order prohibiting the continuation or repetition of the offence by the person convicted.

6.09 **Impoundment:** If a vehicle is left parked on a municipal highway or on any other land owned or occupied by the City in contravention of this by-law, the City may cause the vehicle to be removed and impounded in accordance with subsection 170(15) of the Highway Traffic Act, or to be restrained and immobilized.

6.10 **Recovery of Impounded Vehicles:** If a vehicle is removed and impounded in accordance with section 6.09, its owner or another person acting with the authorization of the owner shall be required to pay all costs incurred by the City in removing, caring for and storing the vehicle in order to recover the vehicle.

6.11 **Recovery of the City's Costs:** All costs incurred by the City in removing, caring for and storing a vehicle removed and impounded in accordance with section 6.09 are a lien upon the vehicle that may be enforced in the manner provided by Part III of the Repair and Storage Liens Act.

6.12 **Disposition of Abandoned Vehicles:** If an abandoned vehicle that has been removed and impounded in accordance with section 6.09 is not recovered within ten business days, excluding the day on which the vehicle was removed and impounded, the City may begin proceedings to sell or otherwise dispose of the vehicle in accordance with the provisions of the Repair and Storage Liens Act.

Section 7.00: General Provisions

7.01 **Authorized Signs:** The installation of signs identifying the regulations established by this by-law respecting the parking and stopping of vehicles on highways, municipal parking lots and other property owned or occupied by the City is authorized.

7.01.1 **Signs Upon Request**: Upon the request of a property owner authorized signs will be installed and the cost will be recovered in accordance with Schedule A-12 of the Consolidated Fees By-law.

7.02 **Parking Meters / Pay and Display Machines:** The installation of parking meters and pay and display machines in parking controlled zones on highways and in municipal parking lots is authorized.

7.03 **Administration:** The Director of Public Works and the Director of Development Services are responsible for the installation and

maintenance of parking meters and/or pay and display machines in designated parking controlled zones, and of authorized signs which provide notice of the regulations established by this by-law.

7.04 **Private Parking Lots:** Section 7.02 is not applicable to private parking lots.

7.05 **Temporary Parking Prohibition:** The Director of Community Services, Director of Public Works, Director of Development Services, Fire Chief and Chief of Police are authorized to impose temporary parking regulations on a municipal highway, municipal parking lot or any other property owned or occupied by the City during an emergency, a construction, repair or maintenance project, a special event or in other special circumstances.

7.06 **Effective Date**: This By-law comes into force on the day it is passed

By-law read a first, second and third time, and finally passed, the 24th day of October, 2023.

_____	_____
Tracy Richardson, Deputy Mayor	Cathie Ritchie, City Clerk

Set Fine Schedule - By-Law 2023-179

Index of Schedules

“A” No Parking Zones

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“F” Private Parking Lots

“G” Accessible Person Parking Spaces

Schedule A- No Parking Zones

Street	Geographic Area	Side	From	To	Time Restrictions
Acrevale Road	(Ward 8) Omemee	Both	A point 150 m south of Grassy Road	A point 200m further south	
Adelaide Street North	Lindsay	East	Colborne Street West	Regent Street	
Adelaide Street North	Lindsay	East	Elgin Street	Parkway Ave.	
Adelaide Street North	Lindsay	West	Henry Street	Colborne Street West	
Adelaide Street North	Lindsay	East	Kent Street West	Colborne Street West	
Adelaide Street South	Lindsay	West	Kent Street West	Roosevelt Street	
Adelaide Street South	Lindsay	East	Kent Street West	Southerly limit of Adelaide Street South	
Adelaide Street South	Lindsay	West	Mary Street West	A point 61m North	
Adelaide Street South	Lindsay	West	Mary Street	Auk Trail	
Agnes Street (Road #46)	Woodville	West	North limit of John Street	A point 70m North	
Albert Street North	Lindsay	East	A point 28.40m south of Sanderling Cres Fair Avenue	A point 21.21m south Bond Street	
Albert Street South	Lindsay	East	A point 163m south of Mary Street West	A point 30m further south	
Albert Street South	Lindsay	West	Mary Street West	A point 59m North	
Ames St	Verulam	North-West	Thurstonia Road	Pitts Cove	
Angeline Street North	Lindsay	West	Oak Street Flavelle Crescent	Flavelle Cres A point 20m North	
Angeline Street North (Road #4)	Lindsay	East	Junction with North limit of Kent Street West	Town of Lindsay, North boundary	
Angeline Street North (Road #4)	Lindsay	West	Junction with North limit of Kent Street West	Junction with south limit of Colborne Street West	

Street	Geographic Area	Side	From	To	Time Restrictions
Angeline Street North (Road #4)	Lindsay	West	Centre line with Colborne Street West	70 m North on Angeline Street North	
Angeline Street North (Road #4)	Lindsay	East and West	Town of Lindsay, North boundary	A point 135m North	
Angeline Street South (Road #4)	Lindsay	West	Junction with North limit of Mary Street	Junction with south limit of Kent Street W	
Angeline Street South (Road #4)	Lindsay	East	Junction with North limit of Roosevelt Street	Junction with south limit of Kent Street W	
Angeline Street South (Road #4)	Lindsay	East	North limit of Mary Street	South limit of Durham Street	
Angeline Street South	Lindsay	West and East	Southerly limits St. Thomas Aquinas High School	Northerly limits of Hwy. 7	
Anne Street	Bobcaygeon	East and West	North of Front Street EAST		
Auk Trail	Lindsay	Both	Adelaide Street South	Angeline Street South	
Avery Point Road	Carden	Both	McNabb Road	End of road	
Aylmer Drive	Verulam	Both	East Beehive Drive	End of road	
Balsam Lake Dr.	Bexley	Both	Cedardale Park Right of Way easterly	West Boundary of Balsam Lake Provincial Park	
Balsam Lake Dr.	Bexley	Both	West boundary of Part Town Reserve E, easterly	East boundary of Lot 1, North West Bay Range	
Balsam Lake Dr.	Bexley	North and South	Blanchard's Rd	A point 50 m west	
Balsam Lake Dr.	Bexley	North and South	Blanchard's Rd	A point 30 m east	
Birch Point Drive	Emily	Both	Boundary Road	End of road	Nov 1 to April 30 the following year
Blanchard's Road	Bexley	East and West	Balsam Lake Dr.	A point 50 m North	

Street	Geographic Area	Side	From	To	Time Restrictions
Bolton Street	Bobcaygeon	East	42 m (140 feet) south of the intersection of King Street, East	A distance of 18 m (60 feet)	
Bolton Street	Bobcaygeon	East	7.6 m (22 feet) North of King Street, East	King Street, East	
Bolton Street	Bobcaygeon	West	7.6 m (22 feet) North of King Street, East	King Street, West	
Bolton Street	Bobcaygeon	East	The North driveway leading to the municipal parking lot	The south driveway leading to the municipal parking lot	
Bolton Street	Bobcaygeon	East	6.5 m (19 feet) South of Canal Street East	Canal Street East	
Bolton Street	Bobcaygeon	West	12.5 m (37 feet) South of Canal Street West	Canal Street West	
Bond Street	Lindsay	North	Victoria Ave. North	Adelaide Street	
Bond Street	Lindsay	South	Cambridge Street North	A point 30m. West	
Bond Street	Lindsay	South	William Street North	A point 34.2 m West	
Bond Street	Lindsay	North	William Street North	Victoria Ave. North	
Bond Street WEST	Lindsay	North	William Street North	Scugog River	No longer than Three Hours
Bond Street East	Fenelon Falls	North side	Anglican Church, approximately 233ft east of Colborne Street	Clifton Street	
Bond Street East	Fenelon Falls	Both	Clifton Street	Kennedy Drive	Nov 1 to April 30 the following year
Broad	Lindsay	Both	Angeline Street South	Fallingbrook Crescent	
Broad Street	Lindsay	West	Thrushwood Trail	Silverbrook Avenue	
Byrne Crt	Bexley	Both			

Street	Geographic Area	Side	From	To	Time Restrictions
Cambridge Street North	Lindsay	West	Colborne Street West	A point 31 m south	
Cambridge Street North	Lindsay	West	Wellington Street	A point 38m south	
Cambridge Street North	Lindsay	East	Kent Street West	Colborne Street	
Cambridge Street North	Lindsay	West	Peel Street	Wellington Street	Between the hours of 8:00am and 9:30am, 11:30am and 1:30pm, and 4:30pm and 5:30pm - Monday to Friday, inclusive.
Cambridge Street North	Lindsay	East	Peel Street	Colborne Street	
Cambridge Street South	Lindsay	West	A point 48.61m south of the south curb of Kent Street West	A point 58.36m south	
Cambridge Street South	Lindsay	East	Glenelg Street West	Durham Street West	
Cambridge Street South	Lindsay	West	Russell Street West	A point 32.3m North	
Cameron Road (Road #34)	Cameron	West	North limit of King's Hwy. #35	A point 105m North	
Cameron Road (Road #34)	Cameron	East	North limit of King's Hwy. #35	A point 95m North	
Canal Street East	Bobcaygeon	South	East of Bolton Street	a point 35.8 m east	
Canal Street East	Bobcaygeon	North	East of Bolton Street	a point 19.6 m east	
Canal Street East	Bobcaygeon	North and South	East of William Street	East Street North	
Canal Street East	Bobcaygeon	South	William Street	Need Street	

Street	Geographic Area	Side	From	To	Time Restrictions
Canal Street West	Bobcaygeon	North and South			
Caroline Street	Lindsay	East	King Street	Queen Street	
Cat Tail Bridge on Valentia Road (Lot 20/21, Conc. 4, former Mariposa Twp.)	Former Mariposa Twp. (Valentia Road and Ranch Road area)		A point 30m North of structure's North abutment	A point 90m North of structure's North abutment	
Cat Tail Bridge on Valentia Road (Lot 20/21, Conc. 4, former Mariposa Twp.)	Former Mariposa Twp. (Valentia Road and Ranch Road area)		A point 30m south of structure's south abutment	A point 90m south of structure's south abutment	
Cedar Glen Road	Dunsford	Both	Earl Kennedy Road	A point west in front of 798 Cedar Road	
Cedarview Drive	Emily	Both and east and west	Intersection corner with Mallard Bay Road	A point 35m North	
Cedarview Drive	Ward 8	East and West	Mallard Bay Road	A point 40 metres North	
Centennial Park Road (Road #33)	Carden	East and West	A point 165m south of the south abutment of the Canal Lake Arch Bridge, former Eldon Twp.	A point 550m North of the south abutment of the Canal Lake Arch Bridge, former Eldon Twp.	
Centennial Park Road (Road #33)	Carden	East and West	A point 130m south of the south side of Redcap Beach Road	A point 364m south	

Street	Geographic Area	Side	From	To	Time Restrictions
Centennial Road Causeway	Carden	West	500ft North from Munroe's Bridge, Part Lot 1 Con 4, former Carden Twp.		
Church Street	Woodville	Both	King St.	Argyle St. **By-Law 2023-214, effective December 12, 2023**	
Cliffside Drive	Ward 8 (Emily)	Both	Birch Point Drive	End of road	Nov 1 to April 30 the following year
Clonsilla Drive	Ward 7	Both	East Beehive Drive	End of road	
Colborne Street (Road #121)	Fenelon Falls	North-West and South-East	A point 49m North of North limit of Queen Street	South limit of Prince's Street	
Colborne Street East (Road #17)	Lindsay	North	West limit of Verulam Road (Road #36)	East limit of Lindsay Street North	
Colborne Street East (Road #17)	Lindsay	South	West limit of Verulam Road (Road #36)	East limit of St. .George Street	
Colborne Street East (Road #17)	Lindsay	South	West limit of St. Paul Street	East limit of Lindsay Street North	
Colborne Street North	Omemee	Both	King Street East	Northern limit of Church Street East	
Colborne Street W (Road #17)	Lindsay	South	Junction with west limit of William Street North	Junction with east limit of Angeline Street North	
Colborne Street W (Road #17)	Lindsay	North	East limit of Angeline Street North	A point 200m east	
Coldstream Road	Rosedale	Both	Hemlock Street	A point 440 m east, ending in front of 140 Coldstream Road	
Coronation Hall	Omemee	West	King Street West	Rear of Building	
Corson Crt	Bexley	Both			
Cottage Road	Mariposa	South	The intersection of Ogemah Road	A point 40 m West	

Street	Geographic Area	Side	From	To	Time Restrictions
Cottingham Road	Emily	Both	Orange Corners Road	A point 700m East	
Cottingham Road	Emily	North	Orange Corners Road	A point 330m West	
Ogemah Road	Mariposa	West	The intersection of Cottage Road	A point 50 m south	
Deane Street North	Omemee	Both	King Street	Walnut Street	Between the hours of 8:00am and 4:30pm - Monday to Friday, inclusive.
Division Street North	Omemee	Both	King Street	Church Street	
Dominion Dr.	Lindsay	North	A point 59.34m west of east limit of Dominion Dr.	A point 23.20m west	
Duke Street (Road #8)	Bobcaygeon	North and South	Junction with west limit of Main Street (Rd #36)	A point 91.5m west	
Dunn Street	Bobcaygeon	North	West of East Street North	A point 41 m west	
Durham Street West	Lindsay	South	Lindsay Street South	Angeline Street South	
East Cross Creek Bridge on River Road (Lot 9, Conc.3, former Ops Twp.)	River Road		A point 30m North of structure's North abutment	A point 30m south of structures south abutment	
East Street North (Road #36)	Bobcaygeon	West	Boyd Street South	A point 126m south	
Eklin Park	Bexley	Both	North Bay Dr.	Junction of Byrne Ct and Corson Crt	
Eldon Road	Little Britain	West	Mark Street	A point 20 m North	
Eldon Road	Little Britain	West	Mark Street	A point 30 m south	Nov 1 to April 30 the following year

Street	Geographic Area	Side	From	To	Time Restrictions
Eldon Road (Road #6)	Mariposa (South of Little Britain)	East and West	North limit of Ramsey Road (Rd #28)	A point 60m North	
Eldon Road (Road #6)	Oakwood	East	North limit of Albert Street in Oakwood	A point 60m North	
Elgin Street North	Lindsay	South	Elm Court	Elgin Street North	Lindsay
Elliot Street	Fenelon Falls	Both North and south	Lindsay Street	A point 45m east	May - October
Elm Court	Lindsay	Both east and west	Elgin Street	A point 15m south	
Elm Tree Road (Road #18)-	Ops	West	A point 160m south of south abutment of Terrill's Bridge (#18002), former Ops Twp. located at the North end of Elm Tree Road before crossing Peniel Road into former Fenelon Twp.	A point 100m North of south abutment of Terrill's Bridge (#18002), former Ops Twp. located at the North end of Elm Tree Road before crossing Peniel Road into former Fenelon Twp.	
Elm Tree Road (Road #18)	Ops	East	A point 160m south of south abutment of West Cross Creek Bridge (#18001), former Ops Twp. located	A point 100m North of south abutment of the West Cross Creek Bridge (#18001), former Ops Twp. located	

Street	Geographic Area	Side	From	To	Time Restrictions
			south of Cross Creek Road	south of Cross Creek Road	
Emily Park Road (Road #10)	Emily (Provincial Park area)	Both	South limit of Peace Road (Road #14)	A point 1170m south	
Eva Street	Fenelon Falls	East and North	North Street	North limit	
Fair Ave.	Lindsay	North	Adelaide Street North	Albert Street	
Fair Ave.	Lindsay	South	Adelaide Street North	Albert Street North	December – April (the following year) **By-Law 2023-214, Effective December 12, 2023**
Fallingbrook Cres. (all three corner connections~~)~~	Lindsay	Both	Broad Street	A point west 35m	
Fallingbrook Cres	Lindsay	South	A point 35 metres west of Broad Street	Following the road until it reconnects with Broad Street	
Fells Bay Road	Ward 6	Both	Northline Road	A point west 70m	
Francis Street	Lindsay	South	Cambridge Street North	Victoria Ave. North	
Francis Street	Lindsay	South	Cambridge	William Street North	
Francis Street East (Road #22)	Fenelon Falls	Both	A point 130m west of west limit of Clifton Street	A point 70m west of west limit of Clifton Street	
Frank Hill Road (Road #26)	Emily (North of Fowlers Corners)	North and South	A point 106m North of North limit of Lancaster Dr.	A point 5m east of east limit of Lawrence Street South	
Frank Hill Road	Emily	West	Highway 7	100 meters North	No Parking
Front Street East	Bobcaygeon	North	East of Main Street	End	
Front Street East	Bobcaygeon	North	East limit of Anne St	End	

Street	Geographic Area	Side	From	To	Time Restrictions
Front Street East	Bobcaygeon	South	East limit of Anne St	End	
Front Street West	Bobcaygeon	North	Main Street	John Street	
Front Street West	Bobcaygeon	North	John Street	Head Street	
George Street	Lindsay	North	Lindsay Street South	A point west 25m A point 68m west	
George Street North	Omemee	West	King Street East	Church Street East	
George Street North	Omemee	East	King Street East	Church Street East,	Excluding 8m directly North of King Street East on east side which is designated accessible person parking space
George Street South	Omemee	Both	Rutland Street	Entrance to Omemee Approved Park	
George Street South	Omemee	Both	King Street	Mary Street	
Georgian Street	Lindsay	East	Melbourne Street EAST	A point 144.78m south	
Glassford Road Dedicated Registered Plan 355	Mariposa (shore of Lake Scugog)	Both	#3 Glassford Road	#45 Glassford Road	
Glassford Road Registered Plan 394	Mariposa (shore of Lake Scugog)	Both	#47 Glassford Road	#95 Glassford Road	
Glenelg Street EAST	Lindsay	North and South	St. Lawrence Street	Huron Street	
Glenelg Street EAST	Lindsay	East	A point 38m East of Lindsay Street	St. Lawrence Street	
Glenelg Street West	Lindsay	South	Lindsay Street South	Sussex Street South	
Grandy Road	Bexley	North	West Limit of King's Highway #35	East Limit of Property Owned by MNR	

Street	Geographic Area	Side	From	To	Time Restrictions
Gray Road	Sturgeon Point	West	Sandy Point Road	South until the end of road	
Green Street	Fenelon Falls	both sides	Lindsay Street	North Street	
Green Street East	Fenelon Falls	Both	Start	End	Between 7:00am and 5:00pm - Monday to Friday, inclusive, except during July and August
Hamilton Street	Lindsay	West	A point 10m North of the driveway at #19	A point 10m south of the driveway at #19	
Hazel Street	Greenhurst – Thurstonia Thurstonia	North-West South east	Thurstonia Road Thurstonia Road	Pitts Cove Pavillion Road	
Helen Street (Rd #8)	Fenelon Falls	East	South-east corner of right-of-way of junction with Road #121	A point 150m south	
Henry Street	Lindsay	North and South	Jane Street	Adelaide Street	
Hogsback Rd	Manvers	Both	Ski Hill Rd	South End	Amended by 2024-162 August 27, 2024
Holtom Street	Lindsay	North	In front of 18 Holtom Street	In front of 6 Holtom Street	
Indian Point Road	Coboconk	Cul-de-sac	End of road	End of road	
James Street	Lindsay	West	A point 32m North of North limit of Mary Street West	A point 18m North	
James Street	Lindsay	East	Mary Street West	George Street West	
James Street North	Omemee	Both			
Jane Street	Lindsay	East and West	Kent Street West	Henry Street	
John Street	Lindsay	South	St. Paul Street	St. Patrick Street	

