

# **A HOUSING STUDY FOR THE CITY OF KAWARTHA LAKES**



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## **Housing Need and Supply Analysis and Strategies and Recommendations**

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Prepared by

Tim Welch Consulting and Lapointe Consulting Inc.

for

Community Care City of Kawartha Lakes  
and  
Access to Permanent Housing Committee

February 2006

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**For further information, please contact V. Barkey at 1 800 461-0327**



## Community Care

City of Kawartha Lakes

### Helping You Live at Home

February 2006

On behalf of Community Care City of Kawartha Lakes, I am pleased to present this Housing Needs Analysis and Strategy Recommendations Report for your reading. The compilation of this Report was made possible through the collaborative efforts and input of many people. At the commencement of the Project, Community Care was privileged to have Access to Permanent Housing representatives assist with designing the request for proposal and hiring the consultants, Tim Welch and Linda Lapointe. The Reference Group whose counsel and input helped to create a report of integrity and value. Special thanks to Hope Lee, Housing Manager for the City of Kawartha Lakes and various Department Staff whose expertise and knowledge of the community infused meaning and integrity to the data assembled and further paved the way for moving the recommendations forward. To the many who participated in the focus group sessions and the special community consultation day we are most grateful. Your honesty, passion and willingness to share experiences have helped greatly to shape many of the recommendations which the Consultants have advanced.

It is Community Care's desire that this Report will provide a map for achieving a community housing plan and also provides strong motivation for all community partners to propel the recommendations into action. We encourage you to read the Report, circulate it to other interested parties and join with us in realizing the goal of affordable housing for seniors and at risk individuals.

We wish to express sincere appreciation to our funder for this project, Social Development Canada through the New Horizons for Seniors Program. Without their recognition of the need to address the marginalization of our seniors in our communities, this project would not have been possible.

For further information or to obtain additional copies of this document, please telephone Community Care City of Kawartha Lakes at 705 324-7323 or e-mail [vbarkey@community-care.on.ca](mailto:vbarkey@community-care.on.ca).

Dianne Dalton  
Supportive Housing Committee Chair  
Community Care City of Kawartha Lakes

Valmay Barkey  
Executive Director  
Community Care City of Kawartha Lakes



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34 Cambridge Street South, 2<sup>nd</sup> Floor, Lindsay, ON K9V 3B8  
(705) 324-7323 or 1-800-461-0327 FAX: (705) 328-0607 E-mail: [cvc@nexicom.net](mailto:cvc@nexicom.net) [www.community-care.on.ca](http://www.community-care.on.ca)



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## Part 1: Housing Need and Supply Analysis

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## Executive Summary

### **Background**

The City of Kawartha Lakes was created on January 1, 2001 when the former municipalities of the Victoria County amalgamated. The municipality lies to the north and east of Durham Region and stretches as far north as Orillia. The City is strategically located with good access to Highway 115 and Highway 401 and is near major urban centres such as Oshawa and Whitby in Durham Region and Peterborough to the east. Many residents who work in other urban centres have chosen to live in the City of Kawartha Lakes.

In response to a growing concern regarding housing affordability for seniors and other groups at risk in the community, the Community Care City of Kawartha Lakes in partnership with the Access to Permanent Housing Committee have undertaken a study of housing needs and solutions in the City of Kawartha Lakes. The consulting team of Tim Welch Consulting and Lapointe Consulting Inc. was selected to undertake the housing study.

The following presents a brief summary of the identified housing needs and demand as set out in this Housing Need and Demand and Housing Supply Analysis report. A companion document, A Housing Strategy for the City of Kawartha Lakes identifies a set of strategies to respond to these needs.

### **Population and Household Growth**

The population of the City of Kawartha was estimated at 74,300 in 2004 and there is an additional seasonal resident population of approximately 30,000 persons each summer.<sup>1</sup> The City of Kawartha Lakes is anticipated to grow to between 95,500 and 105,500 by 2026. Nearly a quarter (24%) of the population in the City of Kawartha Lakes are 60 years or older – well above the Provincial figure of 17%. Projections prepared by the Ministry of Finance indicate that the population 60 years and older is anticipated to double between 2006 and 2026 – from 19,490 individuals in 2006 to 37,750 in 2026.<sup>2</sup>

Forty percent (40%) of all households in the City of Kawartha Lakes are families with children – 32% are couples with children and 8% are single parent families. Childless couples account for 35% of all households and single persons living alone account for 22%.

Based on projections prepared by the Province in the *Places to Grow* report, and projections prepared by the City of Kawartha Lakes, it is estimated that over the next five year period 2006-2011, the City of Kawartha Lakes will need between 1,300 to 2,200 additional housing units (360 to 440 units annually). Over the ten-year period (2006-2016) housing requirements are for between 5,000 to 5,600 housing units (500 to

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<sup>1</sup> The figure of 74,300 is the population estimate that the Ministry of Finance estimates for the City of Kawartha for 2004. See page 5 in the main body of the report for a more detailed discussion.

<sup>2</sup> The number of older persons will probably be higher as these figures were based on a lower projection prepared by the Ministry of Finance in 2005 prior to the release of the Places to Grow Report.

560 units annually). Over the next twenty year period, the City will need between 10,600 and 11,700 or 530 housing units annually to 585 units annually. Earlier projections prepared by the Ministry of Finance have more modest 10 year and 20-year requirements of approximately 440 housing units annually.

### ***Economic Base and Income Trends***

The City of Kawartha Lakes has a diversified economy which includes agriculture, manufacturing, construction, retail trade, finance and real estate, tourism, educational services, and other public services. Most of the major industries in the City of Kawartha Lakes are located in Lindsay except for the Kawartha Lakes Dairy which is in Bobcaygeon. Lower land costs, lower taxes and a generally lower wage structure are incentives for new industry to locate in the City of Kawartha Lakes.

The median household income in the City of Kawartha Lakes in 2000 was \$46,160 compared to \$53,845 in Ontario. (based on 2001 census which was for incomes in 2000). The average household income of owners is almost twice that of tenants in the City of Kawartha Lakes - \$51,990 for owners and \$24,576 for tenants. Single-person households and lone-parents households have the lowest incomes among tenants. Incomes also vary with age with the lowest incomes found among households under 25 years of age and over 65 years of age.

As of August, 2005, there were 839 households in the City of Kawartha Lakes receiving Ontario Works; about half of these were single persons. At the same time there were approximately 1,340 households on the Ontario Disability Support Program in the City of Kawartha Lakes. The shelter component of social assistance is generally below available rents. For example, a single person on Ontario Works has a shelter component of \$335 out of a total income of \$536 while a single parent with a child has a maximum shelter component of \$527 and a maximum total income of \$987. In Ontario, the maximum amount of pension provided in 2005 for a single senior was \$1,127 per month (CPP, OAS and GAINS) while for a couple the maximum income was \$1,858.

People living on minimum wages, on Ontario Works or on the Ontario Disability Support Program, and seniors living on Canada Pension Plan/Old Age Security and GAINS (particularly single seniors) have insufficient money to pay for average rents in the City of Kawartha Lakes.

### ***Housing Supply***

There were approximately 26,800 occupied dwelling units in the City of Kawartha Lakes according to the 2001 census. Single detached units account for 86% of all units. Only 10% of units are apartments in duplexes, high rise apartments and low-rise apartments. The majority of dwelling units are owned dwellings which represent 83% of all units compared to 17% that are rented.

Due to the age of many of the buildings there is a need to upgrade approximately a tenth of the housing stock. Close to a half of the units that need major repair were built before 1945. We heard from many individuals in our focus groups as well as from key informants that there is a need to upgrade much of the rental stock.

A 2004 survey by Canada Mortgage and Housing Corporation of rental apartments in the Lindsay area indicated that the vacancy rate was tight (2%) for 2-bedroom apartments but at a “healthy” 3% level for one bedroom apartments. A more recent survey (October, 2005) indicates that the vacancy rate has continued to increase for one bedroom apartments (4.0%) but has tightened to 1% for two-bedroom apartments.

According to building permit data, 362 units were issued on an average annual basis between 2001 and 2004. The vast majority of permits issued in this period were for single detached units (98.5%). Only 18 row houses representing 1% of permits issued and only 4 apartments (less than half a percentage) were built during this time.

### ***Affordable Housing Supply***

In the City of Kawartha Lakes there are currently 820 households who live in social housing – 731 in not-for-profit housing (with a mixture of market rent and rent-geared-to-income units) and 89 in rent supplemented units. In addition there are several special needs housing providers providing 46 supportive housing units in the City of Kawartha Lakes including: Victoria County Canadian Mental Health Association, Neighbourhood Housing in Lindsay and Kawartha Participation Projects.

As of August 2005, there were a total of 656 applicants on the waiting list maintained by the City of Kawartha Lakes for the 709 rent-geared-to-income units. Of the total households on the waiting list, 24% were senior households, 23% were family households and the remaining 53% were childless couples or singles. As there is no low-income family housing outside of Lindsay, this waiting list is an underestimate of the real need in the community.

Emergency Shelter is provided mainly through *A Place Called Home*, a non-profit agency which has renovated two separate houses which together provide 19 beds for singles and families who are homeless. Data obtained from the City indicate that between January 2005 to September 30<sup>th</sup>, 2005, 1,401 individuals and households received emergency accommodation - consisting of 846 single persons, 300 two-parent families and 255 sole support families. Over this same period, 511 children lived in emergency accommodation

### ***Housing Costs and Housing Affordability***

In October 2004, the average monthly rent in Lindsay was \$468 for a bachelor apartment, \$670 for a one-bedroom apartment and \$822 for a two-bedroom apartment. Rents generally have been increasing at the rate of inflation. Lower income households have a problem keeping up with rising rents because incomes at the lower income level have not been increasing at the rate of inflation. Housing is generally considered affordable if households do not pay more than 30% of their income on housing. There is very little rental housing available at the 30<sup>th</sup> percentile of tenants, i.e., the lowest 30<sup>th</sup> percent of tenants with incomes at or below \$17,600 (estimated 2004 30<sup>th</sup> percentile) who can afford only \$440/month on rent; only 27% of units are affordable to those at the median tenant income level (\$26,001 estimated for 2004) who can afford \$614/month.

Almost half of tenants in the City of Kawartha Lakes are paying housing costs that are not affordable, i.e., they are paying 30% or more of their income on housing. In 2000,

there were 2,280 tenant households with an affordability problem. And 1,090 tenant households (just under a quarter of tenant households) were paying 50% or more on housing costs, that is, they had a severe housing affordability problem.

The cost of ownership housing has been increasing with the average price increasing from \$190,150 to \$204,650 between 2004 and 2005 (Jan. to Aug.) – a 7.6% increase. Only 27% of resale homes in 2005 were listed at \$150,000 or lower – the level that is affordable to median income households. Most new housing being built in the City of Kawartha Lakes sells at a level that is well above \$150,000.

### ***Housing Preferences***

*Seniors* – In our focus group discussions we found that many seniors who are either living alone or as part of a couple are interested in moving into a seniors' building in one of the City of Kawartha Lakes urban centres. Many would like to move into a community and a location where they have access to a wider range of services - either close to the downtown or to commercial services (such as in the west end of Lindsay). Seniors also want to live in a dwelling that is on one floor, is easier to maintain and is affordable to their income.

A number of seniors like the idea of having access to a dining room when they want it and of support services should they need such assistance in the future. Living in accessible units and buildings was important to a number of seniors who have mobility issues and most thought that all units should be designed to be accessible. The idea of aging in place appealed to senior focus group participants. An estimated half of senior focus group participants would like to live in some type of ownership arrangement and half would like to live in affordable rental housing which could be a combination of affordable market rent units and rent-geared-to-income units.

*Non-seniors' housing* - In the non-senior household focus group in Lindsay, there was also a desire expressed for living near the downtown and its services but not in the downtown. Non-senior households indicated a need for affordable and well-maintained housing.

There is a need for a greater range in housing types and tenures to meet the needs of the growing senior's population and young adults and families. Currently almost all of the housing being produced is single detached housing. Only a small proportion of housing is being built in the form of apartments and these are targeted to the upper end empty nester and retiree market especially to people from out of town.

### ***Other Special Needs***

There are an estimated 8,000 individuals in the City of Kawartha with a mobility disability – over half of these are 65 years and older and a quarter are in the middle age group 45-65 years of age. It is important to ensure that there are sufficient units that are modified for the disabled.

It is also estimated that there would be about 1,400 persons in the City of Kawartha Lakes with mental health issues. Many of these people face housing affordability problems but also need access to support services or supportive housing.

There is also a need for affordable housing among members of the aboriginal community due to their generally low incomes and higher proportion who are renting their housing. Affordable housing for elders has been identified by a local Aboriginal agency.

## **HOUSING ISSUES AND GAPS IN THE MARKET**

The following housing issues and gaps were identified

### *Seniors:*

- ⇒ A greater range of housing options is needed to meet the needs of seniors including more affordable rental and ownership housing, supportive housing and housing that enables seniors to age in place.
- ⇒ Providing information to seniors around support services;
- ⇒ Seniors need assistance with home maintenance and rising heating costs.

### *Families:*

- ⇒ There is a need for more affordable rental housing for families including areas outside of Lindsay; and,
- ⇒ Increased opportunities for affordable ownership housing for families;

### *Better Public Education:*

- ⇒ There is a need for better public education around housing issues;

### *Improvements to the Existing Housing Stock:*

- ⇒ Opportunities for multi-unit affordable housing developments are limited to areas on full services;

### *Accessible Housing:*

- ⇒ There is a need for more housing to be accessible to those with physical limitations and for all seniors' housing to be made accessible

### *Upgrading Existing Housing*

- ⇒ Much of the private rental stock is in need of upgrading;

### *More Sustainable Development:*

- ⇒ There should be better use of underutilized buildings in and near the downtown of urban centres;
- ⇒ Affordable housing should incorporate green building practices to reduce energy requirements and be have less impact on the environment;

### *Providing More Employment Opportunities:*

- ⇒ There is a need for more training and employment opportunities for younger adults so more of them will stay in the City of Kawartha Lakes

# 1 INTRODUCTION

## 1.1 BACKGROUND

The City of Kawartha Lakes was created on January 1, 2001 when the former municipalities of Victoria County were amalgamated. The City of Kawartha Lakes covers a large land mass estimated at 3,067 square kilometers or 1,184 square miles. It is bounded on the northwest by the County of Simcoe, on the northeast by the County of Haliburton, on the east by the County of Peterborough and on the south and southwest by the Region of Durham (part of the Greater Toronto Area). The City of Kawartha Lakes is in close proximity to other larger urban centres, namely the City of Peterborough to the east and Oshawa, Whitby and Clarington to the south and southwest. In addition to the approximately 74,300 permanent residents, there is also a large seasonal resident population estimated at 30,000 each summer.<sup>3</sup>

There has been a sense among many members of the community that they are witnessing a growing need for affordable, suitable and adequate housing for the increasing number of seniors and other groups at risk in the community. The Community Care City of Kawartha Lakes and the Access to Permanent Housing Committee have joined forces to undertake a study of housing needs and solutions in the City of Kawartha Lakes. Terms of Reference were prepared for a project entitled Housing Analysis and Recommended Implementation Strategies Report for the City of Kawartha Lakes.

The consulting team of Tim Welch Consulting and Lapointe Consulting Inc. was selected to undertake the housing study.

## 1.2 PURPOSE OF THE STUDY

The Terms of Reference outline three study purposes including:

1. To collect and analyze housing data including supply and demand dynamics to determine current housing supply priorities;
2. To identify and address the need for affordable housing requirements in the City of Kawartha Lakes on an immediate, short and long-term basis; and,
3. To recommend a development housing strategy for Community Care City of Kawartha Lakes in particular and the community in general, that links to the relevant range of priorities, visions, studies and strategic plans of the municipality, the Province of Ontario and the Federal Government including the development of targets, programs and policy recommendations for consideration in addressing immediate, short and long-term housing needs in the City of Kawartha Lakes.

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<sup>3</sup> The figure of 74,300 is the population estimate that the Ministry of Finance estimates for the City of Kawartha for 2004. See page 5 below for a more detailed discussion.

Specific objectives of the housing study are:

- i. To evaluate the current housing market in the City of Kawartha Lakes by quantifying supply and demand;
- ii. To quantify economic and demographic indicators related to housing in order to identify and evaluate current and future housing needs with special regard to the frail elderly and people at risk in the City of Kawartha Lakes;
- iii. To identify constraints to the provision of affordable housing for Community Care City of Kawartha Lakes in particular, and, the community as a whole;
- iv. To identify public and private sector opportunities for Community Care City of Kawartha Lakes and others to provide housing to meet the current and future requirements of local residents;
- v. To identify all government funding programs that are available to encourage the development and sustainability of affordable housing; and,
- vi. To use the results of the study to recommend a development housing strategy for Community Care City of Kawartha Lakes, in particular, and the City of Kawartha Lakes, in general.

### **1.3 STUDY ORGANIZATION**

Chapter Two –	Describes population and household trends in the City of Kawartha Lakes
Chapter Three –	Provides an overview of the local economy and trends in incomes
Chapter Four –	Describes the existing housing supply including affordable housing and special needs housing
Chapter Five –	Provides an analysis of the affordability of housing to tenants and homeowners
Chapter Six –	Provides projections of demographic and housing requirements
Chapter Seven –	Describes special housing needs
Chapter Eight –	Provides a summary of the study findings and identifies housing issues and gaps

## 1.4 STUDY PROCESS AND CONSULTATION

The process for this study has moved ahead in two parallel tracks. One track has been to collect and analyze statistical data available for the City of Kawartha Lakes in order to analyze the supply and demand dynamics of the current housing market and to identify the need for affordable housing. Data has been obtained from Statistics Canada, the Ontario Ministry of Finance, from Canada Mortgage and Housing Corporation, staff of the City of Kawartha Lakes and other relevant studies.

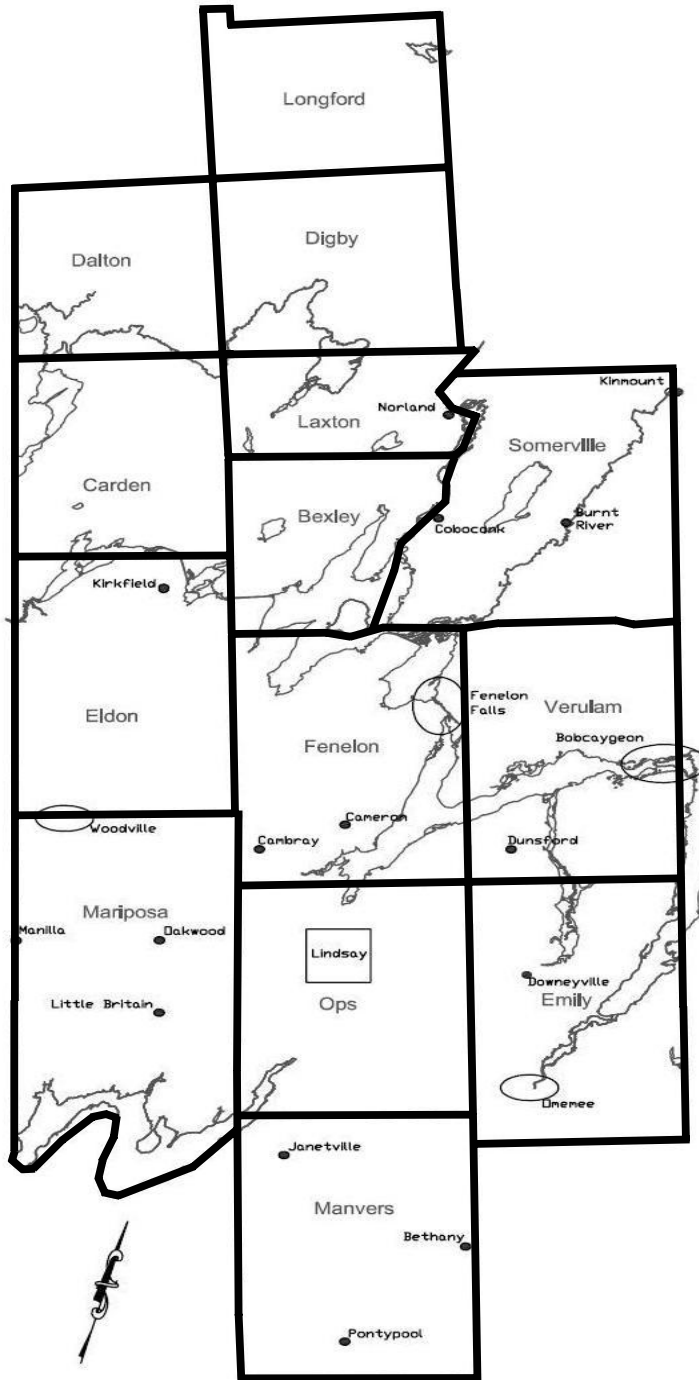
The other track has seen extensive consultation with key community stakeholders and individuals with housing and support service needs. Consultation has occurred through meetings with a 17 member reference group established by Community Care City of Kawartha Lakes. This reference group brought together key representatives of seniors' organizations, representatives of the City of Kawartha Lakes' Access to Permanent Housing Committee, the Chamber of Commerce, the real estate industry, the City of Kawartha Lakes and other relevant non-profit groups. A complete list of the members of the Reference Group is contained in Appendix A. The reference group provided important feedback in terms of issues to be covered in the study, were a sounding board for the presentation of the housing need and demand analysis, and provided many ideas for inclusion in the implementation strategies.

Members of the reference group were also interviewed for this study to provide their perspectives on housing needs as well as potential actions which could help meet those housing needs. In addition a number of other key informant interviews were undertaken to ensure the perspective of a wider number of stakeholders were included in this study. Interviews were also conducted with representatives of all social housing providers in the City and representatives of aboriginal organizations. A list of key stakeholders interviewed is included in Appendix B.

The opinions of individuals who either currently have housing needs or may have in the future were also sought in carrying out this study. Three different focus groups (two in Lindsay and one in Fenelon Falls) were held in August 2005 to hear the views of approximately 30 individuals about their personal housing needs and their perspective on the housing needs in the community. These individuals were contacted through either City staff who administer the waiting list for financially assisted housing in the City of Kawartha Lakes or through area seniors' organizations.

A community forum was also held on September 28, 2005 which brought together about 50 community representatives and individuals to give feedback on the housing need and demand analysis. This community forum also provided the opportunity for community representatives to identify a housing vision housing for Kawartha Lakes, give their perspective on the housing needs in the community, and how these needs could be effectively met. This input has helped shape the recommended strategies which are provided in a separate report.

