

Deeply Affordable and Supportive Housing Strategy

City of Kawartha Lakes and the County of Haliburton

2027 - 2036

Kawartha Lakes Jump In

County of Haliburton 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.

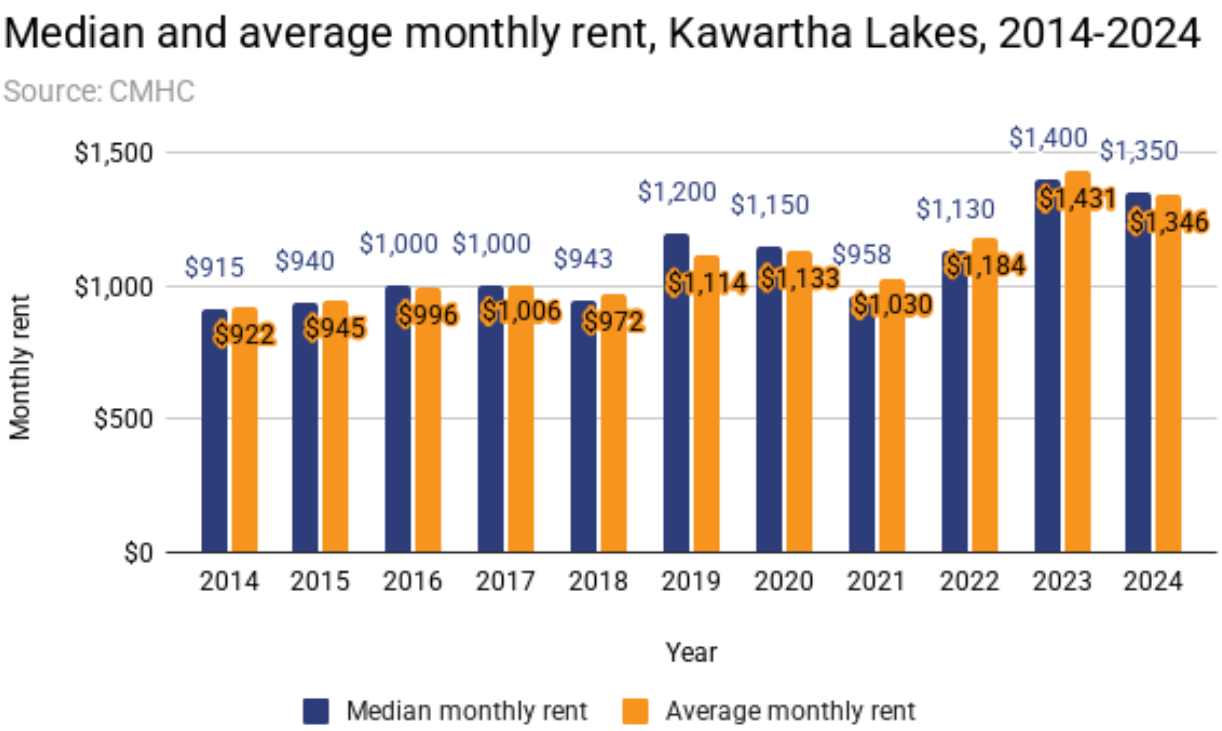
A single person receiving Ontario Works (OW) is eligible for a maximum shelter allowance of $390 per month, while a single person receiving the Ontario Disability Support Program (ODSP) is eligible for up to $599 per month to cover shelter costs (Ontario, 2024a; Ontario, 2024b).[1]

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.