Street	Geographic Area	Side	From	To	Time Restrictions
John Street	Lindsay	North	St. Patrick Street	Crandall Street	
Joseph Street	Bobcaygeon	West	South of Duke Street	A point 56 m south	
Kenrei Park Road	Ward 3	South	Angeline Street North	A point 30 metres West of Alpine Street	
Kent Street East	Lindsay	North	Lindsay Street	Mill Street	
Kent Street West	Lindsay	South	Victoria Ave.	Sussex Street	
Kent Street West	Lindsay	North	Sussex Street	Angeline Street	
Kent Street West	Lindsay	North	William Street North	Cambridge Street North	
Kent Street West	Lindsay	North	West Street Line of Victoria Ave. North	A point 91.8m west	Between hours 8:00am and 6:00pm.
Kent Street West	Lindsay	South	Angeline Street	East to Victoria Avenue	
King Street	Lindsay	South	Lindsay Street North	Caroline Street	
King Street	Lindsay	North	Lindsay Street North	A point 35.89m east	
King Street	Omemee	North	Sibley Ave.	A point 75m east	
King Street	Omemee	North	North-East intersection with Sturgeon Street North	A point 25m east	
King Street	Omemee	South	South-East intersection with Sturgeon Street South	A point 30.5m east	
King Street	Omemee	South	South-West intersection with Sturgeon Street South	A point 30.5m west	
King Street	Omemee	North	North-West intersection with Sturgeon Street North	A point 38m west	
King Street West	Bobcaygeon	South	Bolton Street	Sherwood Street	
King Street (Road #24)	Bobcaygeon	North	A point 48m west of west	A point 31m west	

Street	Geographic Area	Side	From	To	Time Restrictions
			limit of Bolton Street		
King Street (Road #24)	Bobcaygeon	North	Junction with west boundary of Need Street	Junction with east boundary of Bolton Street	
King Street West	Omemee	North	James Street North	A point 34m east	Between the hours of 8:00am and 4:30pm - Monday to Friday, inclusive.
Kirkfield Road (Road #6)	Kirkfield	Both	Kirkfield Liftlock Structure	A point 375m North or south	
Lindsay Street	Fenelon Falls	West	South limit of Lot 66	Green Street	Between the hours of 8:00am and 9:30am and 3:30pm and 4:30pm, save and except school buses
Lindsay Street (Road #121)	Fenelon Falls	South-East	East limit of West Street	A point 36m south-west of North-east limit of Water Street	
Lindsay Street (Road #121)	Fenelon Falls	North-West	North limit of Helen Street	South-west limit of Water Street	
Lindsay Street (Road #121)	Fenelon Falls	North-West	East limit of West Street (as projected)	South limit of Helen Street	Between the hours of 8:00am to 4:00pm - Monday to Friday, inclusive.
Lindsay Street North	Lindsay	West	Scugog River	Wellington Street	
Lindsay Street North	Lindsay	East	Kent Street East	Queen Street	
Lindsay Street North (Road #17)	Lindsay	East	Junction with North limit of Queen Street	South limit of Colborne Street East	

Street	Geographic Area	Side	From	To	Time Restrictions
Lindsay Street North (Road #17)	Lindsay	West	Junction with North limit of Wellington Street	A point 60m North	
Lindsay Street South	Lindsay	West	Kent Street West	Southerly limit	
Lindsay Street South	Lindsay	East	Ridout Street	Southerly limit	
Lisbeth Cre South	Lindsay	Both	Mary Street West	A point North 35m	
Lisbeth Cre South	Lindsay	East and North	Mary Street West	Adelaide Street South	
Little Britain Road (Road #4)	Lindsay	North and South	South limit of King's Hwy. #7	A point 895m west	
Little Britain Road (Road #4)	Little Britain	North	East limit of Eldon Road (Road #6)	A point 59m east	
Logie Street	Lindsay	East	Maryknoll Ave.	A point 45.72m North	
Long Beach Road	Fenelon	North	Center/Crown at the corner	A point 50 metres west ending in front of #429	
Long Beach Road	Fenelon	West	Center/Crown at the corner	A point 50 metres North ending in front of #431	
Main Street	Bobcaygeon	East	A point 111 m North of Front Street East	A point 151.9 m North of Front Street East	
Main Street	Bobcaygeon	East	A point in front of #71	A point North of #181	
Main Street	Bobcaygeon	West	Joseph Street	Market Square Street	
Mallard Bay Road	Emily	Both North and south	Intersection corner with Cedarview Drive	A point 35m east	
Mallard Bay Road	Ward 8	North and South	Cedarview Drive	A point 20 metres East	
Manor Road	Long Beach	West	Long Beach Road	A point 160m south	
Maple Ave	Long Point	Both east and west	Corner with Otter Rd	A point 30m North	
Maple Cres.	Lindsay	Both	Angeline Street South	A point west 50m	

Street	Geographic Area	Side	From	To	Time Restrictions
Marine Park Blvd.	Omemee	Both	Colborne Street North running easterly	Omemee Marine Park	
Market Square Street	Bobcaygeon	West			
Market Square Street	Bobcaygeon	East			Between the hours of 11:00pm and 7:00am
Mary Street East	Omemee	North	Sturgeon Street South	George Street South	
Mary Street East	Omemee	South	Sturgeon Street South	Within 23m east from intersection with George Street South	
Mary Street West	Lindsay	South	Angeline Street South	Wilson Ave.	
Mary Street West (Road #19)	Lindsay	North	Junction with east limit of Angeline Street South	Junction with west limit of Albert Street South	
Mary Street West (Road #19)	Lindsay	South	A point 142m east of east limit of Adelaide Street	A point 192m east of east limit of Adelaide Street	
Mary Street West (Road #19)	Lindsay	South	Junction with east limit of Albert Street South	Junction with west limit of Lindsay Street South	
Mary Street West (Road #19)	Lindsay	North	East limit of Albert Street South	A point 59.5m east	
Mary Street West (Road #19)	Lindsay	South	West limit of Albert Street South	A point 45.5m west	
Mary Street West (Road #19)	Lindsay	South	Angeline Street in the Town of Lindsay	A point 142m east of the east limit of Adelaide Street	Between the hours of 10:00am and 11:00am and between 2:00pm and 3:00pm

Street	Geographic Area	Side	From	To	Time Restrictions
Mary Street West (Road #19)	Lindsay	South	A point 45.5m west of the west limit of Albert Street	A point 66m west of the west limit of Albert Street	Between the hours of 10:00am and 11:00am and between 2:00pm and 3:00pm
Mary Street West	Lindsay	South	McQuarrie Road	West to a point 130 metres	8:00 a.m. to 11:00 a.m. and 2:00 p.m. to 4:00 p.m. (Monday to Friday)
~~Mary Street West~~	~~Lindsay~~	~~North~~	~~Angeline Street~~	~~West to a point 73 metres~~	Amended by 2024-154 July 23, 2024
Mary Street West	Lindsay	North	Angeline Street South	A point 40m east of Wilson Ave	Amended by 2024-154 July 23, 2024
Maryknoll Ave.	Lindsay	North	Logie Street	A point 73.15m east	
Maryknoll Ave.	Lindsay	West		A point 41.75m North	
McDonagh Dr.	Lindsay	Both	Maple Ct.	Angeline Street South	Between the hours of 7:30am and 5:00pm
McQuarrie Road	Lindsay	Both east and west	Mary Street West	McGibbon Blvd.	Monday to Friday from 8:00am to 9:00am and 3:00pm to 4:00pm
Melbourne Street East	Lindsay	South	Georgian Street	A point 110.95m east	
Melbourne Street West	Lindsay	North	Lindsay Street	Cambridge Street	
Mill Street	Lindsay	East	Russel Street East	A point 32m south	
Mill Street	Lindsay	East	Glenelg Street EAST	A point N 48m	
Mill Street	Omemee	Both	King Street East	Mary Street East	
Mill Street	Bobcaygeon	North	The Moorings	East Street South	

Street	Geographic Area	Side	From	To	Time Restrictions
Monck Road	Norland	South	Hwy 35 North	A point 25 m west	
Mount Hope Street	Lindsay	South	Verulam Road	A point 129 m west	
Mount Hope Street	Lindsay	North	Verulam Road	A point 129m west	
Nappadale Street (Road #46)	Woodville	East	North limit of Queen Street	A point 215 m North	
North Bay Dr.	Bexley	Both	East boundary of Balsam Lake Provincial Park	Easterly to Lot 35 North West Bay Range	
North Street	Fenelon Falls	East	Helen Street	Green Street	Between the hours of 8:00am and 9:30am and 3:30pm and 4:30pm, save and except school buses.
Northline Road	Ward 6	Both	Fells Bay Road	A point North 70 metres; a point south 90m	
Oak Street **By-Law 2025-099, Effective July 22, 2025**	Fenelon Falls	South	May Street	The western limit	
Orange Corners Road	Ward 8	Both	Cottingham Road	A point 200m North	
Orange Corners Road	Ward 8	East	Cottingham Road	A point 200m South	
Orchard Park Road	Lindsay	South	Sanderling Cres.	Victoria Ave North	Monday – Friday 8 am - 4:30 pm
Oriole Road	Fenelon Falls	North	# 26 Oriole Road	A point 80 metres east to an area in front of # 18 Oriole Road	
Oriole Road	Fenelon Falls	North	# 14 Oriole Road	A point 110 metres east to an area in front of # 2 Oriole Road	
Oriole Road	Fenelon Falls	South	Bass Street	A point 15 metres west in	

Street	Geographic Area	Side	From	To	Time Restrictions
				front of # 17 Oriole Road	
Oriole Road	Fenelon Falls	South	Redwing Avenue	A point 110 metres east	
Oriole Road	Fenelon Falls	South	110 metres east of Redwing Avenue	A point 90 metres east to an area in front of # 17 Oriole Road	2 hours time restricted
Otter Road	Long Point	Both North and south	Ebony Street	East 20m and West 30m	
Park Street (Road #24)	Bobcaygeon	South	Lance Street	Mansfield Street	
Parkside Dr.	Lindsay	South	A point 60.35m west of Verulam Road South	A point 23.75m west	
Peace Ave./Plan 111	Reaboro		King's Highway #7	A point 2950ft east	
Peace Road (Road #14)	Emily (Provincial Park area)	North and South	West limit of Centreline Road (Road #10)	A point 640m west	
Peace Road (Road #14)	Emily (Provincial Park area)	North and South	A point 435m North then east of North side of east-west portion of Peace Road(Road #14), between Centreline Road South and North (Road #10).	A point 735m North then east of North side of east-west portion of Peace Road(Road #14), between Centreline Road South and North (Road #10).	
Peel Street	Lindsay	North	York Street North	William Street North	Amended by 2018-075 April 24, 2018
Peel Street	Lindsay	South	York Street North	A point 9 m. West	Amended by 2018-075 April 24, 2018
Peel Street	Lindsay	North	Cambridge Street North	Albert Street North	
Peel Street	Lindsay	North	Albert Street North	Westerly limit	
Peel Street	Lindsay	South	Victoria Avenue North	w/s driveway to CKL Police parking lot	

Street	Geographic Area	Side	From	To	Time Restrictions
Petticoat Lane	Bobcaygeon	East and West	South of Canal Street East		
Pigeon Lake Road (Road #17)	Ops (East of Lindsay)	North and South	East limit of Road #36	A point 190m east	
Pigeon Lake Road (Road #17)	Ops (East of Lindsay)	North and South	A point 500m west of west limit #251.	A point 200m west of west limit of #251.	
Pine Point Cottage Road	Coboconk	South	Highway 35	A point 140m east	
Pleasant Point Road	Pleasant Point	West	Rose Street	Northern Limit (water's edge)	
Portage Road (Road #48)	Eldon	North	130m east of center roadway	A point 210m east of southeast abutment of the Trent-Severn Canal Bridge, former Eldon Twp.	
Portage Road (Road #48)	Eldon	North	Center of Hartley Road	A point 200m east	
Pottinger Street	Lindsay	North and South	Adelaide Street	West to the end of Pottinger Street	8:00 a.m. to 11:00 a.m. and 2:00 p.m. to 4:00 p.m. (Monday to Friday)
Prince's Street East	Fenelon Falls	Both			
Public Lane on south side of 8 Cambridge Street North and behind 130-134, 136 and 140-148 Kent Street West	Lindsay	All sides	Cambridge Street North (from curb line and including sidewalk)	37m east	
Queen Street	Lindsay	South	Lindsay Street North	Verulam Road	
Queen Street North	Omemee	Both	King Street	Church Street	

Street	Geographic Area	Side	From	To	Time Restrictions
Ramsey Road (Road #28)	Mariposa	North and South	A point 60m west of west limit of Eldon Road(Road #6)	A point 87m east of west limit of Eldon Road (Road #6)	
Ramsey Road (Road #28)	Mariposa	North and South	East limit of Simcoe Street (Road #2)	A point 60m east	
Ridgewood Road	Ops	Both	Junction with Little Britain Road	South for a distance of 1km.	
Riverview Road	Mariposa	Both	Robinglade Dr. East	End of road at Nonquon River	
Parkside Road	Bexley	Both	Balsam Lake Dr. North for .8km		
Roosevelt Street	Lindsay	Both	Adelaide Street South	Angeline Street South	Between the hours of 9:00am and 5:00pm - Monday to Friday, inclusive.
Russell Street	Lindsay	South	Lindsay Street South	A point 60m east	
Russell Street East	Lindsay	North	Lindsay Street South	Huron Street	
Russell Street East	Lindsay	South	St. Lawrence Street	A point 39m east	
Russell Street West	Lindsay	North and South	Lindsay Street South	Albert Street South	
Sanderling Cr.	Lindsay	North	Albert Street North	A point 90m east	
Sanderling Cres	Lindsay	South	Albert Street	A point 47.24m east	
Sarah Cres	Omemee	Both	Shawn Ave.	End of road (Shawn Ave.)	Nov 1 to April 30 the following year
Scotch Line Road	Verulam	West	County Road 24	A point North ending at the boat launch	
Scotch Line	Ward 6	East	Bronte Lane	A Point 39 metres North	

Street	Geographic Area	Side	From	To	Time Restrictions
Shawn Ave.	Omemee	Both	Sibley Ave. North	End of road	Nov 1 to April 30 the following year
Shedden Street	Bexley	Both	Albert Street	North 100 ft on GRR Part Lot 15 Plan 46, on the road allowance between Lots 12 and 13	
Shedden Street	Bexley	Both	Grandy Road	South 100ft on GRR Part Lots 15 and 16 Plan 46, on the road allowance between Part Block A and B	
Sibley Ave.	Omemee	Both	King Street west	A point in front of #45	
Short Street (Road #121)	Fenelon Falls	North.	East limit of Colborne Street	A point 155 m North of North limit of Prince's Street	
Short Street (Road #121)	Fenelon Falls	South	East limit of Colborne Street	A point 143 m North of North limit of Prince's Street	
Simcoe Street (Road #2)	Mariposa (south of Sonya)	East and West	A point 60m North of North limit of Ramsey Road (Road # 28)	A point 87m south of North limit of Ramsey Road (Road #28)	
Ski Hill Road	Manvers/Cav-an Monaghan	Both	A point 400m south of Hogsback Rd	A point 400m north of Hogsback Rd	Amended by 2024-162 August 27, 2024
Ski Hill Road	Omemee	Both east and west	450m south of Hwy 7	A point 250m further south	
Snake Point Road	Bobcaygeon	Both sides	A point in front of # 96, East side of the driveway	A point ending in front of 109 William Street approximately 30 metres	

Street	Geographic Area	Side	From	To	Time Restrictions
Southside Road	Emily	Both	Intersection of Spen Haven Road and Northside Road	End of road	Nov 1 to April 30 the following year
Springdale Dr.	Lindsay/ Ops	South / West	A point 104 m East of Newton Ave.	A point 173 m east of Newton Ave.	
St. Lawrence Street	Lindsay	East	Russell Street West	Glenelg Street	Between the hours of 9:00am and 5:00pm - Monday to Friday, inclusive.
St. Patrick Street	Lindsay	East	A point 67.03m south of Bertie Street	A point 23.75m south	
St. Paul Street	Lindsay	West	89 St. Paul Street	A point 174 m North	
St. Paul Street	Ward 5	East	Queen Street	A point ending 55m North	
St. Peter Street	Lindsay	East and West	Colborne Street East	CPR Right of Way	
St Peter St	Lindsay	West	Needham St	A point 125m northerly	Amended by 2024-162 August 27, 2024
St Peter St	Lindsay	Both	A point 125m north of Needham St	A point 110m northerly	Amended by 2024-162 August 27, 2024
Stuart Street	Woodville	East	King Street	John Street	
Sturgeon Road (Road #7)	Omemee	East	Junction with North limit of Church Street	Centre line of Canadian National Railway track	
Sturgeon Street South	Omemee	Both	Mary Street	King Street	
Sunset Court	Lindsay	Both	Angeline Street South	A point east 30m	

Street	Geographic Area	Side	From	To	Time Restrictions
Sussex Street North	Lindsay	East	Peel Street	Colborne Street West	
Sussex Street North	Lindsay	West	Peel Street	Kent Street West	
Sussex Street South	Lindsay	West	Russell Street West	Glenelg Street West	
Thrushwood Trail	Lindsay	South	Broad Street (North Connection)	Broad St (South Connection)	
Trent View Road	Ward 1	Both	Fenel Road	End of road	
Union Street	Woodville	East	King Street	Argyle Street	
Verulam Road (Road #36)	Lindsay	West	South limit of Queen Street in Lindsay	North limit of Riverview Road	
Verulam Road (Road #36)	Lindsay	East	South limit of Pigeon Lake Road (Rd #17)	A point 200m south of south limit of Weldon Road	
Victoria Ave. North	Lindsay	East	#42 South edge of south driveway	#42 North edge of North Driveway	30 Min time Limit Monday-Friday 7am-6pm
Victoria Ave N	Lindsay	East	Francis Street	Colborne Street West	
Victoria Ave. North	Lindsay	West	North limit of Colborne Street West	A point 33m North	
Victoria Ave. South	Lindsay	East	A point 68m south of south curbline of Kent Street West	A point 12m south	
Wakeford Road	Mariposa	East	#68 Wakeford Road	#78 Wakeford Road	
Walnut Street West	Omemee	Both	Deane Street	Sibley Ave. North	Between the hours of 8:00am and 4:30pm - Monday to Friday, inclusive.
Walnut Street West	Omemee	Both	Deane Street North	Entrance to Scott Young Elementary School	Between the hours of 8:00am and 4:30pm - Monday to

Street	Geographic Area	Side	From	To	Time Restrictions
					Friday, inclusive.
Water Street	Lindsay	East	A point 60m south of North limit of Water Street	A point 21m south	
Water Street	Lindsay	East	A point 59.33m south of North limit of Water Street	A point 22.44m south	
Weldon Road	Lindsay	Both	Highway #36	Pigeon Lake Road	
Wellington Street	Lindsay	North	William Street North	Cambridge Street North	
Wellington Street	Lindsay	North and South	Cambridge Street North	Victoria Ave. North	
Wellington Street (Road #17)	Lindsay	North and South	Junction with west limit of Lindsay Street North	Junction with east limit of William Street North	
Westwood Crt.	Lindsay	North	Northlin Park Road	A point 15m West	
Westwood Crt.	Lindsay	North	22 Westwood Crt.	Westerly limit	
Westwood Crt.	Lindsay	~~North and~~ South	Northlin Park Road	Westerly limit	Amended by By-law 2020-060, July 28, 2020
William Street North	Lindsay	East	Colborne Street West	Elgin Street	
William Street North (Road #17)	Lindsay	West	Junction with North limit of Bond Street	A point 61m North	
William Street North (Road #17)	Lindsay	East	Junction with North limit of Wellington Street	Junction with south limit of Colborne Street West	
William Street North (Road #17)	Lindsay	Both	North limit of Wellington Street	A point 68m North	
William Street South	Lindsay	West	Russell Street West	Glenelg Street West	
Woodville Road (Road #9)	Woodville	North	A point 225 m east of the south-west corner of	A point 385m east of the south-west corner of	