# City of Kawartha Lakes

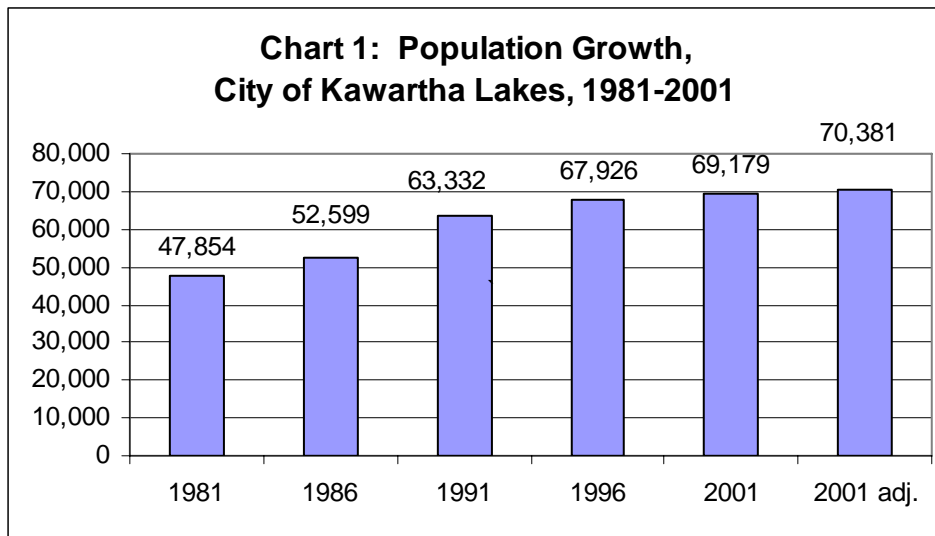


Source: City of Kawartha Lakes, Development Services Department

## 2 POPULATION AND HOUSEHOLD TRENDS

### 2.1 POPULATION GROWTH

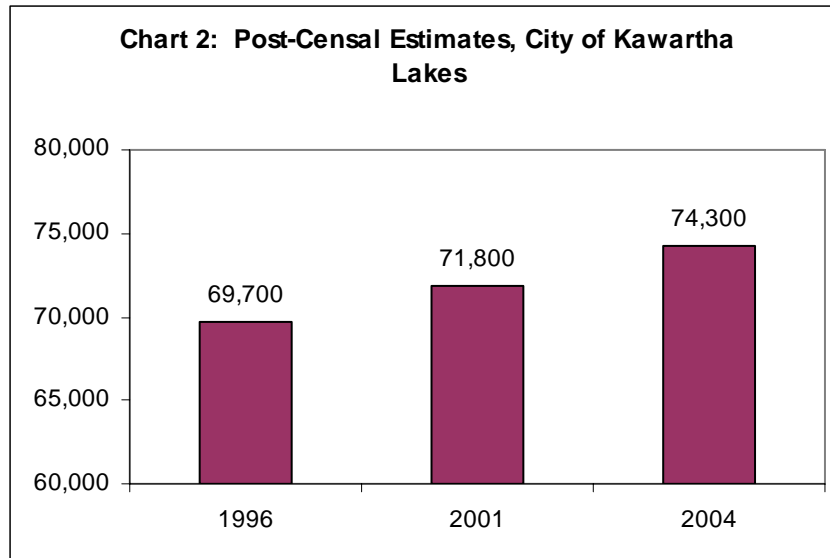
The population of the City of Kawartha Lakes grew from 47,854 persons in 1981 to 69,179 persons in 2001 according to Statistics Canada census data. The Development Services Department of the City of Kawartha Lakes estimated that there was an undercount in the City of Kawartha Lakes in 2001, especially in the Lindsay area, and therefore, puts the 2001 City of Kawartha Lakes population at 70,381 persons. (see Chart 1). Published data from the Ministry of Finance provides “post-censal” population estimates that take into account the underestimate in the census. The Ministry of Finance estimates the population of the City of Kawartha Lakes at 71,800 in 2001 and 74,300 persons in 2004.<sup>4</sup> These figures do not include the estimated 30,000 summer residents who are not considered to be permanent residents.<sup>5</sup>



*Source: Census Data from Statistics Canada, various years and the City of Kawartha Lakes, Development Services Department.*

<sup>4</sup> Ontario Ministry of Finance, *Ontario Population Projections, 2004-2031*, Feb. 2005

<sup>5</sup> City of Kawartha Lakes, *Community Vision Report, Final Report, 200?*



Source: Ontario Ministry of Finance, 2005

Table 1 below summarizes the level of historical growth in the City of Kawartha Lakes compared to the Provincial growth rate. In the 1980's the City of Kawartha Lakes (formerly known as Victoria County) experienced a growth rate that was twice that of the Province. For example, the population of the City of Kawartha Lakes grew by 20.4% between 1986 and 1991, compared to 10.8% in the Province as a whole during a period that encompassed an economic and real estate boom in Southern Ontario.

During the 1990's the City of Kawartha Lakes began to experience a slower growth rate compared to the previous decade. Between 1991 and 1996, the population in the City of Kawartha Lakes grew by 7.3% - slightly higher than the Provincial growth rate of 6.6%. Based on post-censal estimates prepared by the Ontario Ministry of Finance, for the five-year period between 1996 and 2001, the City's growth rate was half that of the Province (3.0% for the City compared to 7.3% for the Province). However, more recent data also provided by the Ministry of Finance shows that the City's growth rate between 2001 and 2004 was only slightly below that of the Provincial growth rate (3.5% for the City compared to 4.2% for the Province).

**Table 1: Population Growth,  
City of Kawartha Lakes and Ontario, 1981-2001**

Year	City of Kawartha Lakes (formerly Victoria County)		Ontario	
	Population	5 Yr. Ch.	Population	5 Yr. Ch.
1981	47,854		8,625,107	
1986	52,599	9.9%	9,101,694	5.5%
1991	63,332	20.4%	10,084,885	10.8%
1996	67,926	7.3%	10,753,573	6.6%
2001	69,179	1.8%	11,410,046	6.1%
2001 (adj.)	70,381	3.6%		
Post-Censal	Population	Change	74,300	
1996	69,700		11,083,100	
2001	71,800	3.0%	11,897,600	7.3%
2004	74,300	3.5%	12,392,700	4.2%

*Source: Statistics Canada, various census years; 2001 figure for Kawartha Lakes adjusted by the City Planning Department; Post-censal estimates from the Ministry of Finance, Ontario Population Projections, 2004-2031*

There are a number of factors that suggest that the City of Kawartha Lakes will begin to experience higher growth rates in the future. These factors include:

- constraining of growth in the Greater Toronto Area through the Places to Grow Draft Plan and the adoption of a Greenbelt in the Greater Golden Horseshoe Area;
- the movement of retirees to smaller communities such as Lindsay and Bobcaygeon; and,
- an increasing number of commuters working in nearby Oshawa and Whitby to the south and south-west and Peterborough to the east who seek a smaller town or more rural life style in the City of Kawartha Lakes.

Table 2 below illustrates the growth rates in various parts of the City of Kawartha Lakes. Between 1996 and 2001 some areas in the City of Kawartha Lakes started to experience a decline in their population, especially those in the more northern parts (e.g., Fenelon Falls; Laxton, Digby and Longford; and, Verulam). Based on the City's 2001 estimate the population in Ops also declined between 1996 and 2001.

Over the twenty year period the geographic distribution of population across the City of Kawartha Lakes has remained relatively constant (refer to Table 3 below). The largest population concentration is in Lindsay which today accounts for roughly a quarter of the population in the City of Kawartha Lakes. Southern parts of the City (e.g., Manvers, Mariposa, Ops and Emily) have increased their share of the population as commuters working in Durham Region or Peterborough locate in rural locations in the City of Kawartha Lakes. The City is in the process of preparing a new Official Plan and is expected to limit expansion in the rural areas and direct growth to those areas on full municipal services (Fenelon Falls, Lindsay and Bobcaygeon and Omemee). A more detailed discussion of servicing availability is provided in Section 6.2 below.

**Table 2: Population Growth in the City of Kawartha Lakes, 1981-2001**

	1981	1986	1981-86 % Ch.	1991	1986-91 % Ch.	1996	1991-96 % Ch.	2001 Census	1996-01 % Ch.	2001 Adjusted	1996-01
Bexley, Tp	915	987	7.9%	1,191	20.7%	1,306	9.7%	1,325	1.5%	1,325	1.5%
Bobcaygeon, VI	1,625	1,785	9.8%	2,562	43.5%	2,753	7.5%	2,854	3.7%	2,855	3.7%
Carden, Tp	570	577	1.2%	781	35.4%	887	13.6%	888	0.1%	890	0.3%
Dalton Tp	327	342	4.6%	423	23.7%	442	4.5%	474	7.2%	475	7.5%
Eldon, Tp	1,956	2,148	9.8%	2,669	24.3%	2,956	10.8%	3,087	4.4%	3,085	4.4%
Emily, Tp	4,490	5,095	13.5%	6,307	23.8%	6,724	6.6%	6,944	3.3%	6,946	3.3%
Fenelon, Tp	4,402	4,894	11.2%	5,710	16.7%	5,931	3.9%	6,240	5.2%	6,240	5.2%
Fenelon Fall, VI	1,701	1,797	5.6%	1,888	5.1%	2,040	8.1%	1,874	-8.1%	2,000	-2.0%
Laxton, Digby and Longford, Tp	737	873	18.5%	1,086	24.4%	1,114	2.6%	1,052	-5.6%	1,050	-5.7%
Lindsay, T	13,596	14,455	6.3%	16,696	15.5%	17,638	5.6%	16,930	-4.0%	18,865	7.0%
Manvers, Tp	3,627	4,258	17.4%	5,166	21.3%	5,624	8.9%	5,830	3.7%	5,830	3.7%
Mariposa, Tp	4,943	5,439	10.0%	6,906	27.0%	7,456	8.0%	7,869	5.5%	7,870	5.6%
Omeme, VI	819	871	6.3%	1,103	26.6%	1,271	15.2%	1,319	3.8%	1,320	3.9%
Ops, Tp	3,240	3,458	6.7%	4,027	16.5%	4,311	7.1%	4,955	14.9%	4,090	-5.1%
Somerville, Tp	1,613	1,711	6.1%	2,045	19.5%	2,238	9.4%	2,241	0.1%	2,240	0.1%
Sturgeon Point, VI	63	77	22.2%	110	42.9%	111	0.9%	107	-3.6%	110	-0.9%
Verulam, Tp	2,664	3,234	21.4%	3,982	23.1%	4,373	9.8%	4,319	-1.2%	4,320	-1.2%
Woodville, VI	566	598	5.7%	680	13.7%	751	10.4%	871	16.0%	870	15.8%
City of Kawartha Lakes (formerly Victoria County)	47,854	52,599	9.9%	63,332	20.4%	67,926	7.3%	69,179	1.8%	70,381	3.6%

Note: Data for the City of Kawartha Lakes for the period 1981 to 1996 was for the former County of Victoria.

Source: Statistics Canada, various census years

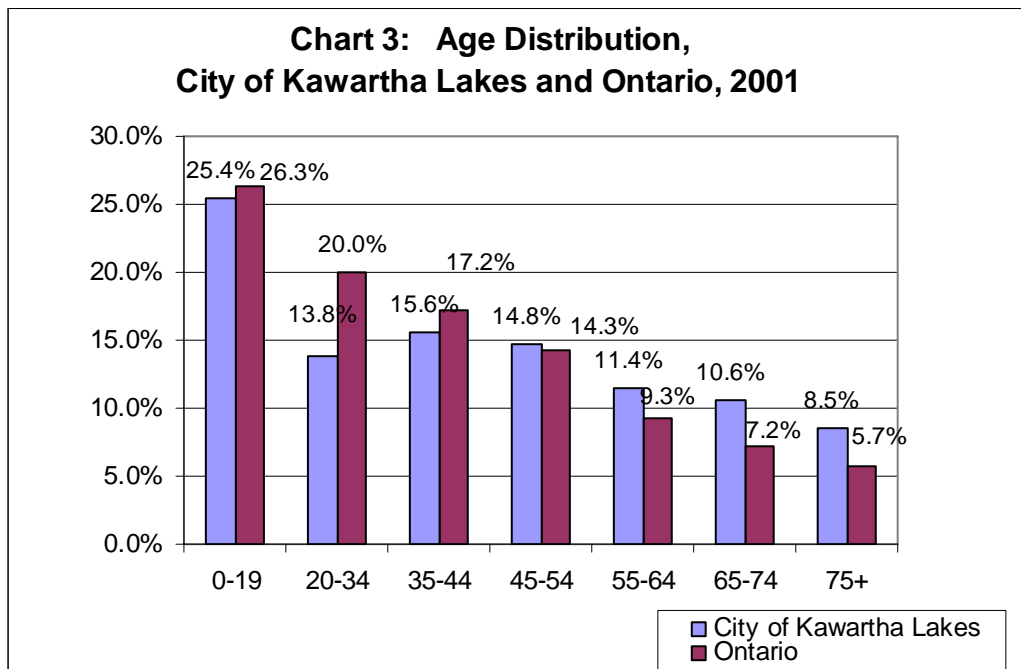
**Table 3: Population Distribution in the City of Kawartha Lakes, 1981 to 2001**

Area	1981		1986		1991		1996		2001			
	#	%	#	%	#	%	#	%	Census	Adjusted	Census	Adjusted
Bexley, Tp	915	1.9%	987	1.9%	1,191	1.9%	1,306	1.9%	1,325	1,325	1.9%	1.9%
Bobcaygeon, VI	1,625	3.4%	1,785	3.4%	2,562	4.0%	2,753	4.1%	2,854	2,855	4.1%	4.1%
Carden, Tp	570	1.2%	577	1.1%	781	1.2%	887	1.3%	888	890	1.3%	1.3%
Dalton Tp	327	0.7%	342	0.7%	423	0.7%	442	0.7%	474	475	0.7%	0.7%
Eldon, Tp	1,956	4.1%	2,148	4.1%	2,669	4.2%	2,956	4.4%	3,087	3,085	4.5%	4.4%
Emily, Tp	4,490	9.4%	5,095	9.7%	6,307	10.0%	6,724	9.9%	6,944	6,946	10.0%	9.9%
Fenelon, Tp	4,402	9.2%	4,894	9.3%	5,710	9.0%	5,931	8.7%	6,240	6,240	9.0%	8.9%
Fenelon Fall, VI	1,701	3.6%	1,797	3.4%	1,888	3.0%	2,040	3.0%	1,874	2,000	2.7%	2.8%
Laxton, Dignby and Longford, Tp	737	1.5%	873	1.7%	1,086	1.7%	1,114	1.6%	1,052	1,050	1.5%	1.5%
Lindsay, T	13,596	28.4%	14,455	27.5%	16,696	26.4%	17,638	26.0%	16,930	18,865	24.5%	26.8%
Manvers, Tp	3,627	7.6%	4,258	8.1%	5,166	8.2%	5,624	8.3%	5,830	5,830	8.4%	8.3%
Mariposa, Tp	4,943	10.3%	5,439	10.3%	6,906	10.9%	7,456	11.0%	7,869	7,870	11.4%	11.2%
Omeme, VI	819	1.7%	871	1.7%	1,103	1.7%	1,271	1.9%	1,319	1,320	1.9%	1.9%
Ops, Tp	3,240	6.8%	3,458	6.6%	4,027	6.4%	4,311	6.3%	4,955	4,090	7.2%	5.8%
Somerville, Tp	1,613	3.4%	1,711	3.3%	2,045	3.2%	2,238	3.3%	2,241	2,240	3.2%	3.2%
Sturgeon Point, VI	63	0.1%	77	0.1%	110	0.2%	111	0.2%	107	110	0.2%	0.2%
Verulam, Tp	2,664	5.6%	3,234	6.1%	3,982	6.3%	4,373	6.4%	4,319	4,320	6.2%	6.1%
Woodville, VI	566	1.2%	598	1.1%	680	1.1%	751	1.1%	871	870	1.3%	1.2%
City of Kawartha Lakes (formerly Victoria County)	47,854	100.0%	52,599	100.0%	63,332	100.0%	67,926	100.0%	69,179	70,381	100.0%	100.0%

Source: Statistics Canada, various census years

## 2.2 AGE DISTRIBUTION

The age distribution of the City of Kawartha Lakes' population in 2001 is shown in Chart 3 and Table 4 below. In comparison to the Province as a whole, Kawartha Lakes has a similar proportion of its population that is under 19 years of age (25.4% in Kawartha Lakes compared to 26.3% in Ontario) but a much smaller proportion of younger adults aged 20 years to 34 years of age (13.8% in the City of Kawartha Lakes compared to 20.0% in Ontario as a whole).



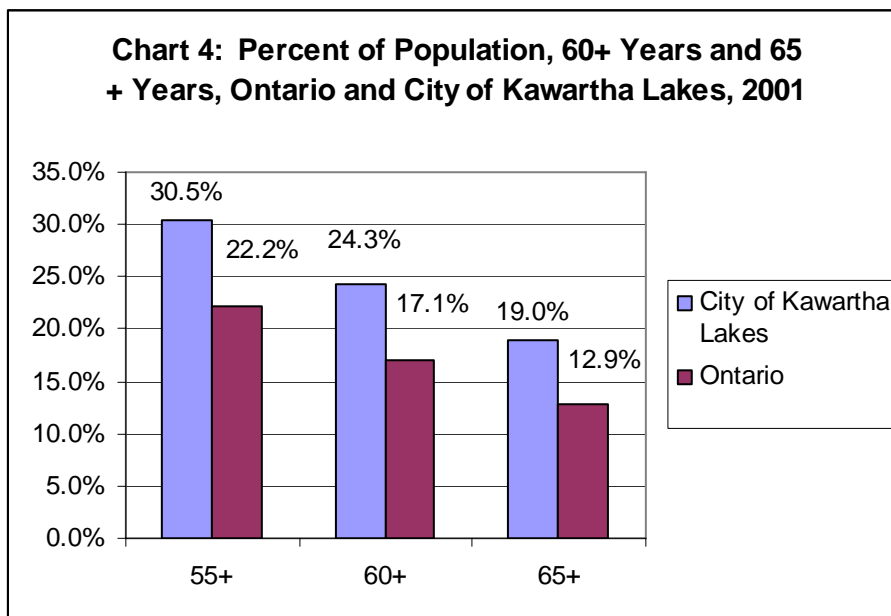
*Source: Statistics Canada, 2001 Census*

This suggests that younger adults are leaving the City of Kawartha Lakes for both educational and employment opportunities. Similarly, the City of Kawartha Lakes has a slightly smaller proportion of its population who are 35 to 44 years of age – 15.6% in the City of Kawartha Lakes compared to 17.2% in Ontario. The City of Kawartha Lakes has a similar proportion of its population aged 45 to 54 as in Ontario – 14.8% in the City of Kawartha Lakes compared to 14.3% in Ontario.

By contrast, the City of Kawartha Lakes has a higher proportion of its population in age categories over 55 years of age compared to Ontario as a whole. For example, 11.4% of the population in the City of Kawartha Lakes are aged 55- 64 compared to 9.3% in Ontario; 10.6% in the City of Kawartha Lakes are aged 65 to 74 years of age compared to 7.2% in Ontario; and 8.5% in the City of Kawartha Lakes are over the age of 75 compared to 5.7% in Ontario.

In total 30.5% of the City of Kawartha Lakes population is 55 and over as compared to 22.2% of the population of Ontario. Nearly a quarter (24.3%) of the City of Kawartha Lakes' population is over 60 years of age compared to 17.1% in Ontario. And 19.0% of the population is 65 years or older compared to 12.9% in Ontario.

The proportion of the population that is over 65 years is higher in the City of Kawartha Lakes than in nearby areas such as: Peterborough County (the Statistics Canada geographic area includes the City of Peterborough) where 18.0% are 65 or over; Northumberland County Census Division (which includes Coburg and Port Hope) where 17.8% are 65 years and older; and, Hastings County Census Division (which includes Belleville) where 16.1% of the population are 65 years and older.



Source: 2001 Census, Statistics Canada

As is shown below in Table 5 below, the older age categories have a higher proportion of females compared to males. This is not noticeable until after the age of

75 years when women start to outnumber men. For example, 56% of those who are 75-79 years of age are females compared to 44% who are male while among those who are 80-84 years of age, 61% are female and 39% are male.

Among those 60 years and older, there is a similar distribution by gender in the City of Kawartha Lakes as in Ontario as a whole.