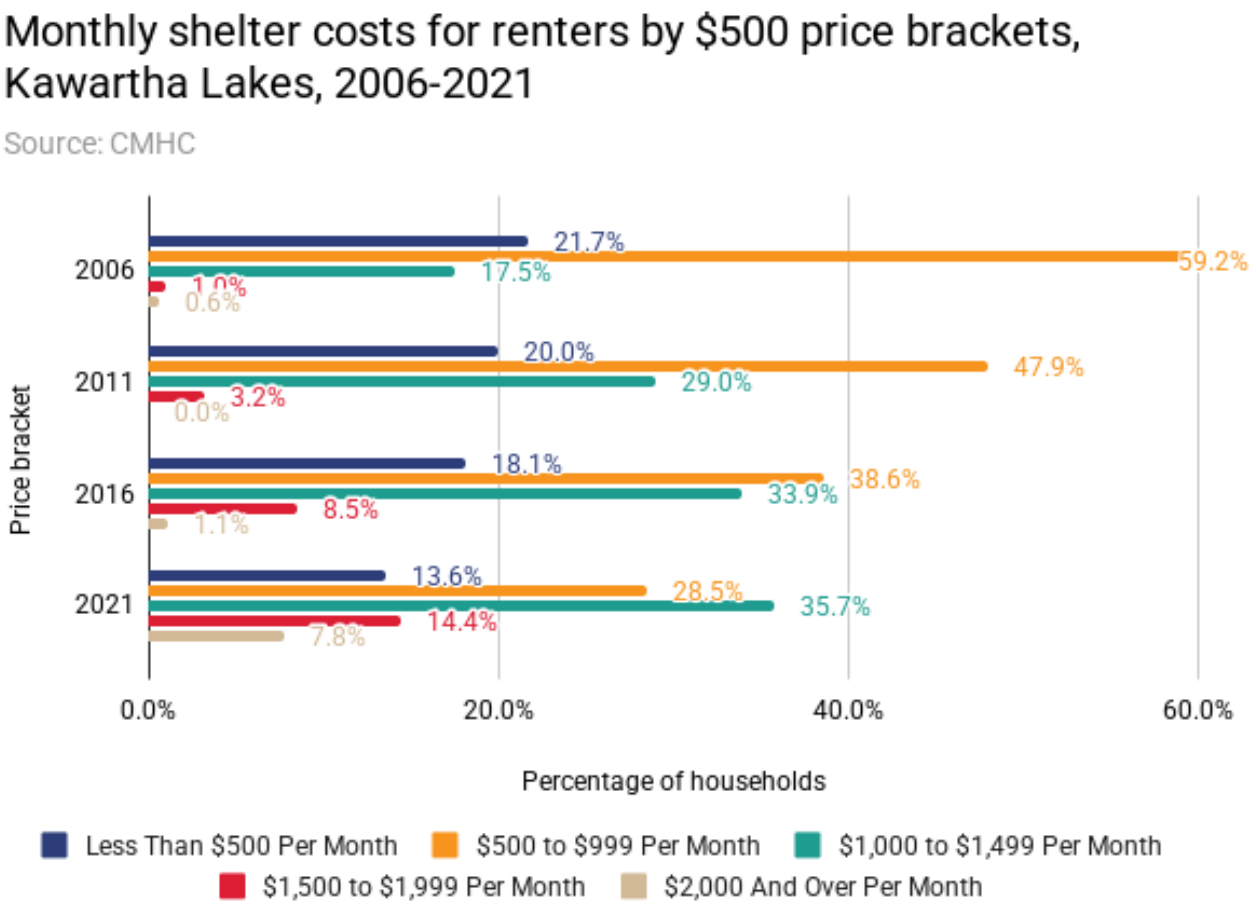
Between 2014 and 2024, median rent in Kawartha Lakes rose from $915 to $1,350 per month—a 48% increase. The biggest increases were in 2019, 2022, and 2023, with rent rising by more than 15% in each of those years.

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.



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.

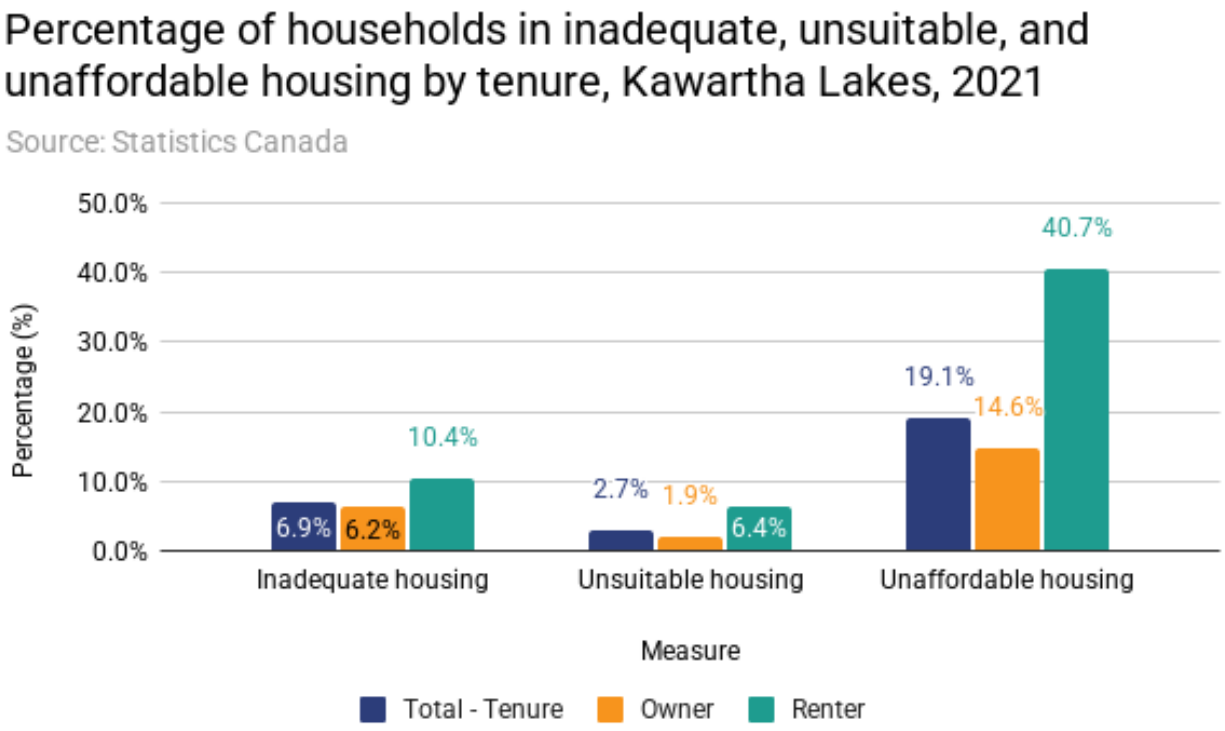
Affordability pressure exists for both rental and ownership