Street	Geographic Area	Side	From	To	Time Restrictions
			intersection with Prospect Road	intersection with Prospect Road	
Woodville Road (Road #9)	Woodville	North	A point 280m west of the easterly extension of Duke Street	A point 3m east of the easterly extension of Duke Street	
Woodville Road (Road #9)	Woodville	North	Nappadale Street	A point 315m west	
Woodworth Drive	Somerville	Both	Hemlock	Gull Crescent	
Woodworth Drive	Ward 2	Both sides	East side of the driveway at #11	A point 285 metres east	
Yankee Line (Road #14)	County	East and West	South limit of east-west portion of Yankee Line (Road #14)	A point 300m North	
York Street N	Lindsay	West	Kent Street West	North of curb cut for St. Andrews driveway, or a point approximately 81 m. North	Amended by 2018-075 April 24, 2018
York Street North	Lindsay	West	Peel Street	A point 9 m. South	Amended by 2018-075 April 24, 2018
York Street North	Lindsay	East	North curb cut of Legion Driveway	Kent Street West	
York Street South	Lindsay	East and West	Kent Street West	Russell Street West	

Schedule B- No Stopping Zones

Street	Geographic Area	Side	From	To	Restrictions
Adelaide Street North	Lindsay	West	Henry Street	Kent Street West	
Agnes Street (Road #46)	Woodville	West	North limit of John Street	A point 70m North	
Angeline Street North (Road #4)	Lindsay	East	Junction with North limit of Kent Street West	North boundary of the Town of Lindsay	
Angeline Street North (Road #4)	Lindsay	West	Junction with North limit of Kent Street West	Junction with south limit of Colborne Street West	
Angeline Street North (Road #4)	Lindsay	West	Centre line with Colborne Street West	A point 70m North	
Angeline Street North (Road #4)	Lindsay	East and West	North boundary of the Town of Lindsay	A point 135m North	
Angeline Street South (Road #4)	Lindsay	West	Junction with North limit of Mary Street	Junction with south limit of Kent Street W	
Angeline Street South (Road #4)	Lindsay	East	Junction with North limit of Roosevelt Street	Junction with south limit of Kent Street W	
Angeline Street South (Road #4)	Lindsay	East	North limit of Mary Street	South limit of Durham Street	
Balaclava Street	Bobcaygeon	East	Entire	Entire	Between the hours of 8:30am and 9:30am and 3:00pm and 4:00pm - Monday to Friday
Balaclava Street	Bobcaygeon	West	Entire	Entire	
Bond Street East	Fenelon Falls	North	Anglican Church, approximately 233ft east of Colborne Street	Clifton Street	

Street	Geographic Area	Side	From	To	Restrictions
Cameron Road (Road #34)	Cameron	West	North limit of King's Hwy. #35	A point 105m North of North limit of King's Hwy. #35	
Cameron Road (Road #34)	Cameron	East	North limit of King's Hwy. #35	A point 95m North of North limit of King's Hwy. #35	
Cat Tail Bridge on Valentia Road (Lot 20/21, Conc. 4, former Mariposa Twp.)	Former Mariposa Twp. (Valentia Road and Ranch Road area)		A point 30m North of the structure's North abutment	A point 30m south of the structures south abutment	
Centennial Park Road (Road #33)	Carden	East and West	A point 165m south of the south abutment of the Canal Lake Arch Bridge, former Eldon Twp.	A point 550m North of the south abutment of the Canal Lake Arch Bridge, former Eldon Twp.	
Centennial Park Road (Road #33)	Carden	East and West	A point 130m south of south side of Redcap Beach Road	A point 364m southerly	
Centennial Road Causeway	Carden	West	500ft North from Munroe's Bridge, Part Lot 1 CoNorth4, former Carden Twp.		
Colborne Street	Fenelon Falls	East	Within 40 feet southerly along Colborne Street from the projection of the curb lines at the intersection with Francis Street		
Colborne Street	Fenelon Falls	Both	Entire	Entire	
Colborne Street (Road #121)	Fenelon Falls	North West	A point 49m North of North limit of Queen Street	South limit of Prince's Street	

Street	Geographic Area	Side	From	To	Restrictions
Colborne Street (Road #121)	Fenelon Falls	South East	A point 49m North of North limit of Queen Street as extended	South limit of Prince's Street	
Colborne Street (Road #121)	Fenelon Falls	Both	Water Street	Short Street	
Colborne Street (Road #121)	Fenelon Falls	North-West and South-East	North-east limit of Water Street	South-west limit of Bond Street	
Colborne Street East (Road #17)	Lindsay	North	West limit of Verulam Road (Road #36)	East limit of Lindsay Street North	
Colborne Street East (Road #17)	Lindsay	South	West limit of Verulam Road (Road #36)	East limit of St. George Street	
Colborne Street East (Road #17)	Lindsay	South	West limit of St. Paul Street	East limit of Lindsay Street North	
Colborne Street East (Road #17)	Lindsay	North and South	East limit of Verulam Road (Road #36)	A point 190m easterly	
Colborne Street West (Road #17)	Lindsay	South	Junction with the west limit of William Street North	Junction with the east limit of Angeline Street North	
Colborne Street West (Road #17)	Lindsay	North	East limit of Angeline Street North	A point 200m east	
Deane Street North	Omemee	Both	King Street	Walnut Street	Between the hours of 8:00am to 4:30pm - Monday to Friday, inclusive.
Duke Street (Road #8)	Bobcaygeon	North and South	Junction with west limit of Main Street (Rd #36) (formerly Hwy. #36)	A point 91.5m west of the west limit of Main Street (Rd #36) (formerly Hwy. #36)	

Street	Geographic Area	Side	From	To	Restrictions
East Cross Creek Bridge on River Road (Lot 9, Conc.3, former Ops Twp.)	River Road		A point 30m North of the structure's North abutment	A point 30m south of the structures south abutment	
East Street (Road #36)	Bobcaygeon	West	Boyd Street South	A point 126m southerly	
Eldon Road (Road #6)	Mariposa (South of Little Britain)	East and West	North limit of Ramsey Road(Rd #28)	A point 60m North	
Eldon Road (Road #6)	Oakwood	East	North limit of Albert Street in Oakwood	A point 60m North	
Elliott Street	Fenelon Falls	Both	Entire	Entire	
Elm Tree Road (Road #18)	Ops	West	A point 160m south of south abutment of Terrill's Bridge (#18002), former Ops Twp. located at the North end of Elm Tree Road before crossing Peniel Road into former Fenelon Twp.	A point 100m North of south abutment of Terrill's Bridge (#18002), former Ops Twp. located at the North end of Elm Tree Road before crossing Peniel Road into former Fenelon Twp.	
Elm Tree Road (Road #18)	Ops	East	A point 160m south of the south abutment of the west Cross Creek Bridge (#18001), former Ops Twp. located south of Cross Creek Road	A point 100m North of the south abutment of the West Cross Creek Bridge (#18001), former Ops Twp. located south of Cross Creek Road	
Emily Park Road (Road #10)	Emily (Provincial Park area)	Both	South limit of Peace Road (Rd #14)	A point 1170m south	
Francis Street EAST (Road #22)	Fenelon Falls	Both	East limit of Colborne Street	East limit of the Village of Fenelon Falls	

Street	Geographic Area	Side	From	To	Restrictions
Frank Hill Road (Road #26)	Emily (North of Fowlers Corners)	Both	A point 106m North of North limit of Lancaster Dr.	A point 5.0m east of east limit of Lawrence Street South	
George Street North	Omemee	West	King Street East	Church Street East	
George Street North	Omemee	East	King Street East	Church Street East,	Excluding 8m directly North of King Street East on east side which is designated accessible person parking space
George Street South	Omemee	Both	King Street	Mary Street	
Green Street	Fenelon Falls	Both	Lindsay Street	North Street	
Green Street East	Fenelon Falls	Both	Entire	Entire	Between 7:00am and 5:00pm - Monday to Friday, inclusive, except during July and August
Helen Street (Rd #8)	Fenelon Falls	Both	Lindsay Street (Road #121)	West limit of the Village of Fenelon Falls	
Helen Street (Rd #8)	Fenelon Falls	East	South-east corner of right-of-way of junction with Road #121 (formerly Hwy. # 121)	A point 150m south of Road #121 (formerly Hwy. # 121)	
James Street	Omemee	Both	Entire	Entire	
Kent Street West	Lindsay	North and South	Angeline Street	Town Boundary	
King Street (Road #24)	Bobcaygeon	North	A point 48m west of west limit of Bolton Street	A point 31m west	
King Street (Road #24)	Bobcaygeon	North	Junction with west boundary of Need Street	Junction with east boundary of Bolton Street	

Street	Geographic Area	Side	From	To	Restrictions
King Street (Road #24)	Bobcaygeon	Both	West limit of Main Street (Road #36)	East limit of Mansfield Street	
King Street (Road #46)	Woodville	South	North-west corner of Agnes Street	A point 15m west on King Street	
King Street (Road #9)	Woodville	North side	West boundary of Maple Hills Dr.	A point 100m west	
King Street (Road #9)	Woodville	Both	West limit of Duke Street	East limit of Agnes Street	
King Street (Road #9)	Woodville	Both	West limit of Road #46, North (Nappadale Street)	A point 312 m west	
King Street WEST	Omemee	North	Intersection with James Street North,	A point 34m east	Between the hours of 8:00am to 4:30pm - Monday to Friday, inclusive.
Kirkfield Road (Road #6)	Kirkfield	Both	Kirkfield Liftlock Structure	A point 375m North or south	
Lane Street	Omemee	Both	Entire	Entire	
Lindsay Street	Lindsay	East	Ridout Street	Kent Street East	
Lindsay Street (Road #121)	Fenelon Falls	West	South limit of Lot 66	Intersection of Green Street	Between the hours of 8:00am and 9:30am and 3:30pm and 4:30pm, save and except school buses
Lindsay Street (Road #121)	Fenelon Falls	South East	East limit of West Street	A point 36m south-west of North-east limit of Water Street	
Lindsay Street (Road #121)	Fenelon Falls	North West	North limit of Helen Street	South-west limit of Water Street	
Lindsay Street (Road #121)	Fenelon Falls	Both	South-west limit of the Village of Fenelon Falls	Water Street	

Street	Geographic Area	Side	From	To	Restrictions
Lindsay Street (Road #121)	Fenelon Falls	North-West	East limit of West Street (as projected)	South limit of Helen Street	Between the hours of 8:00am to 4:00pm - Monday to Friday, inclusive.
Lindsay Street North (Road #17)	Lindsay	East	Junction with the North limit of Queen Street	South limit of Colborne Street East	
Lindsay Street North (Road #17)	Lindsay	West	Junction with the North limit of Wellington Street	A point 60m North	
Lindsay Street South	Lindsay	West	Kent Street West	Southerly limit	
Lindsay Street South	Lindsay	East	Ridout Street	Southerly limit	
Little Britain Road (Road #4)	Lindsay	North and South	South limit of King's Hwy. #7	A point 895m west	
Little Britain Road (Road #4)	Little Britain	North	East limit of Eldon Road (Rd #6)	A point 59m east	
Marine Park Blvd.	Omemee	Both	Colborne Street North running easterly	Omemee Marine Park	
Mary Street EAST	Omemee	South	Within 23m from intersection of George Street	Entire	
Mary Street West (Road #19)	Lindsay	South	A point 142m east of east limit of Adelaide Street	A point 192m east of east limit of Adelaide Street	
Mary Street West (Road #19)	Lindsay	North and South	Junction with the east limit of Albert Street South	Junction with west limit of Lindsay Street South	
Mary Street West (Road #19)	Lindsay	North	East limit of Albert Street South	A point 59.5m east	
Mary Street West (Road #19)	Lindsay	South	West limit of Albert Street South	A point 45.5m west	

Street	Geographic Area	Side	From	To	Restrictions
Mary Street West (Road #19)	Lindsay	South	Angeline Street	A point 142m east of east limit of Adelaide Street	Between the hours of 10:00am and 11:00am and between 2:00pm and 3:00pm
Mary Street West (Road #19)	Lindsay	South	A point 45.5m west of west limit of Albert Street	A point 66m west of west limit of Albert Street	Between the hours of 10:00am and 11:00am and between 2:00pm and 3:00pm
Nappadale Street (Road #46)	Woodville	East	From North limit of Queen Street	A point 215m North	
North Street	Fenelon Falls	East	Helen Street	Green Street	Between the hours of 8:00am and 9:30am and 3:30pm and 4:30pm, save and except school buses
Park Street (Road #24)	Bobcaygeon	South	Lance Street	Mansfield Street	
Peace Ave./Plan 111	Reaboro		East of and intersecting with King's Highway #7	A point 2950ft east.	
Peace Road (Road #14)	Emily	North and South	Highwater mark, Pigeon River, former Emily Twp.	East limit of Cowan's Bay Road, former Emily Twp.	
Peace Road (Road #14)	Emily (Provincial Park area)	North and South	West limit of Centreline Road (Rd #10)	A point 640m west	

Street	Geographic Area	Side	From	To	Restrictions
Peace Road (Road #14)	Emily (Provincial Park area)	North and South	A point 435m North then east of the North side of the east-west portion of Peace Road (Rd #14) between Centreline Road (Rd #10) south and Centreline Road (Rd #10), North	A point 735m North then east of the North side of the east-west portion of Peace Road (Rd #14), between Centreline Road (Rd #10), south and Centreline Road (Rd #10), North	
Pigeon Lake Road (Road #17)	Ops (East of Lindsay.)	North and South	A point 500m west of west limit #251.	A point 200m west of west limit of #251.	
Portage Road (Road #48)	County	North	Center of Hartley Road	A point 200m east	
Portage Road (Road #48)	Eldon	North	130m east of the center roadway	A point 210m east of the southeast abutment of the Trent-Severn Canal Bridge, former Eldon Twp.	
Pottinger Street	Lindsay	South	West Limit of Adelaide Street	A point 50m west	Between the hours of 8:00 a.m. to 4:00 p.m. Monday to Friday, inclusive.
Prince's Street EAST	Fenelon Falls	Both	Entire	Entire	
Queen Street	Lindsay	North	Lindsay Street North	Caroline Street	
Ramsey Road (Road #28)	Mariposa	North and South	A point 60m west of west limit of Eldon Road (Rd #6)	A point 87m east of west limit of Eldon Road (Rd #6)	
Ramsey Road (Road #28)	Mariposa	North and South	East limit of Simcoe Street (Rd #2)	A point 60m east	
Ridgewood Road	Ops	Both	Junction with Little Britain Road	South for a distance of 1km.	

Street	Geographic Area	Side	From	To	Restrictions
Short Street (Road #121)	Fenelon Falls	North	The east limit of Colborne Street	A point 155m North of the North limit of Prince's Street	
Short Street (Road #121)	Fenelon Falls	South	East limit of Colborne Street	A point 143m North of North limit of Prince's Street	
Short Street (Road #121)	Fenelon Falls	North	A point 155m North of North limit of Prince's Street at Colborne Street, as measured along the property line	East limit of the Village of Fenelon Falls	
Short Street (Road #121)	Fenelon Falls	South	A point 143m North of the North limit of Prince's Street as extended at Colborne Streetas measured along the property line	East limit of the Village of Fenelon Falls	
Simcoe Street (Road #2)	Mariposa (south of Sonya)	East and West	A point 60m North of North limit of Ramsey Road (Road #28)	A point 87m south of North limit of Ramsey Road (Road #28)	
Ski Hill Road (Road #38)	Omemee	Both	South limit of Hwy. #7	South limit of the Village of Omemee	
Sturgeon Road (Road #7)	Omemee	East	Junction with the North limit of Church Street	Centre line of the Canadian National Railway Track	
Sturgeon Road (Road #7)	Omemee	West	Junction with North limit of King's Hwy. #7	A point 23m North	
Sturgeon Road (Road #7)	Omemee	Both	Junction with North limit of King's Hwy. #7	Centre line of the Canadian National Railway Track	

Street	Geographic Area	Side	From	To	Restrictions
Sturgeon Road (Road #7)	Omemee	Both	Junction with North limit of King'sHwy.#7	North limit of the Village of Omemee	
Sturgeon Street	Omemee	Both	Mary Street	King Street	
Verulam Road (Road #36)	Lindsay	West	South limit of Queen Street in Lindsay	North limit of Riverview Road in Lindsay	
Verulam Road (Road #36)	Lindsay	East	South limit of Pigeon Lake Road (Road #17)	A point 200m south of south limit of Weldon Road, former Ops Twp.	
Walnut Street West	Omemee	Both	Deane Street	Entrance to Scott Young Elementary School	Between the hours of 8:00am to 4:30pm - Monday to Friday, inclusive.
Weldon Road	Lindsay	Both	Highway #36	Pigeon Lake Road	
Wellington Street	Lindsay	South	Cambridge Street North	A point 35m east	
Wellington Street (Road #17)	Lindsay	North and South	Junction with the west limit of Lindsay Street North	Junction with the east limit of William Street North	
William Street North (Road #17)	Lindsay	West	Junction with North limit of Bond Street	A point 61m North	
William Street North (Road #17)	Lindsay	East	Junction with the North limit of Wellington Street	Junction with the south limit of Colborne Street West	
William Street North (Road #17)	Lindsay	Both	North limit of Wellington Street	A point 68m North	
William Street North (Road #17)	Lindsay	West	Bond Street	A point 68m North of Wellington Street	

Street	Geographic Area	Side	From	To	Restrictions
Woodville Road (Road #9)	Woodville	North	A point 225m east of the south-west corner of intersection with Prospect Road	A point 385m east of the south-west corner of intersection with Prospect Road	
Woodville Road (Road #9)	Woodville	North	A point 280m west of easterly extension of Duke Street	A point 3m east of easterly extension of Duke Street	
Woodville Road (Road #9)	Woodville	North	Nappadale Street	A point 315m west	
Yankee Line (Road #14)	Emily	East and West	South limit of the east-west portion of Yankee Line (Rd #14)	A point 300m North	

Schedule C- Municipal Lots Without Meters

Current Lot Number	Location	Geographic Area	Restrictions
L1	**Municipal Lot** Plan 70 south half part of lot 7, east of Bolton Street	Bobcaygeon	No Parking between 11:30pm and 6:00am, or for longer than 3hourSouth
L2	**Arena Lot** Located on John Street, east side between Francis Street West and Bond Street West	Fenelon Falls	
L3	**J and B Lot** West of Colborne Street, south of Bond Street West Being part of Plan 98, sub plan 57R-1711, 57R-3324, 57R-3671.	Fenelon Falls	
L4	**Library Lot** Located on the corner of Market Street, on the west side south of Bond Street West	Fenelon Falls	
L6	**May Street Lot** Located North of Water Street (Oak Street) and east of May Street	Fenelon Falls	
L7	**Municipal Lot (behind Bargain Shop, former I.G.A.)** Located east of Colborne Street, south of Francis Street East	Fenelon Falls	
L8	**Municipal Office Lot** Located east of Lindsay Street, North of Elliott Street	Fenelon Falls	
L9	**Railway Lot** Located east of Lindsay Street, North of Cataract Street	Fenelon Falls	
L10	**2 Kent Street West** - Rear Lot Located west of Lindsay Street North and North of Kent Street W - Town Plan Part Lots 1,2,3	Lindsay	