**Table 4: City of Kawartha Lakes Age Distribution, 2001**

	City of Kawartha Lakes						Ontario	
	Male		Female		Total		%	%
	#	%	#	%	#	%		
0-4	1,735	51.9%	1,610	48.1%	3,345	100.0%	4.8%	5.9%
5-9	2,280	51.2%	2,170	48.8%	4,450	100.0%	6.4%	6.8%
10-14	2,630	52.2%	2,410	47.8%	5,040	100.0%	7.3%	6.9%
15-19	2,475	52.5%	2,240	47.5%	4,715	100.0%	6.8%	6.7%
<b>0-19</b>	<b>9,120</b>	<b>52.0%</b>	<b>8,430</b>	<b>48.0%</b>	<b>17,550</b>	<b>100.0%</b>	<b>25.4%</b>	<b>26.3%</b>
20-24	1,660	51.2%	1,585	48.8%	3,245	100.0%	4.7%	6.3%
25-29	1,375	49.8%	1,385	50.2%	2,760	100.0%	4.0%	6.4%
30-34	1,685	48.0%	1,825	52.0%	3,510	100.0%	5.1%	7.3%
<b>20-34</b>	<b>4,720</b>	<b>49.6%</b>	<b>4,795</b>	<b>50.4%</b>	<b>9,515</b>	<b>100.0%</b>	<b>13.8%</b>	<b>20.0%</b>
35-39	2,465	48.3%	2,640	51.7%	5,105	100.0%	7.4%	8.7%
40-44	2,870	50.3%	2,835	49.7%	5,705	100.0%	8.2%	8.5%
<b>35-44</b>	<b>5,335</b>	<b>49.4%</b>	<b>5,475</b>	<b>50.6%</b>	<b>10,810</b>	<b>100.0%</b>	<b>15.6%</b>	<b>17.2%</b>
45-49	2,575	48.4%	2,740	51.6%	5,315	100.0%	7.7%	7.5%
50-54	2,445	49.9%	2,455	50.1%	4,900	100.0%	7.1%	6.8%
<b>45-54</b>	<b>5,020</b>	<b>49.1%</b>	<b>5,195</b>	<b>50.9%</b>	<b>10,215</b>	<b>100.0%</b>	<b>14.8%</b>	<b>14.3%</b>
55-59	2,105	49.7%	2,130	50.3%	4,235	100.0%	6.1%	5.1%
60-64	1,800	48.9%	1,880	51.1%	3,680	100.0%	5.3%	4.2%
<b>55-64</b>	<b>3,905</b>	<b>49.3%</b>	<b>4,010</b>	<b>50.7%</b>	<b>7,915</b>	<b>100.0%</b>	<b>11.4%</b>	<b>9.3%</b>
65-69	1,890	50.1%	1,880	49.9%	3,770	100.0%	5.5%	3.8%
70-74	1,730	48.9%	1,805	51.1%	3,535	100.0%	5.1%	3.4%
<b>65-74</b>	<b>3,620</b>	<b>49.6%</b>	<b>3,685</b>	<b>50.4%</b>	<b>7,305</b>	<b>100.0%</b>	<b>10.6%</b>	<b>7.2%</b>
75-79	1,225	44.3%	1,540	55.7%	2,765	100.0%	4.0%	2.8%
80-84	695	39.4%	1,070	60.6%	1,765	100.0%	2.6%	1.7%
85-89	345	38.1%	560	61.9%	905	100.0%	1.3%	0.9%
90-94	90	27.3%	240	72.7%	330	100.0%	0.5%	0.3%
95-99	15	18.8%	65	81.3%	80	100.0%	0.1%	0.1%
100+	10	100.0%	0	0.0%	10	100.0%	0.0%	0.0%
<b>75+</b>	<b>2,380</b>	<b>40.6%</b>	<b>3,475</b>	<b>59.4%</b>	<b>5,855</b>	<b>100.0%</b>	<b>8.5%</b>	<b>5.7%</b>
<b>Total</b>	<b>34,100</b>	<b>49.3%</b>	<b>35,065</b>	<b>50.7%</b>	<b>69,165</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: Statistics Canada, 2001 Census

**Table 5: Age Distribution, Older Adults, 60 Years and Over, City of Kawartha Lakes, 2001**

	City of Kawartha Lakes						Ontario	
	Male		Female		Total		% of Seniors	% of Seniors
	#	%	#	%	#	%		
60-64	1,800	48.9%	1,880	51.1%	3,680	100.0%	21.9%	24.6%
65-69	1,890	50.1%	1,880	49.9%	3,770	100.0%	22.4%	22.1%
70-74	1,730	48.9%	1,805	51.1%	3,535	100.0%	21.0%	19.8%
75-79	1,225	44.3%	1,540	55.7%	2,765	100.0%	16.4%	16.1%
80-84	695	39.4%	1,070	60.6%	1,765	100.0%	10.5%	9.7%
85-89	345	38.1%	560	61.9%	905	100.0%	5.4%	5.2%
90-94	90	27.3%	240	72.7%	330	100.0%	2.0%	1.9%
95-99	15	18.8%	65	81.3%	80	100.0%	0.5%	0.5%
100+	10	100.0%	0	0.0%	10	100.0%	0.1%	0.1%
<b>Total</b>	<b>7,800</b>	<b>46.3%</b>	<b>9,040</b>	<b>53.7%</b>	<b>16,840</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: Statistics Canada, 2001 Census

There is considerable variation in the age distribution across the City of Kawartha Lakes (See Table 6). Areas closer to Durham Region or to Peterborough (e.g., Manvers, Mariposa, Emily and Omemee) tend to have a younger population, that is, a high proportion in the 0-19 years of age and the 20-44 years of age groups but lower numbers of people 65 years and older. Other areas ( e.g., Bexley, Fenelon, Fenelon Falls, Lindsay and Bobcaygeon) have higher proportions of older persons 65 years and older. Bobcaygeon has the highest proportion of individuals 65 years and older representing 41% of the population in that community – well above the overall average for the City of Kawartha Lakes of 19%. This high proportion of seniors in the Bobcaygeon area reflects the development of a considerable amount of housing oriented to active retirees.

**Table 6: Age Distribution Throughout the City of Kawartha Lakes, 2001**

	Bexley		Bobcaygeon		Carden		Dalton		Eldon	
	#	%	#	%	#	%	#	%	#	%
0-19	280	21.1%	440	15.4%	195	21.9%	105	22.1%	820	26.5%
20-44	330	24.8%	515	18.0%	260	29.2%	140	29.5%	880	28.4%
45-64	420	31.6%	730	25.6%	280	31.5%	150	31.6%	895	28.9%
65+	300	22.6%	1,170	41.0%	155	17.4%	80	16.8%	500	16.2%
Total	1,330	100.0%	2,855	100.0%	890	100.0%	475	100.0%	3,095	100.0%

	Emily		Fenelon		Fenelon Falls		Laxton, Digby and Longford		Lindsay	
	#	%	#	%	#	%	#	%	#	%
0-19	1,930	27.8%	1,430	23.0%	390	20.9%	215	20.5%	4,195	24.8%
20-44	2,280	32.8%	1,610	25.9%	475	25.5%	255	24.3%	4,945	29.2%
45-64	1,890	27.2%	1,930	31.0%	460	24.7%	350	33.3%	3,670	21.7%
65+	845	12.2%	1,255	20.2%	540	29.0%	230	21.9%	4,125	24.4%
Total	6,945	100.0%	6,225	100.0%	1,865	100.0%	1,050	100.0%	16,935	100.0%

	Manvers		Mariposa		Omemee		Ops		Somerville	
	#	%	#	%	#	%	#	%	#	%
0-19	1,725	29.6%	2,370	30.1%	415	31.4%	1,380	27.9%	470	21.0%
20-44	2,045	35.1%	2,755	35.0%	450	34.1%	1,495	30.2%	565	25.2%
45-64	1,530	26.3%	1,980	25.1%	285	21.6%	1,350	27.3%	710	31.7%
65+	525	9.0%	770	9.8%	170	12.9%	725	14.6%	495	22.1%
Total	5,825	100.0%	7,875	100.0%	1,320	100.0%	4,950	100.0%	2,240	100.0%

	Sturgeon Point		Woodville		Verulam		Kawartha Lakes-City	
	#	%	#	%	#	%	#	%
0-19	15	15.0%	285	32.2%	870	20.2%	17,555	25.4%
20-44	15	15.0%	315	35.6%	1,005	23.4%	20,325	29.4%
45-64	35	35.0%	185	20.9%	1,300	30.2%	18,140	26.2%
65+	35	35.0%	100	11.3%	1,125	26.2%	13,160	19.0%
Total	100	100.0%	885	100.0%	4,300	100.0%	69,180	100.0%

Source: Statistics Canada, 2001 census

As is shown below in Table 7, the largest share of the senior's population in the City of Kawartha Lakes reside in the southern part of the municipality, accounting for 55% of those 65 years and older. Lindsay has the highest concentration of those 65 years and older, accounting for close to a third of this group. Forty-five percent (45%) of those 65 and over live in the northern part of the municipality - with Bobcaygeon, Verulam, Fenelon and Fenelon Falls together accounting for the largest share. Understanding the geographic distribution of where seniors live is an important consideration in designing an appropriate response to housing needs.

**Table 7: Distribution of Seniors 65 years and older, within the City of Kawartha Lakes, 2001**

<b>Southern Area</b>	<b>Population</b>	<b>% of Total</b>
Emily	845	6.4%
Lindsay	4,125	31.4%
Manvers	525	4.0%
Mariposa	770	5.9%
Omemee	170	1.3%
Ops	725	5.5%
Woodville	100	0.8%
<b>Sub-total</b>	<b>7,260</b>	<b>55.2%</b>
<b>Northern Area</b>		
Bexley	300	2.3%
Bobcaygeon	1,170	8.9%
Carden	155	1.2%
Dalton	80	0.6%
Eldon	500	3.8%
Fenelon	1,255	9.5%
Fenelon Falls	540	4.1%
Laxton, Digby & L	230	1.7%
Somerville	495	3.8%
Sturgeon Point	35	0.3%
Verulum	1,125	8.6%
<b>Sub-total</b>	<b>5,885</b>	<b>44.8%</b>
<b>City of Kawartha Lakes</b>	<b>13,145</b>	<b>100.0%</b>

Source: Statistics Canada and Lapointe Consulting

## 2.3 ABORIGINAL POPULATION

There are approximately 780 people living in the City of Kawartha Lakes who identify themselves as Aboriginal. Approximately a quarter of these individuals identify themselves as Metis.

**Table 8: Composition of the Aboriginal Population in the City of Kawartha Lakes, 2001**

Aboriginal Population	#	%
North American Indian	550	71.0%
Metis	185	23.9%
Innu	0	0.0%
Multiple Aboriginal Response	15	1.9%
Other	25	3.2%
Aboriginal	775	100.0%

Source: Statistics Canada, 2001 Census

The aboriginal population is quite young as shown in the following chart. Almost half the population are under 20 years of age and the median age is 22.4 years. Only 1.3% are over 65 years of age while approximately a tenth are over 55 years of age.

**Table 9: Age Distribution of the Aboriginal Population, City of Kawartha Lakes, 2001**

	Age Distribution	
0-4	50	6.5%
5-14	210	27.1%
15-19	90	11.6%
20-24	65	8.4%
25-44	195	25.2%
45-54	90	11.6%
55-64	65	8.4%
65-74	10	1.3%
75-84	0	0.0%
85+	0	0.0%
	775	100.0%

Source: Statistics Canada, 2001 Census

## 2.4 HOUSEHOLD TRENDS

This section reviews the growth in the number of households in the City of Kawartha Lakes as well as trends in household size and composition.

### 2.4.1 Growth in the Number of Households

The growth in the number of households in Kawartha Lakes has been increasing at a rate that is higher than the growth rate in the population. The higher growth rate among households compared to population growth is also observed for Ontario's population as a whole. A higher household growth rate compared to the population reflects the maturing of the children of the baby boom generation who have left their home to form their own household, the influx of smaller older households into the area, and finally, divorce and separation which increases the growth in the number of households.<sup>6</sup>

**Table 10: Household Growth, City of Kawartha Lakes and Ontario, 1986-2001**

Year	Household Growth					Population Growth			
	City of Kawartha Lakes			Ontario		City of Kawartha Lakes		Ontario	
	#	Change	% Change	#	% Change	#	% Change	#	% Change
1986	19,195			3,221,730		52,599		9,101,694	
1991	23,645	4,450	23.2%	3,638,365	12.9%	63,332	20.4%	10,084,885	10.8%
1996	25,685	2,040	8.6%	3,924,510	7.9%	67,926	7.3%	10,753,573	6.6%
2001	26,780	1,095	4.3%	4,219,415	7.5%	69,179	1.8%	11,410,046	6.1%
2001adj.						70,281	3.5%		

Note: Adjusted population figure provided by the City of Kawartha Lakes Development Services Department.

Source: Statistics Canada, Various census years.

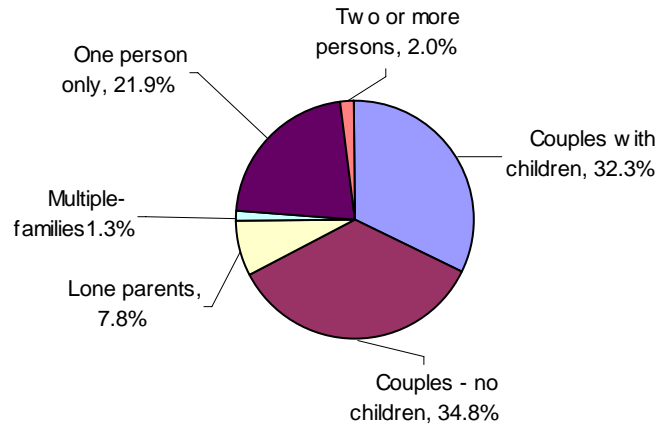
### 2.4.2 Household Composition

Over three quarters of households in the City of Kawartha Lakes are family households including childless couples as well as families with children. Families with children account for 43.8% of all households – 32.3% are couples with children, single parents represent 7.8%, and multiple families – 1.3%. Just over a third (34.8%) are couples with no children, representing the single largest category of households. Approximately two-thirds of these childless couples are older households whose children have left home and who own their own dwelling.

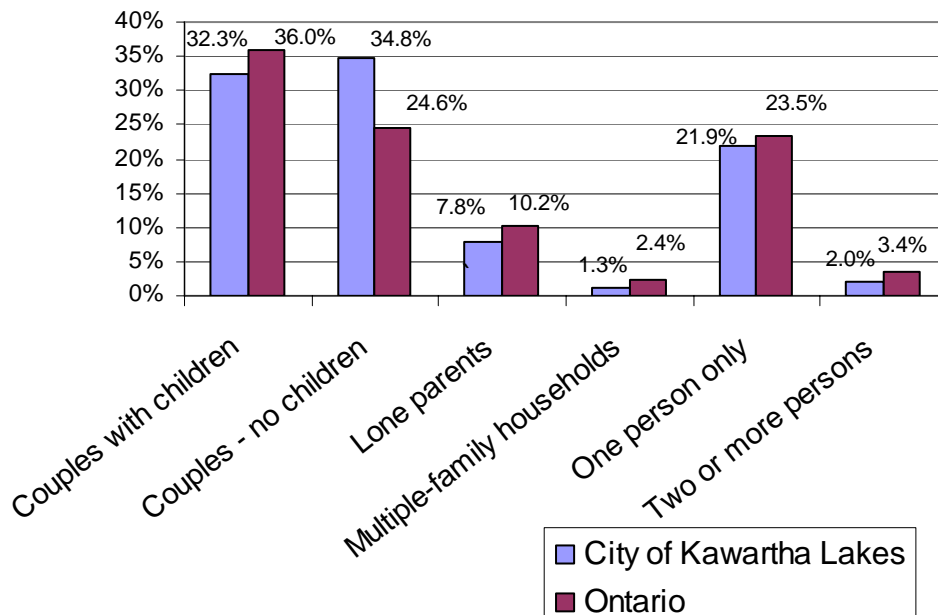
Non-family households account for approximately a quarter (23.9%) of all households with the majority being single persons.

<sup>6</sup> The baby boom generation refers to those individuals born between 1946 and 1966.

**Chart 5: Household Type,  
City of Kawartha Lakes, 2001**



**Chart 6: Household Type,  
City of Kawartha Lakes and Ontario, 2001**



Compared to Ontario as a whole, the City of Kawartha Lakes has a higher proportion of family households, primarily because of a higher proportion of couples without children, than Ontario as a whole and a lower proportion of non-family households. For example, in the City of Kawartha Lakes 34.8% of households are childless couples compared to

24.6% in Ontario. On the other hand, the City has a lower proportion of couples with children, single parent families and multiple family households.

**Table 11: Household Composition, Kawartha Lakes and Ontario, 2001**

Household Type	City of Kawartha Lakes		Ontario	
	Number	% of All Households	Number	% of All Households
<i>Family households</i>				
Couples with children	8,645	32.3%	1,520,250	36.0%
Couples - no children	9,315	34.8%	1,036,050	24.6%
Lone parents	2,075	7.8%	429,775	10.2%
Multiple-family households	335	1.3%	99,430	2.4%
Total family households	20,370	76.1%	3,085,505	73.1%
<i>Non-family households</i>				
One person only	5,860	21.9%	990,160	23.5%
Two or more persons	540	2.0%	143,750	3.4%
Total non-family households	6,400	23.9%	1,133,910	26.9%
Total Households	26,770	100.0%	4,219,415	100.0%

Source: Statistics Canada - Cat. No. 95F0322XCB2001004

### 2.4.3 Household Size

The average household size in the City of Kawartha Lakes in 2001 was 2.6 persons – the same size it was in 1996. The average household size has remained relatively constant over the past fifteen years declining only slightly from 2.7 persons per household in 1986 and 1991. Changes in the household size in the City of Kawartha Lakes are similar to those observed for Ontario as a whole.

**Table 12: Average Household Size, City of Kawartha Lakes and Ontario 1986 to 2001**

Year	City of Kawartha Lakes	Ontario
1986	2.7	2.8
1991	2.7	2.7
1996	2.6	2.7
2001	2.6	2.6

Source: Statistics Canada, various census years

Household size varies with household type. Couples with children have on average 4 persons per household while single parent households have an average of 2.7 persons. Non-family households are mainly single persons living alone.

As can be seen in Table 13, single persons and two-person households account for 61% of all households in the City of Kawartha Lakes. Households with 3 persons account for 14% of all households and households with 4.0 persons account for 16% of all households. The remaining 9.6% have 5 or more persons. In comparison with Ontario as a whole, the City of Kawartha Lakes has a higher proportion of 2-person households and smaller proportions of 3 and 4-person households.

**Table 13: Household Size by Household Type, City of Kawartha Lakes, 2001**

	1	2	3	4	5	6+	Total	Average number of persons in private households
Couples with children	0 0.0%	0 0.0%	2,655 30.7%	3,770 43.6%	1,600 18.5%	615 7.1%	8,640 100.0%	4.0
Childless couples	0 0.0%	9,020 96.8%	255 2.7%	15 0.2%	15 0.2%	15 0.2%	9,320 100.0%	2.0
Lone parents	0 0.0%	980 96.8%	780 2.7%	240 0.2%	50 0.2%	20 0.2%	2,070 100.0%	2.7
Multiple-family households	0 0.0%	0 47.3%	0 37.7%	90 11.6%	105 2.4%	140 1.0%	335 100.0%	5.3
Family households	0 0.0%	10,000 0.0%	3,685 0.0%	4,120 26.9%	1,780 31.3%	790 41.8%	20,375 100.0%	3
Non-family households	5,860 91.5%	455 7.1%	65 1.0%	25 0.4%	0 0.0%	0 0.0%	6,405 100.0%	1.1
Total - Household type	5,860 21.9%	10,455 39.1%	3,755 14.0%	4,140 15.5%	1,770 6.6%	790 3.0%	26,770 100.0%	2.6
Ontario	990,160 23.5%	1,327,325 31.5%	697,855 16.5%	737,400 17.5%	309,795 7.3%	156,870 3.7%	4,219,405 100.0%	2.7

Source: Statistics Canada - Cat. No. 95F0322XCB2001004

#### 2.4.4 Household Composition by Tenure

As Table 14 below shows, owners are primarily couples with children or childless couples which together account for nearly three-quarters (73%) of owners. Just under a fifth (17.6%) of owners are single persons living alone. Tenants on the other hand have a high percentage of persons living alone (42%) and smaller proportions of couples with children and childless couples. Single parents account for 15% of tenants but only 6% of owners (even though the absolute number of single parent owners is higher than single parent tenants).

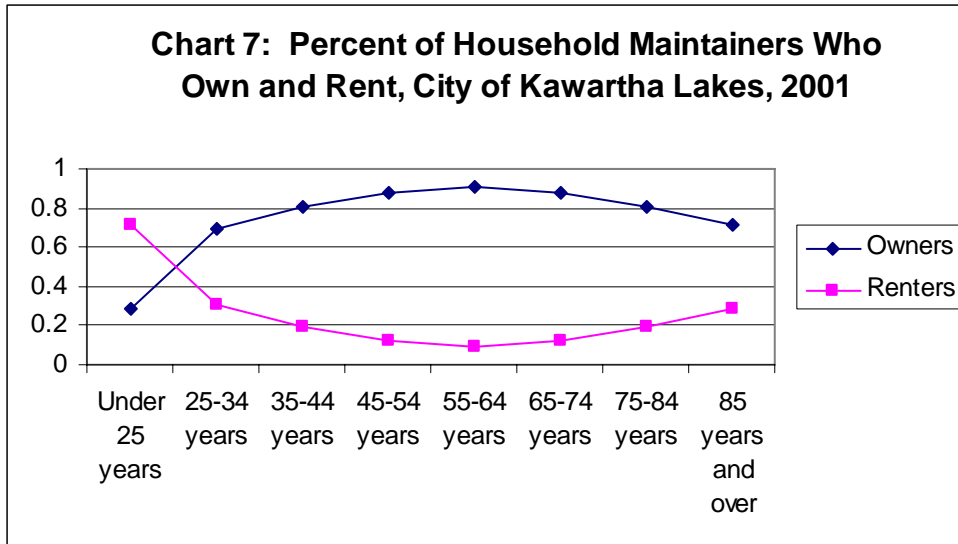
**Table 14: Household Composition of Owners and Renters, City of Kawartha Lakes, 2001**

<i>Family Households</i>	Rented		Owned	
	#	%	#	%
Couples with children	920	19.6%	7,725	35.0%
Lone parents	715	15.2%	1,360	6.2%
Couples without children	840	17.9%	8,480	38.4%
Multiple-family households	55	1.2%	280	1.3%
<i>Non-family households</i>				
One person only	1,970	42.0%	3,895	17.6%
Two or more persons	190	4.1%	355	1.6%
Total Households	4,690	100.0%	22,095	100.0%

Source: Statistics Canada, Custom Tabulation

## 2.4.5 Proportion of Households Who Own and Rent Based on Age

As Chart 7 and Table 15 below show, younger households (i.e., where the household maintainer, or the head of the household, is under 25 years of age) have the lowest likelihood of owing and this proportion increases until it peaks at around 90% for households where the household maintainer is 55 to 64 years of age. After 65 years of age, the proportion of households who rent increases.



Source: Statistics Canada, Custom Tabulation from the 2001 census

**Table 15: Proportion of Households Who Own and Rent  
By Age of Household Maintainer (Household Head),  
City of Kawartha Lakes, 2001**

	Owners		Renters		Total	
Under 25 years	125	28.1%	320	71.9%	445	100.0%
25-34 years	1,810	69.3%	800	30.7%	2,610	100.0%
35-44 years	4,510	80.4%	1100	19.6%	5,610	100.0%
45-54 years	4,755	87.2%	695	12.8%	5,450	100.0%
55-64 years	4,055	90.5%	425	9.5%	4,480	100.0%
65-74 years	3,890	87.9%	535	12.1%	4,425	100.0%
75-84 years	2,475	80.4%	605	19.6%	3,080	100.0%
85 years and over	475	71.4%	190	28.6%	665	100.0%
<b>Total</b>	<b>22,095</b>	<b>82.6%</b>	<b>4,670</b>	<b>17.4%</b>	<b>26,765</b>	<b>100.0%</b>

### 3 ECONOMIC AND INCOME TRENDS

#### 3.1 ECONOMIC BASE

The City of Kawartha Lakes has a diversified economy which includes agriculture, manufacturing, construction, retail trade, finance and real estate, tourism, educational services, and other public sector jobs. Table 16 below provides a breakdown by industrial category of the employed labour force in the City of Kawartha Lakes (based on 2001 census). Comparable statistics for Ontario are also provided.<sup>7</sup>

**Table 16: Classification of the Labour Force  
in the City of Kawartha Lakes, 1996 and 2001, and in Ontario, 2001**

North American Industry Classification System	1996*		2001			
	Kawartha Lakes		Kawartha Lakes		Ontario	
	#	%	#	%	#	%
11 Agriculture, forestry, fishing and hunting	1,895	6.3%	1,635	5.0%	123,675	2.1%
21 Mining and oil and gas extraction	120	0.4%	170	0.5%	21,110	0.4%
22 Utilities	760	2.5%	430	1.3%	46,225	0.8%
23 Construction	2,600	8.7%	2,990	9.1%	332,250	5.5%
31-33 Manufacturing	4,915	16.4%	4,650	14.1%	984,330	16.4%
41 Wholesale trade	1,320	4.4%	1,070	3.2%	278,870	4.7%
44-45 Retail trade	4,300	14.3%	4,335	13.1%	671,865	11.2%
48-49 Transportation and warehousing	1,315	4.4%	1,640	5.0%	280,150	4.7%
51 Information and cultural industries	N/A	N/A	575	1.7%	171,750	2.9%
52 Finance and insurance	710	2.4%	890	2.7%	292,550	4.9%
53 Real estate and rental and leasing	525	1.7%	465	1.4%	108,890	1.8%
54 Professional, scientific and technical services	N/A	N/A	1,175	3.6%	429,095	7.2%
55 Management of companies and enterprises	N/A	N/A	10	0.0%	7,890	0.1%
56 Administrative and support, waste management and remediation services	1,005	3.3%	1,270	3.8%	257,025	4.3%
61 Educational services	2,030	6.8%	1,995	6.0%	371,200	6.2%
62 Health care and social assistance	2,880	9.6%	3,405	10.3%	531,795	8.9%
71 Arts, entertainment and recreation	N/A	N/A	890	2.7%	121,950	2.0%
72 Accommodation and food services	1,920	6.4%	2,155	6.5%	380,055	6.3%
81 Other services (except public administration)	2,365	7.9%	1,985	6.0%	273,125	4.6%
91 Public administration	1,385	4.6%	1,270	3.8%	308,960	5.2%
All industries	30,045	100.0%	33,000	100.0%	5,992,770	100.0%
Industry - Not applicable	1260		530		94,050	
Total labour force	31,305		33,530		6,086,815	

Source: 2001 data based on Statistics Canada 2001 Census using the 1997 North American Industrial Classification System, Cat. No. 97F0012XCB2001010. Data for 1996 was based on an older classification system provided in "Economic and Social Profile for Kawartha Lakes Community Futures Development Corporation prepared by Statistics Canada, 2002.