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.

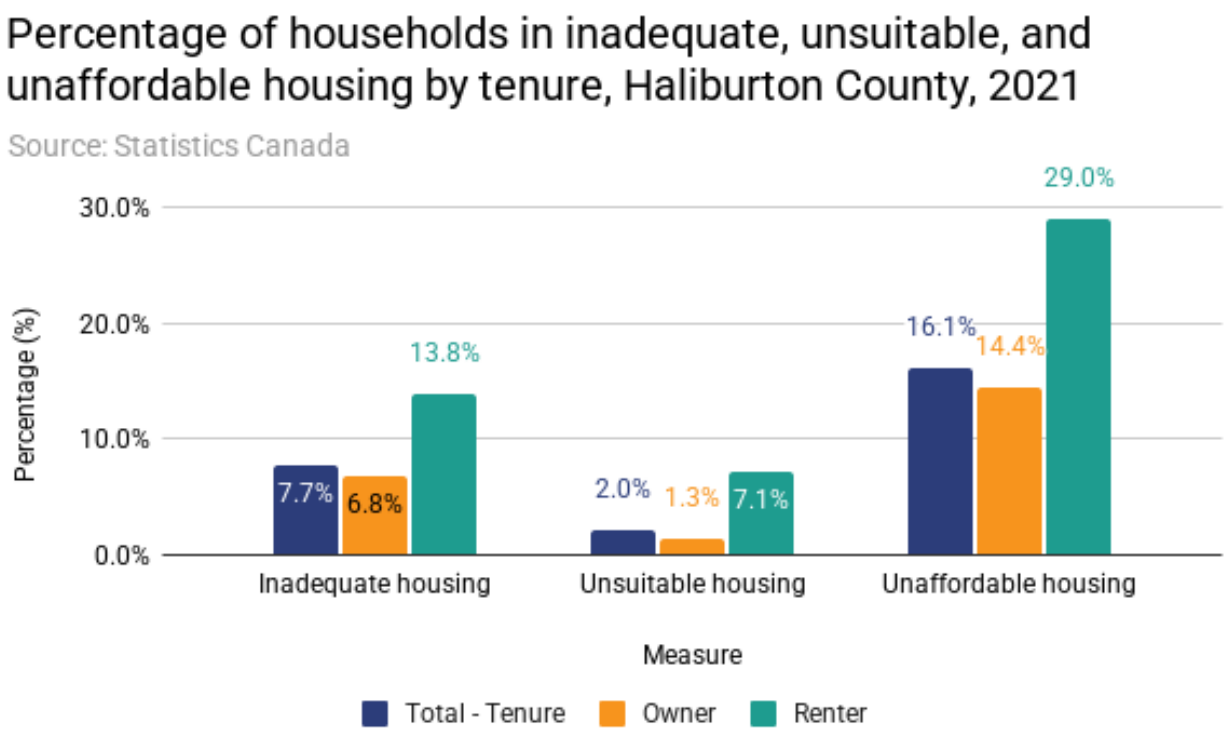
Core housing need is a measure used to identify households whose housing is unaffordable, overcrowded, or in poor condition, and who cannot afford alternatives in their local area (Canada Mortgage and Housing Corporation, n.d.).

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.