Current Lot Number	Location	Geographic Area	Restrictions
L11	**Bank of Commerce Parking Lot** (leased lot) Located east of William Street North, west of York Street North, and North of Kent Street West All portions of Lot 5 North of Kent Street West designated as Parts 2 and 3 on RP 57R-2830. Portion of Lots 4 and 5 North of Kent Street West designated as Part 6 on RP 57R-2830. Right of Way on Lot 5 designated as Part 4 on RP 57R-2830. Right of Way on Lot 4 designated as Part 5 on RP 57R-2830. Right of Way on Lot 5 designated as Part 3 on RP 57R-2830 as described in instrument registered as Number A4680.	Lindsay	
L12	**Ridout Street Lot** 22 Lindsay Street South Part Block A, east of Lindsay Street South, south of Ridout Street Part Lot 1, south of Ridout Street	Lindsay	
L13	**Lindsay Service Centre Lot - East of the Police Building** 180 to 190 Kent Street West Located North of Kent Street West and south of Peel Street - Town Plan Part Lots 11,12,13	Lindsay	
L14	**Lindsay Service Centre Lot - North of Fire Hall** Located North of Kent Street West and south of Peel Street - Town Plan Part Lot 11	Lindsay	
L15	**Mariposa Commuter Lot** Intersection of Eldon Road (Road #6) and Ramsey Road (Road #28) at the Northwest corner of Lot 16, Concession 1, former Mariposa Twp.	Mariposa (south of Little Britain)	
L16	**Fire Hall Lot** Lot 6 to 7 south of Mary Street and east of George Street	Omemee	4 consecutive hour limit in Northern 30m section and 16 consecutive hour limit in southerly 20m section

Current Lot Number	Location	Geographic Area	Restrictions
L17	**Marine Park** Located North of King Street and east of Colborne Street - Lot 10, 11, Part Lot 12 and Part 2.	Omemee	No Parking between 11:00pm - 9:00am
L18	**Omemee Approved Park**	Omemee	No Parking between 11:00pm - 9:00am
M1	East of Cambridge Street North, South of Peel Street, West of William Street North and North of Kent Street West (10-14 Cambridge Street North)	Lindsay	
M2	East of York Street South, West of Lindsay Street South, and North of Russell Street West (14 York Street South) (part reserved for permit parking)	Lindsay	
M3	East of William Street North, West of York Street North, and North of Kent Street West	Lindsay	
M4	East of York Street North of Kent Street West, and South of Peel Street (leased from Chris Karkabasis)	Lindsay	
M5	North of Peel Street and East of Cambridge Street (corner lot, part reserved for permit parking)	Lindsay	
M6	Town Plan Pt Lot 1 N Kent Street	Lindsay	
M7	PLAN 1 PT LOT 4 S OF KENT W;RP57R2852 PARTS 1 TO 3	Lindsay	

Schedule D- Municipal Lots With Meters

Current Lot Number	Location	Geographic Area
M1	East of Cambridge Street North, South of Peel Street, West of William Street North and North of Kent Street West (10-14 Cambridge Street North)	Lindsay
M2	East of York Street South, West of Lindsay Street South, and North of Russell Street West (14 York Street South) (part reserved for permit parking)	Lindsay
M3	East of William Street North, West of York Street North, and North of Kent Street West	Lindsay
M4	East of York Street North North of Kent Street WEST, and South of Peel Street (leased from Chris Karkabasis)	Lindsay
M5	North of Peel Street and East of Cambridge Street (corner lot, part reserved for permit parking)	Lindsay
M6	Town Plan Pt Lot 1 N Kent Street	Lindsay
M7	Plan 1 Pt Lot 4 S Of Kent W;RP57R2852 Parts 1 To 3	Lindsay

Schedule E- Highways with Meters

Location	Geographic Area	From	To	Sides
Main Street	Bobcaygeon			
Cambridge Street South	Lindsay	Russell Street West	Kent Street West	East and West
Kent Street WEST	Lindsay	Victoria Ave.	Lindsay Street	North and South
Peel Street	Lindsay	Cambridge Street North	William Street North	North and South
Victoria Ave.	Lindsay	Russell Street West	Peel Street	East and West
William Street	Lindsay	Russell Street West	Peel Street	East and West
Jane St	Lindsay	Kent Street West	Henry Street	West

Schedule F- Private Parking Lots

Location	Geographic Area
11 Adelaide Street North	Lindsay
Bank of Montreal, 16 William Street South	Lindsay
Kent Place Mall, 189 Kent Street West	Lindsay
Lindsay Locks	Lindsay
Lindsay Recreation Complex	Lindsay
Lindsay Square Mall, 401 Kent Street West	Lindsay
Lot at North West corner of Victoria Ave. South and Russell Street	Lindsay
Ross Memorial Hospital, 10 Angeline Street North (and parking meters located on Jane Street)	Lindsay
Sir Sandford Fleming College	Lindsay
Whitney Town Centre, 370 Kent Street West	Lindsay
Lindsay Collegiate and Vocational Institute, 260 Kent Street West	Lindsay
Ken Reid Conservation Area	Former Fenelon Township

Schedule “G” - Accessible Parking exemptions and permit holder responsibilities

A current valid accessible parking permit must be displayed and **clearly visible** on the vehicle's sun visor or front dash.

An accessible parking permit holder or driver (operating a vehicle for the purpose of transporting an accessible parking permit holder) who displays a valid accessible parking permit is **exempt** from the following:

- signed prohibited parking areas; this includes time restricted no parking areas, i.e.: 8 a.m. to 6 p.m. and general no parking anytime areas that display the regulatory no parking sign
  Note: some restrictions apply. Please refer to non-exemptions for specifics
- signed parking limits such as one hour and two hour maximums; holders are allowed to exceed the signed maximum parking limit.
- unsigned maximum three-hour parking limit in effect **on all city streets**
- holders may park at **on-street** parking meters or pay and display machines without putting a coin in the meter/machine during the hours of legal operation
- **Note:** exemption does not apply on private property.
- **Note**: some restrictions apply. Please refer to non-exemptions for specifics
- Holders may park in **Municipal parking lot** meters or pay and display machines without putting a coin in the meter/machine during the hours of legal operation
  Note: some restrictions apply. Please refer to non-exemptions for specifics
- signed on-street permit parking areas Vehicles displaying a valid parking permit are permitted to park without a designated on-street parking permit.

Please note: In all of the above situations where parking is permitted, it is permitted for a period not to exceed a maximum of 24 hours

Non-Exemptions - (General)

Vehicles displaying accessible parking permits are **not exempt** from the following:

- on a sidewalk or footpath;
- on a boulevard except in areas where it is permitted and there are properly erected signs;
- in front of or within 2.0 metres of an entrance or in a manner that prevents the use of an entrance by other vehicles;
- within an intersection;

- within 9.0 metres of an intersection; or within a distance of up to 30.0 metres of an intersection at which authorized signs specifying a minimum distance greater than 9.0 metres have been installed;
- within 6.0 metres of a crosswalk that is not located at an intersection;
- within 1.0 metre of a curb cut designed to accommodate wheelchairs that is not located at an intersection or a crosswalk;
- on a bridge or causeway or in a tunnel or underpass, or on the approaches to a bridge, causeway, tunnel or underpass, except where expressly permitted to do so;
- in front of or adjacent to a fire hall;
- in a fire lane or fire zone and fire routes;
- within 3.0 metres of a fire hydrant, measured from the point at the edge of the roadway immediately adjacent to the hydrant;
- within 15.0 metres of the nearest rail at a level railway crossing;
- in front of or within 15.0 metres of a recreational trail;
- in a manner that obstructs or interferes with vehicular traffic;
- in a manner that prevents the convenient movement or removal of another parked or stopped vehicle;
- alongside another parked or stopped vehicle so as to "double park";
- in a manner that interferes with the maintenance and repair of highways and utilities, or with the removal of snow;
- in a bus loading zone or bus stop or in a manner that would prevent access to a bus loading zone or bus stop by a municipal transit vehicle;
- for the purpose of selling, servicing or, except in an emergency, repairing the vehicle; on, beside or at the end of a median strip;
- in the turning circle of a cul-de-sac; or
- on a highway on which parking or stopping has been prohibited temporarily in accordance with section 7.05;
- in a designated turning lane;

Note: exemption does not apply on private property.

Please note: In all of the above situations where parking is permitted, it is permitted for a period not to exceed a maximum of 24 hours

Council Report

Report Number:	**ENG2025-028**
Meeting Date:	October 21, 2025
Title:	**Council Policy CP2018-009 Pre-Servicing Update**
Description:	CP2018-009 Pre-Servicing of Subdivision Lands Update
Author and Title:	Kirk Timms, Manager of Development Engineering

Recommendation(s):

That Report ENG2025-028, **Council Policy CP2018-009 Pre-Servicing Update**, be received; and

That the Pre-Servicing of Subdivision Lands Policy, attached as Appendix A to Report ENG2025-028, be adopted and numbered for inclusion in the City's Policy Manual, replacing all predecessor versions.

Department Head: _____

Financial/Legal/HR/Other:_____

Chief Administrative Officer:_____

Background:

In 2003, the City adopted a Council Policy for Pre-Servicing of Subdivision Lands to establish the requirements for pre-servicing of vacant lands while providing a financial incentive to the owner of those lands.

Further to the amendments to the Pre-Servicing Policy last year through report ENG2024-033, the City has additional items to be reflected in updates for clarity and for greater incentives based on the experience of last year. Specifically, the following updates are proposed:

- Better communication and clarity
- Additional clarification on requirements and permitted works for pre-servicing
- Updated financial security requirements specifying predetermined percentages based on total cost of construction
- Included a deadline for the Owner to enter into a subsequent subdivision or development agreement following execution of the pre-servicing agreement

The amendments to the Pre-Servicing Policy if approved by Council are to be implemented for pre-servicing agreements that are not yet executed and do not apply to pre-servicing agreements that are currently in effect.

Rationale:

The Development Engineering Division annually reviews the templates and guidelines available on the City's website as well as applicable Council Policies to provide current and clear documents to support growth and development while understanding the current challenges within the development community.

Historically, greenfield subdivision developments were limited to a maximum of 100 lots per phase of development. As a result of the City specified limit of 100 lots per phase of development it was decided that security in the form of cash, letter of credit or certified cheque, in the amount of 50 percent of the total estimated cost of engineering design would be required to mitigate risk to the City to cover all expenses incurred to secure the site with any required fencing, vegetative cover or grading, if the Owner did not enter into a subsequent subdivision or development agreement.

Presently, the total number of lots and estimated cost of engineering design for each phase of greenfield subdivision development has increased substantially and the standard security amount of 50 percent of the total estimated cost of engineering design would exceed the expenses incurred to secure the site with any required fencing, vegetative cover or grading on the private lands, if the Owner did not enter

into a subsequent subdivision or development agreement for a majority of greenfield subdivision developments.

As a result of the larger scale greenfield subdivision development, it is suggested that the City modifies the standard security amount of 50 percent of the total estimated cost of engineering design to a tiered percentage based on total estimated cost of engineering design as outlined in Appendix 'A'. The tiered percentage will mitigate the risk to the City and provide sufficient security for the expenses incurred to secure the site with any required fencing, vegetative cover or grading on the private lands, if the Owner did not enter into a subsequent subdivision or development agreement.

Other Alternatives Considered:

Council could choose to continue with the status quo and the current policy, however this would not support growth and development with the current market and cash flow challenges.

Alignment to Strategic Priorities

This report for updating CP2018-009 Pre-Servicing of Subdivision Lands Council Policy aligns with the City's Strategic Priorities:

- An Exceptional Quality of Life by providing support for new development and various housing opportunities to align with the Municipal Housing Pledge
- A Vibrant and Growing Economy by encouraging sustainable growth and development
- Good Government by understanding the current challenges in development and recommending updates to mitigate those challenges

Financial/Operation Impacts:

This report has no immediate financial implications.

Consultations:

This report has no internal or external consultations.

Attachments:

Appendix A – Draft CP2018-009 Pre-Servicing of Subdivision Lands Policy



CP2018-009
Pre-Servicing of Subd

Department Head email: jrojas@kawarthalakes.ca

Department Head: Juan Rojas, Director of Engineering and Corporate Assets

Council Policy

Council Policy No.:	CP2018-009
Council Policy Name:	Pre-Servicing of Subdivision Lands
Date Approved by Council:	May 27, 2003
Date revision approved by Council:	November 8, 2023 November 21, 2023 PAC2023-071/CR2023-581 December 10, 2024 PAC2024-080/CR2024-705
Related SOP, Management Directive, Council Policy, Forms	

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Policy Statement and Rationale:

It is the purpose of this policy to establish the requirements for pre-servicing of vacant lands, that are subject to a current Draft Plan of Subdivision Approval, following City review of a minimum First Detailed Engineering submission with associated Development Application Approvals Payment (DAAP) first installment, prior to the execution of a subdivision agreement throughout the City of Kawartha Lakes. This policy is providing a financial incentive for development by permitting pre-servicing prior to the finalizing of the required details in the Subdivision Agreement (i.e. the landscape plan, composite utility plan, full securities, etc.). It is noted that pre-servicing requests routinely include separate requests for earthworks only under pre-servicing followed by a second request later for pre-servicing for all underground infrastructure, servicing, and placement of base asphalt. Base asphalt is the limit for pre-servicing requests, no subsequent works following base asphalt will be permitted under pre-servicing.

Scope:

This policy shall apply to all requests for pre-servicing of vacant lands which have been granted draft plan of subdivision approval.

Definitions:

In reading and interpreting the Pre-Servicing of Subdivision Lands policy, the following definitions apply:

a) "City" means The Corporation of the City of Kawartha Lakes.
b) "Owner" means the party who wishes to proceed with pre-servicing as a requirement of draft plan approval.
c) "Pre-servicing" for the purposes of this policy shall distinctly mean:
   (i) the activity of completing earthworks, with all of the expectations and requirements for this activity as outlined in this policy; or

(ii) the activity of servicing the lands with underground infrastructure and the placement of base asphalt with all of the expectations and requirements for this activity as outlined in this policy

d) "Engineer" means an individual who is a professional engineer or P.Eng. and must be licensed by Professional Engineers Ontario (PEO).

e) "Municipal Drain" means a system to move water that is created pursuant to a bylaw passed by the local municipality. The drainage system removes excess water from agricultural land, ditches, residential lots and commercial and industrial properties.

f) "Director" means the Director of Engineering and Corporate Assets.

Policy:

1.0 Request for Pre-Servicing Agreement

1.01 Staff of the Engineering and Corporate Assets Department shall review the requests for pre-servicing submitted by Owners.

1.02 The Owner shall acknowledge in writing the request for pre-servicing and that they understand that the pre-servicing work will be completed solely at their peril, and the City will assume no responsibility for any work that has commenced or proceeded.

1.03 The Owner shall acknowledge in writing with the request for pre-servicing that they understand that the pre-servicing agreement will not permit any connections to any existing sewers or water services. In addition, the Owner shall acknowledge that there will be no installations of any services within the City's road right-of-ways or municipal property.

1.04 The only exception to this acknowledgement is where the Owner and the City confirm that the municipal property is within the Draft Plan of Subdivision approval and/or where the proposed Draft Plan of Subdivision approval is predicated on servicing works on external municipal property.

1.05 The Owner shall acknowledge in writing to provide a minimum of 100% security for the Works proposed on any municipal property (vacant, unassumed, improved, or assumed) that the City and Owner confirm meets condition 1.04.

1.06 The Owner shall covenant and agree to retain a competent engineer experienced in the municipal engineering field. All of the future Public Services shall be installed under the supervision and inspection of the engineering firm, and the Owner shall not retain the services of another engineering firm or change firms without the prior written consent of the Director.

2.0 Requirements

2.01 The following items must be submitted formally with all pre-servicing requests:

- A copy of the approved Draft Plan of Subdivision and Draft Plan Conditions
- A copy of the confirmation of the drainage area/catchment area for the municipal drain, specific to Section 65 of the Drainage Act, as applicable
- A draft copy of the pre-servicing agreement prepared by the Owner and Engineer, specific to the request for pre-servicing (i.e. earthworks or underground infrastructure, servicing, and placement of base asphalt);
- A copy of the Conservation Authority written confirmation of clearance and/or any required permits;
- A copy of any other required permit, clearance, or access approval for the activity (e.g. Ontario Ministry of Transportation access/entrance permit);
- A written acknowledgment in the form of a Letter of Undertaking from the Engineer addressed to the City stating that the Engineer understands the obligations to the City of the pre-servicing agreement;
- A letter of indemnity and undertaking to the City identifying that the Composite Utility Plan and Landscaping Plans are still outstanding from the engineering submission and that the Owner is proceeding at the Owner's sole risk on that basis;
- A certificate of public liability insurance in the amount not less than the following and to the satisfaction of the City. Refer to the pre-servicing Agreement for further insurance requirements:
    - $10,000,000.00 - Commercial General Liability Insurance
    - $5,000,000.00 - Standard Form Automobile Liability Insurance
    - $5,000,000.00 - Professional Liability Insurance (for each professional retained)
    - $5,000,000.00 - Environmental Impairment Liability Insurance
- A Construction Management Plan addressing and including, but not limited to:
    - Project team and contact information
    - Erosion and sediment control plan
    - Detailed grading plan confirming earthworks activity
    - Removals plan, including trees, infrastructure, drains, etc.

- Protection plan for all natural features, wetlands, areas not to be disturbed, areas proposed for natural compensation, and areas proposed for Low Impact Development as outlined in the Draft Plan of Subdivision
- Buffer plan delineating protection of existing residences, businesses, City infrastructure, and natural areas adjacent to the Draft Plan of Subdivision, not limited to noise barriers, dust mitigation, debris mitigation, protective vegetation, runoff controls, traffic controls, fencing, and so forth
- Blasting plan in conformity with OPSS.MUNI 120 – General Specification For The Use of Explosives, noting design, submission, construction, notification, and monitoring
- Engineering Condition Assessment of all streets abutting the Lands to be developed identifying the condition of the streets prior to any pre-servicing
- Construction traffic routing plan and measures for construction access, signage, regular maintenance and cleaning of adjacent streets, traffic and safety plan, and site security – all in compliance with the approved, adjacent road condition written assessment that is required for all municipal streets abutting the Lands
- Detailed construction schedule noting all proposed milestones and timelines, sequence of proposed works, and committing to monthly updates of said schedule acceptable to the City
- Coordination of the preconstruction meeting with the City staff, Engineer, the Contractor and all other agencies, as applicable;

- A Construction Cost Estimate, Schedule 'D', all construction related costs, as per the approved City of Kawartha Lakes template; and
- One hard copy and one electronic copy of the complete "issued for pre-servicing for earthworks" or "issued for pre-servicing for underground infrastructure, servicing, and placement of base asphalt" set of detailed engineering design drawings; specific to the pre-servicing request.

2.02 The following items must be submitted with all formal pre-servicing requests, specific to underground infrastructure, servicing, and placement of base asphalt:

- Confirmation of City endorsement of all required Ministry of the Environment, Conservation and Parks (MECP) approval for municipal services (water, sanitary, storm and stormwater management facilities), in compliance with the City's Consolidated Linear Infrastructure Environmental Compliance Approval (CLI ECA);
- Confirmation of City approval of the Form 1 required by the City and MECP for expansion of municipal water services;

- Written acknowledgement from the City's Planning Division and Development Services Departmeant for intent to pre-service and confirmation that the following have been submitted and are to the satisfaction of the City's Planning Division:
    - Record of Site Condition
    - Draft M-Plan
    - Archeological Study
    - First Nations Consultation
    - Zoning supports Model Homes or Early Construction Homes (if applicable)

2.03 The Engineering and Corporate Assets Department must approve the servicing proposal prior to the execution of the pre-servicing agreement.