A substantial portion of the labour force in the City of Kawartha Lakes is employed in manufacturing and construction which together represent 23% of the employed labour

<sup>7</sup> Note: This data provides information on the resident labour force, not on jobs in the City of Kawartha Lakes.

force. Manufacturing alone accounts for 14% of the employed labour force – only slightly below that of the Province as a whole (16%).

According to information provided by the City of Kawartha Lakes Economic Development Department, there are 100 manufacturers in the area including 20 manufacturers with 25 or more employees. The southern end of the City of Kawartha Lakes is strategically located close to Highway 115 and the 401 with good access to the City of Peterborough to the east and the Region of Durham and other parts of the Greater Toronto Area to the south and west. Major exports include textile products, grass and agricultural seeds, trailers (i.e., recreational vehicles), circuit boards, electronic components, plastic and rubber products, food packaging, compacters, industrial blades and sawmills. Over 25% of the manufacturing base export to markets around the globe.

A list of Top Manufacturing Companies is provided below in Table 17. Most manufacturing is located in the Lindsay community although Bobcaygeon is home to the Kawartha Dairy Limited. In addition to its strategic location, the City of Kawartha Lakes has lower land, labour and taxation costs than are found in the more urbanized areas to the south. (For example, serviced industrial land sells at \$30,000+ per acre, substantially lower than in areas to the south.)

While the City of Kawartha Lakes lost a portion of its industrial base during the 1990's, it is now attracting new industries and many existing industries are expanding. For example, ICT Group Inc., a major U.S. corporation, chose Lindsay to locate its call centre and it is anticipated to employ 300 people. Also, Holag Canada, a company that assembles, sands and stains furniture has expanded from 30,000 square feet to 74,000 square feet in their new location at the Lindsay Business Centre. The City of Kawartha Lakes has high tech industries such as Star Choice Television Network, Canada's first digital to home satellite television company. The City recently lost one of its top manufacturing companies –Trent Rubber Industries which employed 140 workers when the firm declared bankruptcy.

The challenge facing the City of Kawartha Lakes will be to attract replacement jobs that pay wages similar to those in firms that have shut down – an issue facing many communities in Ontario.

The City has been continuing to experience growth in the retail sector, particularly in the west end of the Lindsay area where regional shopping facilities have been developed. In Lindsay and in other parts of Kawartha Lakes, e.g., Bobcaygeon and Fenelon Falls, tourism is resulting in rejuvenated central business areas.

**Table 17: List of Top Manufacturing Companies: City of Kawartha Lakes**

<b>Company</b>	<b>Employees</b>	<b>Location</b>
Fleetwood Canada Ltd.	580	Lindsay
Armada Toolworks Ltd.	350	Lindsay
Kawartha Dairy Ltd.	106	Bobcaygeon
Bonar Inc.	100	Lindsay
J.E. Thomas Specialties Ltd.	100	Lindsay
Royel Paving Ltd.	100	Lindsay
TS Manufacturing	83	Lindsay
Northern Casket	80	Lindsay
Pickseed Canada Inc.	80	Lindsay
Binney and Smith (Can.)	80	Lindsay
Turner and Seymour of Canada	70	Lindsay
Holsag Canada	45	Lindsay
Northern Plastic Lumber	44	Lindsay
Bovie Manufacturing	30	Lindsay
Victoria Laundry	24	Lindsay
Cameron Steel Inc.	22	Lindsay
Payne Machine Co. Ltd.	22	Lindsay

*Source: City of Kawartha Economic Development Division*

In the public sector, Sir Sanford Fleming College's School of Environmental and Natural Resource Sciences is undergoing substantial expansion at the Frost Campus. The Frost Campus has 243 full and part-time staff and 1,700 full and part-time students. This multi-million dollar expansion will include unique features such as a green roof (rooftop botanical laboratory), a living wetland and the utilization of a windmill for an alternative energy source. The new wing will be built using green technology – it will treat a sizable portion of its own waste water, generating its own heat and processing its solid waste.

The Ross Memorial Hospital is also undergoing substantial expansion which will almost double its square footage.

Given the vast territory covered by the City of Kawartha Lakes, it is not surprising that the agriculture and agri-food sector is an important sector in the local economy. Five percent (5%) of the labour force in the City of Kawartha Lakes is employed in this sector compared to 2% in the Province as a whole. According to the City's economic Development Department, there are 1,500 farms in the City of Kawartha Lakes providing a range of products including beef, ewe, goats and dairy farming. There is considerable spin-off from agricultural production to manufacturing and food processing.

With the Kawartha Lakes and the Trent-Severn Waterway traversing the City of Kawartha Lakes, the tourism sector is naturally an important component of the economic base in the City of Kawartha Lakes. Employment is provided in the retail and commercial service industry, construction industry and marine industry. The attractiveness of the waterways is proving to be a strong incentive for those who wish to have an active retirement based on boating and other recreational activities.

Many individuals who live in the City of Kawartha Lakes also commute to jobs outside of the City. Many people commute to jobs in the City of Peterborough, the City of Oshawa, other parts of Durham Region, the City of Toronto, municipalities in York Region as well as to places north-west of the City such as Barrie and Orillia.

### 3.2 LABOUR FORCE PARTICIPATION AND UNEMPLOYMENT RATES

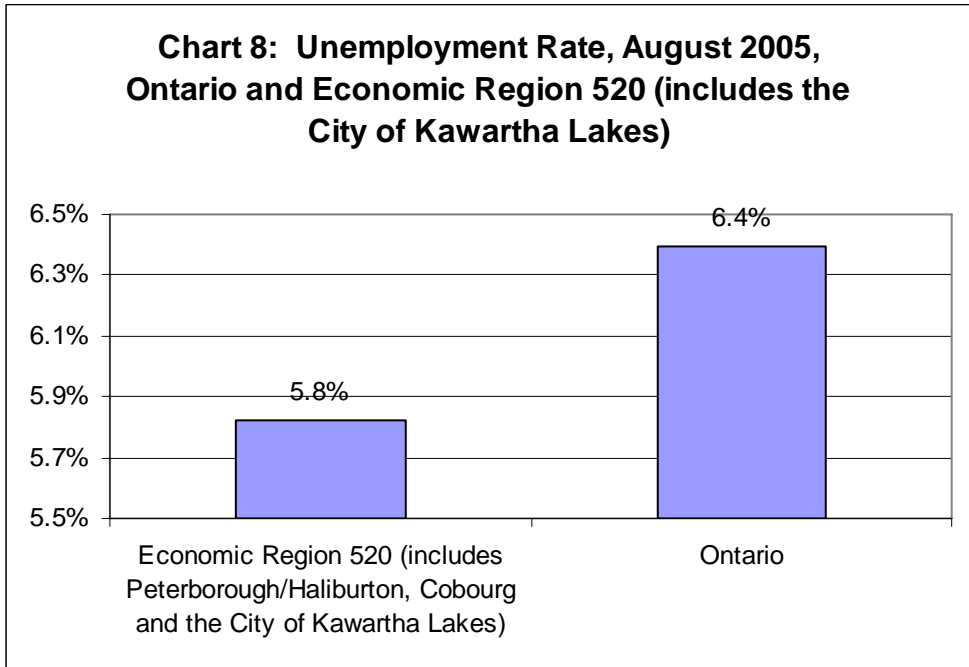
When the 2001 census was undertaken, the City of Kawartha Lakes had a total labour force participation rate of 60.3% which was below the provincial average of 67.3%. (The labour force participation rate refers to those individuals 15 years and older who are working or actively seeking work.) The older age structure helps to explain the lower participation rate in the City of Kawartha Lakes compared to Ontario as a whole.

**Table 18: Labour Force Participation Rate, City of Kawartha Lakes, 2001**

	City of Kawartha Lakes			Ontario		
	Male	Female	Total	Male	Female	Total
Participation Rate	66.6	54.3	60.3	73.4	61.5	67.3
Employment Rate	62.6	50.0	56.1	69.1	57.6	63.2
Unemployment Rate	6.1	8.0	6.9	5.8	6.5	6.1

Source: Statistics Canada, 2001 Census Community Profile

In 2001 when the census was undertaken, the City of Kawartha Lakes has a somewhat higher unemployment rate – 6.9% compared to 6.1% for Ontario as a whole. More recent data as shown in Chart 8 below provides the unemployment rate for Human Resources Canada for Economic Region 520 which includes Peterborough, Haliburton, Cobourg and the City of Kawartha Lakes. The unemployment rate for this area was 5.8% - below the Provincial rate of 6.4%.



Data on wage rates was obtained from the Peterborough Human Resources Skills Development Centre Canada (HRSDC) Labour Market information. The lowest wages are found in the food services industry and among those working in retail jobs, e.g., grocery clerks, cashiers, whose average wages range from \$8.00 to \$10.00/hour. Many of those employed in manufacturing are in the range of \$14.00 to \$18.00 per hour. More skilled jobs get higher wages – for example, sheet metal works and iron workers earn an average hourly wage of \$23 to \$28.

Many of those people working in lower wage occupations have difficulty affording rents that are prevalent in the City of Kawartha Lakes and need to have access to housing that is affordable to their incomes. Often lower income households have no choice but to live in housing that is inadequate in terms of building conditions or to cut back on other necessities to pay the rent. During one of the focus groups for example, one woman whose husband had a work-related injury reported that she was working at two jobs on a part-time basis to pay their rent but that their housing was inadequate and had unsafe wiring.

**3.3 INCOMES IN KAWARTHA LAKES**

Table 19 and 20 below provide information on the distribution of incomes of all households, owners and tenants including the average income and the median income. The median income provides the income at the middle point – that is half of residents have incomes below the median income and half have incomes below the median income.

Owners generally have higher household incomes than tenants. For example, approximately 59.9% of tenants have household incomes below \$30,000 compared to 23.5% of owners. (Refer to Table 19 below.)

The average household income of owners is almost twice that of tenants in the City of Kawartha Lakes. In the 2001 census (based on 2000 incomes), the average homeowner household income in the City of Kawartha Lakes was \$58,812 and the average tenant household income was \$30,192 or 51% of the average income of homeowners. The median tenant household income was 47% of the median owner household income in the City of Kawartha Lakes (\$51,990 for homeowners compared to \$24,576 for tenants).

**Table 19: Income Distribution of Owners and Tenants, City of Kawartha Lakes, 2000**

	All Households			Owned			Rented		
	#	%	Cumulative	#	%	Cumulative	#	%	Cumulative
Under \$10,000	1,110	4.1%	4.1%	515	2.3%	2.3%	595	12.7%	12.7%
\$10,000-\$19,999	3,120	11.6%	15.8%	1,945	8.8%	11.1%	1,180	25.2%	37.8%
\$20,000-\$29,999	3,790	14.1%	29.9%	2,750	12.4%	23.6%	1,030	22.0%	59.8%
\$30,000-\$39,999	3,450	12.9%	42.8%	2,830	12.8%	36.4%	615	13.1%	72.9%
\$40,000-\$49,999	3,090	11.5%	54.3%	2,595	11.7%	48.1%	500	10.7%	83.6%
\$50,000-\$59,999	2,805	10.5%	64.8%	2,520	11.4%	59.6%	285	6.1%	89.7%
\$60,000-\$69,999	2,450	9.1%	74.0%	2,240	10.1%	69.7%	205	4.4%	94.0%
\$70,000-\$79,999	1,750	6.5%	80.5%	1,615	7.3%	77.0%	135	2.9%	96.9%
\$80,000 and over	5,225	19.5%	100.0%	5,080	23.0%	100.0%	145	3.1%	100.0%
Total	26,790	100.0%		22,090	100.0%		4,690	100.0%	

Source: Statistics Canada, Custom Tabulation based on 2001 Census.

**Table 20: Average and Median Incomes and 30<sup>th</sup> and 60<sup>th</sup> percentile incomes, City of Kawartha Lakes and Ontario, 2000**

	City of Kawartha Lakes			Ontario		
	All Households	Owned	Rented	All Households	Owned	Rented
Average household income	\$53,809	\$58,812	\$30,192	67,072	79,722	40,152
Median household income	\$46,160	\$51,990	\$24,576	53,845	66,194	32,216
30th percentile	\$30,010	\$35,078	\$16,635	33,819	45,213	19,128
60th percentile	\$55,095	\$60,326	\$30,064	65,149	77,380	39,506

Source: Statistics Canada, Custom Tabulation based on 2001 Census.

Part of the explanation for lower incomes among tenants compared to owners is that renters have a higher proportion of single parents and a higher proportion of one person households – both groups that have low incomes. For example, the single largest category of tenants consists of one person households who account for 42% of tenants and represent just fewer than 2,000 households.

For most household types, there is a considerable difference in the median income between tenants and owners. For couples with children the median income of homeowner is 62% higher than that of tenants; for lone parents, the median homeowner income is twice that of tenants; and for childless couples, the median homeowner income is 50% higher than that of tenants. Only in the case of one person households are income levels low for both owners and tenants - \$17,084 for tenants and \$24,296 for owners. Generally speaking those with lower incomes are renting while those who can afford to have purchased their accommodation.

**Table 21: Median Household Income by Household Type, City of Kawartha Lakes (2000)**

Household Type	All	Tenants	Owners	Ratio of Owners:Tenants
<i>Family Households</i>				
Couples with children	\$66,149	\$42,868	\$69,354	161.8%
Lone parents	\$33,247	\$20,297	\$40,566	199.9%
Couples without children	\$47,033	\$32,414	\$48,752	150.4%
<i>Non-family households</i>				
One person only	\$20,925	\$17,084	\$24,296	142.2%
Two or more persons	\$43,193	\$39,964	\$46,320	115.9%
<i>All Households</i>	\$46,160	\$24,576	\$51,990	211.5%

Source: Statistics Canada, Custom Tabulation based on 2001 Census

The 30<sup>th</sup> and 60<sup>th</sup> percentile of incomes is another useful figure to bear in mind in analyzing housing needs. The Provincial Policy Statement, a Provincial planning document which governs development in Ontario, uses households at the 60<sup>th</sup> percentile of tenant incomes (the lowest 60% of all tenant incomes) to determine the upper threshold of affordable rental housing. The 30<sup>th</sup> percentile refers to that income level below which the lowest 30 percent of households are found. For owners, the Province uses the 60<sup>th</sup> percentile of all households as the upper limit of affordable housing. See Section 5.0 for a fuller discussion of housing affordability.

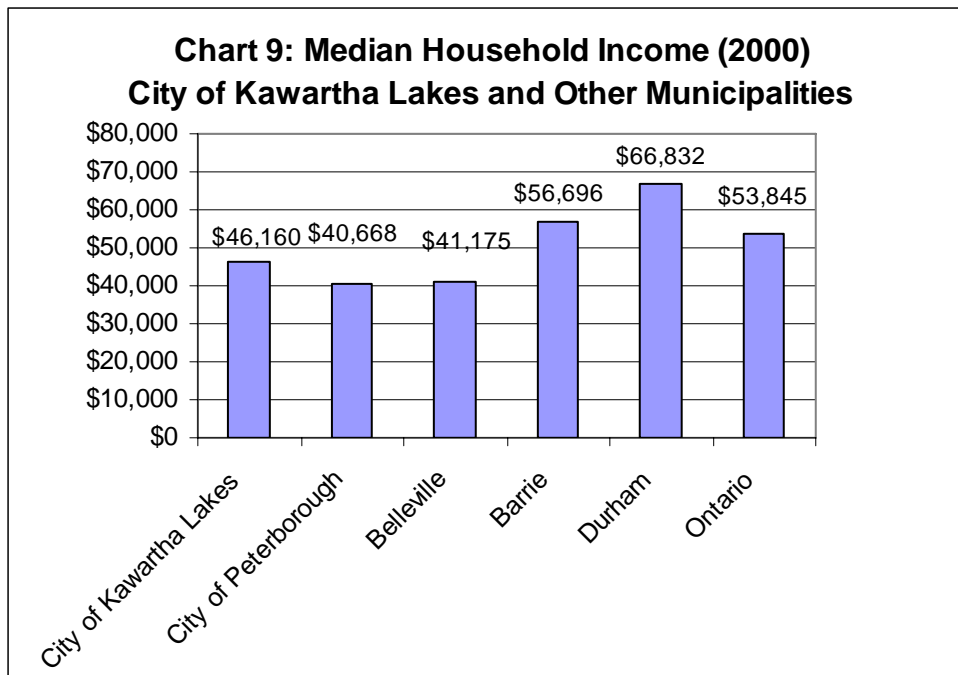
Table 22 shows that there is a gap between incomes in the City of Kawartha Lakes and the Province as a whole. To some extent this is a reflection of lower living costs in Kawartha Lakes but it also reflects lower wages in the City of Kawartha Lakes compared to other areas of Ontario. Average and median Income levels in Kawartha Lakes are also lower than in Ontario as a whole because of the higher proportion of older adults in the population.

Chart 9 below compares the median household income in the City of Kawartha Lakes with other nearby municipalities. As can be seen, while the City of Kawartha Lakes has median incomes below the provincial average, so do other municipalities such as the City of Peterborough and the City of Belleville. On the other hand, residents in Durham Region have a median household income that is above the Ontario median and Barrie, to the north-west of the City of Kawartha Lakes has a slightly higher median income than the Ontario median income.

**Table 22: Average and Median Incomes and 30<sup>th</sup> and 60<sup>th</sup> Percentile Incomes, City of Kawartha Lakes and Ontario, 2000**

	City of Kawartha Lakes			Ontario		
	All Households	Owned	Rented	All Households	Owned	Rented
Average household income	\$53,809	\$58,812	\$30,192	\$67,072	\$79,722	\$40,152
Median household income	\$46,160	\$51,990	\$24,576	\$53,845	\$66,194	\$32,216
30th percentile	\$30,010	\$35,078	\$16,635	\$33,819	\$45,213	\$19,128
60th percentile	\$55,095	\$60,326	\$30,064	\$65,149	\$77,380	\$39,506

Source: Statistics Canada, Custom Tabulation based on 2001 Census.



Source: Statistics Canada, 2001 Census

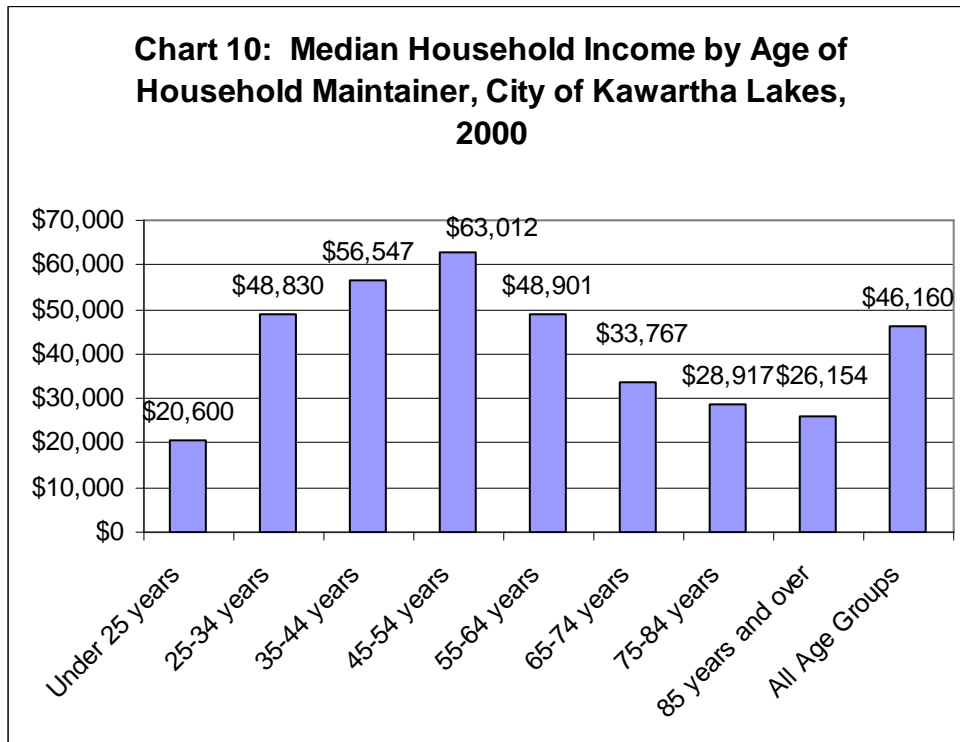
Table 23 shows the association between age of the household maintainer and household income. Younger age groups (under 25 years of age) and those in the older age categories (65 years+) tend to have the lowest incomes. For example, the median income of those under 25 years of age is \$20,600, for those 65-74, the median income is \$33,767, for those 75-84, the median income is \$28,917 and for those 85 years and over, \$26,154.

By comparison the highest incomes are found in the 35-44 and 45-54 year age categories. The median income for those 35-44 years of age is \$56,547 and for those 45-54, the median income is \$63,012.

**Table 23: Median Income of All Households, Owners and Renters, City of Kawartha Lakes, 2000**

	All age Groups	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65-74 years	75-84 years	85 years and over
All	\$46,160	\$20,600	\$48,830	\$56,547	\$63,012	\$48,901	\$33,767	\$28,917	\$26,154
Owners	\$51,990	\$42,962	\$57,245	\$61,159	\$66,751	\$51,969	\$36,571	\$31,890	\$27,533
Renters	\$24,576	\$16,964	\$30,541	\$30,603	\$28,860	\$20,621	\$20,547	\$19,734	\$20,214

Source: Statistics Canada, Custom Tabulation based on 2001 Census.