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.)):

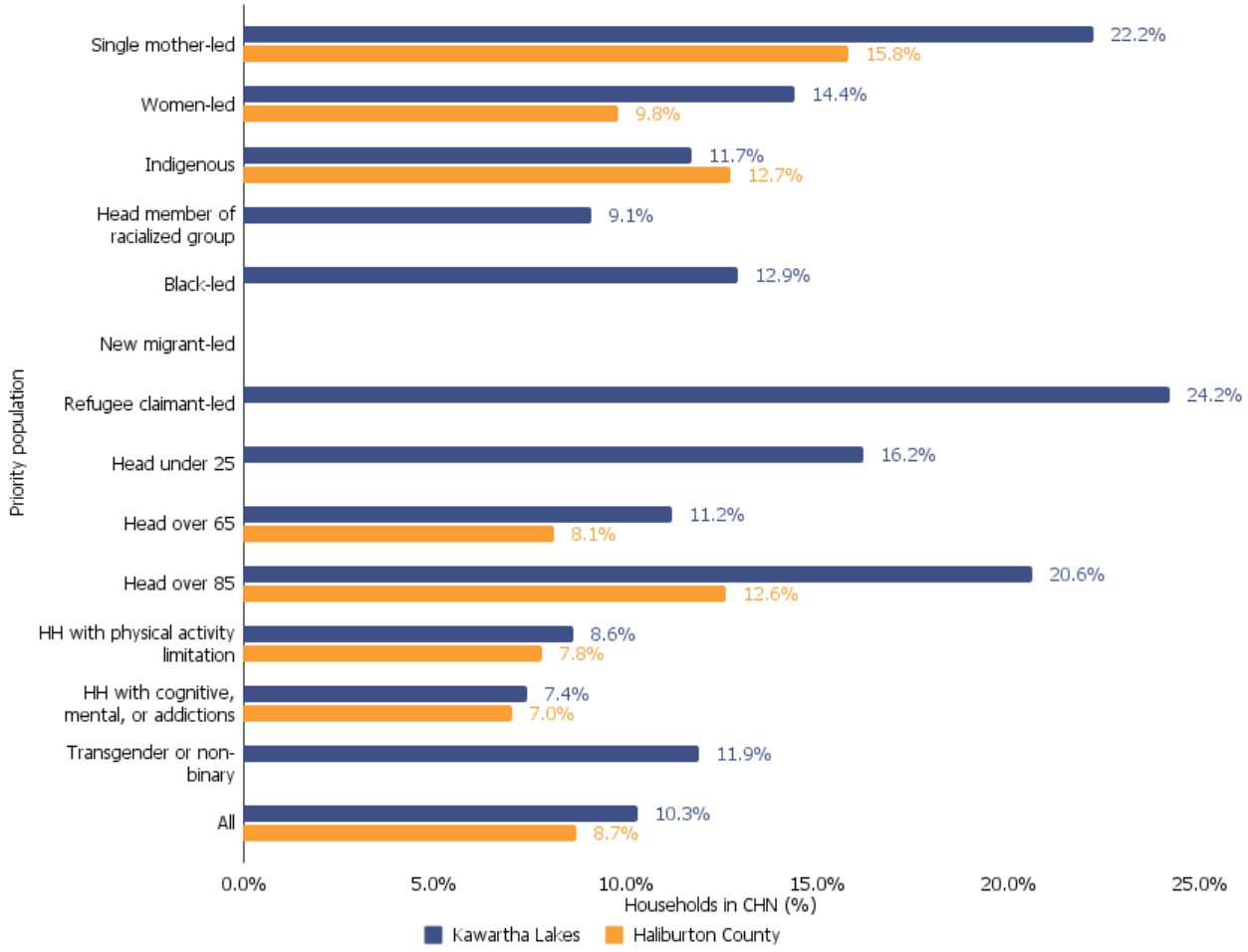
- Households headed by adults over 65 accounted for 11.2% of those in core housing need, while those led by adults aged 85 and older made up 20.5%. Many are homeowners with fixed incomes who can no longer afford or maintain their homes. Others are renters competing for a limited number of accessible 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

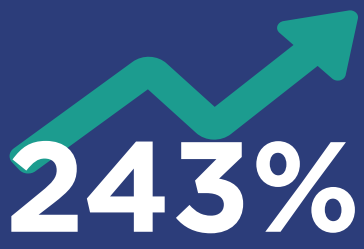


In Kawartha Lakes and Haliburton County, core housing need is more common among refugee claimants, single mothers, older adults, and several equity-deserving groups.

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.