2.04 The Owner will submit security, in the form of Cash, Letter of Credit or Certified Cheque, in the amount ~~of 50 percent~~ specified below of the total estimated cost of engineering design as per current Schedule 'D' Cost Estimate template along with an executed Pre-Servicing Agreement. The security will be used to secure the site with any required fencing, vegetative cover, or grading, if the Owner does not enter into a subsequent subdivision or development agreement within 24 months of the date of City execution of the first Pre-Servicing Agreement. The security is to be increased to a minimum of 100% for any approved works on any municipal owned property within the limits of the Draft Plan of Subdivision and/or for any approved works on any municipal owned property required in support of the Draft Plan of Subdivision.

Total Construction Costs for Pre-Servicing	**Percent of Total to be Secured**
Less than $2,500,000.00	50%
$2,500,000.00 - $5,000,000.00	35%
Greater than $5,000,000.00	20%

2.05 Cash, a letter of credit or certified cheque for the securities (details noted here and in 2.04 above), and letters of credit are to be irrevocable, be issued to "The Corporation of the City of Kawartha Lakes", be issued from a Canadian banking institution with a branch location in Ontario, allow partial drawings, be specific to

the type and scope of the agreement, and be subject to automatic renewal absent advance notification of at least 90 days;

2.06 No reductions in security will be granted throughout the term of the pre-servicing agreement.

2.07 Security requirements will be reconciled at the time of Subdivision Agreement and additional security may be owing to the City.

2.0~~8~~7 Model Homes or Early Construction Homes will only be permitted within the pre-servicing agreement, if the appropriate zoning is in place, and will need to be confirmed with the City's Planning Division.

3.0 Procedures

3.01 If an Owner wishes to pre-service a property, they will make a written request to the Director of Engineering and Corporate Assets or designate.

3.02 A template of the pre-servicing agreement is available on the City's website.

3.03 The Owner shall submit the draft pre-servicing agreement along with all of the required items listed in Section 2.0 to the Director of Engineering and Corporate Services or designate for review by the City.

4.0 Delegated Authority

4.01 For the purpose of permitting pre-servicing, the authority to execute a pre-servicing agreement is hereby delegated to the Director of Engineering and Corporate Assets.

Revision History:

Proposed Date of Review:

Revision	Date	Description of changes	Requested By
0.0	May 27, 2003	Initial Release as 071 EPW 004	Wayne Hancock
0.1	March 27, 2012	Delegation Authority	Juan Rojas
1.0	June 28, 2016	Updated and renumbered to Ensure Current Requirements and Reporting Structure	Juan Rojas
2.0	June 2022	Updated and renumbered to Ensure Current Requirements and Reporting Structure	Christina Sisson

3.0	March 2023	Updated for pre-servicing proposal of earthworks only and for pre-servicing for underground infrastructure and base asphalt and updated requirements	Christina Sisson
4.0	Nov. 2024	Updated for consistency with subdivision agreement and current practice	Christina Sisson
5.0	October 21, 2025	Updated for total security required	Juan Rojas

Council Report

Report Number:	**HS2025-008**
Meeting Date:	October 21, 2025
Title:	**Supportive and Transitional Housing - Community Housing Waiting List Priority**
Description:	Creation of a new Community Housing waiting list priority that supports a pathway for clients of supportive or transitional housing programs to progress to rent-geared-to-income housing with the Kawartha Lakes Haliburton Housing Corporation
Author and Title:	Aaron Mulcaster, Program Supervisor – Community and Affordable Housing

Recommendation(s):

That Report **HS2025-008**, **Supportive and Transitional Housing - Community Housing Waiting List Priority**, be received.

Department Head: _____

Financial/Legal/HR/Other:_____

Chief Administrative Officer:_____

Background:

This report has been brought forward for Council's consideration for several key reasons. Homelessness is an unacceptable reality for members of our community, and addressing it is a priority. The Province has emphasized the importance of supporting individuals as they move along the housing continuum—from homelessness to stable housing. In alignment with this priority, the City is exploring initiatives to support those experiencing homelessness, recognizing that effective solutions are needed to improve outcomes and facilitate movement through the housing system. Establishing a formalized process to transition individuals from homelessness to supportive housing and, ultimately, to rent-geared-to-income (RGI) housing will enhance system flow and increase the availability of supportive housing for those in greatest need.

Rationale:

We are committed to providing housing options and pathways to permanent, affordable housing for households experiencing homelessness. One way that this can be done is through the creation of a new local priority that is applied to our Community Housing waiting list.

The purpose of this proposed new waiting list priority is to outline the standard practice for households in City-funded supportive and transitional housing programs to move from transitional, intensive supportive housing to permanent, lightly supported rent-geared-to-income (RGI) housing.

Presently, Special Priority Program (SPP) households, victims of domestic violence or human trafficking, receive priority over all other households on the centralized waiting list, followed by those on the chronological list. SPP is a Provincially-prescribed priority.

Under the *Housing Services Act, 2011* (HSA), the City of Kawartha Lakes, as the Consolidated Municipal Service Manager (CMSM), has the ability to establish local priorities to the selection of households from the community housing waiting list. Local priority rules are made according to section 48 of the HSA in addition to the priority rules in section 53 of O. Reg. 367/11.

The City is proposing to add a new local priority rule for access to rent-geared-to-income (RGI) housing specifically within Kawartha Lakes Haliburton Housing Corporation (KLH) managed units. This new rule would give priority for those who are ready to move on from supportive housing over other households on the chronological waiting list.

This new local priority will create a defined pathway for households moving from homelessness to supportive housing to permanent and affordable RGI housing.

Presently, households selected from the homelessness By-Name List (BNL) for spaces at 11 West Street or 68 Lindsay Street North for supportive housing programs, access City administered rent supplements for financial assistance when market rent units are available. These households do not have a path to RGI housing except waiting chronologically on the centralized community housing waiting list.

The lack of a defined pathway creates a backlog for households within the system that prevents spaces from opening up for other households on the BNL to benefit from supportive housing. Households who are ready to move on to RGI housing requiring reduced supports are taking up spaces in supportive and transitional housing units.

Implementing this new waiting list priority would provide a clear path to RGI housing for households who have experienced homelessness, have improved their housing stability through supportive or transitional housing and are now ready for permanent, RGI housing.

When an RGI unit at a KLH operated building becomes vacant, the household will be selected from the Community Housing waiting list based on this updated priority list in table 1 below.

Table 1: Proposed updated Community Housing waiting list priority list

Priority Selection	Household Status
First	Special Priority Program (SPP)
Second	Supportive and Transitional to RGI Housing
Third	Chronological

This new priority access pathway aligns with the following provincial priorities:

- Developing strategies aimed at preventing homelessness, including providing vulnerable people in Ontario with access to appropriate short and long-term housing options as alternatives for encampments.
- Using By-Name Lists to help connect people experiencing homelessness to the services and supports they need.
- Integrating supportive housing initiatives across service systems to address a broad range of community needs and promote coordination with other relevant

community services, including Homelessness and Addiction Recovery Treatment hubs.

- Advancing strategic approaches that support the movement of people along the housing continuum and promote long-term housing stability, including collecting, sharing, and reporting on data to monitor progress.

Other Alternatives Considered:

There are three alternatives that could be considered:

1. Continue with the ad hoc process that exists now where additional City funded rent supplements are provided to households moving from supportive housing to KLH units.
    - This alternative increases rent supplement expenses for the City and creates challenges for KLH to balance the number of market to RGI units within their portfolio.
2. Wait for the household to naturally come to the top of the community housing waiting list before being offered an RGI unit.
    - Households are staying on the community housing waiting list for up to 10 years or more before being offered a unit.
3. The household would be required to find market accommodations in the private market.
    - Households transitioning from homelessness are at a greater risk of eviction without some level of financial and social support.

Alignment to Strategic Priorities

The supportive and transitional to RGI housing priority encourages the development of a homelessness to supportive housing to stable RGI pathway that aligns with the strategic priorities for "An Exceptional Quality of Life" identified in the City's 2024-2027 Strategic Plan.

Financial/Operation Impacts:

There are no negative financial impacts. This plan will not increase or decrease the number of rent-geared-to-income (RGI) spaces. The supportive to RGI housing plan will only update the priority list of those selected for RGI housing from the Community Housing waiting list.

Rather than increase the number of rent supplement units over time as households move from supportive or transitional housing into market rent KLH units, the income needed for KLH operations from market rent units will be borne by market rent tenants rather than a portion of the rent being supplemented by the City.

There is an anticipation that some transitional support for those moving from supportive housing to RGI housing will be required. The Housing Services team has an Outreach and Housing Assistance Worker (OHAW) assigned to assist households who may require additional support to move and stabilize in community housing. This position is in place now and was accounted for in the 2025 budget.

Consultations:

Manager, Tenant Services – KLH Housing Corp.
Human Services Manager, Housing
John Howard Society, ReSet Supportive Housing Program Director
Program Supervisor, Homelessness

Attachments:

None

Department Head email: cfaber@kawarthalakes.ca

Department Head: Cheryl Faber, Director of Human Services

Council Report

Report Number:	**WWW2025-005**
Meeting Date:	October 21, 2025
Title:	**Water System Cross Connection Control Policy Update**
Description:	Revisions to the Water System Cross Connection Control policy
Author and Title:	Amber Hayter, Manager, Water & Wastewater

Recommendation(s):

That Report WWW2025-005, **Water System Cross Connection Control Policy Update**, be received;

That the revised policy entitled CP2021-007, being the Water System Cross Connection Control Policy, attached as Appendix B to Report WWW2025-005, be adopted and numbered for inclusion in the City's Policy Manual, replacing all predecessor versions.

Department Head: _____

Financial/Legal/HR/Other:_____

Chief Administrative Officer:_____

Background:

This report seeks Council approval to amend the existing policy, CP2021-007 Water System Cross Connection Control Policy with minor changes. A tracked changes version of Policy 2021-007 has been included in Appendix A to this report to outline the recommended updates for Policy CP2021-007. An updated clean version of the recommended Policy (with no tracked changes) has been included as Appendix B to this report.

Rationale:

The Water System Cross Connection Control Policy is intended to ensure that measures emplaced to mitigate the risk of contaminating the City's municipal drinking water systems due to backflow are enhanced. The policy identifies the responsibilities of the City and industrial, commercial or institutional (ICI) property owners who are connected or wish to connect to the City's municipal drinking water systems. The Policy and corresponding Management Directive help ensure the following:

- Section 17 "Water System Cross-Connection Control and Backflow Prevention" of By-law 2021-162 is appropriately enforceable by City staff and information is adequately tracked to ensure property owners are in compliance with SA-B64 Standards;
- The cost and scheduling of the survey, installation of any required Backflow Prevention Devices (BPD), testing of the device, and any plumbing system repairs or modifications required for compliance will be the responsibility of the property owner;
- That potential contamination through cross-connections are identified and managed through the installation of required premise isolating BPD;
- A list of Qualified BPD testers is maintained;
- Promotion of the Cross-Connection Control Program and the fostering of awareness of the program by educating owners about the risks and hazards associated with backflow contamination.

The most current edits to the Water System Cross Connection Control Policy, recommended for approval, are minor in nature and reflect updates to a) the amended Ontario Building Code regulation number, b) the amended governing By-law number and title and c) consistency with reference to Qualified Persons in the definitions.

Alignment to Strategic Priorities

The policy and this report support the strategic priorities of Healthy Environment, specifically protecting source water and ensuring quality drinking water. Water

distribution systems are exposed to several sources of contamination risks through back-siphonage and back-pressure. Backflow prevention devices are a clear and sensible way of significantly reducing many of these risks.

Consultations:

Water and Wastewater Technician

Attachments:

Appendix A – CP2021-007 Water System Cross Connection Control Policy with Tracked Changes



Appendix A
CP2021-007 Water S

Appendix B – CP2021-007 Water System Cross Connection Control Policy – Updated Version



Appendix B
CP2021-007 Water S

Department Head email: ovigelius@kawarthalakes.ca

Department Head: Oliver Vigelius

Council Policy

Council Policy No.:	CP2021-007 (formerly CP2018-003)
Council Policy Name:	Water System Cross Connection Control Policy
Date Approved by Council:	January 30, 2018
Date revision approved by Council:	April 20, 2021 CW2021-095/CR2021-195
Related SOP, Management Directive, Council Policy, Forms	Water System Cross-Connection Control Management Directive

Policy Statement and Rationale:

The Corporation of the City of Kawartha Lakes (City) has developed a Water System Cross-Connection Control Program for the purpose of eliminating, mitigating, and/or reducing the risk of contaminating the City's municipal drinking water system due to backflow caused by industrial, commercial, and institutional (ICI) properties. This is considered part of the City's larger commitment to provide safe and reliable drinking water as per our Quality Management System Policy.

Scope:

This Policy applies to all new and existing ICI properties connected to, or wishing to connect to, the City of Kawartha Lakes municipal drinking water systems that are determined to have a moderate to high risk of causing a backflow event.

Definitions

"**Backflow**" means the flowing back of or reversal of the normal direction of flow of water;

"Backflow Prevention Device (BPD)" means a device that prevents back-pressure or back-siphonage into the water system and is designed to prevent contamination of the water supply. It can also be referred to as a Cross-Connection Prevention Device;

"**City**", "**City of Kawartha Lakes**" or "**Kawartha Lakes**" means The Corporation of the City of Kawartha Lakes, including its entire geographic area, and includes its Officers, Directors, employees and agents;

"**Commercial**" means lands, buildings or structures or any part thereof used, designed or intended to facilitate the buying or selling of commodities or services, including those that relate to self-service and other storage facilities, hotels, inns, motels and boarding, lodging, rooming houses and recreational lodging and all those that are non-residential in nature but excluded from all other types of non-residential land, structures and buildings otherwise defined herein;

"**Cross-connection**" means any actual or potential connection between the waterworks and any source of pollution, contamination, or other material or substance that could change the quality of the water in the waterworks. This includes any bypass, jumper connection, removable section of pipe, swivel or changeover device, and any other temporary or permanent connecting arrangement through which backflow can occur. Individual protection would be installed on fixtures or appliances that have the potential of contributing to a cross connection;

"**Industrial**" means lands, buildings or structures or any part thereof used, designed or intended for manufacturing, processing, fabricating, electricity generation, assembly of raw goods, warehousing or bulk storage of goods, and includes office uses and the sale of commodities to the general public where such uses are accessory to an industrial use, but does not include the sale of commodities to the general public through a warehouse club;

"**Institutional**" means lands, buildings or structures or any part thereof used by any non-profit organization, group or association for the promotion of charitable, educational or benevolent objectives, and includes post-secondary institutions, nursing homes and non-profit clubs;

"**Owner**" means a person who has any right, title, estate, or interest in a property, other than that of only an occupant and, where that person is a corporation, shall include the officers, directors and shareholders of that corporation, and shall include any person with authority or power over or control of that property on the behalf of an owner. A developer is also included as an owner;

"**Potable water**" means water that is safe for human drinking and/or cooking as described by the Safe Drinking Water Act;

"**Premise isolation**" means the Backflow prevention devices are installed just within the facility on the service line connection of the potable water supply;

"**Qualified Person**" refer to S.4.0 of the Water System Cross-Connection Control Management Directive;

Policy:

1. General Principles

1.1. All ICI properties deemed to present a moderate to severe hazard and are connected to the City's potable water supply require a Backflow Prevention Device to achieve premise isolation. The specific device required will be determined through the properties hazard rating. The properties' hazard ratings are defined under the Ontario Building Code, O. Reg ~~332/12~~163/24.

a. **Severe hazard** – any type of potential or actual cross-connection involving water that has additives or substances that under any concentration can create a danger to public health.

b. **Moderate hazard** – any connections involving water where the aesthetic qualities of water have been reduced and, under certain conditions, can create a danger to health.

c. **Minor Hazard** – any type of potential or actual cross-connection that involves a substance that does not have the ability to affect health but may be aesthetically objectionable in terms of taste, odour, and/or colour.

1.2. All Backflow Prevention Devices that are installed, inspected, tested, or removed, must be performed by a Qualified Person.

1.3. No connections may bypass the Backflow Prevention Device(s).

1.4. The City reserves the right to refuse water supply to new and existing water services that do not comply with By-law 2021-162 ~~2011-260~~ "**A By-law to ~~Govern~~ Regulate Water and Wastewater Services in the City of Kawartha Lakes**" (as amended) and the Ontario Building Code.

2. The Water and Wastewater Division's Responsibilities

2.1. Assigning hazard ratings to all ICI properties based on activities.

2.2. Administration and enforcement of the Water System Cross-Connection Control Program as per this policy and affiliated documents such as By-law ~~2011-260~~ 2021-162 ~~(To Govern Water and Wastewater)~~ and the Water System Cross-Connection Control Management Directive.

2.3. Maintaining a list of Qualified Backflow Prevention Device testers ("Qualified Persons").

2.4. Creating, maintaining, and eliciting records from property owners and ~~Backflow Prevention Device testers.~~Qualified Persons.

2.5. The maintenance and testing of backflow preventers at City operated Water and Wastewater facilities.

2.6. The promotion of the Water System Cross-Connection Control Program and fostering awareness of program by educating owners about the risks and hazards associated with backflow contamination, particularly owners that require higher degrees of backflow prevention devices due to increased risk to the City's water supply.

Revision History:

Proposed Date of Review:

Revision	Date	Description of Changes	Requested By
0.0	30/01/2018	Initial Release	
1.0	April 20, 2021	Updated Policy Number	Council
2.0	October 21, 2025	Policy Confirmed and Renewed	Council

Council Policy

Council Policy No.:	CP2021-007 (formerly CP2018-003)
Council Policy Name:	Water System Cross Connection Control Policy
Date Approved by Council:	January 30, 2018
Date revision approved by Council:	April 20, 2021 CW2021-095/CR2021-195
Related SOP, Management Directive, Council Policy, Forms	Water System Cross-Connection Control Management Directive

Policy Statement and Rationale:

The Corporation of the City of Kawartha Lakes (City) has developed a Water System Cross-Connection Control Program for the purpose of eliminating, mitigating, and/or reducing the risk of contaminating the City's municipal drinking water system due to backflow caused by industrial, commercial, and institutional (ICI) properties. This is considered part of the City's larger commitment to provide safe and reliable drinking water as per our Quality Management System Policy.

Scope:

This Policy applies to all new and existing ICI properties connected to, or wishing to connect to, the City of Kawartha Lakes municipal drinking water systems that are determined to have a moderate to high risk of causing a backflow event.