Source: Custom Tabulation, Statistics Canada

### 3.4 RESIDENTS RECEIVING GOVERNMENT ASSISTANCE

#### 3.4.1 Residents Receiving Ontario Works and Ontario Disability Allowance

The City of Kawartha Lakes, like all municipalities in Ontario, has residents who are unable to work for a variety of reasons and are in need of social assistance. There are two main types of social assistance offered in Ontario: Ontario Works (OW) for those with shorter term needs who are unable to find employment or are unable to work, and Ontario Disability Support Program (ODSP) for people with disabilities that prevent them from working for an income on a longer-term basis.

As of August, 2005, there were 839 households in the City of Kawartha Lakes receiving Ontario Works; about half of these were single persons. At the same time there were approximately 1,340 households on the Ontario Disability Support Program in the City of Kawartha Lakes. This estimate is based on 1,632 ODSP recipients in Kawartha Lakes and Haliburton combined (as tracked by the Ontario Ministry of Community and Social Services) with Kawartha Lakes representing 82% of the combined population of the two municipalities. Of the ODSP recipients in Kawartha Lakes/Haliburton 1,208, or 74%, are single person households.

In 1995 there was a 22% reduction in social assistance rates in Ontario. There were no subsequent increases in social assistance rates until February and March of 2005. This resulted in an increasing gap between income and rent levels in the City of Kawartha Lakes over the previous decade. The rates for the two categories of social assistance are shown below in Tables 24 and 25 after the 3% increase announced in February/March 2005:

**Table 24: Ontario Disability Support Program (ODSP) Rates, 2005**

	Maximum Monthly Rate	Max. Shelter Portion
Single Disabled	\$959	\$427
One adult + one child	\$1,468	\$672
One adult + two children	\$1,637	\$728
Two adults and one child	\$1,630	\$728
Two adults and two children	\$1,823	\$791

**Table 25: Ontario Works (OW) Rates, 2005**

	Maximum Monthly Rate	Max. Shelter Portion
Single	\$536	\$335
One adult + one child	\$987	\$527
One adult + two children	\$1,119	\$571
Two adults and one child	\$1,061	\$571
Two adults and two children	\$1,215	\$620

### **3.4.2 Residents Receiving Seniors' Pensions**

As the above data in Table 23 indicates, the average incomes for residents of Kawartha Lakes are lowest for young adults and for older residents. One of the factors which keeps the average incomes low for seniors is the modest amounts provided by the various levels of government for pensions for seniors.

In Ontario, the maximum amount of pension income provided in 2005 for a single senior citizen 65 and over is \$1,127 per month. This monthly income is a combination of Canada Pension Plan (CPP) payments, Old Age Security (OAS) and GAINS payments.

For a senior couple the maximum monthly income in 2005 from the combination of CPP/OAS/GAINS is \$1,858 per month.

## 4 HOUSING SUPPLY

### 4.1 DWELLING TYPE AND TENURE

There were approximately 26,800 occupied dwelling units in the City of Kawartha Lakes according to the 2001 Census (not including seasonally occupied dwellings). Single detached dwellings are the predominant form of housing in the City of Kawartha Lakes accounting for 86% of all occupied dwelling units (see Table 26 below). Semi detached houses account for less than 2% of occupied dwellings, row houses for just over 1%, and apartments for 10%.

**Table 26: Housing Type and Tenure, City of Kawartha Lakes, 2001**

	Owned	% Owned	Rented	% Rented	Total	
Single detached	21,135	95.6%	1,870	39.9%	23,005	85.9%
	91.9%		8.1%		100.0%	
Semi-detached	245	1.1%	170	3.6%	415	1.5%
	59.0%		41.0%		100.0%	
Row house	125	0.6%	200	4.3%	325	1.2%
	38.5%		61.5%		100.0%	
Other single attached	45	0.2%	205	4.4%	250	0.9%
	18.0%		82.0%		100.0%	
<i>Duplex</i>	125	0.6%	195	4.2%	320	1.2%
	39.1%		60.9%		100.0%	
<i>High rise</i>	10	0.0%	645	13.8%	655	2.4%
	1.5%		98.5%		100.0%	
<i>Low rise</i>	375	1.7%	1,375	29.3%	1,750	6.5%
	21.4%		78.6%		100.0%	
Total apartments	510	2.3%	2,217	47.3%	2,727	10.2%
	18.7%		81.3%		100.0%	
Movable	40	0.2%	20	0.4%	60	0.2%
	66.7%		33.3%		100.0%	
Total	22,103	100.0%	4,685	99.9%	26,788	100.0%
	82.5%		17.5%		100.0%	

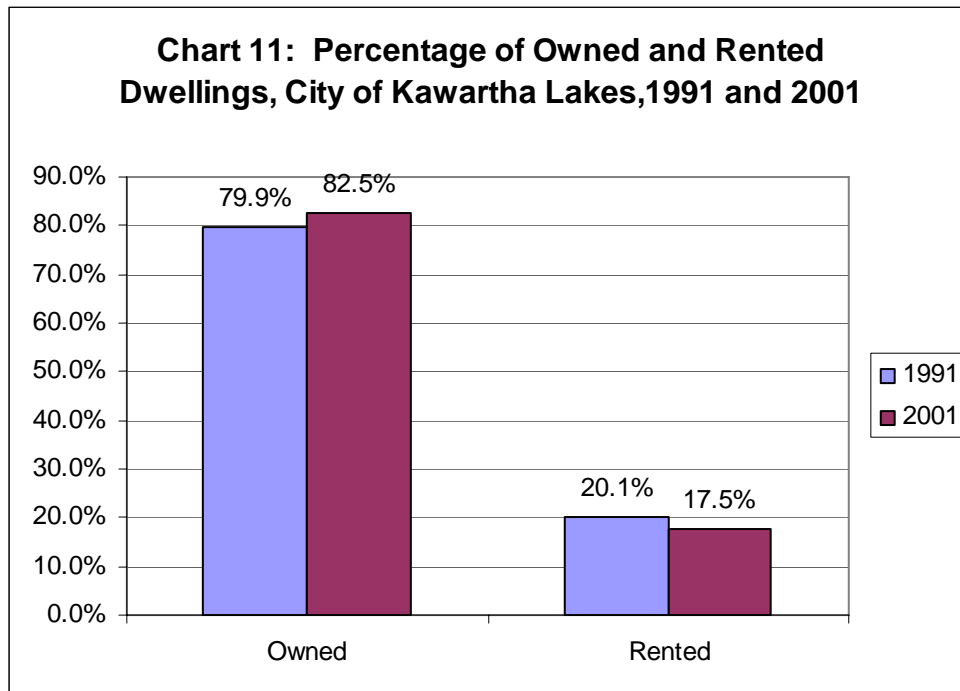
Source: Statistics Canada Standard Data Product

Over 22,000 dwelling units in the City of Kawartha Lakes are owned representing 82% of all dwelling units. On the other hand, 18% of all dwelling units or 4,685 units are rented. Chart 11 below shows that the proportion of dwellings that are owned has increased over the past decade while conversely the proportion of dwellings that are rented has declined. This increase reflects the increase in the number of owned dwellings over the previous decade (1991 to 2001) while the number of tenant households has remained constant (i.e., few new additions to the rental housing stock). This trend of higher ownership rates is observed across Ontario reflecting lower costs of ownership due to lower interest rates as well reflecting the general aging of the population. As people get older – until they reach 75 years of age – they have a high

likelihood of owning so that the aging of the population in Kawartha Lakes is resulting in increased overall ownership rates.

**Table 27: Proportion of Households in Kawartha Lake Who Own and Rent, 1991 and 2001**

	1991		2001	
Owned	18,745	79.9%	22,080	82.5%
Rented	4,720	20.1%	4,690	17.5%
Total	23,465	100.0%	26,770	100.0%



The most predominant form of owned dwellings are single detached units which account for 96% of owned units (refer to table 26 above). Only 2% of owned units are condominium apartments, although this may increase in the future with the development of retirement communities such as Port 32 in Bobcaygeon and Rivermill in Lindsay.

Apartments in duplexes, high rises and low-rise apartments (under 5 stories) account for just under half (47%) of rented units in the City of Kawartha Lakes. Rented single detached houses make up approximately 40% of all rental units and the remaining 13% are semis, row housing and other single attached dwellings. The high proportion of rented single family homes is often the case in rural areas where apartments cannot be built due to servicing constraints.

Table 27 below shows the distribution of dwelling units across the City of Kawartha Lakes by tenure. There is considerable variation in the proportion of units that are owned and rented with the highest levels of renting being in Lindsay, Fenelon Falls,

Omemee, Bexley and Bobcaygeon. The highest levels of ownership are in the more rural areas where 90%+ of units are owned.

More than half (53%) of all the rental units in the City of Kawartha Lakes are located in Lindsay, even though it is home to just over a quarter of the City's population.

**Table 28: Dwelling Units by Tenure  
Across the City of Kawartha Lakes, 2001**

	Owned		Rented		Total Occupied Dwellings	
Bexley	450	81.8%	100	18.2%	550	100.0%
	2.0%		2.1%		2.1%	
Bobcaygeon	1,085	81.3%	250	18.7%	1,335	100.0%
	4.9%		5.3%		5.0%	
Carden	320	90.1%	35	9.9%	355	100.0%
	1.4%		0.7%		1.3%	
Dalton	170	94.4%	10	5.6%	180	100.0%
	0.8%		0.2%		0.7%	
Eldon	1,085	91.6%	100	8.4%	1,185	100.0%
	4.9%		2.1%		4.4%	
Emily	2,325	95.3%	115	4.7%	2,440	100.0%
	10.5%		2.5%		9.1%	
Fenelon	2,260	92.4%	185	7.6%	2,445	100.0%
	10.2%		3.9%		9.1%	
Fenelon Falls	670	75.3%	220	24.7%	890	100.0%
	3.0%		4.7%		3.3%	
Laxton, Digby & Longford	400	90.9%	40	9.1%	440	100.0%
	1.8%		0.9%		1.6%	
Lindsay	4,490	64.2%	2,505	35.8%	6,995	100.0%
	20.3%		53.4%		26.1%	
Manvers	1,815	91.7%	165	8.3%	1,980	100.0%
	8.2%		3.5%		7.4%	
Mariposa	2,370	88.4%	310	11.6%	2,680	100.0%
	10.7%		6.6%		10.0%	
Omemee	385	77.8%	110	22.2%	495	100.0%
	1.7%		2.3%		1.8%	
Ops	1,530	87.2%	225	12.8%	1,755	100.0%
	6.9%		4.8%		6.6%	
Somerville	840	87.5%	120	12.5%	960	100.0%
	3.8%		2.6%		3.6%	
Sturgeon Point	45	100.0%	0	0.0%	45	100.0%
	0.2%		0.0%		0.2%	
Woodville	260	85.2%	45	14.8%	305	100.0%
	1.2%		1.0%		1.1%	
Verulam	1,580	91.1%	155	8.9%	1,735	100.0%
	7.2%		3.3%		6.5%	
City of Kawartha Lakes*	22,080	82.5%	4,690	17.5%	26,770	100.0%
	100.0%		100.0%		100.0%	

Source: Statistics Canada, 2001 census, community profiles

## 4.2 HOUSING CONDITIONS

When the Census is taken a self-assessment of the building condition is reported. Based on this approach, it is estimated that 8% of owned units and 11% of rented units need major repair. The data shows that the highest proportions of buildings requiring repair are found amongst the oldest stock – built prior to 1945. During the focus groups there was a considerable amount of discussion regarding the poor state of some of the rental units that were available for rent and the difficulty of getting landlords to keep their units in a good state of repair. This topic was raised in all three focus groups – by seniors in the Lindsay area, by seniors in the Fenelon Falls area and by non-seniors in the Lindsay area. Similar concerns were raised by agencies who provide support services to residents.

In addition, some of the owners indicating there were having difficulty maintaining their homes and it was expensive to heat their homes, sometimes due to a lack of good insulation.

**Table 29: Building Condition of Owned and Rented Unit, City of Kawartha Lakes, 20001**

	Owned Units							
	Regular Maintenance		Minor Repairs		Major Repairs		Total	
1920 or before	1,545	11.4%	1,385	20.7%	690	37.5%	3,620	16.4%
1921-1945	510	3.8%	465	6.9%	135	7.3%	1,110	5.0%
1946-1960	1,205	8.9%	835	12.5%	270	14.7%	2,310	10.4%
1961-1970	1,510	11.1%	1,020	15.2%	245	13.3%	2,775	12.6%
1971-1980	2,695	19.9%	1,240	18.5%	310	16.8%	4,245	19.2%
1981-1985	1,140	8.4%	560	8.4%	70	3.8%	1,770	8.0%
1986-1990	2,330	17.2%	835	12.5%	95	5.2%	3,260	14.7%
1991-1995	1,500	11.1%	305	4.5%	15	0.8%	1,820	8.2%
1996-2001	1,130	8.3%	60	0.9%	10	0.5%	1,200	5.4%
Total	13,565	100.0%	6,705	100.0%	1,840	100.0%	22,110	100.0%
	61.4%		30.3%		8.3%		100.0%	
	Rented Units							
	Regular Maintenance		Minor Repairs		Major Repairs		Total	
1920 or before	440	14.5%	280	24.9%	200	37.7%	920	19.6%
1921-1945	315	10.4%	95	8.4%	60	11.3%	470	10.0%
1946-1960	375	12.4%	225	20.0%	80	15.1%	680	14.5%
1961-1970	450	14.9%	190	16.9%	35	6.6%	675	14.4%
1971-1980	745	24.6%	180	16.0%	70	13.2%	995	21.2%
1981-1985	250	8.3%	70	6.2%	20	3.8%	340	7.3%
1986-1990	195	6.4%	45	4.0%	35	6.6%	275	5.9%
1991-1995	185	6.1%	30	2.7%	10	1.9%	225	4.8%
1996-2001	75	2.5%	10	0.9%	20	3.8%	105	2.2%
Total	3030	100.0%	1125	100.0%	530	100.0%	4685	100.0%
	64.7%		24.0%		11.3%		100.0%	

Source: Statistics Canada, 2001 Census, Topic based Tabulations

### 4.3 RENTAL HOUSING AVAILABILITY

Canada Mortgage and Housing Corporation conducts surveys of rents and vacancy rates in rental apartments in buildings with 3 or more apartments on an annual basis.

While the survey covers the Lindsay community only, this is the only data that is available on a systematic basis. Furthermore, the survey covers 1,482 apartments in low and high-rise buildings which represents close to three-quarters of such rental housing in the City of Kawartha Lakes. Therefore, we have had to use these rents to be representative of the City of Kawartha Lakes as a whole.

The bulk of rental apartments in privately owned buildings with 3 or more apartments are one-bedroom apartments or two-bedroom apartments (45% of units are one-bedrooms and 46% of units are two-bedrooms). Bachelor apartments accounted for an estimated 4% and apartments with 3 or more bedrooms accounted for an estimated 5% of units. (CMHC's survey does not include apartments in houses or duplexes.)

**Table 30: Apartments in Privately Initiated Buildings, 3+ Units  
City of Kawartha Lakes (Lindsay), 2004**

	#	%
Bachelor	58	3.9%
One-Bedroom	670	45.2%
Two-Bedroom	685	46.2%
Three+ Bedroom	69	4.7%
Total	1,482	100.0%

*Source: CMHC 2004 Rental Housing Survey*

Table 31 on the following page provides vacancy rates on an historical basis for various sized apartment units. The overall vacancy rate in 2004 in the City of Kawartha Lakes (Lindsay) was 3.1%; a rate that is considered to be healthy, i.e., provides sufficient competition in the market. However, in 2004, this only represented 47 vacant units out of a total universe of 1,482 rental apartments. In October, 2004, the vacancy rate was relatively tight for two-bedroom apartments standing at 2.0%.

While vacancy rates were low in the early 1990's, as the economy and population growth slowed down in the second half of the 1990's, there was a softening of the rental market. The vacancy rate climbed from 1.6% in 1994 to 4.0% in 1995 and reached a high of 7.2% in 1997. Since then the vacancy rate has been slowly declining. By 2003 it fell to 2.0% and then increased slightly to 3.1% in 2004. The most recent survey has the vacancy rate decreasing slightly to 2.9% in October, 2005. There were many comments in the focus groups from both seniors and non-seniors about the poor condition of available units and/or their being too expensive for their incomes. The issue of housing affordability will be discussed further in Section 5.

**Table 31: Vacancy Rates, City of Kawartha Lakes (Lindsay area), 1990-2005**

	Bachelor	1-Bedroom	2-Bedroom	3+ Bedroom	Total
1990	1.2	1.3	1.8	1.5	1.5
1991	10.9	3.4	0.3	4.7	2.6
1992	10.3	2.1	1.3	4.6	2.3
1993	1.4	2.9	1.6	0.0	2.1
1994	5.1	1.7	1.0	1.5	1.6
1995	10.3	4.3	3.0	1.7	4.0
1996	7.9	3.7	4.2	1.8	4.1
1997	12.2	6.1	7.7	6.9	7.2
1998	12.2	4.9	7.1	0.0	6.1
1999	9.3	4.1	4.8	1.6	4.6
2000	9.0	3.5	2.0	3.3	3.1
2001	11.8	2.8	1.5	1.6	2.6
2002	14.3	2.6	2.1	1.7	2.9
2003	**	2.3	1.5	**	2.0
2004	**	3.1	2.0	**	3.1
2005		4.0	1.0	**	2.9

Source:

*Canada Mortgage and Housing Corporation, Market Analysis*

## 4.4 RESIDENTIAL DEVELOPMENT ACTIVITY

### 4.4.1 Building Permit Data

Data was provided by the Building Section of the Development Services Department on the number of new residential units created since 2001. There were an annual average of 362 permits issued for new residential units between 2001 and 2004. Almost all of the units (98.5%) were for singled detached units; just over 1% for row housing and less than 1% for apartments. The distribution of building permits issued by geographic location in the City of Kawartha Lakes is shown below in Table 33 on the following page.

**Table 32: Residential Permits Issued for New Housing, City of Kawartha Lakes, 2001-2004**

2001-2004	Total	Annual	%
Single Detached	1,427	357	98.5%
Row	18	5	1.2%
Apartments	4	1	0.3%
Total	1,449	362	100.0%

Source: *City of Kawartha Lakes, Building Section, Development Services Department*

As Table 33 shows, the largest share of development is taking place in Lindsay which accounts for approximately a quarter (23%) of new development. The two southerly areas that are close to Durham account for close to a fifth of dwelling permits – Manvers (6%) and Mariposa (12%). Emily, which is close to Peterborough, accounts for 9% of building permits. Bobcaygeon accounts for 11% of building permits issued and nearby Verulam accounts for 6% of building permits. Fenelon and Fenelon Falls together account for 10% of building permits. (An annual breakdown of building permits issued is found in Appendix C.)

**Table 33: New Residential Permits, City of Kawartha Lakes, 2001-2004**

Municipality	Total Building Permits 2001-2004					Annual Average			
	Single Detached	Townhouse	Apartments	Total		Single Detached	Townhouse	Apartment	Total
Ops	41	0	0	41	2.8%	10	0	0	10
Lindsay	328	5	0	333	23.0%	82	1	0	83
Mariposa	180	0	0	180	12.4%	45	0	0	45
Manvers	87	0	0	87	6.0%	22	0	0	22
Bobcaygeon	147	3	4	154	10.6%	37	1	1	39
Emily	134	0	0	134	9.2%	34	0	0	34
Verulam	87	0	0	87	6.0%	22	0	0	22
Laxton, Digby & Langford	33	0	0	33	2.3%	8	0	0	8
Carden/Dalton	58	0	0	58	4.0%	15	0	0	15
Woodville	11	0	0	11	0.8%	3	0	0	3
Bexley	52	0	0	52	3.6%	13	0	0	13
Sommerville	62	0	0	62	4.3%	16	0	0	16
Omeme	12	0	0	12	0.8%	3	0	0	3
Sturgeon Pt.	5	0	0	5	0.3%	1	0	0	1
Eldon	59	0	0	59	4.1%	15	0	0	15
Fenelon	113	0	0	113	7.8%	28	0	0	28
Fenelon Falls	18	10	0	28	1.9%	5	3	0	7
	1,427	18	4	1,449	100.0%	357	5	1	362

Source: City of Kawartha Lakes, Building Section, Development Services Department

#### 4.4.2 Residential Completions

Data was also obtained on a historical basis for dwelling completions from Canada Mortgage and Housing Corporation. Data for the period 1990-2000 was for the former areas of Lindsay and Ops Townships. From 2001, completions are for a larger area (though not all of the City of Kawartha Lakes).

As can be seen in Table 34 below, residential development in the City of Kawartha Lakes is now almost exclusively oriented to single detached housing which accounts for 93% of completions in the four-year period 2001 to 2004. While semi-detached units were more popular in the period between 1991 to 1995 and 1996 to 2000, when they represented 12% and 7% of completions respectively, in the most recent period, 2001-2004, they account for only 1% of completions.

**Table 34: Residential Completions by Dwelling Type, Lindsay and Ops (1990-2000) and for Larger Area in the City of Kawartha Lakes, 2001-2004**

Year	Single		Semi		Row		Apt.		Total	
1990	218	90.1%	16	6.6%	8	3.3%	0	0.0%	242	100.0%
1991	99	43.8%	6	2.7%	0	0.0%	121	53.5%	226	100.0%
1992	135	98.5%	2	1.5%	0	0.0%	0	0.0%	137	100.0%
1993	67	78.8%	18	21.2%	0	0.0%	0	0.0%	85	100.0%
1994	43	55.8%	34	44.2%	0	0.0%	0	0.0%	77	100.0%
1995	41	87.2%	6	12.8%	0	0.0%	0	0.0%	47	100.0%
1996	42	95.5%	2	4.5%	0	0.0%	0	0.0%	44	100.0%
1997	49	83.1%	10	16.9%	0	0.0%	0	0.0%	59	100.0%
1998	35	43.2%	8	9.9%	0	0.0%	38	46.9%	81	100.0%
1999	45	88.2%	6	11.8%	0	0.0%	0	0.0%	51	100.0%
2000	69	62.7%	0	0.0%	0	0.0%	41	37.3%	110	100.0%
2001	152	94.4%	4	2.5%	5	3.1%	0	0.0%	161	100.0%
2002	255	88.5%	0	0.0%	0	0.0%	33	11.5%	288	100.0%
2003	271	92.5%	2	0.7%	20	6.8%	0	0.0%	293	100.0%
2004	355	97.0%	8	2.2%	3	0.8%	0	0.0%	366	100.0%
Jan.-Aug.	205	96.2%	2	0.9%	6	2.8%	0	0.0%	213	100.0%
<b>Annual Average</b>										
Ave. 1991-1995	77	67.3%	13	11.5%	0	0.0%	24	21.2%	114.4	100.0%
Ave. 1996-2000	48	69.6%	5	7.5%	0	0.0%	16	22.9%	69	100.0%
Ave. 2001-2004	258	93.2%	4	1.3%	7	2.5%	8	3.0%	277	100.0%

*Note: Prior to 2001, data is for Lindsay CA and for 2001 onwards data contains Fenelon Twp, Laxton, Digby and Longford, Lindsay, Ops, Mariposa, Sturgeon Point*

*Source: CMHC Ontario Market Analysis Centre*

It is anticipated that a greater mix of unit types will be developed in the future in response to rising house prices for new homes and higher interest rates. Furthermore, as our focus groups identified a number of seniors are anxious to move out of their homes. Some seniors wish to move because they find it increasingly difficult to live in their home as a result of physical ailments; others wish to downsize into something that is easier to maintain and because they don't need as much space. The apartment buildings which are being developed tend to be condominium buildings which are often beyond the income of seniors living in the City of Kawartha Lakes. A life lease development adjacent to St. Mary's Church called Grey Mills Court in which apartments were sold for between \$100,000 to \$140,000 represents the more affordable type of housing option that seniors living in the City of Kawartha Lakes are looking for.