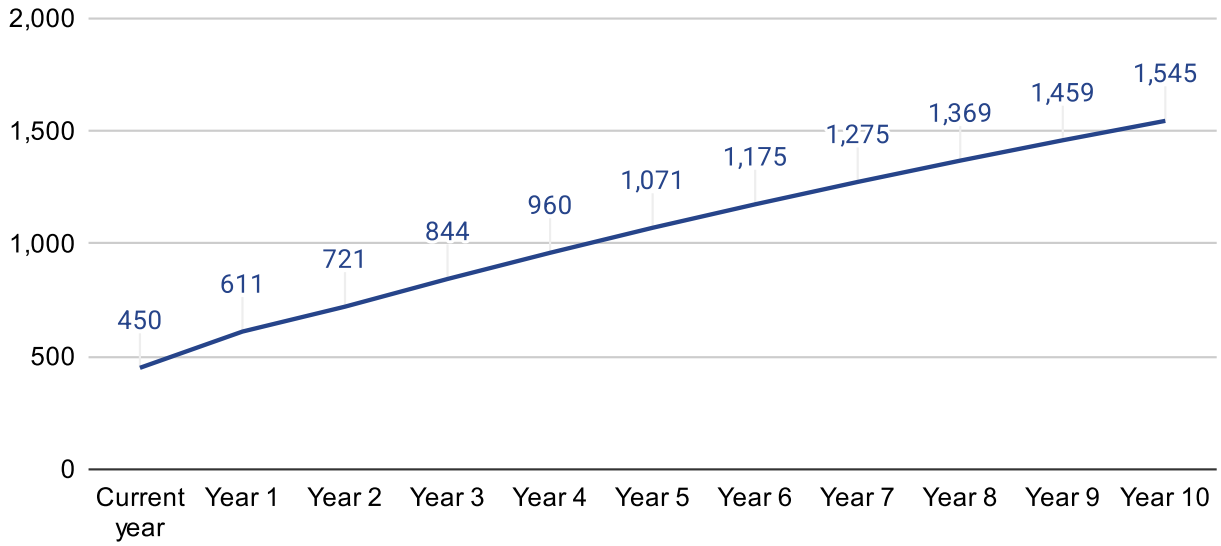
The status quo scenario assumes:

- 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.

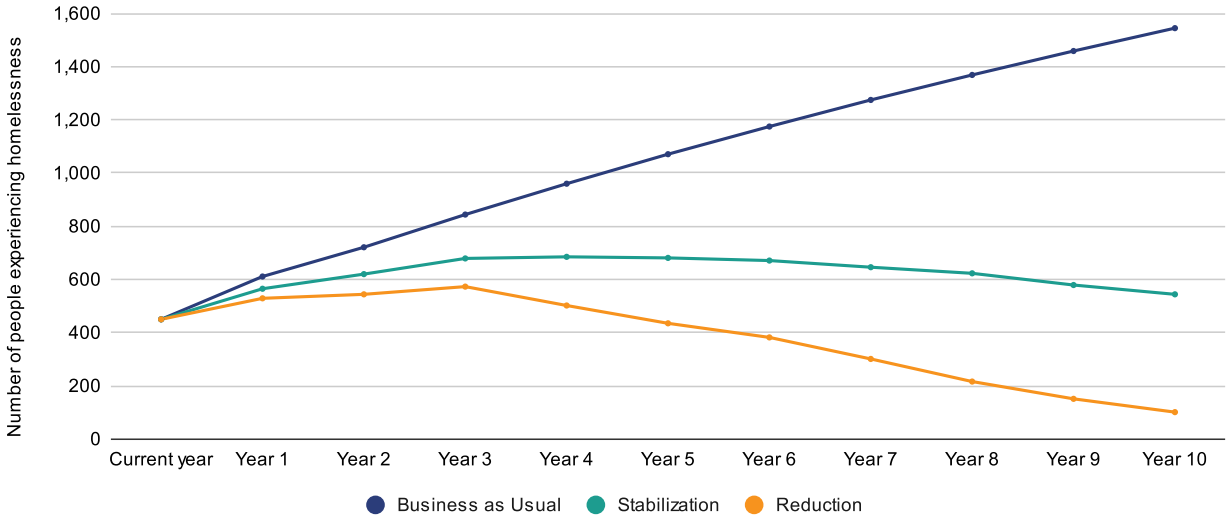
One model is a *stabilization* scenario, which shows how targeted action could slow further housing instability, ease demand on emergency responses, and help maintain a more balanced system. On the graph, this is the middle line — the number of people experiencing homelessness rises modestly in the early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