Definitions

"**Backflow**" means the flowing back of or reversal of the normal direction of flow of water;

"Backflow Prevention Device (BPD)" means a device that prevents back-pressure or back-siphonage into the water system and is designed to prevent contamination of the water supply. It can also be referred to as a Cross-Connection Prevention Device;

“**City**”, “**City of Kawartha Lakes**” or “**Kawartha Lakes**” means The Corporation of the City of Kawartha Lakes, including its entire geographic area, and includes its Officers, Directors, employees and agents;

“**Commercial**” means lands, buildings or structures or any part thereof used, designed or intended to facilitate the buying or selling of commodities or services, including those that relate to self-service and other storage facilities, hotels, inns, motels and boarding, lodging, rooming houses and recreational lodging and all those that are non-residential in nature but excluded from all other types of non-residential land, structures and buildings otherwise defined herein;

“**Cross-connection**” means any actual or potential connection between the waterworks and any source of pollution, contamination, or other material or substance that could change the quality of the water in the waterworks. This includes any bypass, jumper connection, removable section of pipe, swivel or changeover device, and any other temporary or permanent connecting arrangement through which backflow can occur. Individual protection would be installed on fixtures or appliances that have the potential of contributing to a cross connection;

“**Industrial**” means lands, buildings or structures or any part thereof used, designed or intended for manufacturing, processing, fabricating, electricity generation, assembly of raw goods, warehousing or bulk storage of goods, and includes office uses and the sale of commodities to the general public where such uses are accessory to an industrial use, but does not include the sale of commodities to the general public through a warehouse club;

“**Institutional**” means lands, buildings or structures or any part thereof used by any non-profit organization, group or association for the promotion of charitable, educational or benevolent objectives, and includes post-secondary institutions, nursing homes and non-profit clubs;

“**Owner**” means a person who has any right, title, estate, or interest in a property, other than that of only an occupant and, where that person is a corporation, shall include the officers, directors and shareholders of that corporation, and shall include any person with authority or power over or control of that property on the behalf of an owner. A developer is also included as an owner;

“**Potable water**” means water that is safe for human drinking and/or cooking as described by the Safe Drinking Water Act;

“**Premise isolation**” means the Backflow prevention devices are installed just within the facility on the service line connection of the potable water supply;

“**Qualified Person**” refer to S.4.0 of the Water System Cross-Connection Control Management Directive;

Policy:

1. General Principles

1.1. All ICI properties deemed to present a moderate to severe hazard and are connected to the City's potable water supply require a Backflow Prevention Device to achieve premise isolation. The specific device required will be determined through the properties hazard rating. The properties' hazard ratings are defined under the Ontario Building Code, O. Reg 163/24.

a. **Severe hazard** – any type of potential or actual cross-connection involving water that has additives or substances that under any concentration can create a danger to public health.

b. **Moderate hazard** – any connections involving water where the aesthetic qualities of water have been reduced and, under certain conditions, can create a danger to health.

c. **Minor Hazard** – any type of potential or actual cross-connection that involves a substance that does not have the ability to affect health but may be aesthetically objectionable in terms of taste, odour, and/or colour.

1.2. All Backflow Prevention Devices that are installed, inspected, tested, or removed, must be performed by a Qualified Person.

1.3. No connections may bypass the Backflow Prevention Device(s).

1.4. The City reserves the right to refuse water supply to new and existing water services that do not comply with By-law 2021-162 "**A By-law to Regulate Water and Wastewater Services in the City of Kawartha Lakes**" (as amended) and the Ontario Building Code.

2. The Water and Wastewater Division's Responsibilities

2.1. Assigning hazard ratings to all ICI properties based on activities.

2.2. Administration and enforcement of the Water System Cross-Connection Control Program as per this policy and affiliated documents such as By-law 2021-162 and the Water System Cross-Connection Control Management Directive.

2.3. Maintaining a list of Qualified Backflow Prevention Device testers ("Qualified Persons").

2.4. Creating, maintaining, and eliciting records from property owners and Qualified Persons.

2.5. The maintenance and testing of backflow preventers at City operated Water and Wastewater facilities.

2.6. The promotion of the Water System Cross-Connection Control Program and fostering awareness of program by educating owners about the risks and hazards associated with backflow contamination, particularly owners that require higher degrees of backflow prevention devices due to increased risk to the City's water supply.

Revision History:

Proposed Date of Review:

Revision	Date	Description of Changes	Requested By
0.0	30/01/2018	Initial Release	
1.0	April 20, 2021	Updated Policy Number	Council
2.0	October 21, 2025	Policy Confirmed and Renewed	Council

Council Report

Report Number:	**RS2025-032**
Meeting Date:	August 26, 2025
Title:	**Requested Disposition of Shoreline Road Allowance Adjacent to 495-513 Long Beach Road, Cameron**
Description:	Background on Request to Purchase Shoreline Road Allowance Adjacent to 495-513 Long Beach Road and Land Management Team's Rationale in Recommending City Retain Ownership
Author and Title:	Lucas Almeida, Law Clerk – Realty Services

Recommendations:

That Report RS2025-032, **Requested Disposition of Shoreline Road Allowance Adjacent to 495-513 Long Beach Road, Cameron**, be received; and

That the shoreline road allowance located across from 495–513 Long Beach Road be retained by the City, due to its relevance to erosion control and road stabilization.

Department Head: _____

Financial/Legal/HR/Other: _____

Chief Administrative Officer: _____

Background:

In October 2024, a group of residents along the west side of Long Beach Road submitted a collective application to purchase the shoreline road allowance located across from their respective properties. The subject land is located adjacent to a municipally maintained road along the shoreline of Sturgeon Lake, in the community of Cameron.

The request was reviewed by the Land Management Team (LMT) at its meeting on November 11, 2024. The LMT did not support the proposed disposition. On July 8, 2025, one of the applicants, Ms. Tracy Crockford, submitted a Deputation Request seeking Council's consideration of the matter.

The purpose of this Report is to provide Council with the background of the request, as well as the Land Management Team's rationale for denial thereof.

Rationale:

The Land Management Team did not support the request to purchase the shoreline road allowance, as it is part of a fully open and municipally maintained road, and staff have identified this shoreline corridor as one that may require stabilization or erosion control measures in the future. It was the Land Management Team's opinion that disposing of the land would limit the City's ability to carry out such work and would be inconsistent with its current land retention priorities.

Although the application references private ownership of other parcels in the area, a preliminary title review suggests those lands were not acquired from the City, but rather through declarations of possession (in other words, through a process outside the purview of the City). The applicants also noted the sale of the Grove Road shoreline road allowance as a precedent, as it is similar to Long Beach Road. While Grove Road was ultimately approved for sale by Council, that road is unassumed, unlike Long Beach Road.

Staff also note that the application did not arise from any enforcement matter or notice of violation, though there are several existing dock encroachments in the area. The Team has expressed no objection to entering into dock license agreements to regularize these encroachments where appropriate.

Other Alternatives Considered:

Council may choose to proceed with the disposition, contrary to the Land Management Team's recommendation. Should Council determine that the conditions in this case are

suitable for disposition, it may also wish to consider extending the opportunity to purchase to other abutting property owners along that stretch of shoreline, where similar conditions exist. Staff would then undertake the necessary steps to support a coordinated approach, including appraisals, notice, and agreement preparation.

If Council decides to overturn the Land Management Team's decision and permit the matter to proceed through the disposition process, this would be effected by replacing the above recommendation with the following:

> **That** staff be directed to proceed with the request to purchase portions of the road allowance across from 495–513 Long Beach Road, as per the disposition procedures set out in CP2021-033 Disposal of Real Property Policy and By-Law 2018-020 Disposition of Municipal Real Property, as amended.

It should be noted that if staff are directed to proceed with advancing the request through the disposition process, the matter will need to return to Council for a formal surplus declaration following a three-week public notice period.

Alternatively, Council may direct Staff to return the matter to the next scheduled Land Management Team meeting for a consideration of licensing the properties.

Alignment to Strategic Priorities:

The recommendations set out in this Report align with the following strategic priority:

- Good Government
    - Effective management of the municipal building and land portfolio

Financial/Operation Impacts:

Retaining the shoreline road allowance avoids potential future costs associated with acquiring land or securing easements for erosion control or public infrastructure. If dock licenses are issued, annual revenue would be received ($200 per annum for each dock, plus an additional $415 per annum for each boathouse, with costs indexed for inflation).

If Council proceeds with the disposition, the City could realize one-time revenue from the sale. Based on the set price of $9.00 per square foot, and using a very rough approximation of 8,000 to 10,000 square feet of shoreline road allowance across from 495 to 513 Long Beach Road, potential revenue could range from $72,000 to $90,000. This area estimate is intended for illustrative purposes only; a reference plan would be required to determine the precise square footage to be conveyed, and actual revenue

would depend on the area as determined by the surveyor, and on the number of property owners who ultimately elect to proceed with a purchase following Council's decision.

Consultations:

Land Management Team

Attachments:

Appendix A – General Location Map



Appendix A -

Appendix B – Aerial Map



Appendix B - Ae

Appendix C – Map



Appendix C - Ma

Department Head E-mail: rcarlson@kawarthalakes.ca

Department Head: Robyn Carlson

Department File: L06-24-RS056

Map of Shoreline Road Allowance Along Long



Appendix to	**B**
Report	RS2025-032
File No.	L06-24-RS056

Map of Shoreline Road Allowance Along Long Beach Rd



Appendix to	**C**
Report	RS2025-032
File No.	L06-24-RS056

oreline Road Allowance
g Long



Person Submitting the Petition

Name:	Ann Hayter
Address:	[redacted]
Phone:	

Petition

To: the Council of the City of Kawartha Lakes, 26 Francis Street, Lindsay, ON K9V 5R8.

I/We the undersigned, petition the Council of the City of Kawartha Lakes as follows:

To extend the 50 KM/Hr speed limit on KL Rd 43 100 metres east of Lakeside Dr and to reduce the speed to 70 KM/Hr for the balance of Rd 43 (also known as Concession 6 Somerville).

Currently the speed limit is posted as 50 Km/hr from the intersection of Northline Rd east to between Cedar Rd and Lakeside Rd. The balance of the road does not have a posted speed therefore is presumed to be 80 Km/hr. This road is actively used by walkers, joggers and cyclist especially on weekends and is also posted as a cycling route (3A). There is very little or no shoulder for the active community to avoid traffic which is problematic especially with speeding cars and heavy trucks which travel this road continually.

#	Name	Contact Information	Signature
1	ANN HAYTER	[redacted]	
2	MIKE MARSHALL		
3	LINDSAY MARSHALL		
4	GABRIELA MARSHALL		
5	GARY SOMOGYI		
6	MARY WALKER		
7	IRENE McCOOL		
8	Geri Campbell		
9	RAY WEED		
10	CRAIG [illegible]		
11	ROBERT WRIGHT		
12	Graham Black		
13	Ann Castaldo		
14	Christine Wood		
15	DAVID GARRI		

Signatories to a Petition are deemed to have waived any expectation of privacy as a result of the record being created for review by the general public. Questions about the collection and disclosure of personal information contained in this petition should be directed to the Office of the City Clerk at 705-324-9411 extension 1295 or 1322. All signature pages submitted must include the petition request for the signatures to be considered valid.

Jump In Kawartha Lakes

Form Results Summary

Sep 16, 2025 - Oct 08, 2025



Project: Online Petitions

Form: Sunrise Cove Speed Control

Tool Type: Form

Activity ID: 361

Exported: Oct 09, 2025, 11:10 AM

Exported By: jwatts

Filter By: No filters applied.

Petition Request: We the undersigned, petition the Council of the City of Kawartha Lakes to 1. Allow and Sunrise Cove Cottage Owners Association to install speed bumps on Fulsom Crescent (an unassumed road); and 2. Provide assistance where possible (e.g. signage).

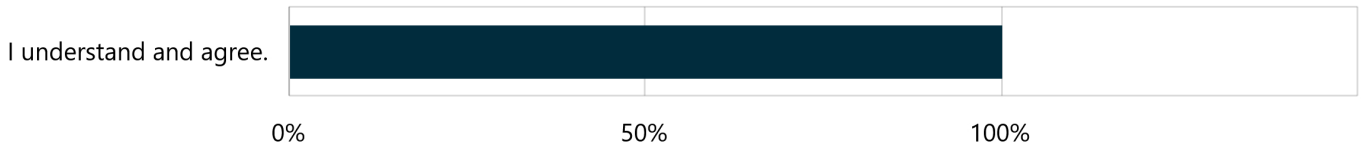
Petition Background: Sunrise Cove Cottage Owner's Association would like to install speed bumps on Fulsom Crescent in the City of Kawartha Lakes in order to reduce traffic speeds and increase safety.
We have an increase of children in the community and there is an increase of traffic (e.g. Fedex, Amazon) driving excessive speeds. Complaints from residents are increasing every year. Alternative methods, such as speed signs and requests for assistance from the City of Kawartha Lakes, police presence, have not produced favorable results.

Petition Organizer: L. Radzio of Sebright, ON

Petition Disclaimer: The City of Kawartha Lakes does not support, endorse or detract from the Petition Request above until a formal resolution regarding this matter is adopted by City Council. The City of Kawartha Lakes also cannot attest to the factual accuracy of the background material, as it has been solely provided by the Petition Organizer.

5. Signatories to a petition waive any expectation of privacy as a result of the petition being created for review by City Council and the General Public in an Open Session of City Council. Your personal information will not be published on any Kawartha Lakes website, however will be made available to any member of City Council upon request, and may also be publicly released in a Freedom of Information Request. Questions about the collection and disclosure of personal information provided by me on this petition should be directed to the City Clerk's Office. Required

Multi Choice | Skipped: 0 | Answered: 50 (100%)



Answer choices	Percent	Count
I understand and agree.	100.00%	50

Person Submitting the Petition

RECEIVED
OCT 14 2025
OFFICE OF THE CITY CLERK
KAWARTHA LAKES

Name:	Bruce Kingshott
Address:	[redacted]
Phone:	[redacted]

Petition

To: the Council of the City of Kawartha Lakes, 26 Francis Street, Lindsay, ON K9V 5R8.

I/We the undersigned, petition the Council of the City of Kawartha Lakes as follows:

This petition is for the re-surfacing of Pickerel Point Road and Snug Harbour Road at Hwy 36 in Lindsay Ontario. Many home owners use these roads on a daily basis. They are tar and chip roads that are deteriorating due to the salt mixed in the sand trucks during winter. There are many bad areas with potholes that are constantly getting patched making the road hard on vehicles and their passengers.

#	Name	Contact Information	Signature
	Mandy Jones	[redacted]	
	AL KARKLINS		
	ANN VAN BAKEL		
	BARRY MUSSON		
	Karen Yates		
	Monica Van Hoof		
	TOM BARNETT		
	JOANN MURR		
	DENIS EVENDEN		
	Eileen Daynes		
	Brian Steele		

Page ___ of ___

Signatories to a Petition are deemed to have waived any expectation of privacy as a result of the record being created for review by the general public. Questions about the collection and disclosure of personal information contained in this petition should be directed to the Office of the City Clerk at 705-324-9411 extension 1295 or 1322. All signature pages submitted must include the petition request for the signatures to be considered valid.

Person Organizing and Submitting the Petition:

Name:	LARRY TAMBLYN	**Address:**	[redacted]
Phone:	[redacted]	**E-Mail:**	[redacted]

Petition – Local Improvements

To: the Council of the City of Kawartha Lakes, 26 Francis Street, Lindsay, ON K9V 5R8. We the undersigned, petition the Council of the City of Kawartha Lakes under Regulation 586/06 of the Municipal Act, R.S.O 2001, the following work as a local improvement:

(Petition Request):
TO HAVE STREET LIGHT INSTALLED AT FALLS BAY RD & PIGEON LAKE RD INTERSECTION #17

#	Property Owner Name (Printed)	Property Address	Roll Number (on Property Tax Bill)	In Favour (Yes/No)	Signature (Owner)
	CATHY TAMBLYN	[redacted]	[redacted]	YES	C Tamblyn
	LARRY TAMBLYN			YES	L Tamblyn
	Erin Jackson			YES	E Jackson
	ERIC WOOD			YES	
	RAY KIRKBY			YES	R Kirkby
	PAUL MCGREGOR			Yes	
	KEITH TAMBLYN			YES	
	LISA TAMBLYN			YES	
	Janet Payne			Yes	J Payne
	Sonia Payne			Yes	S Payne

Date Filed at City Clerk's Office: _____ Date Certified by Clerk and Initial: _____ Page __ of __

Signatories to a Petition are deemed to have waived any expectation of privacy as a result of the record being created for review by the general public. Questions about the collection and disclosure of personal information contained in this petition should be directed to the City Clerk at 705.324.9411 ext. 1295. A petition in favour of undertaking a work as a local improvement shall be signed by at least two-thirds of the owners representing at least one-half of the value of the lots liable to be specially charged for the work. Where two or more persons are jointly assessed for a lot, in determining the sufficiency of a petition, they shall be treated as one owner only; and the majority of them must sign the petition for the petition to be determined sufficient. This template shall be used to be considered a valid petition.

The Corporation of the City of Kawartha Lakes

By-Law 2025-___

A By-Law to Amend By-Law 2005-328 being A By-Law to Establish Speed Limits in the City of Kawartha Lakes

Recitals

1. The Municipal Act, 2001, S.O.2001, c.25 authorizes municipal councils to pass by-laws respecting traffic on highways under their jurisdiction, in conjunction with the provisions and requirements of the Highway Traffic Act, R.S.O. 1990, c.H.8.
2. Council adopted Resolution CR2025-330 and CR2025-335 on directing amendments to By-law Number 2005-328 the Speed Limit By-law.
2. These changes require an amendment to the original by-law

Corporation of the City of Kawartha Lakes enacts this By-law 2025-__.

Section 1.00: Definitions and Interpretation

1.01 **Definitions**: In this by-law,

“City”, “City of Kawartha Lakes” or “Kawartha Lakes” means The Corporation of the City of Kawartha Lakes and includes its entire geographic area;

"City Clerk" means the person appointed by Council to carry out the duties of the clerk described in section 228 of the Municipal Act, 2001;

“Council” or “City Council” means the municipal council for the City;

“Director of Engineering and Corporate Assets” means the person who holds that position and his or her delegate(s) or, in the event of organizational changes, another person designated by Council.

1.02 **Interpretation Rules:**

(a) The words “include” and “including” are not to be read as limiting the meaning of a word or term to the phrases or descriptions that follow.

1.03 **Statutes:** References to laws in this by-law are meant to refer to the statutes, as amended from time to time, that are applicable within the Province of Ontario.

1.04 **Severability:** If a court or tribunal of competent jurisdiction declares any portion of this by-law to be illegal or unenforceable, that portion of this by-law shall be considered to be severed from the balance of the by-law, which shall continue to operate in full force and effect.

Section 2.00: Amendments - Deletions

2.01 **Schedule C** That Schedule C to By-law Number 2005-328, Highways with a speed limit of 60 Kilometres per Hour, be amended by **deleting** the following:

Road #	**From**	**To**
11 (Pleasant Point)	a point 200 m south of the north limit of Cty. Rd. #11	a point 427 m north of the south limit of Lot 6, Conc. 9 & 10, Fenelon Twp.

2.02 **Schedule D:** That Schedule D to By-law Number 2005-328, Highways with a speed limit of 50 Kilometres per Hour, be amended by **deleting** the following:

Road #	**From**	**To**
Ops – Golden Mile Road	intersection of Highway 7 and Township Road allowance between Lots 15 & 16, concession 7 (Cloverhill Road)	easterly for a distance of 0.5 km
Ops – Golden Mile Road	intersection of Highway 7 and Township Road Allowance between Lots 15 & 16, Conc 6	easterly for a distance of 0.5 km
11 (Pleasant Point)	the north limit of County Rd. #11	a point 200 m southerly

Section 3.00: Amendments – Additions

3.01 **Schedule C:** That Schedule C to By-law Number 2005-328, Highways with a speed limit of 60 Kilometres per Hour, be amended by **adding** the following:

Road #	**From**	**To**
Pleasant Point Road (CKL Rd 11)	150 meters south of Maple Grove Road	400 meters south of Maple Grove Road

3.02 **Schedule D:** That Schedule D to By-law Number 2005-328, Highways with a speed limit of 50 Kilometres per Hour, be amended by **adding** the following:

Road #	**From**	**To**
Pleasant Point Road (CKL Rd 11)	Indian Trail	150 meters south of Maple Grove Road

3.03 **Schedule E:** That Schedule E to By-law Number 2005-328, Highways with a speed limit of 40 Kilometres per Hour, be amended by **adding** the following:

Road #	**From**	**To**
Golden Mile Road	Entire Length	Entire Length
Pleasant Point Road (CKL Rd 11)	Rose Street (North End)	Indian Trail
Rose Street	Pleasant Point Road	End
Indian Trail Road	Pleasant Point Road	End
Maple Grove Road	Pleasant Point Road	End
Leslie Frost Lane	Pleasant Point Road	End

Section 4.00: Administration and Effective Date

4.01 **Administration of the By-law:** The Director of Public Works is responsible for the installation and maintenance of signs authorized by this by-law.