Data was also obtained from CMHC on the tenure of dwellings that were completed. (From 2001 onward the data covers a larger area in the City of Kawartha Lakes but for the period 1990-2000, the data only covered Lindsay and the Township of Ops.) As Table 35 shows, since 2001 the new housing market in the City of Kawartha Lakes has become increasingly oriented to freehold dwellings. Condominiums, primarily in the form of apartments, also have declined as a percentage of dwelling completions from 12% in the period 1991-1995 and 23% in the period 1996-2000 to 4% in the most recent period (2001 to 2004). Rental housing development which accounted for almost a tenth of completions in the 1991-1995 period was primarily supported by the non-profit housing program in place at that time. There has been very little rental housing development in recent years only a small with only sporadic new rental housing being developed amounting to 0% in the 1996-2000 period and 1% in the 2001-2004 period.

**Table 35: Dwelling Completions by Tenure for the Lindsay-Ops Area 1990-2000 and for Larger City of Kawartha Lakes Area in 2001-2004**

	Freehold					Condominium				Rental				Total	
	Single	Semi	Row	Total	% of Total	Row	Apt.	Total	% of Total	Row	Apt.	Total	% of Total	All	% of Total
1990	218	16	8	242	100.0%	0	0	0	0.0%	0	0	0	0.0%	242	100.0%
1991	99	6	0	105	46.5%	0	71	71	31.4%	0	50	50	22.1%	226	100.0%
1992	135	2	0	137	100.0%	0	0	0	0.0%	0	0	0	0.0%	137	100.0%
1993	67	18	0	85	100.0%	0	0	0	0.0%	0	0	0	0.0%	85	100.0%
1994	43	34	0	77	100.0%	0	0	0	0.0%	0	0	0	0.0%	77	100.0%
1995	41	6	0	47	100.0%	0	0	0	0.0%	0	0	0	0.0%	47	100.0%
1996	42	2	0	44	100.0%	0	0	0	0.0%	0	0	0	0.0%	44	100.0%
1997	49	10	0	59	100.0%	0	0	0	0.0%	0	0	0	0.0%	59	100.0%
1998	35	8	0	43	53.1%	0	38	38	46.9%	0	0	0	0.0%	81	100.0%
1999	45	6	0	51	100.0%	0	0	0	0.0%	0	0	0	0.0%	51	100.0%
2000	69	0	0	69	62.7%	0	41	41	37.3%	0	0	0	0.0%	110	100.0%
2001	152	4	0	156	96.9%	5	0	5	3.1%	0	0	0	0.0%	161	100.0%
2002	255	0	0	255	88.5%	0	33	33	11.5%	0	0	0	0.0%	288	100.0%
2003	271	2	0	273	93.2%	9	0	9	3.1%	11	0	11	3.8%	293	100.0%
2004	355	8	0	363	99.2%	0	0	0	0.0%	3	0	3	0.8%	366	100.0%
Jan.-Aug.	205	2	6	213	100.0%	0	0	0	0.0%	0	0	0	0.0%	213	100.0%
<b>Five-Year Average</b>															
Ave. 1991-95	77	13	0	90	78.8%	0	14	14	12.4%	0	10	10	8.7%	114	100.0%
Ave. 1996-2000	48	5	0	53	77.1%	0	16	16	22.9%	0	0	0	0.0%	69	100.0%
Ave. 2001-04	258	4	0	262	94.5%	4	8	12	4.2%	4	0	4	1.3%	277	100.0%

Source: CMHC Market Analysis Centre, Ontario

## 4.5 SOCIAL HOUSING STOCK

In the City of Kawartha Lakes the existing social housing stock serves the affordable housing needs of many residents. The housing is a mixture of public housing built approximately 30 - 40 years ago, non-profit housing developed (mostly through a municipal non-profit housing corporation in the late 1980s and early 1990s) and rent supplements for low income households living in private sector rental housing. In total there are currently 820 households who receive housing assistance – 731 in affordable units (which are a mixture of market rent and rent-geared-to-income units) and 89 in rent supplemented units.

In 2002 the provincial government transferred responsibility for the administration of social housing (four years after it transferred responsibility for the provincial financial subsidies) to municipal governments including the City of Kawartha Lakes. Supportive housing operated by Canadian Mental Health Association (CMHA) is administered and subsidized by the Provincial government.

Table 36 below sets out the existing social housing in the City of Kawartha Lakes. (Note: the City of Kawartha Lakes also administers social housing located in the neighbouring municipality of Haliburton but they are not included in this study).

**Table 36: Existing Social Housing, City of Kawartha Lakes, 2005**

<b>Housing Provider</b>	<b>Mandate</b>	<b>Housing Projects</b>
Kawartha Lakes- Haliburton Housing Corporation (Kawartha Lakes Portion only)	Single seniors and families (including rent supplement)	440 units in 14 buildings located in Lindsay, Fenelon Falls, Bobcaygeon, and Omemee plus 71 Rent Supplement units in Lindsay
Lindsay Non-Profit Housing Corporation	Mix of market and RGI for Families, Seniors and Singles	210 units in four projects in Lindsay
Fenelon Area Independent Living Association	Affordable Housing for Seniors market and RGI), offers dining room on site	25 units in Fenelon Falls
Colborne Lodge	Affordable seniors building with mixture of market and RGI rents	34 apartments in Lindsay
Victoria County Canadian Mental Health Association	Supportive housing with all RGI rents	8 units in Lindsay, 6 units in Bobcaygeon plus 18 RS scattered throughout Kawartha Lakes
Neighbourhood Housing in Lindsay	Special needs single adults, all RGI rents	8 units in Lindsay

## 4.6 HOUSING FOR THOSE WITH SPECIAL NEEDS

As noted in the chart above, there are currently three “special needs” housing providers in the City of Kawartha Lakes:

- Victoria County Canadian Mental Health Association
- Neighbourhood Housing in Lindsay
- Kawartha Participation Projects

Many individuals need a combination of support services and housing. When support services are provided on the physical site of the housing, this is referred to as “supportive housing”. This report takes a broad approach viewing supportive housing as either:

- The provision of the support services by an agency separate from the landlord/housing provider that owns the building and provides property management services (de-linked model); or,
- The landlord/housing provider provides both property management and the support services (linked model).

The Victoria County Canadian Mental Health Association (CMHA) – which covers all of the City of Kawartha Lakes - has two supportive housing programs; one operated through Harrison House in Lindsay and the other an apartment complex CMHA owns in Bobcaygeon. Harrison House offers a psycho-social rehabilitation model of support. Harrison House is an eight bed co-ed home where residents stay for a maximum of 2 years. Residents have 24 hour access to the Community Support Team. The CMHA works with residents to make plans and set goals in moving on to independent living. Residents are provided with support during and following their move to community living.

In Bobcaygeon, the Victoria County CMHA branch owns a 6-unit apartment complex where tenants reside in compliance with the Tenant Protection Act. Tenants are supported through the Community Support Program and live independently.

In addition the CMHA administers Rent Supplement funding for 18 units at scattered locations throughout the City of Kawartha Lakes.

The funding for these projects is provided by the Ontario Ministry of Health and Long-Term Care. The units are rented out on an RGI basis.

Neighbourhood Housing in Lindsay is a non-profit housing provider which operates a rental building with eight apartments in Lindsay. The apartments are for “hard to house” single adults with supports provided by staff. The units are rented out on a rent-geared-to-income basis.

The Kawartha Participation Projects (KPP) operates a 6-unit supportive housing group home in Lindsay with support workers available 24 hours per day. There is currently no waiting list as there is a stronger interest by persons with physical disabilities in living in

self-contained apartments. In addition Kawartha Participation Projects has recently been granted a five-unit rent supplement allocation through the City of Kawartha Lakes Housing Department. KPP expects it to be challenging to find landlords able to offer accessible units for take-up as rent supplements. KPP is in the process of allocating funding to provide support services for these five units and is seeking out private landlords to partner with to provide the housing. It is only after these units are being used that there will be a more accurate determination of the need for additional supportive housing for persons with disabilities in the City of Kawartha Lakes.

In the City of Kawartha Lakes, a number of the social housing providers have “modified” apartments (so as to be accessible to an individual with a physical disability or to allow an individual with a physical disability to live independently). There are 11 modified units provided by the Lindsay Non-Profit Housing Corporation, one modified apartment provided by Neighbourhood Housing in Lindsay, and two modified units provided by the Fenelon Area Independent Living Association. Persons applying for modified units must do so by applying to the individual housing providers.

While the above mentioned organizations manage the housing and provide support services, there are also support service agencies which fill an important need in the community without directly owning or operating housing. One example is Community Care City of Kawartha Lakes (CCCKL) which provides a variety of support services for seniors and others with special needs in order to allow individuals with special needs to live independently in their existing housing. CCCKL offers support such as providing caregiver support, providing meals on wheels, offering help around the home for daily living tasks and offering transportation services for those who can’t drive. CCCKL offers their services for residents in a variety of residential situations ranging from single family homes to seniors apartment buildings.

#### **4.7 EMERGENCY SHELTER**

A Place Called Home, a non-profit organization, provides temporary housing for singles and families in the City of Kawartha Lakes and the County of Haliburton. The organization has renovated two separate houses which together have 19 beds and provide 24-hour emergency housing. Last year 67 children were served by the program. The organization works with individuals and households who find themselves in a state of homelessness to develop a plan to find permanent housing. While staying at a Place Called Home, residents live in a community-like setting with 3 meals a day, laundry facilities, television and games for children. A Place Called Home also delivers a rent bank program in the form of a loan which tenants are expected to pay back. The organization further works with Enbridge and the United Way who provide assistance with heating and utilities through a rent bank utility bank.

A Place Called Home’s emergency shelter program is operated through a purchase of service agreement with the City which relies on a 80:20 split in costs (between the Province of Ontario (80%) and the City of Kawartha Lakes (20%)). Many of their clients

are ODSP and Ontario Works clients but many are also the working poor. Residents can stay up to 6 weeks

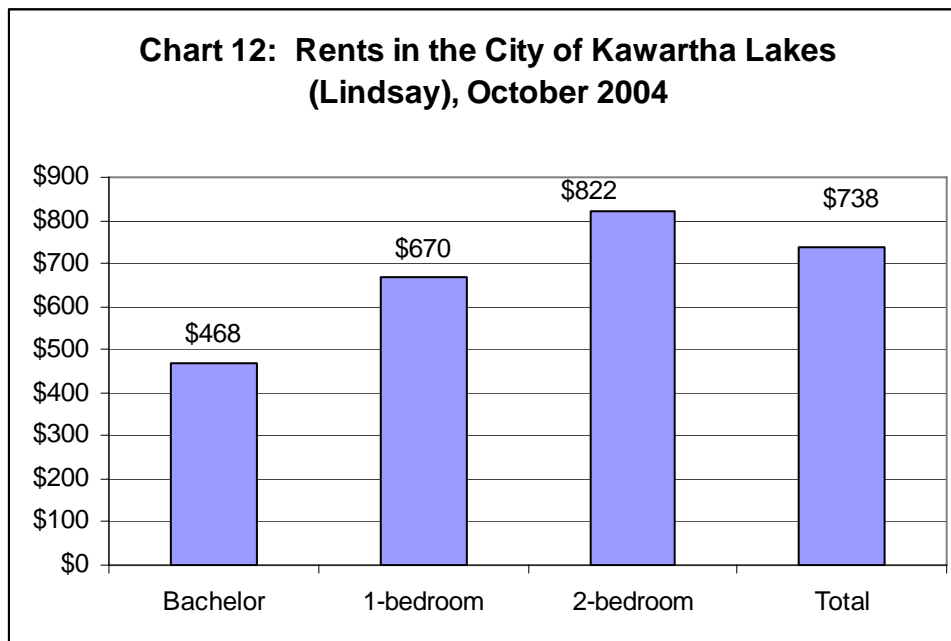
The Victoria County Branch of the CMHA also provides some support services to a number of clients at this shelter. In 2004 the CMHA provided support for 110 households who stayed in the emergency shelter, although in many cases the support was short-term, only while the individuals stayed at the shelter.

## 5 HOUSING AFFORDABILITY ANALYSIS

### 5.1 COSTS OF RENTAL HOUSING

Rents for privately initiated apartments in the City of Kawartha Lakes are shown below in Table 37. These rents are based on an annual survey conducted by CMHC in October of each year and cover apartments in privately initiated buildings with 3 or more units. The survey is limited in geographic scope to the Lindsay area where the majority of private rental buildings with 3 or more units are found within the City of Kawartha Lakes.

In October 2004, the average monthly rent for a bachelor apartment was \$468; for a one-bedroom the average rent was \$670 and for a two-bedroom apartment the average rent was \$822. These rents are relatively expensive for a smaller municipality and are comparable to those charged in larger municipalities. For example, in the City of Peterborough, the average rent for a one-bedroom unit was \$675 (similar to that in the City of Kawartha Lakes) and \$775 for a two-bedroom apartment compared to \$822 in the City of Kawartha Lakes. These higher rents in the City of Kawartha Lakes may reflect a lack of competition in the rental market.



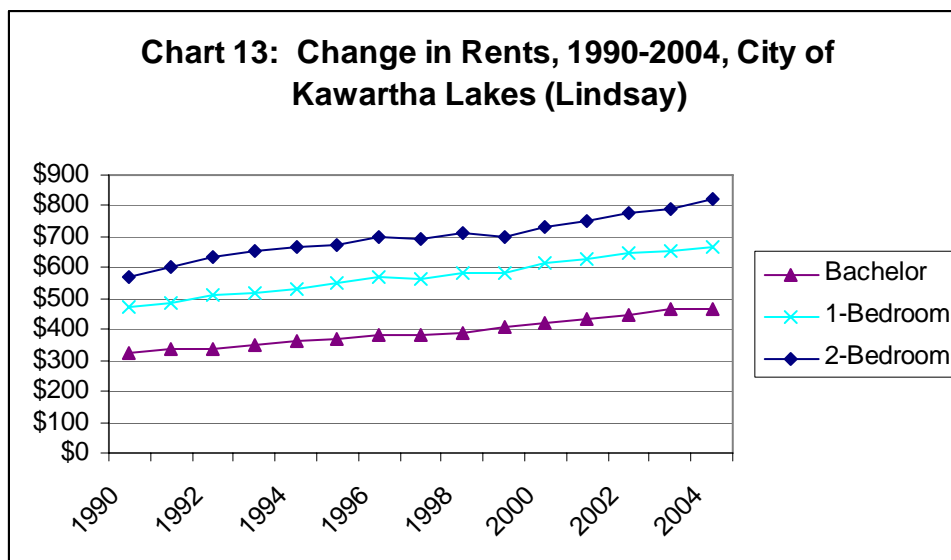
Over the past decade the average rent for privately initiated apartments has been increasing steadily at approximately the rate of inflation (23.4% for Ontario). While this may be reasonable for landlords – the low increase in incomes on social assistance and in lower wage jobs makes it difficult for tenants to pay the increasing rents.

Rents for bachelor apartments in Kawartha Lakes, however, have increased 30% faster than the rate of inflation over the past decade – probably reflecting the small number of such units that are in the private rental stock.<sup>8</sup>

**Table 37: Rents for Private Apartments, City of Kawartha Lakes (Lindsay area) 1990-2004,**

Year	Bachelor	1-Bedroom	2-Bedroom	3+Bedroom	All
1990	\$325	\$473	\$569	\$643	\$517
1991	\$337	\$484	\$600	\$676	\$537
1992	\$339	\$509	\$636	\$710	\$565
1993	\$349	\$521	\$654	\$744	\$582
1994	\$360	\$534	\$665	\$761	\$592
1995	\$369	\$552	\$675	\$777	\$606
1996	\$383	\$567	\$701	\$824	\$628
1997	\$384	\$563	\$692	\$783	\$618
1998	\$387	\$583	\$715	\$808	\$641
1999	\$407	\$584	\$702	\$748	\$630
2000	\$421	\$615	\$732	\$811	\$667
2001	\$434	\$625	\$751	\$843	\$681
2002	\$448	\$646	\$777	\$862	\$707
2003	\$463	\$655	\$790	**	\$715
2004	\$468	\$670	\$822	**	\$738
Ch. 94-04	30.0%	25.5%	23.6%	n/a	24.7%

Source: CMHC Ontario Market Analysis Branch



<sup>8</sup> In 2004, CMHC indicated that there were 47 units.

## 5.2 OWNERSHIP HOUSING COSTS

While the cost of ownership housing in the City of Kawartha Lakes is lower than in the nearby Region of Durham (and other parts of the Greater Toronto area), much of the ownership housing is not affordable to low and moderate income households.

The average (mean) price of homes sold through the Kawartha Lakes Real Estate Association for the month of August, 2005 was \$209,070. This average-priced home, assuming a 10% down payment and an annual property tax bill of \$3,178 would result in a monthly shelter costs (exclusive of utilities) of \$1,492 per month which is affordable to households with incomes of \$59,679 – affordable to approximately a tenth of tenant households and just over a third of all households.

The following table sets out typical number of homes sold in Kawartha Lakes in previous years, divided into price ranges.

**Table 38: Distribution of House Sales,  
City of Kawartha Lakes, 1994-2005**

Price Range (\$)	2005 (Jan – Aug)	2005 % of sales	2004	2004 % of sales	1999	1994
Under 80,000	38	3.9	94	6.7	n/a	n/a
80,000 – 100,000	39	4.0	95	6.8	n/a	n/a
100,000 – 120,000	39	4.0	113	8.0	n/a	n/a
120,000 – 150,000	160	16.6	252	17.9	n/a	n/a
150,000 – 250,000	484	50.1	636	45.3	n/a	n/a
250,000 – 350,000	144	14.9	147	10.5	n/a	n/a
350,000 – 500,000	40	4.1	43	3.1	n/a	n/a
500,000 or more	22	2.3	25	1.8	n/a	n/a
Average Price (mean)	#204,658	-	\$190,151	-	\$121,651	\$110,875

In the first eight months of 2005 only 7.9% of all residential properties were sold for \$100,000 or less. It should be noted that there is no information available to determine whether the residential homes at this lowest end of the price range had significant repair issues or were mobile homes.

At a price of \$110,000 (the lowest price for a starter home listed in the Lindsay area of the Kawartha Lakes MLS listings in September 2005) the carrying costs for a mortgage and property taxes (exclusive of utilities) would be \$785 per month. This lower priced home would be affordable (assuming 30% of income is spent on shelter) to households earning \$31,400 or more or which represents the top 40% of all tenant households – and eliminates the bottom 60% of tenant households.

### **5.3 DEFINING AFFORDABLE HOUSING**

Housing is generally considered to be affordable if households do not have to pay too large a portion of their income on rent. Using this broader definition of affordable housing means that “affordable housing” is that which is affordable to various income brackets – not just those at the lowest levels. Thus, “affordable housing” is not the same as public housing and does not necessarily mean it is provided through social housing – usually managed by a non-profit or public agency.

The proportion of income that is considered to be the maximum to be spent on housing without encountering a housing affordability problem has been set at 30% of income since the early 1990’s by various levels of government. The 30% figure assumes that one is not “overconsuming” housing, i.e, choosing to live in luxurious housing or housing that is inappropriately too large for one’s household.

Some definitions of affordability problems such as core housing need as defined by CMHC try to take into account discretionary over-consumption of housing. Core Need combines affordability, suitability, and adequacy measures. “Affordability” is defined as paying less than 30% of before-tax household income on housing. “Suitability” means that the household can afford a unit with the appropriate number of bedrooms for their household size. “Adequacy” means that the unit was not identified by occupants during the Census as needing “major repairs.” A household is in Core Housing Need if it falls below at least one of the three standards and the household would have to spend more than 30% of its income to pay the average local costs of standard housing. The Core Need Income Thresholds (CNITs) established by CMHC for 2003 for various areas takes the median rent for an adequate unit (in terms of condition) and then derives the applicable household income limit based on the household not paying more than 30% of their income on rent.

The threshold of 30% of income does create problems for those on very low incomes because they are often left with insufficient income to pay for other necessities of life after their rent is paid.

So, generally housing is deemed affordable if tenants and owners can afford to carry housing costs at 30% of their annual income (homeowners can go up to 32% gross debt ratio at lending institutions). Households on social assistance have a portion of their income designated for rent which is usually too low to meet prevailing rents – see Table 39 below.

**Table 39: Shelter Component of Social Assistance, 2005**

	<b>Ontario Works</b>	<b>ODSP</b>
Single Person	\$335	\$427
One adult + one child	\$527	\$672
One adult + two children	\$571	\$728
Two adults and one child	\$571	\$728
Two adults and two children	\$620	\$791

Another definition of “affordable housing” sets the average rent for a rental unit of a given size – this was how the Pilot Canada-Ontario Rental Supply Program worked. The average rent – which would have been \$670 per month for a one-bedroom apartment in the City of Kawartha Lakes, for example, was used to define the upper threshold of affordable rent.

In the recent “Strong Starts” phase of the Canada - Ontario Affordable Housing Program (AHP) launched in the fall of 2005, the Provincial government has redefined affordable rents as those which are no more than 80% of average rents. In the City of Kawartha Lakes, this would mean housing created under this program would be no more than \$536 for a one-bedroom apartment and \$658 for a two-bedroom apartment.

This lower definition of affordable rents under government-funded affordable housing programs appears likely to carry on in the subsequent phases of the Affordable Housing Program, although final policies have not yet been announced by the Province.

One further approach to defining affordability is offered through the Provincial Policy Statement issued under the Planning Act of Ontario. The Provincial Policy Statement (PPS) now defines the upper threshold of affordable housing as the lesser of housing that is “affordable” to low and moderate income tenants – defined as units whose rents are affordable to the lowest 60th percentile of tenants (those with incomes of \$30,000 or lower) or a unit for which rent is at or below the average market rent of a unit in the regional market area.