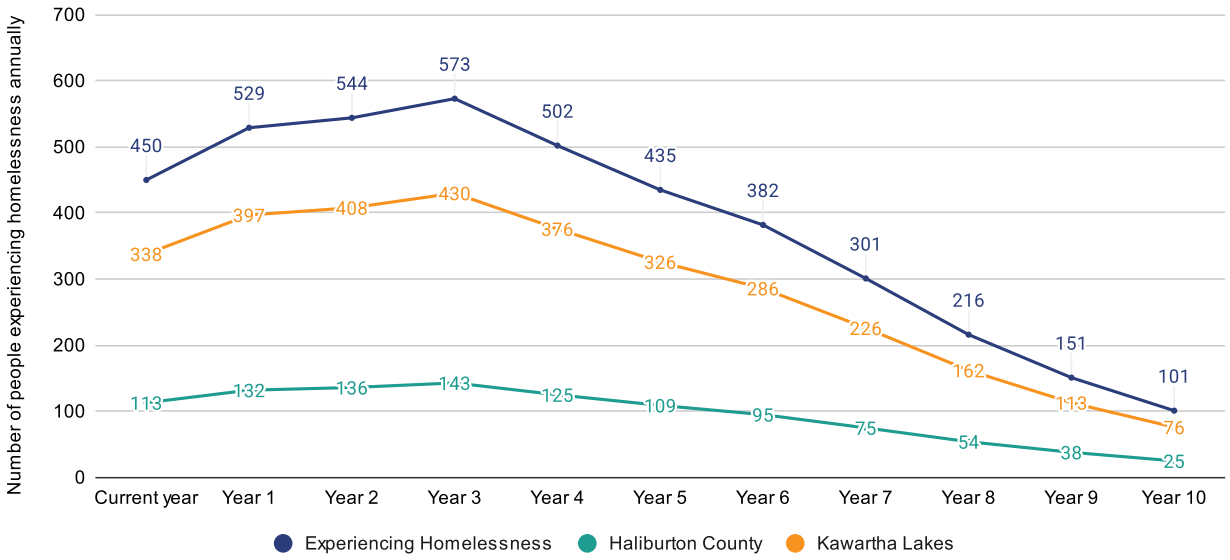
The model also shows how pressure changes over time. Homelessness rises modestly in the first three years as capacity catches up, peaks around Year 3, and then declines steadily as new housing and supports come online.

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.

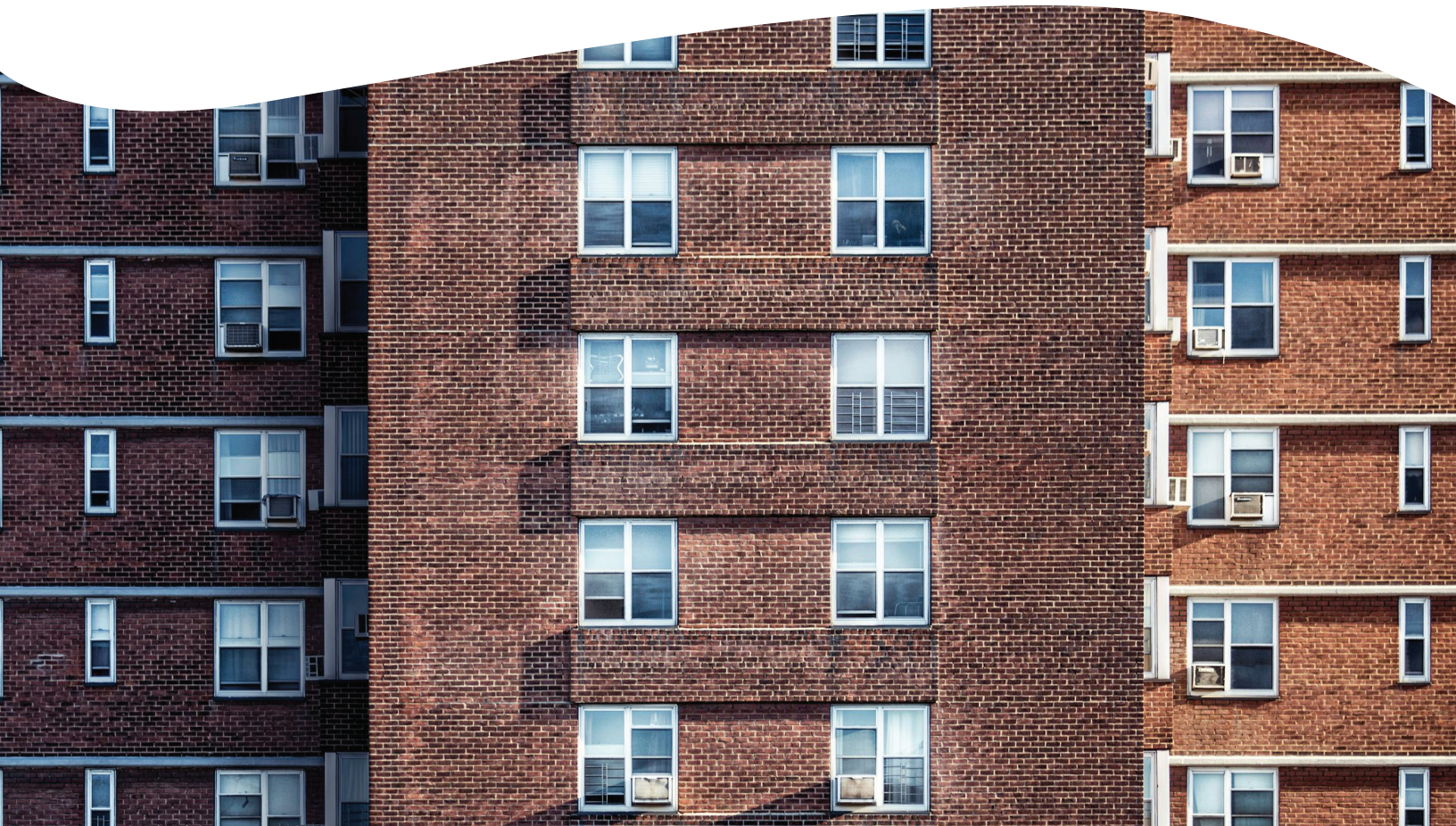
This layered structure means that although the City of Kawartha Lakes is the legislated Service Manager — responsible for this plan — successful delivery in Haliburton requires alignment with both the County and its four lower-tier councils, and their engagement.