4.02 **Effective Date:** This By-law shall come into force on the date it is finally passed, and after properly worded signs have been erected.

By-law read a first, second and third time, and finally passed, this 21st day of October, 2025.

_____	_____
Doug Elmslie, Mayor	Cathie Ritchie, City Clerk

The Corporation of The City 0f Kawartha Lakes

By-Law 2025-___

A By-Law to Prohibit Commercial Through Traffic of Any Weight Class At All Times from Using Elgin Street from Adelaide Street North to William Street North

Recitals

1. In the Municipal Act, 2001, Section 35 authorizes a municipality to pass a by-law removing or restricting the common law right of passage by the public over a highway.

2. Council deemed it necessary to prohibit any weight class of commercial through traffic at all times on Elgin Street from Adelaide Street North to William Street North when Resolution Number CR2025-330 was adopted on September 23, 2025.

1.00: Definitions and Interpretation

1.01 **Definitions**: In this by-law:

“City”, “City of Kawartha Lakes” or “Kawartha Lakes” means The Corporation of the City of Kawartha Lakes and includes its entire geographic area.

“Council” means the municipal council for the City.

"**Commercial Through Traffic of Any Weight Class**" means the use of Highways by a Commercial or Institutional Vehicle, object or contrivance for moving loads, having any registered Gross Weight, but does not include a passenger Vehicle, an ambulance, a public works Vehicle, a Vehicle of the police or fire departments, a privately owned Commercial or Institutional Vehicle, being driven to or from the residence of the owner by the owner or other family member or a Commercial Motor Vehicle making a delivery to or collection from a bonafide destination, which cannot be reached by way of a Highway or Highways upon which Commercial Traffic is not prohibited by this By-Law or a School Bus as defined in this By-Law.

“Municipal Act, 2001” means the provincial legislation cited as S.O. 2001, c. 25, as amended from time to time, including successor legislation.

"Vehicle" includes a Motor Vehicle, trailer, traction engine, farm tractor, road building machine, Bicycle and any Vehicle drawn, propelled or driven by any kind

of power, including muscular power, but does not include a motorized snow vehicle or a street car.

1.02 **Interpretation Rules**:

(a) Wherever this By-law refers to a person or thing with reference to gender or the gender neutral, the intention is to read the By-law with the gender applicable to the circumstances.

(b) References to items in the plural include the singular, as applicable.

(c) The words “include”, “includes” and “including” are not to be read as limiting the phrases or descriptions that precede them.

(d) The headings in this By-law are for ease of reference only and are not to be used as interpretation tools.

1.03 **Statutes**: References to laws in this by-law are meant to refer to the statutes, as amended from time to time, that are applicable within the Province of Ontario.

1.04 **Severability**: If a court or tribunal of competent jurisdiction declares any portion of this by-law to be illegal or unenforceable, that portion of this by-law shall be considered to be severed from the balance of the by-law, which shall continue to operate in full force and effect.

2.00: Commercial Through Traffic of Any Weight Class Prohibited

2.01 No Person shall operate "Commercial Through Traffic of Any Weight Class" on any of the Highways or parts of Highways when properly worded signs have been erected and are on display as listed below:

Highway:	From:	To:
Elgin Street	Adelaide Street North	William Street North

3.00: Administration and Effective Date

3.01 **Administration of the By-law:** The Director of Engineering and Corporate Assets is responsible for the administration of this by-law. The Director of Public Works is responsible for the installation and maintenance of any signs authorized by this by-law.

3.02 **Effective Date:** This By-law shall come into force on the date it is finally passed, and after properly worded signs have been erected.

By-law read a first, second and third time, and finally passed, this 21st day of October, 2025.

_____	_____
Doug Elmslie, Mayor	Cathie Ritchie, City Clerk

The Corporation of the City of Kawartha Lakes

By-Law 2025-

A By-law to Authorize the Execution of a Lease Agreement Between Payne Machine Company Ltd. and The City of Kawartha Lakes

Recitals

1. Section 5.03 (2) of By-Law 2016-009, being a By-Law to Provide Authority for the Execution of Certain Documents and Affix the Corporate Seal on Behalf of the City of Kawartha Lakes, requires that lease agreements with revenue or expenses over $10,000.00 per a year and a lease term of greater than five (5) years, be approved by Council prior to execution by the Mayor and City Clerk.

2. The City of Kawartha Lakes and Payne Machine Company Ltd. have agreed to enter into a Lease Agreement allowing the City to occupy space at 48 Mount Hope Street, Lindsay, for Fleet and Transit Services. The initial term of the lease is for five (5) years (expiring October 31, 2030), with the option to renew on a one (1) year basis for an additional five (5) years (expiring October 31, 2035), for a total potential term of ten (10) years. The annual base rent is $120,000.00 plus applicable taxes, subject to an annual increase of 2.5% applied on each anniversary of the lease commencement date.

3. The Lease Agreement between Payne Machine Company Ltd. and The Corporation of the City of Kawartha Lakes has been reviewed and approved by the City Solicitor.

Accordingly, the Council of The Corporation of the City of Kawartha Lakes enacts this By-law 2025- .

Section 1.00: Definitions and Interpretation

1.01 **Definitions**: In this by-law,

“City”, “City of Kawartha Lakes” or “Kawartha Lakes” means The Corporation of the City of Kawartha Lakes and includes its entire geographic area;

"City Clerk" means the person appointed by Council to carry out the duties of the clerk described in section 228 of the Municipal Act, 2001;

“Council” or “City Council” means the municipal council for the City;

“Manager of Realty Services” means the person who holds that position and his or her delegate(s) or, in the event of organizational changes, another person designated by Council.

1.02 **Interpretation Rules:**

(a) The Schedules attached to this by-law form part of the by-law, and are enforceable as such.

(b) The words “include” and “including” are not to be read as limiting the meaning of a word or term to the phrases or descriptions that follow.

1.03 **Statutes:** References to laws in this by-law are meant to refer to the statutes, as amended from time to time, which are applicable within the Province of Ontario.

1.04 **Severability:** If a court or tribunal of competent jurisdiction declares any portion of this by-law to be illegal or unenforceable, that portion of this by-law shall be considered to be severed from the balance of the by-law, which shall continue to operate in full force and effect.

Section 2.00: Authorization

2.01 **Authorization:** The Mayor and Clerk are hereby authorized to sign the Lease Agreement attached to this By-Law as Schedule A, and to affix the corporate seal to it.

Section 3.00: Administration and Effective Date

3.01 **Administration of the By-law:** The Manager of Realty Services is responsible for the administration of this by-law.

3.02 **Effective Date:** This By-law shall come into force on the date it is finally passed.

By-law read a first, second and third time, and finally passed, this 21st day of October 2025.

_____ _____

Doug Elmslie, Mayor Cathie Ritchie, City Clerk

Schedule A

LEASE AGREEMENT

Effective the 1st day of November 2025

BETWEEN:

PAYNE MACHINE COMPANY LTD.

as Landlord
(the "LANDLORD")

- and -

THE CORPORATION OF THE CITY OF KAWARTHA LAKES

as Tenant
(the "TENANT")

RECITALS:

a) The LANDLORD is the owner of the property municipally known as 48 Mount Hope Street, Lindsay and legally described as Part of Lot 10 to 12 on Plan 377 as in R183463; Kawartha Lakes (PIN: 63212-0010 (LT)) (the "LANDS").

b) The TENANT wishes to lease a portion of the LANDS for use as the location for Fleet and Transit Services. Specifically, the TENANT would like to lease 13,600 square feet of the LANDS for a Fleet and Transit building and parking area (the "PREMISES").

In consideration of the rents, covenants and agreements reserved and contained on the part of the TENANT, to be respectively paid, observed and performed, and for other consideration, the receipt and sufficiency of which are acknowledged, the LANDLORD and the TENANT agree as follows:

ARTICLE 1.00: INTERPRETATION

1.01 **Definitions:** Wherever a term set out below appears in the text of this LEASE in capital letters, the term shall have the meaning set out for it in this Section 1.01. Wherever a term below appears in the text of this LEASE in regular case, it shall be deemed to have the meaning ordinarily attributed to it in the English language.

a) **BASE RENT** means, for the first year of the TERM, the sum of One Hundred, Twenty Thousand Dollars ($120,000.00) per annum. BASE RENT shall be payable in monthly installments of Ten Thousand Dollars ($10,000.00) commencing on November 1, 2025 and on the first day of each month thereafter for each month of the TERM. BASE RENT is

exclusive of Harmonized Sales Tax (HST), which shall be paid by the TENANT in addition to BASE RENT.

b) **BUSINESS** means the TENANT's business of carrying on activities related to municipal Fleet and Transit operations, including but not limited to vehicle maintenance, inspections, administrative support, and other functions necessary to support public transportation and fleet services.

c) **LANDLORD** means Payne Machine Company Ltd., a corporation duly incorporated pursuant to the laws of the Province of Ontario. Where the context permits, the term also includes the LANDLORD's servants, employees, agents, and delegated officials.

d) **EVENT OF DEFAULT** means any one or more of the circumstances set out in the following numbered paragraphs.

i. The TENANT breaches its covenant to pay RENT. The default occurs whether the LANDLORD has demanded payment or not, if the RENT remains unpaid for a period of thirty (30) days after it is due.

ii. The TENANT breaches any of its other covenants in this LEASE. The default occurs if the breach continues for a period of thirty (30) days (or such longer period as may be reasonably necessary to cure the breach) after notice by the LANDLORD to the TENANT specifying the nature of the breach and requiring it to be remedied.

iii. In circumstances where the breach set out in the notice given to the TENANT by the LANDLORD pursuant to paragraph 1.01 d)ii above reasonably requires more time to cure than the time period referred to in the notice, but the TENANT has not commenced remedying the breach; or, in the opinion of the LANDLORD, has failed to diligently remedy it within a reasonable time.

iv. The PREMISES are vacated by the TENANT or become vacant or remain unoccupied by the TENANT for a period of thirty (30) consecutive days.

e) The **LANDS** are the property located at 48 Mount Hope Street, Lindsay, legally described as Part of Lots 10 to 12 on Plan 377 as in R183463; Kawartha Lakes (PIN: 63212-0010 (LT)).

f) **LEASE** means this lease agreement, including its recitals and schedules, which form integral parts of it, as amended from time to time in accordance with Section 6.07.

g) The **PREMISES** means that portion of the building located on the LANDS comprising approximately 13,600 square feet of commercial space to be used by the TENANT, and more specifically outlined in red on Schedule "A" attached hereto.

h) **PROPERTY TAXES** means all taxes, rates, local improvement rates, impost charges, duties, assessments or levies which may be levied, rated, charged or assessed against any form of property, regardless of who is legally responsible for payment. It includes such requirements imposed by federal, provincial, municipal (including the TENANT), school board, utility commission or other authority, whether the requirement or the agency is now or in the future in existence.

i) **RENT** means any and all sums due and payable by the TENANT pursuant to this LEASE. RENT includes the following amounts:

   i. The BASE RENT;
   ii. All TAXES; and
   iii. All other costs, expenses and charges (including interest on overdue payments) incurred in and about the PREMISES required to be paid by the TENANT pursuant to any provision of this LEASE.

j) The **RENT COMMENCEMENT DATE** is the 1st day of November 2025.

k) **RENTAL TAXES** means all Harmonized Sales Tax, sales taxes, excise taxes, business transfer taxes, value added taxes, or other taxes, duties, rates, levies or fees levied, rated, charged, assessed or payable with respect to, or calculated or measured in whole or in part in relation to:

   i. The RENT payable by the TENANT to the LANDLORD under this LEASE; or
   ii. The PREMISES; or
   iii. The area of the PREMISES; or
   iv. The occupancy or leasing of the PREMISES,

and whether by law the responsibility of the LANDLORD or the TENANT or both, and whether imposed by federal, provincial, municipal, school board, utility commission or other authority, and whether now or in the future in existence, and includes any other taxes, rates, duties, assessments, fees or levies which may be imposed

on the LANDLORD or the TENANT or anyone else on account or in lieu of it, or of a nature similar to it, and whether recurring annually, or at other intervals, or on a special or single instance basis only. RENTAL TAXES shall not include any PROPERTY TAXES.

l) **SITE IMPROVEMENTS** means any improvements, upgrades, or modifications made to the LANDS or PREMISES that are intended to improve functionally, access, or operational efficiency. Without limiting the generality of the foregoing, site improvements include clearing, grubbing, grading, gravel installation, and the installation of two (2) to four (4) large roll-up doors, as well as any other similar construction, alteration, or enhancement approved in writing by the LANDLORD.

m) The **TERM** means the entire five (5) year period during which this LEASE is operational, as set out in Article 2.01. In the event that a renewal is engaged pursuant to Article 2.05, the definition of TERM shall be deemed to include up to five (5) additional one (1) year renewal periods, for a total possible TERM of ten (10) years, subject to the mutual agreement of the parties prior to the commencement of each renewal period. Each one (1) year renewal shall be exercised independently.

n) **TENANT** means the Corporation of the City of Kawartha Lakes, a municipal corporation duly incorporated pursuant to the laws of the Province of Ontario. Where the context permits, the term also includes the LANDLORD's servants, employees, agents and delegated officials.

1.02 **Legislation & By-laws:** Each reference to Provincial legislation in this LEASE, unless otherwise specified, is a reference to the Revised Statutes of Ontario, 1990 edition, and, in every case, includes all applicable amendments to the legislation, including successor legislation. Each reference to a By-law in this LEASE, unless otherwise specified, is a reference to a By-law of the TENANT, and, in every case, includes all application amendments to the By-law, including successor By-laws.

1.03 **Construing this LEASE:**

a) The captions, article and section names and numbers appearing in this LEASE are for convenience of reference only and have no effect on its interpretation.

b) All provisions of this LEASE creating obligations on either party will be construed as covenants.

c) This LEASE is to be read with all changes of gender or number required by the context.

d) The words 'include' or 'including' shall not be construed as limiting the words or phrases preceding them.

1.04 **Reasonableness:** Wherever any consent, agreement or approval of the LANDLORD or the TENANT is required under the terms of this LEASE, then unless otherwise specifically mentioned, the party acting will do so reasonably.

ARTICLE 2.00: DEMISE, TERM, AND RENTAL

2.01 **Demise:** The LANDLORD grants to the TENANT a leasehold interest in the PREMISES to have and to hold for a TERM of five (5) years, to commence on the 1st day of November 2025, terminating on the 31st day of October 2030, subject to renewal as outlined in Section 2.05.

2.02 **Base Rent:** During each year of the TERM of this LEASE, the BASE RENT will be One Hundred Twenty Thousand Dollars ($120,000.00) per annum, payable in equal monthly installments of Ten Thousand Dollars ($10,000.00), plus Harmonized Sales Tax (HST), due on the first day of each month during the TERM.

2.03 **Base Rent Escalator:**

Commencing on the first anniversary of the RENT COMMENCEMENT DATE, namely November 1, 2026, and on each anniversary of the RENT COMMENCMENT DATE, thereafter throughout the TERM of the LEASE, the BASE RENT shall be increased by two and one-half percent (2.5%) and the TENANT shall pay to the LANDORD these sums as additional rent. For example, the BASE RENT on November 1, 2026 will increase to One Hundred and Twenty-Three Thousand Dollars ($123,000.00) payable in equal monthly instalments of Ten Thousand Two Hundred and Fifty Dollars ($10,250.00).

2.04 **Payment of Rent:** The RENT is payable as follows:

a) The BASE RENT shall be calculated at an annual basis and paid in monthly installments, each due on the first day of each calendar month during the TERM, commencing on the RENT COMMENCEMENT DATE;

b) All applicable PROPERTY TAXES related to the PREMISES, if not included in BASE RENT, shall be paid by the LANDLORD directly as and when due; and

c) All other costs, expenses and charges incurred in and about the PREMISES, required to be paid by the LANDLORD pursuant to any provision of this LEASE.

2.05 **Renewal Option:** Provided the TENANT is in good standing under this LEASE at the time of renewal, the TENANT shall have the option to renew this LEASE for up to five (5) additional one (1) year terms, to be exercised in writing at least ninety (90) days prior to expiry of the then-current term. Each renewal shall be upon the same terms and conditions as this LEASE, save and except for any further right of renewal and other terms as may be agreed upon by the parties in writing at the time of renewal.

ARTICLE 3.00: COVENANTS, WARRANTIES & ACKNOWLEDGEMENTS

3.01 **Covenant to Pay RENT:** The TENANT agrees to pay the RENT at the times and in the manner prescribed in this LEASE, without any abatement or deduction.

3.02 **Access:** The TENANT agrees to provide the LANDLORD with full and free access (for inspection purposes), during normal business hours, and in the presence of the TENANT, to any and every part of the PREMISES. It is understood and agreed, however, that in cases of emergency, the LANDLORD shall at all times and for all purposes have full and free access to the PREMISES.

3.03 **Quiet Enjoyment:** Subject to the provisions of this LEASE, the LANDLORD agrees that the TENANT shall have quiet possession of the PREMISES.

3.04 **Exterior Maintenance by Landlord:** The LANDLORD shall, at its sole cost and expense, be responsible for maintaining the exterior of the buildings, structures, landscaped areas, and paved areas located on the LANDS in good condition and repair. This includes, but is not limited to, lawn care and exterior lighting. All exterior maintenance shall be performed to the reasonable satisfaction of the TENANT.

3.05 **Structural Maintenance by Landlord**: The LANDLORD shall, at its sole cost and expense, be responsible for the repair, maintenance, and replacement of all structural components and essential building systems of the building located on the LANDS, including but not limited to the foundation, exterior walls (excluding interior finishes), structural supports, roof, load-bearing elements, primary plumbing infrastructure, the furnace, and the water heater. The LANDLORD shall complete all structural repairs or replacements promptly and in a manner that minimizes disruption to the TENANT's use and operations within the PREMISES. The TENANT shall promptly notify the LANDLORD in writing of any observed structural deficiencies or damage. The TENANT shall not be responsible for any structural repairs except to the extent that such damage is caused by the intentional misconduct or gross negligence of the TENANT, its employees, agents, or invitees.

3.06 **Exterior Maintenance by Tenant:** The TENANT shall, at its sole cost and expense, be responsible for the snow removal of the area being utilized by the TENANT. The timing and completion of such snow removal shall be at the discretion of the TENANT, provided it is performed in a manner that ensures safe access and is consistent with municipal standards.

3.07 **Interior Maintenance by Tenant:** The TENANT shall, at its cost and expense, be responsible for maintaining the interior of the PREMISES in a clean, sanitary, and orderly condition. The TENANT shall ensure the PREMISES are kept free from debris and clutter and shall promptly address any interior maintenance or repair issues arising from its use or occupation of the space.

3.08 **Utilities:** The TENANT agrees that it shall be solely responsible for the payment of the heat, hydro and water utilities serving the PREMISES. The TENANT shall contract directly with the service providers for these utilities and internet, and telephone services.