For ownership housing, the Provincial Policy Statement defines the upper limit of “affordable” ownership housing as the least expensive of:

- housing for which the purchase price results in annual housing costs that do not exceed 30% of gross annual household income for moderate income households (at or below 60th percentile, i.e., \$55,095); or,
- the price is 10% below the average price of a resale unit in the regional market area.

**Table 39: Affordable Housing Thresholds  
For the City of Kawartha Lakes**

	Rental Housing	Upper Threshold of Affordable Rents	Ownership Housing
PPS definition	Affordable to 60 <sup>th</sup> percentile of tenants and below (\$30,000 and below)	\$800 per month <sup>9</sup>	Affordable to 60 <sup>th</sup> percentile of all households and below, estimated at \$191,000 <sup>10</sup> or 10% below the average resale price = \$184,000
Affordable Housing Program	80% of average rents and below	Bachelor = \$374 One Bedroom= \$536 Two Bedroom= \$657	Not available

#### 5.4 PROPORTION OF INCOME SPENT ON HOUSING

Almost half of tenants in the City of Kawartha Lakes are paying housing costs that are not affordable, i.e., they are paying 30% or more of their income on housing. This represents 2,280 tenant households with affordability problems. And 1,090 tenant households are paying 50% or more on housing costs, that is, they have a severe housing affordability problem.

By contrast the majority of owners are paying housing costs that are affordable. For example, 42% are paying 15% or less of their income on housing and only 17.6% are paying 30% or more of their income on housing. Six per cent of homeowners are paying 50% or more of their income on housing. Nevertheless, there are still as many owners as tenants who are paying 30% or more of their income on housing and there are actually numerically more owners paying 50% or more of their income on housing.

<sup>9</sup> The 60<sup>th</sup> percentile for tenants in 2004 is estimated at an annual income of \$31,800 and a monthly income of \$2,650. Affordable rent would be .3 X \$2,650 = \$795.

<sup>10</sup> Based on 6% mortgage rate, 25-year amortization, 10% down and \$2,400 taxes.

For both tenants and homeowners, the incidence of a serious housing affordability problem is higher for non-family households than family households. For example, just under a third (29.9%) or 645 non-family renters are paying 50% or more of their income on housing compared to 18% of family renters or 445 tenants. Among owners 11% of non-family households (representing 455 families) are paying 50% or more of their income on housing compared to 5% of family households (representing 800 families).

**Table 40a: Households Paying 30% and 50%+ of Their Income on Housing, City of Kawartha Lakes, 2000**

Tenure	All Households		Family Hhlds		Non-Family Hhlds	
	30%+	50%+	30%+	50%+	30%+	50%+
Renters	2,280 49.0%	1,090 23.4%	1,000 40.1%	445 17.8%	1,285 59.6%	645 29.9%
Owners	3,680 17.6%	1,255 6.0%	1,000 14.4%	800 4.8%	1,285 30.5%	455 11.0%

Source: Statistics Canada, 2001 Census, Standard Tabulation,

**Table 40b: Percentage of Income Spent on Housing, City of Kawartha Lakes, 2000**

All Households	<15%	15-19%	20-24%	25-29%	30-34%	35-39%	40-49%	50%+	Total
Renters	730 15.7%	560 12.0%	515 11.1%	565 12.2%	455 9.8%	345 7.4%	390 8.4%	1,090 23.4%	4,650 100%
Owners	8,860 42.3%	3,705 17.7%	2,920 13.9%	1,790 8.5%	985 4.7%	740 3.5%	700 3.3%	1,255 6.0%	20,955 100%
Family Households	<15%	15-19%	20-24%	25-29%	30-34%	35-39%	40-49%	50%+	Total
Renters	490 19.6%	370 14.8%	325 13.0%	310 12.4%	185 7.4%	190 7.6%	180 7.2%	445 17.8%	2,495 100%
Owners	7,630 45.4%	3,125 18.6%	2,335 13.9%	1,315 7.8%	635 3.8%	490 2.9%	490 2.9%	800 4.8%	16,820 100%
Non-Family Households	<15%	15-19%	20-24%	25-29%	30-34%	35-39%	40-49%	50%+	Total
Renters	240 11.1%	185 8.6%	190 8.8%	255 11.8%	270 12.5%	155 7.2%	215 10.0%	645 29.9%	2,155 100%
Owners	1,235 29.9%	570 13.8%	585 14.2%	480 11.6%	345 8.4%	250 6.1%	210 5.1%	455 11.0%	4,130 100%

Source: Statistics Canada, 2001 Census, Standard Tabulation

A further analysis of the percent of income spent on housing shows that younger and older tenants have the highest incidence of an affordability problem. It is estimated that 69% of those under 25 years of age are paying 30% or more of their income on rent while 64% of those who are 75 years or older are paying 30% or more of their income on rent. And 40% of those where the household maintainer is 25 years or less are paying 50% or more of their income on rent while 40% of those who are 65-74 years of age are paying 50% or more of their income on housing.

**Table 41a: Incidence of Affordability Problems Among Tenants  
By Age of Household Maintainer, City of Kawartha Lakes, 2000**

	Under 25	25-34	35-44	45-54	55-64	65-74	75+	All
30%+	69.2%	41.0%	40.7%	39.1%	51.2%	35.0%	64.2%	49.2%
#	225	330	440	270	215	300	510	2,290
50%+	40.0%	23.0%	17.3%	20.3%	25.0%	40.0%	25.2%	23.5%
#	130	185	260	140	105	75	200	1,095
Total	325	805	1,080	690	420	540	795	4,655

Source: Statistics Canada, 2001 Census, Standard Tabulation

**Table 41b: Incidence of Affordability Problems Among Owners  
By Age of Household Maintainer, City of Kawartha Lakes, 2000**

	Under 25	25-34	35-44	45-54	55-64	65-74	75+	All
% 30+	34.8%	19.2%	22.2%	16.2%	20.2%	13.9%	12.2%	17.5%
#	40	340	945	720	765	515	350	3,675
50+	21.7%	5.6%	7.7%	5.4%	9.2%	3.8%	2.4%	6.0%
#	25	100	330	240	350	140	70	1,255
Total	115	1,775	4,260	4,440	3,795	3,710	2,860	20,955

While the incidence of owner households with an affordability problem is lower than that among tenants, the absolute number of households with an affordability problem is just as acute. There are an estimated 865 senior households (over 65 years of age) who are paying 30% or more of their income on housing costs - the same group who are often living on a lower fixed income. And there are 200 senior owner households paying 50% or more of their income on housing. If the 55-64 year old owners are included, there are 560 owner households paying 50% or more of their income on housing.

## 5.5 AFFORDABILITY OF HOUSING IN THE CITY OF KAWARTHA LAKES

### 5.5.1 Rental Housing

The lowest income tenants at or below the 30th percentile (\$16,635 household income in 2000 estimated at \$17,600 in 2004) and those below the median tenant income (\$24,576 household income in 2000 and \$26,000 in 2004) are likely to encounter problems finding affordable rental housing. Approximately 4% of one-bedroom units and 1% of 2-bedroom units in Lindsay are affordable to tenants at the 30th percentile of tenant households. For median income tenants (meaning 50% of households are at this income and 50% are below), only 27% of one bedroom units and 4% of two-bedroom units are affordable.

Tenants with incomes at the 60th percentile are in better shape to find affordable housing. For example, for a tenant at the 60th percentile with an average income of \$31,808, almost three-quarters of one bedroom and two- bedrooms are affordable (i.e., rent for \$795 or less.) (A detailed rent distribution is provided in Appendix C).

**Table 42: Comparison of Tenants Incomes, Affordable Rents and Proportion of Rental Stock at Affordable Rents**

	Tenants(2000)	2004 (Est)	Affordable Rents	1-Bedroom	2-bedroom
				% of Units	% of Units
30th percentile Median household income (50th percentile)\$	\$16,635	\$17,600	\$440.00	Less than 4%	1%
Upper end of affordability (60th percentile)	\$24,576	\$26,001	\$614.40	27%	4%
Average household income \$	\$30,064	\$31,808	\$795.19	75% Est.	75%
	\$30,192	\$31,943	\$798.58	75% Est.	75%

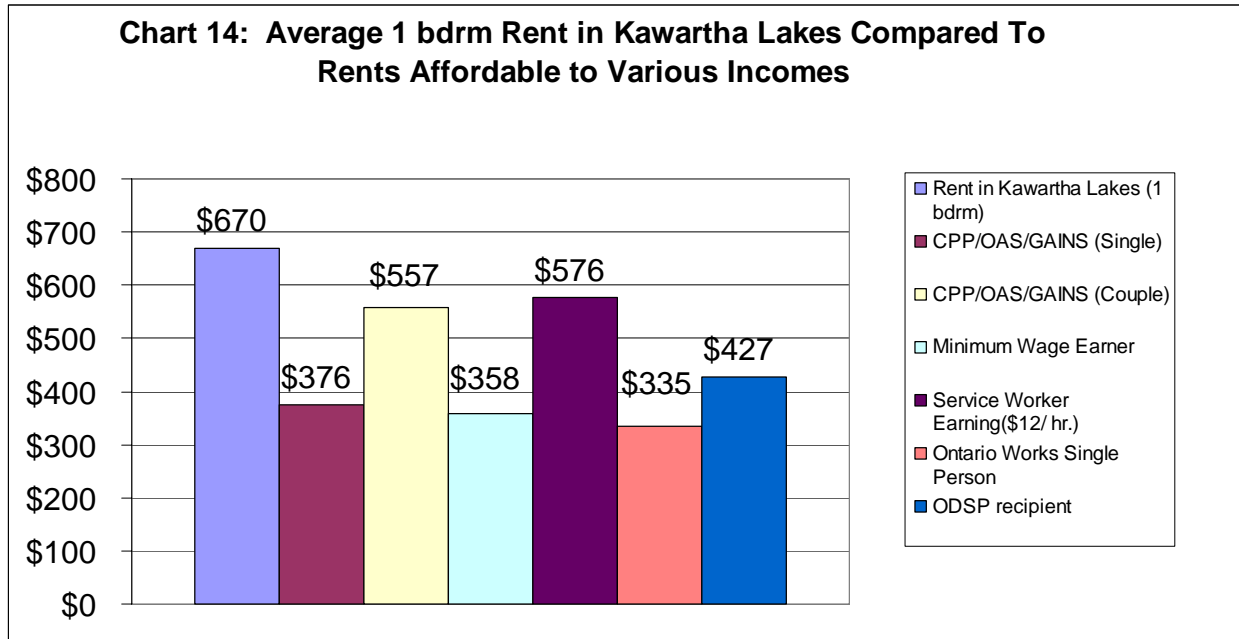
While the above table illustrates housing affordability for tenants overall in the City of Kawartha Lakes, there are certain types of households which must survive on modest sources of income. These households face significant affordability problems with the existing average rent levels. The following chart compares the average rent of a one-bedroom apartment in the City of Kawartha Lakes with rents that are available to those on fixed incomes.

For example, a single pensioner receives \$1,127 from CPP/OAS/GAINS as their only source of income, can “afford” (assuming 30% of income is spent on rent) only \$338 per month in rent. With an average rent in Lindsay for a one-bedroom apartment costing almost \$300 per month more than this affordable rent level, this results in many seniors experiencing affordability problems. The chart below illustrates the affordability gap for many low income households in the City of Kawartha Lakes such as seniors, those working for minimum wage or a relatively higher service industry wage of \$12 per hour as well as Ontario Works and Ontario Disability Support Program recipients.

As was described earlier in this report, in 1995 there was a 22% reduction in social assistance rates in Ontario and there were no subsequent increases in social assistance rates until February and March of 2005. This resulted in an increasing gap between income and rent levels in the City of Kawartha Lakes over the previous decade. In February/March 2005 these income levels were increased by 3%. People living on minimum wages or on Ontario Works or Ontario Disability Support Program have insufficient money to pay for rents that prevail in the City of Kawartha Lakes.

For example, a single person on ODSP would have a monthly income of \$959 with a maximum shelter portion of \$427. A single adult and one child would receive \$1,468 with a maximum shelter portion of \$672. By comparison a single person on Ontario Works would receive \$536 with a maximum shelter component of \$335 and an adult and one child would receive \$987 with a maximum shelter portion of \$527. As noted elsewhere in the report there is very little in the private market at these rates.

As of August, 2005, there were 839 households in the City of Kawartha Lakes receiving Ontario Works; about half of these were single persons. At the same time there were approximately 1,340 households on the Ontario Disability Support Program in the City of Kawartha Lakes.



### 5.5.2 Ownership Housing

While the above section illustrates that many existing Kawartha Lakes tenants cannot afford current rents, it is even less likely that these tenants can afford to own a home in the City of Kawartha Lakes.

In comparing the lowest income tenants at or below the 30th percentile (\$16,635 household income) there were only three residential properties sold for less than \$30,000 in the City of Kawartha Lakes in the first 8 months of 2005. Only homes under \$30,000 would be affordable to tenants in the 30th percentile. This represents less than one tenth of one percent of all residential properties sold. Similarly for those below the median tenant incomes (\$24,576) there would be 1.3% of residential homes sold which would be affordable to those income levels.

Tenants with incomes at the 60th percentile are only slightly more likely to be able to purchase a home in the City of Kawartha Lakes. For example, for a tenant at the 60th percentile with an income of \$31,808, less than 6% of all residential properties sold in the first eight months of 2005 would be affordable, at a price of \$87,000 or less. (The detailed ownership price distribution is provided in Table 38).

**Table 43: Affordability of Ownership Housing to Tenants,  
City of Kawartha Lakes**

	Tenants (2000)	2004 (Est)	Affordable Price	% of Units
30 <sup>th</sup> percentile	\$16,635	\$17,600	\$30,000	Less than 0.1%
Median (50 <sup>th</sup> percentile)	\$24,576	\$26,001	\$60,000	1.3%
60th percentile	\$30,064	\$31,808	\$87,000	Approx. 6%
Ave. household income	\$30,192	\$31,943	\$88,000	Approx. 6%

The affordable price assumes a mortgage rate of 6.0%, amortized over 25 years with and annual property tax bill of \$1,200. There is also an assumption that utilities would cost \$150 per month. This assumes these modest income tenants are able to save up a 5% down payment and qualify for a CMHC insured mortgage. The percentage of units reflects the number of houses at that “affordable price” or lower which were sold. It is worth noting that the residential properties counted as sold in the first eight months of 2005 do not take into consideration whether the property was a mobile home (which typically pay an additional land rental fee) or a “run down property” which would need major capital repairs to be considered habitable, thus the number of affordable homes sold likely overstates the number of homes that would be available to the above listed income levels of tenants.

## **5.6 WAITING LISTS**

The City of Kawartha Lakes Housing Department operates as the main housing access centre for applicants applying for the Rent Geared to Income (RGI) units in existing social housing. Applicants for housing can also apply to individual non-profit housing providers.

The Housing Department collects the data for all RGI applicants and in August, 2005 the following 656 households were waiting for RGI housing:

**Table 44: Waiting Lists for Rent-Geared-to-Income (RGI) Applicants, City of Kawartha Lakes, 2005**

<b>Household Composition</b>	<b>Lindsay</b>	<b>Bobcaygeon</b>	<b>Fenelon Falls</b>	<b>Omeme</b>	<b>Total</b>
Seniors	104	18	32	5	159
Families with Dependents	150	*	*	*	150
Childless Couples and Singles	219	47	60	21	347
<b>Total</b>	<b>473</b>	<b>65</b>	<b>92</b>	<b>26</b>	<b>656</b>

*Source: City of Kawartha Lakes Housing Department*

Note: there were no “families with dependents” households on the waiting list for rent-geared-to-income (RGI) housing in Bobcaygeon or Fenelon Falls as there is no RGI housing in existence in those communities. This points to a significant gap in the existing supply of social and affordable housing in that low income families from Fenelon Falls or Bobcaygeon would have to move to Lindsay in order to access rent-geared-to-income housing.

In addition to these figures from the Housing Department from the City of Kawartha Lakes, there were households on the waiting list for market units with individual providers.

The Fenelon Area Independent Living Association, which offers eight market units at a monthly rent of \$641 for a one-bedroom apartment and \$753 for a two-bedroom apartment, has 45 households on there waiting list for market rent units. Due to the demand for these apartments there is very low turnover.

Colborne Lodge has a separate waiting list from those units administered by the City of Kawartha Lakes Housing Department. Staff at Colborne Lodge report that as of September 2005 there are 40 senior households on their waiting list with an average two-year waiting time to move into an apartment.

Lindsay Municipal Non-profit operates both RGI units as well as market apartments. While the waiting lists for their RGI units are included in the overall social housing waiting list above, there are also significant waiting times for their market rent apartments. For the Hamilton Place apartment buildings there are 24 households waiting for one bedroom apartments which rent at \$607 per month. Currently the waiting time to move into these apartments is about three and a half years.

For the family units at Nayoro Place and Red Pine Estates, the wait times for the market rent units range from 6 months for a four bedroom unit to two years for a two bedroom

unit. The rent for the four bedroom units, for example, is \$756 per month plus heat, hydro and water.

As of October, 2005 there were a total of 71 households on the market rent waiting lists for Lindsay municipal non-profit housing units.

The waiting list for the 11 modified units owned by Lindsay Non-Profit Housing Corporation are more modest. There are currently only 4 households on the waiting list who qualify for these units and in the past there have been some months where the modified units have remained empty due to a lack of qualified people to move into the units.

The eight-unit Neighbourhood Housing in Lindsay building has one unit which is accessible to persons in a wheelchair. They currently have about 10 people on the waiting list who could qualify for an accessible apartment. The current accessible apartment is occupied by the same person who moved in when the building first opened in 1992, resulting in a very long wait for the accessible apartment in this building. Neighbourhood Housing has been gradually modifying one of the other apartments with the addition of grab bars and other changes; however, the apartment would not be considered fully accessible. This organization would like to work towards having four of its eight apartments eventually fully accessible to persons with physical disabilities.

## **5.7 OTHER HOUSING NEEDS AND PREFERENCES**

It should also be noted that there are also many households who need RGI subsidy but are discouraged by the long waiting times for housing linked to this subsidy – a wait of one to three years is typical – and therefore do not bother to apply to the housing division’s co-ordinated access system. And an assessment of housing need should also note that there are many individuals in need who do not have the capacity to complete the documentation or don’t stick with the process of applying for ODSP. They sometimes “fall off the map” and end up being homeless.

Through our focus group discussions we found there was a strong desire for seniors to move into a seniors’ building in one of the City of Kawartha Lakes urban centres. Many seniors realize, especially those living on their own, that they can no longer live out in more isolated areas. Many seniors would like to move into a community where they have access to a wider range of services. They would prefer to live in a dwelling that is on one floor (could be within an apartment), is easier to maintain and is affordable to their income. Seniors stressed the importance of a location that is close to community services and retail facilities and the need for access to transportation. Some seniors were interested in living close to the downtown in Lindsay but not in the downtown because of concerns around noise etc.

A number of seniors like the idea of having access to a dining room when they wanted it and support services should they need it in the future. Living in accessible units and buildings was important to a number of seniors who have mobility issues and many

thought that all units should be designed to be accessible. The idea of “aging in place” appealed to many of the focus group participants, meaning that as their needs change they could obtain services and still live in the same unit or the same building.

An estimated half of senior participants would like to live in some type of ownership accommodation and half would like to live in affordable rental housing which for some would mean an affordable market rental unit and for others on lower incomes, a rent-geared-to-income unit.

In the non-senior focus group, there was also a desire to live near the downtown and its services but not necessarily right in the downtown area itself. Non-senior households indicated a need for affordable and well-maintained housing.

## 6 DEMOGRAPHIC PROJECTIONS AND HOUSING REQUIREMENTS

### 6.1 THE CITY OF KAWARTHA LAKES AND THE PLACES TO GROW INITIATIVE

In February, 2005, the Province published its Places to Grow Report known as the Draft Growth Plan for the Greater Golden Horseshoe (GGH). The GGH stretches from the southern side of Lake Ontario (Niagara) and wraps along its northern coast as far east as the County of Northumberland.<sup>11</sup> The GGH is viewed as the economic engine of Canada with many assets such as a highly educated workforce, economic and social diversity as well as many natural heritage features. However, the GGH also faces a number of challenges including increasing numbers of automobiles and clogged transportation corridors, urban sprawl that is having a negative impact on the natural environment, the difficulty of bringing public transportation to low density communities, the conversion of employment areas to other uses which reinforces sprawl and limits future employment opportunities where people live and finally, new infrastructure must be built and maintained to service lower density areas while existing infrastructure remains underutilized in older parts of our communities.

Within the GGH growth will continue to be concentrated in the larger urban areas within the Greater Toronto Area and the City of Hamilton with this inner ring capturing three quarters of future growth. Most of the remaining growth will occur in urban centres in the outer ring – e.g., Kitchener, Waterloo, Cambridge, Guelph, Barrie, Peterborough and the Kawartha Lakes.

The Places to Grow report outlines 5 sub-areas:

- *The Greater Toronto Area and Hamilton* – City of Hamilton, City of Toronto, Regional Municipality of Durham, Regional Municipality of Halton, Regional Municipality of Peel, Regional Municipality of York;
- *North of the Proposed Greenbelt*- City of Barrie, City of Orillia, County of Dufferin and County of Simcoe
- *West of the Proposed Greenbelt* – City of Brantford, City of Guelph, County of Brant, County of Dufferin, County of Wellington and Regional Municipality of Waterloo
- *Niagara Peninsula*- City of Hamilton, Haldimand County, Regional Municipality of Niagara
- *East of Durham* – City of Kawartha Lakes, City of Peterborough, County of Northumberland and the County of Peterborough

All of the municipalities in the GGH are expected to support residential intensification within built-up areas under their jurisdiction. Both the inner and outer area municipalities are expected to promote intensification within their jurisdictions so that by 2015, a minimum of 40% of all residential development would occur within built up areas. The policies in the Growth Plan are designed to limit urban sprawl by concentrating growth into urban growth centres and other areas with excess

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<sup>11</sup> Most of the text in the section is based on Ontario Ministry of Public Infrastructure Renewal, Places to Grow, Draft Growth Plan for the Greater Golden Horseshoe, Feb. 2005

infrastructure capacity and make more efficient use of land that can be transit-supportive.

Growth in the inner ring is driven by international immigration while growth in the outer ring growth will mainly occur as a result of out-migration from the inner ring.

## 6.2 SERVICING AVAILABILITY/CONSTRAINTS

It is the policy of the Development Services Department of the City of Kawartha Lakes to direct new residential development to those parts of the municipality which are on full municipal services – Lindsay, Fenelon Falls and Bobcaygeon. Omemee is currently at capacity in its sewage system and an Environmental Assessment (EA) process has been commenced to look at the sewage system and the possibility of a municipal water system. However, it will be at least five years before any new development in Omemee could take place assuming Council were to approve of the capital works. Another community, Coboconk, has limited sewage capacity with no plans for a water system.