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

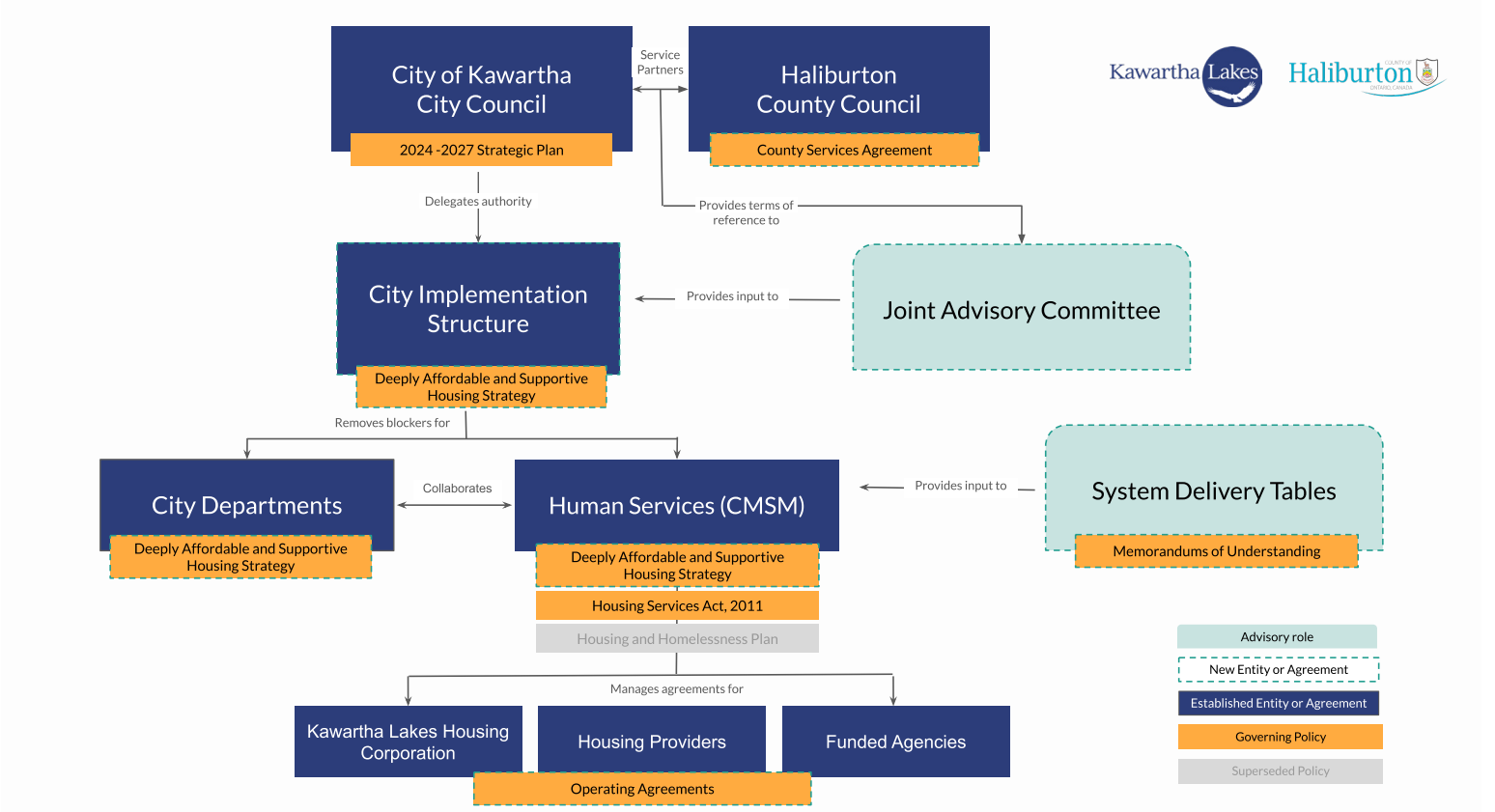
Below is a high-level summary of the core entities involved in governance and delivery.