3.09 **No Damage:** The TENANT agrees that it shall not do (or allow to be done) anything which may damage the PREMISES beyond the damage occasioned by reasonable use. The TENANT further agrees that it shall, at its cost and expense, repair all portions of the PREMISES which may at any time be damaged by the TENANT or its invitees (ordinary wear and tear excepted). In the event of the failure on the part of the TENANT to repair pursuant to this section, the TENANT agrees to indemnify and save harmless the LANDLORD from all damages, costs and expenses suffered or incurred by the LANDLORD, the public, or any other third parties by reason of the damage to the PREMISES, to the extent that the TENANT is liable for the same in law. The TENANT agrees to make payment forthwith upon receipt of appropriate accounts for these damages.

3.10 **Laws & Rules:** The TENANT agrees to abide by all applicable Federal, Provincial, and/or Municipal or local Statutes, Regulations, and By-laws.

3.11 **Fire Prevention:** The TENANT agrees to take all precautions to prevent fire from occurring in or about the PREMISES. The TENANT further agrees to observe and comply with all instructions given from time to time by the LANDLORD with respect to prevention and extinguishing of fires.

3.12 **Signs:** The LANDLORD agrees that the TENANT, at its own cost, may construct, erect, place or install (outdoors) on or at the PREMSES, any poster, advertising sign or display, electrical or otherwise, after first having obtained the consent, in writing, of the LANDLORD.

3.13 **Liability Insurance:** The TENANT shall provide and maintain:

a) Commercial General Liability insurance with limits of not less than Five Million ($5,000,000.00) dollars per occurrence and with a deductible acceptable to the Landlord. Coverage shall include but is not limited to bodily injury including death, property damage including loss of use thereof, personal injury, blanket contractual liability, products and completed operations liability, owners and contractor's protective, host liquor liability, non-owned automobile liability and contain a cross liability and severability of interest clause. The policy shall be endorsed to name the Landlord as additional insured.

b) All Risk Property insurance in an amount equal to the full replacement cost of property of every description and kind owned by the TENANT or for which the TENANT is legally responsible, and which is located on or about the PREMISES, including without limitation anything in the nature of a leasehold improvement. The policy shall not allow subrogation claims by the Insurer against the LANDLORD.

c) Tenant's Legal Liability insurance for the actual cash value of the building and structure on the LANDS, including loss of use thereof. The policy shall not allow subrogation claims by the Insurer against the LANDLORD.

d) Comprehensive Boiler and Machinery insurance on mechanical equipment in the PREMISES controlled by the TENANT.

e) The TENANT shall provide the LANDLORD, upon execution of this LEASE and annually thereafter, a Certificate of Insurance. All policies shall be with insurers licensed to underwrite insurance in the Province of Ontario. The insurance shall be with insurers acceptable to the LANDLORD and with policies in a form satisfactory to the LANDLORD. All premiums and deductibles under the insurance policies are the sole expense of the TENANT. All policies shall apply as primary and not as excess of any insurance available to the LANDLORD.

3.14 **Coverage to be Maintained:** The TENANT agrees that it shall not do anything (nor omit to do anything, nor allow anything to.be done or omitted to be done) on the PREMISES which will in any way impair or invalidate the policies provided pursuant to Sections 3.13.

3.15 **Objectionable Materials:** The TENANT agrees that it will not, upon or about the PREMISES, bring, keep, sell, store, offer for sale, give away or otherwise use, handle or dispose of any merchandise, goods, materials, effects or things which may be deemed objectionable by the LANDLORD for any reason.

3.16 **No Claims:** The TENANT shall not have any claim or demand against the LANDLORD for damages of any nature, however caused to the PREMISES, or any person or property, on or about the PREMISES, unless the damage is due to the gross negligence of the LANDLORD (or any of its officials, employees, servants or agents while acting within the scope of his or her duties or employment).

3.17 **Indemnification:** The TENANT agrees that it shall at all times indemnify and save harmless the LANDLORD, its employees, from and against all claims and demands, by whomsoever made, which are occasioned by or attributable to the existence of this LEASE or any action taken or things done or maintained because of this LEASE, or the exercise of rights arising pursuant to this LEASE except any claims or demands for damage resulting from the gross negligence of any employee, officer, servant or agent of the LANDLORD while acting within the scope of his or her duties or employment.

3.18 **Storage and Parking:** The LANDLORD agrees to provide the TENANT with the exclusive use of a designated parking area located on the east side of the building situated on the LANDS, for the purpose of bus storage and staff parking associated with the TENANT's operations. The designated parking area shall be cleared of brush and maintained in a condition suitable for the parking and maneuvering of transit vehicles, at the TENANT's expense, prior to or as of the RENT COMMENCEMENT DATE. The exact location and boundaries of the parking area is outlined in red on Schedule "B" attached hereto and form part of this LEASE. The TENANT shall not use the parking area for any purposes other than those specified above without the prior written consent of the LANDLORD.

3.19 **Right of First Refusal:** In the event the LANDLORD received a bona fide offer from a third party to purchase the LANDS during the TERM of this LEASE, the LANDLORD shall provide the TENANT with written notice of such offer, including the proposed purchase price and terms. The TENANT shall have the right of first refusal to purchase the LANDS on the same terms and conditions, provided that it exercises this right within thirty (30) days of receiving such notice. If the TENANT does not exercise this right within the specified time period, the LANDLORD may proceed with the third party sale.

3.20 **NO ASSIGNMENT**

The TENANT covenants with the LANDLORD that in no circumstances will it assign or attempt to assign this lease or the balance of the term thereof remaining without the prior consent in writing of the LANDLORD.

ARTICLE 4.00: IMPROVEMENTS

4.01 **Condition of the Lands:** The TENANT accepts the PREMISES in an "as is" condition without any obligation on the part of the LANDLORD to make the PREMISES suitable for the BUSINESS except as otherwise noted in this LEASE.

4.02 **Alterations:** The TENANT agrees that it will not make alterations to the PREMISES, until plans showing the design and nature of the proposed alterations to the PREMISES have been approved in writing by the LANDLORD. It is understood and agreed that any approved alterations to the PREMISES must be completed and then maintained by the TENANT to the satisfaction of the LANDLORD. The LANDLORD and the TENANT agree to execute an agreement addressing the timing and maintenance of the TENANT's improvements to the PREMISES. The TENANT acknowledges that its development on the LANDS may be subject to site plan control.

ARTICLE 5.00: TERMINATION

5.01 **Surrender:** At the expiration or sooner determination of the TERM of this LEASE, the TENANT shall peaceably surrender and yield to the LANDLORD, the PREMISES in a well-maintained, fully operating condition with all related facilities, buildings, structures and improvements in a good state of repair (reasonable wear and tear excepted). At the expiration of this LEASE, the LANDLORD will have and enjoy absolute title to all of the PREMISES with all related structures and improvements, without compensation to the TENANT, and free of any claim or encumbrance. In the event that this LEASE is terminated due to an EVENT OF DEFAULT, no goods, materials or chattels of any sort may e removed by the TENANT without the LANDLORD's express consent.

5.02 **BUILDING AND FIXTURES TO VEST IN LANDLORD AT EXPIRATION OF TERM**: At the expiration of the term the ownership of the PREMISES and improvements erected or placed upon the PREMISES and all fixtures in and about the PREMISES vest in the LANDLORD and no compensation is payable to the TENANT by the LANDLORD for the PREMISES, improvements and fixtures;

5.03 **Default:** Upon the occurrence of an EVENT OF DEFAULT, at the option of the LANDLORD, the TERM shall become forfeited and void, and the LANDLORD may, without notice or any form of legal process whatsoever, forthwith re-enter upon the PREMISES and repossess and enjoy the same as of its former estate, anything contained in any statute or law to the contrary notwithstanding, and the provisions of Section 5.01 shall apply.

5.04 **Landlord's Performance:** Nothing in this LEASE prevents the LANDLORD, in the circumstances of an EVENT OF DEFAULT, from entering upon the PREMISES and performing the TENANT's obligations. This work shall be completed at the sole cost and expense of the TENANT and in addition, the LANDLORD may levy any charge as may then be applicable, in accordance with the policies of the LANDLORD for administration and overhead. It is expressly understood and agreed that the LANDLORD is not under any obligation to perform any of the TENANT's covenants.

5.05 **Other Remedies:** Forfeiture of this LEASE by the TENANT shall be wholly without prejudice to the right of the LANDLORD to recover arrears of RENT or damages for any antecedent breach of covenant on the part of the TENANT. Notwithstanding any forfeiture, the LANDLORD may subsequently recover from the TENANT damages for loss of RENT suffered by reason of the TENANT having been determined prior to the end of the TERM as set out in this LEASE. This clause and the right under it shall survive the termination of this LEASE whether by act of the parties or by operation of law.

ARTICLE 6.00: MISCELLANEOUS

6.01 **Notice:** Any notice to be given under this LEASE shall be sufficiently given if delivered by hand, facsimile, or e-mail, or if sent by prepaid first class mail and addressed to the LANDLORD at:

Payne Machine Company Ltd.
12 Barron Boulevard
Lindsay, ON K9V 0C4

Attention: William Lawson Payne
Telephone: 705-878-6171
Email: timp@paynemachine.com

or to the TENANT at:

The Corporation of the City of Kawartha Lakes
26 Francis Street
P.O. Box 9000
Lindsay, ON K9V 5R8

Attention: Clerk
Fax: 705-324-8110
E-mail: clerks@kawarthalakes.ca

Receipt of notice shall be deemed on (whichever of the above is applicable):

a) The date of actual delivery of a hand delivered document; or

b) The date of actual delivery of e-mail or facsimile transmission if sent by 4:30 p.m.; or

c) The business day next following the date of e-mail or facsimile transmission if sent after 4:30 p.m.; or

d) Five (5) days following the date of mailing of the notice

Notwithstanding Section 6.07, either party may change its address for notice by giving notice of change of address pursuant to this Section.

6.02 **Force Majeure:** Notwithstanding anything in this LEASE, neither party shall be in default with respect to the performance of any of the terms of this LEASE if any non-performance is due to any force majeure, strike, lock-out, labour dispute, civil commotion, war or similar event, invasion, the exercise of military power, act of God, government regulations or controls, inability to obtain any material or service, or any cause beyond the reasonable control of the party (unless such lack of control results from a deficiency in financial resources) . Otherwise, time shall be of the essence of this LEASE and all the obligations contained herein.

6.03 **Successors:** The rights and liabilities of the parties shall ensure to the benefit of and be binding upon the parties and their respective successors and approved assignees. Neither party shall assign this LEASE without the written consent of the other party.

6.04 **Entire Agreement:** This LEASE constitutes the entire agreement between the parties and it is agreed that there is no covenant, promise, agreement, condition precedent or subsequent, warranty or representation or understanding, whether oral or written, other than as set forth in this LEASE and this LEASE fully replaces and supersedes any letter, letter of intent, or other contractual arrangement between the parties related to the LANDS in existence at the time of execution and delivery of this LEASE.

6.05 **Partial Invalidity:** If any article, section, subsection, paragraph, clause or sub-clause or any of the words contained in this LEASE shall be held wholly or partially illegal, invalid or unenforceable by any court of competent jurisdiction, the LANDLORD and the TENANT agree that the remainder of this LEASE shall not be affected by the judicial holding, but shall remain in full force and effect. The provisions of this LEASE shall have effect, notwithstanding any statute to the contrary.

6.06 **Relationship of Parties:** Nothing in this LEASE shall create any relationship between the parties other than that of landlord and tenant. It is specifically agreed that neither party is a partner, joint venture, agent or trustee of the other.

6.07 **Amendments:** No supplement, amendment or waiver of or under this LEASE (apart from amendments to notice provisions of Section 6.01) shall be binding unless executed in writing by the party to be bound. No waiver by a party of any provision of this LEASE shall be deemed to be a waiver of any other provision unless otherwise expressly provided.

6.08 **Governing Law:** This agreement shall be construed in accordance with and governed by the laws of the Province of Ontario.

6.09 **Freedom of Information:** The TENANT acknowledges that this LEASE is a public document.

6.08 **Governing Law:** This agreement shall be construed in accordance with and governed by the laws of the Province of Ontario.

6.09 **Freedom of Information:** The TENANT acknowledges that this LEASE is a public document.

6.10 **Independent Legal Advice:** The TENANT acknowledges that it has either received or waived the benefit of its own legal advice with respect to the execution of this LEASE.

6.11 **Electronic Signature:** This Agreement may be executed and delivered by e-mail or facsimile or other electronic means, which electronic copies shall be deemed to be original.

By so executing this LEASE, the officers warrant and certify that the corporations for which they are signing are in good standing and duly incorporated and organized under the laws of the jurisdiction in which they are incorporated, and that the officers are authorized and empowered to bind the corporations to the terms of this LEASE by their signatures.

THE CORPORATION OF THE CITY OF KAWARTHA LAKES

PER: _____
Name: DOUG ELMSLIE
Title: MAYOR

PER: _____
Name: CATHIE RITCHIE
Title: CLERK

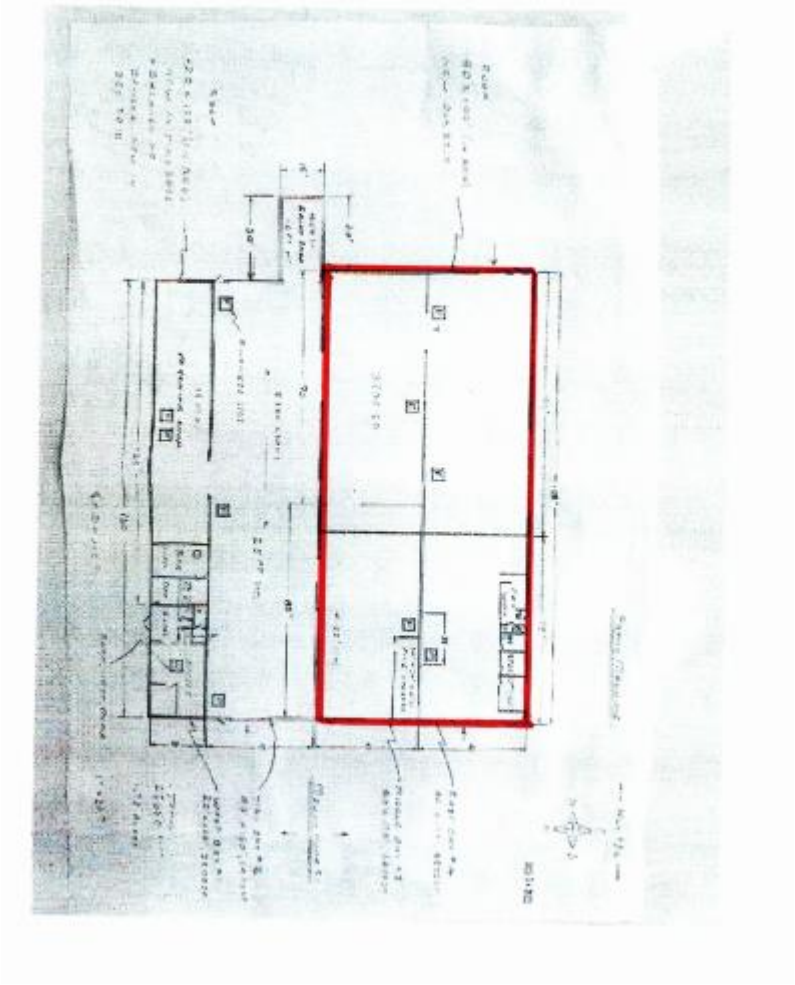
We have authority to bind the Corporation

PAYNE MACHINE COMPANY LTD

PER: _____
Name: WILLIAM LAWSON PAYNE
Title: PRESIDENT

I have authority to bind the Corporation

SCHEDULE A



SCHEDULE B





The Corporation of the City of Kawartha Lakes

By-Law 2025-___

A By-law to Amend By-law 2023-179 being A By-law to Regulate Parking

Recitals

1. The Municipal Act, 2001, S.O.2001, c.25 authorizes municipal councils to pass by-laws respecting traffic on highways under their jurisdiction, in conjunction with the provisions and requirements of the Highway Traffic Act, R.S.O. 1990, c.H.8.
3. This by-law amendment was approved by Council at the Regular Council Meeting of October 21, 2025 through resolution CR2025-___.

Accordingly, the Council of The Corporation of the City of Kawartha Lakes enacts this By-law 2025-__.

Section 1.00: Definitions and Interpretation

1.01 **Definitions**: In this by-law,

"City", "City of Kawartha Lakes" or "Kawartha Lakes" means The Corporation of the City of Kawartha Lakes and includes its entire geographic area;

"City Clerk" means the person appointed by Council to carry out the duties of the clerk described in section 228 of the Municipal Act, 2001;

"Council" or "City Council" means the municipal council for the City;

1.02 **Interpretation Rules:**

(a) The words "include" and "including" are not to be read as limiting the meaning of a word or term to the phrases or descriptions that follow.

1.03 **Statutes:** References to laws in this by-law are meant to refer to the statutes, as amended from time to time, that are applicable within the Province of Ontario.

1.04 **Severability:** If a court or tribunal of competent jurisdiction declares any portion of this by-law to be illegal or unenforceable, that portion of this by-law shall be considered to be severed from the balance of the by-law, which shall continue to operate in full force and effect.

Section 2.00: Amendments - Deletions

2.01 **Schedule A:** That Schedule A to By-law Number 2023-179, No Parking Zones, be amended by **adding** the following:

Street	Geographic Area	Side	From	To	Time Restrictions
Angeline Street North	Ward 5 (Lindsay)	Both	Thunder Bridge Road	A point South 220m	
Thunderbridge Road	Ward 5 (Lindsay)	North	Angeline Street North	East to the end of the road	
Thunderbridge Road	Ward 5 (Lindsay)	South	Angeline Street North	A point West 200m	

Section 4.00: Administration and Effective Date

4.01 **Administration of the By-law:** The Director of Public Works is responsible for the installation and maintenance of signs authorized by this by-law.

4.02 **Effective Date:** This By-law shall come into force on the date it is finally passed, and after properly worded signs have been erected.

By-law read a first, second and third time, and finally passed, this 21st day of October, 2025

_____ _____

Doug Elmslie, Mayor Cathie Ritchie, City Clerk

The Corporation of the City of Kawartha Lakes

By-law 2025-___

A By-Law to Confirm the Proceedings of a Regular Meeting of Council, Tuesday, October 21, 2025

Recitals

1. The Municipal Act, 2001, S.O. 2001 c. 25 as amended, provides that the powers of a municipal corporation are exercised by its Council.

2. The Municipal Act, also provides that the Council's powers must be exercised by by-law.

3. For these reasons, the proceedings of the Council of The Corporation of the City of Kawartha Lakes at this meeting should be confirmed and adopted by by-law.

Accordingly, the Council of The Corporation of the City of Kawartha Lakes enacts this By-law 2025-___.

Section 1.00: Confirmation

1.01 The actions of the Council at the following meeting:

Tuesday, October 21, 2025, Regular Council Meeting

and each motion, resolution and other action passed or taken by the Council at that meeting is, except where prior approval of the Ontario Municipal Board is required, adopted, ratified and confirmed as if all such proceedings had been expressly embodied in this By-law.

1.02 The Mayor and the proper officials of the City are authorized and directed to do all things necessary to give effect to the actions of the Council referred to in Section 1.01 of this By-law. In addition, the Clerk is authorized and directed to affix the corporate seal to any documents which require it.

Section 2.00: General

2.01 This By-law shall come into force on the date it is finally passed.

By-law read a first, second and third time, and finally passed, this 21st day of October, 2025.

_____	_____
Doug Elmslie, Mayor	Cathie Ritchie, City Clerk