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.

Entity	Primary role	Accountable to	Delivers / oversees
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

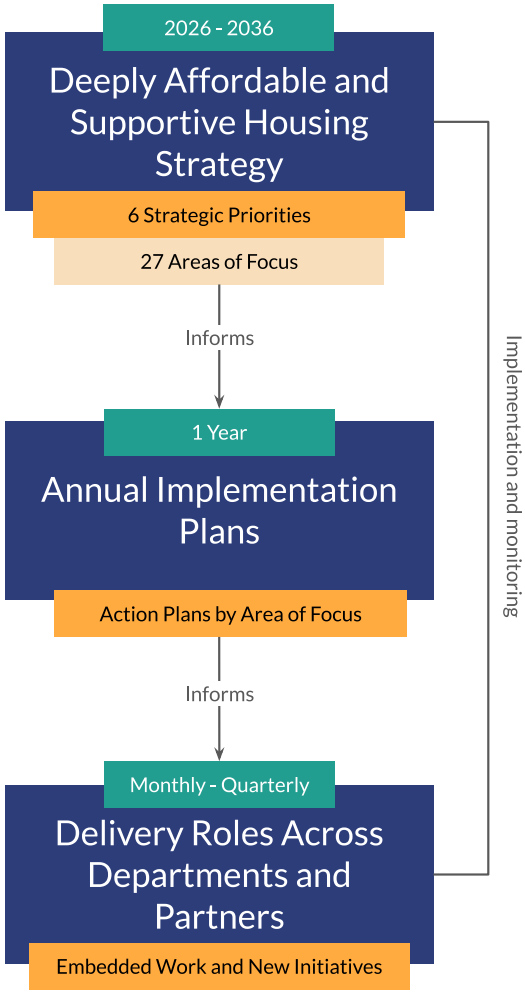
Agile planning

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.

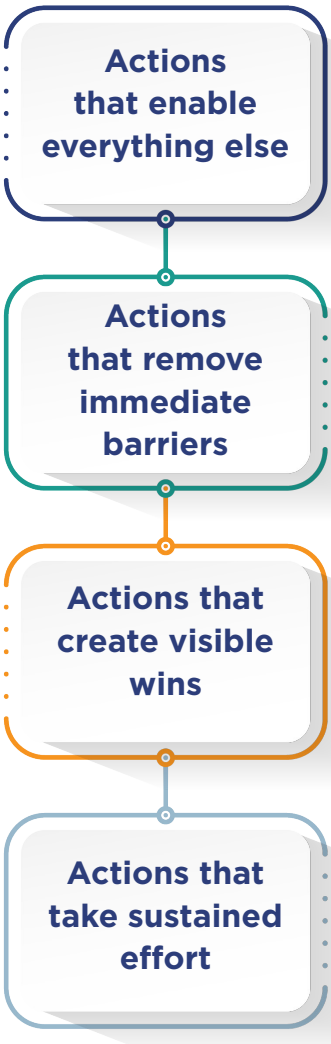
This cycle provides a structure for ongoing implementation, monitoring, and adjustment.

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

Deeply Affordable and Supportive Housing Strategy		Kawartha Lakes 2024 - 2027 Strategic Plan	
	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

Deeply Affordable and Supportive Housing Strategy		Kawartha Lakes 2024 - 2027 Strategic Plan	
	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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