## 6.3 ALTERNATIVE GROWTH SCENARIOS

There are three different scenarios that are currently in provincial and local documents as shown in Table 45. The lowest growth scenario for the City of Kawartha Lakes was for the City to grow to 90,800 by 2026 and was contained in the Ministry of Finance Projections, dated February 2005. The City of Kawartha Lakes' projections show the population growing to 100,115 persons by 2026 while the Provincial Places to Grow Report shows the City of Kawartha Lakes growing to 95,500 persons by 2026. Not all projections used the same base as both provincial projections used a 2001 post-censal estimate that was approximately 2,000 higher than the City's 2001 estimated population.

**Table 45: Alternative Growth Projections, City of Kawartha Lakes, 2006-2031**

Alternative Projections	2001 Pop.	2006 Pop.	2011 Pop.	2016 Pop.	2021 Pop.	2026 Pop.	2031 Pop.
Ministry of Finance (Feb.2005)	71,800	75,500	78,700	82,500	86,600	90,800	94,400
Places to Grow Report (Feb. 2005)	72,000	76,000	80,000	85,500	91,000	95,500	100,000
City of Kawartha Lakes	70,380	78,055	83,660	89,055	94,370	100,115	105,500

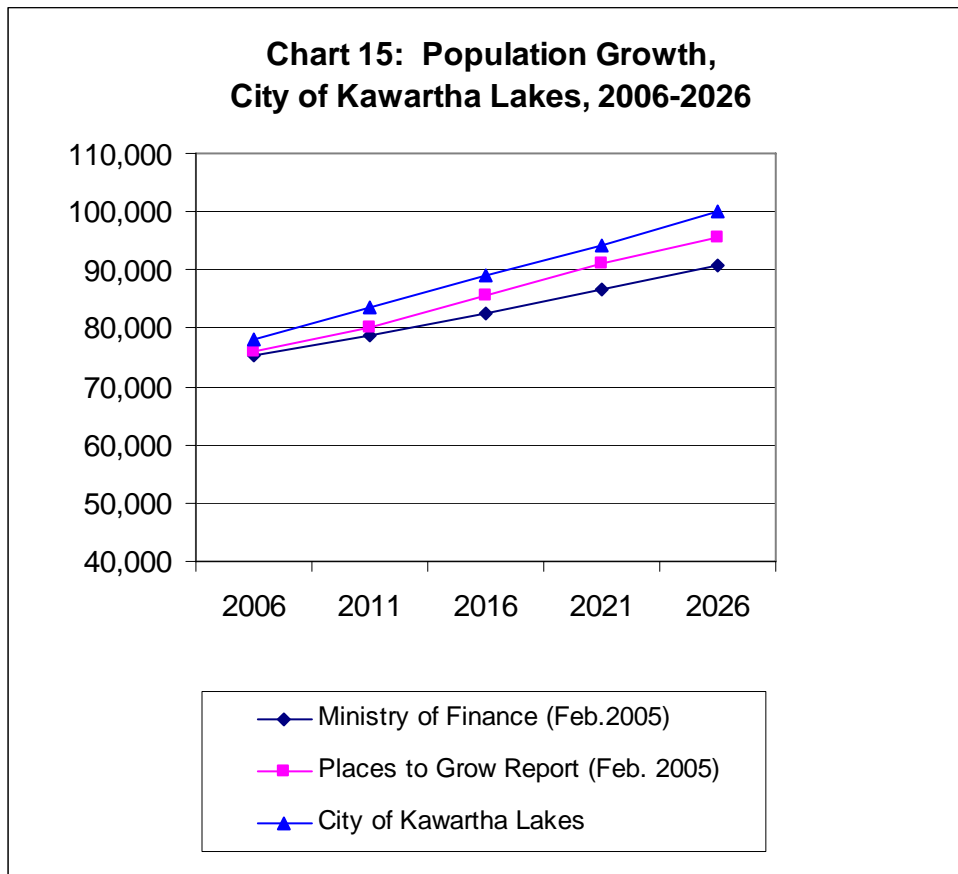
Note: 2026 population for Places to Grow - estimate only.

Source: Places to Grow: Better Choices. Brighter Future, Draft Growth Plan for the Greater Golden Horseshoe, Government of Ontario, February, 2005;  
Ministry of Finance, Ontario Population Projections, 2004-2031, Feb. 2005  
 Development Services Department, City of Kawartha Lakes

The increase in the population in the City of Kawartha Lakes starting in 2006 is shown below for 5, 10 and 20 years periods.

**Table 46: Five, Ten and Twenty- Year Population Increase, City of Kawartha Lakes, Alternative Growth Projections**

Alternative Projections	5-yr ch. 2006-2011	10-yr ch. 2006-2016	20-yr ch. 2006-2026
Ministry of Finance (Feb.2005)	3,200	7,000	15,300
Places to Grow Report (Feb. 2005)	4,000	9,500	19,500
City of Kawartha Lakes	5,605	11,000	22,060



## 6.4 AGE DISTRIBUTION

A summary of the age distribution projected for the City of Kawartha Lakes by the Ontario Ministry of Finance in February, 2005 is shown below in Table 47. Although this is the lower of the projections examined, the data is still useful in providing a picture of the changes in the projected age distribution.

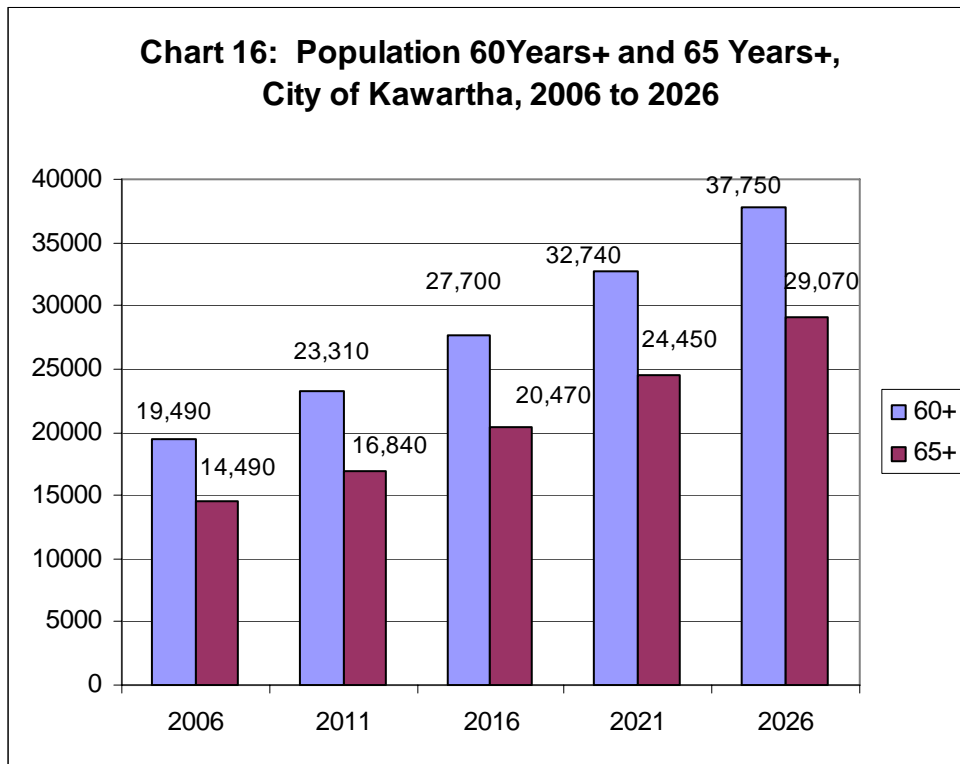
**Table 47: Projected Age Distribution, City of Kawartha Lakes, 2006 to 2026**

Age Group	2006		2011		2016		2021		2026		% Change
	#	%	#	%	#	%	#	%	#	%	
0-19	16,970	22.5%	15,660	19.9%	14,800	17.9%	14,710	17.0%	15,180	16.7%	-10.5%
20-34	11,040	14.6%	11,600	14.7%	12,030	14.6%	11,710	13.5%	10,940	12.0%	-0.9%
35-44	10,400	13.8%	9,110	11.6%	8,890	10.8%	9,400	10.8%	9,990	11.0%	-3.9%
45-54	11,960	15.8%	12,710	16.1%	11,910	14.4%	10,700	12.3%	10,540	11.6%	-11.9%
55-64	10,640	14.1%	12,780	16.2%	14,400	17.5%	15,690	18.1%	15,130	16.7%	42.2%
65-74	7,720	10.2%	9,450	12.0%	12,420	15.1%	14,910	17.2%	17,000	18.7%	120.2%
75-84	5,040	6.7%	5,230	6.6%	5,640	6.8%	6,950	8.0%	9,190	10.1%	82.3%
85+	1,730	2.3%	2,160	2.7%	2,410	2.9%	2,590	3.0%	2,880	3.2%	66.5%
Total	75,500	100.0%	78,700	100.0%	82,500	100.0%	86,660	100.0%	90,850	100.0%	20.3%

Source: Ontario Population Projections, 2004-2031, Ministry of Finance, 2005

- Under 19 years of age group - this group declines from 16,970 in 2006 to 15,180 by 2026 both in absolute terms and as a percentage of the population.
- 20-34 year age group - : this age category remains relatively constant in absolute terms at around 11,000 individuals although as a proportion of the population this group declines from 14.6% in 2006 to 12.0% in 2026.
- 35-44 year age group: - this group declines from 10,400 in 2006 to 9,990 and falls from 13.8% in 2006 to 11.0% in 2026.
- 45-54 year age group: - this age category will decline from 11,960 in 2006 to 10,540 and falls from 15.8% to 11.6% of the population.
- 55-64 year age group: this age group will increase from 10,640 persons in 2006 to 15,130 - an increase of 42%. The age group will increase from 14.1% of the population in 2006 to 16.7% of the population by 2026.
- 65-74 year age group: These “younger seniors” will grow from 7,720 in 2006 to 17,000 in 2026 representing an increase of 120%. **This age group will have an absolute increase of 9,280 individuals in this age group and the 2026 population will be 2.4 times the number of individuals in this age group in 2006.** The 65-74 year olds will grow from 10.2% of the population in 2006 to 18.7% in 2026.
- 75-84 year age group: This group of seniors will grow from 5,040 in 2006 to 9,190 representing an increase of 4,150 persons – again close to double the 2006 population. The 75-84 year old age group grows from 6.7% in 2006 to 10.1% in 2026.
- 85+year age group: This group of seniors will grow from 1,730 in 2006 to 2,880 an increase of 1,150 or 66%. The size of the population who are 85+ will grow from 2.3% of the population in 2006 to 3.2% in of the population in 2026.

While higher projections might result in a positive growth rate among some of the younger age groups, the fact remains that the highest growth rates will be exhibited by the 55 and over age groups. As Chart 15 below and Table 46 show, there will be a doubling of the population 60 years and older and those 65 years and older over the next twenty year period 2006 to 2026 (primarily as a result of the aging of the baby boom generation). This growth will have many ramifications for the City of Kawartha Lakes and will require more housing options be provided in the future along with support services to help seniors remain as independent as possible in the future.



As Table 48 shows, the distribution of age categories of seniors 60 years and older, remains relatively unchanged over the projections period even though there is a significant increase in the seniors' population.

**Table 48: Distribution of Older Adults, City of Kawartha Lakes, 2006 to 2026**

Age Group	2006		2011		2016		2021		2026	
	#	%	#	%	#	%	#	%	#	%
60-64	5,000	25.7%	6,470	27.8%	7,230	26.1%	8,290	25.3%	8,680	23.0%
65-69	4,100	21.0%	5,520	23.7%	7,210	26.0%	8,080	24.7%	9,310	24.7%
70-74	3,620	18.6%	3,930	16.9%	5,210	18.8%	6,830	20.9%	7,690	20.4%
75-79	2,890	14.8%	2,990	12.8%	3,280	11.8%	4,330	13.2%	5,720	15.2%
80-84	2,150	11.0%	2,240	9.6%	2,360	8.5%	2,620	8.0%	3,470	9.2%
85-89	1,200	6.2%	1,490	6.4%	1,570	5.7%	1,680	5.1%	1,900	5.0%
90+	530	2.7%	670	2.9%	840	3.0%	910	2.8%	980	2.6%
<b>Total</b>	<b>19,490</b>	<b>100.0%</b>	<b>23,310</b>	<b>100.0%</b>	<b>27,700</b>	<b>100.0%</b>	<b>32,740</b>	<b>100.0%</b>	<b>37,750</b>	<b>100.0%</b>

## 6.5 HOUSING REQUIREMENTS

### 6.5.1 Overall Housing Requirements

In order to project the housing requirements over the short, medium and long-term, we have converted population change into households using the estimated household size.

**Table 49: Estimated Growth in Households,  
City of Kawartha Lakes, 2001-2026**

Alternative Projections	2001 Pop.	2006 Pop.	2011 Pop.	2016 Pop.	2021 Pop.	2026 Pop.
Ministry of Finance (Feb.2005)	71,800	75,500	78,700	82,500	86,600	90,800
Household Size	2.6	2.6	2.6	2.5	2.5	2.4
Households	27,600	29,000	30,300	33,000	34,600	37,800
Places to Grow Report (Feb. 2005)	72,000	76,000	80,000	85,500	91,000	95,500
Household Size	2.6	2.6	2.6	2.5	2.5	2.4
Households	27,700	29,200	31,000	34,200	37,000	39,800
City of Kawartha Lakes	70,380	78,055	83,660	89,055	94,370	100,115
Household Size	2.6	2.6	2.6	2.5	2.5	2.4
Households	27,100	30,000	32,200	35,600	37,700	41,700

- Over the next five year period, the City of Kawartha Lakes will need between 1,300 and 2,200 additional housing units to accommodate the projected population increase using the three different projections.
- Over the next ten year period, the City will require 4,000 under the lower Ministry of Finance projections; 5,000 under the Places to Grow report; and, 5,600 under the City's own projections.
- Over the next twenty year period, the City will need between 8,800 and 11,700 additional housing units.

**Table 50: Summary of Housing Requirements,  
City of Kawartha Lakes, 2006-2026**

Alternative Scenarios	5 Year 2006-11	Annual	10 Year 2006-2016		20 Year 2006-2026	Annual
Ministry of Finance (Feb.2005)	1,300	260	4,000	400	8,800	440
Places to Grow Report (Feb. 2005)	1,800	360	5,000	500	10,600	530
City of Kawartha Lakes	2,200	440	5,600	560	11,700	585

## **6.5.2 Housing Requirements by Type and Tenure**

There is a need for a greater range in housing types and tenures to meet the needs of the growing seniors' population as well as affordable housing options for seniors, younger adults and young families and those with special needs.

Currently almost all of the housing being produced is single detached housing. Only a small proportion of housing is being built in the form of apartments and these are targeted to the upper end empty nester and retiree market especially to people from out of town. For example the bungalows being developed at Rivermill Village on the Scugog River start at \$275,000 – well beyond the average price that local seniors can afford.

Mason Homes which is developing a significant amount of housing in the Lindsay area is building bungalows ranging from 1,300 to close to 1,600 square feet in their new developments. Prices start at \$219,999 (as of November, 2005).

Senior participants in the focus groups indicated a desire to move from a larger dwelling to a smaller dwelling in an apartment complex oriented to seniors and close to services. This was especially commented on by seniors now living in the “country” or in more remote locations. Having units that were accessible to those experiencing mobility problems was stressed in the discussion groups and it was suggested that all units should be made accessible. A number of participants also liked the idea of being able to receive support services if they had short or longer-term health problems within the seniors' building. Most of the seniors indicated their preference for living in buildings oriented to seniors. Many expressed an interest in communal dining facilities that they could opt into sometimes or all the time, depending upon their physical conditions.

## **6.5.3 Recommended Mix to Meet Future Housing Requirements**

It is recommended that at least 15% of units should be in the form of rental housing; however, recognizing that multiple units can only be developed in areas on full services, a minimum of 10% of units should be developed as rental housing while other rental housing would continue to be provided through renting of existing homes and creation of accessory apartments in homes. A more detailed discussion on how to achieve the target of 10% of units as rental housing will be provided in the housing strategy report.

A greater mix of housing types is needed in the future and this mix will be determined by the municipality in preparing a new official plan. We have assumed that the following mix that would address the needs of the community for both affordable housing as well as housing suited to the needs of an aging population. While the mix assumes a continuing high proportion of single detached dwellings, some of these could be smaller bungalows built on smaller lots and could therefore, provide an opportunity for some seniors to downsize. Similarly, seniors wishing to downsize could move into row

bungalows which have proven to be a desirable housing option for retirees in other parts of Ontario. Row housing would also provide opportunities for moderate income households to purchase their own home. The increase in apartments could include both rental and condominium units.

In all housing types, housing providers should be encouraged to provide a portion of housing that is accessible to those with mobility problems.

The following mix is recommended to meet the need for affordable housing and for an aging population:

- For the period 2006-2011, a mix of 80% single detached, 5% semi detached, 5% row housing and 10% apartments.
- For the period 2011-2016, 2016 – 2021 and 2021-2026, we have assumed a higher proportion of multiples and the following mix: 75% single detached, 5% semi detached, 5% row and 15% apartments.

Table 51 summarizes housing requirements by type for the 5-year (2006-2011), 10-year (2006-2016) and 20-year period (2006-2026). A detailed table is provided in Appendix C.

**Table 51: Housing Requirements by Dwelling Type  
City of Kawartha Lakes, 2006-2026**

	2006-2011		2011-2016		10 Yr Housing Requirements (2006-2016)		2016-2026		20 Yr Housing Requirements (2006-2026)	
	#	%	#	%	#	%	#	%	#	%
<b>Ministry of Finance Feb.05</b>										
Singles	1040	80%	2025	75%	3,065	76.6%	3600	75%	6,665	75.7%
Semis	65	5%	135	5%	200	5.0%	240	5%	440	5.0%
Row	65	5%	135	5%	200	5.0%	240	5%	440	5.0%
Apartments	130	10%	405	15%	535	13.4%	720	15%	1,255	14.3%
<b>Total</b>	<b>1,300</b>	<b>100%</b>	<b>2,700</b>	<b>100%</b>	<b>4,000</b>	<b>100.0%</b>	<b>4,800</b>	<b>100%</b>	<b>8,800</b>	<b>100.0%</b>
	2006-2011		2011-2016		10 Yr Housing Requirements		2016-2026		20 Yr Housing Requirements	
<b>Places to Grow Report</b>	#	%	#	%	#	%	#	%	#	%
Singles	1440	80%	2400	75%	3,840	76.8%	4200	75%	8,040	75.8%
Semis	90	5%	160	5%	250	5.0%	280	5%	530	5.0%
Row	90	5%	160	5%	250	5.0%	280	5%	530	5.0%
Apartments	180	10%	480	15%	660	13.2%	840	15%	1,500	14.2%
<b>Total</b>	<b>1,800</b>	<b>100%</b>	<b>3,200</b>	<b>100%</b>	<b>5,000</b>	<b>100.0%</b>	<b>5,600</b>	<b>100%</b>	<b>10,600</b>	<b>100.0%</b>
	2006-2011		2011-2016		10 Yr Housing Requirements		2016-2026		20 Yr Housing Requirements	
<b>City of Kawartha Lakes</b>	#	%	#	%	#	%	#	%	#	%
Singles	1760	80%	2550	75%	4,310	77.0%	4575	75%	8,885	75.9%
Semis	110	5%	170	5%	280	5.0%	305	5%	585	5.0%
Row	110	5%	170	5%	280	5.0%	305	5%	585	5.0%
Apartments	220	10%	510	15%	730	13.0%	915	15%	1,645	14.1%
<b>Total</b>	<b>2,200</b>	<b>100%</b>	<b>3,400</b>	<b>100%</b>	<b>5,600</b>	<b>100.0%</b>	<b>6,100</b>	<b>100%</b>	<b>11,700</b>	<b>100.0%</b>

## 7 SPECIAL NEEDS HOUSING

In this section we describe briefly the housing needs of individuals with physical limitations, those who need supportive housing and other special needs groups such as those with mental illness. We also briefly discuss the need for housing for aboriginals.

### 7.1 MOBILITY PROBLEMS

One of the major issues associated with an aging population is an increase in individuals who have mobility problems caused by such health problems as arthritis and rheumatism and strokes. Statistics Canada conducts a Participation and Activity Limitation (PALS) Survey to identify the presence of various disabilities in the general population. Data from the 2001 HALS survey for Ontario has been used to estimate the proportion of the population in the Kawartha Lakes with a mobility problem. Table 52 below shows that in 2001, there were an estimated 8,000 individuals in the City of Kawartha Lakes with a mobility disability. More than half of these individuals were 65 years or older.

A number of participants in the focus groups indicated that they needed accessible housing because of limited mobility. There was a general consensus that all housing should be designed to be accessible. Several focus group participants had experienced difficulty in finding accessible housing that would meet their needs.

**Table 52: Estimated Population 15 years and Older With a Mobility Disability, Ontario and the City of Kawartha Lakes, 2001**

Age	Ontario			Kawartha Lakes		
	Population	Mobility Disabled	Incidence of Mobility Disabled	Population	Mobility Disabled	Incidence of Mobility Disabled
15-24	1,487,840	26,460	1.8%	7,960	142	1.8%
25-44	3,518,010	154,810	4.4%	17,080	752	4.4%
45-64	2,699,280	396,650	14.7%	18,130	2,664	14.7%
65+	1,472,170	499,390	33.9%	13,160	4,464	33.9%
Total	11,410,046	1,077,310	9.4%	56,330	8,021	14.2%

Source: Statistics Canada Census and A Profile of Disability in Canada, 2001, December 2002, Cat 89-579-XIE

Table 53 below shows the increase in the number of persons whose mobility is limited between 2006 and 2026 based on Ministry of Finance 2005 projections. The number of seniors with a mobility disability is expected to increase substantially in the near and longer term. For example, between 2006 and 2016, it is expected that the number of persons with a disability will grow from 9,158 to 11,692 – an increase of 2,500 individuals whose mobility is limited. Most of the increase takes place in the 65+ years of age category. Over the longer term, between 2006 and 2026, it is anticipated that

there will be an increase of approximately 5,400 individuals with a mobility disability with most of the increase occurring in the 65+ year age group.

**Table 52: Projected Number of Persons with Mobility Disabilities, City of Kawartha Lakes, 2006 to 2026**

<b>2006</b>			
<b>Age</b>	<b>Total Population</b>	<b>Mobility Disabled</b>	
		<b>Total</b>	<b>%</b>
15-24	9,640	171	1.8%
25-44	17,060	751	4.4%
45-64	22,600	3,321	14.7%
65+	14,490	4,915	33.9%
<b>Total</b>	<b>63,790</b>	<b>9,158</b>	<b>14.4%</b>
<b>2016</b>			
15-24	8,970	160	1.8%
25-44	16,420	723	4.4%
45-64	26,310	3,866	14.7%
65+	20,470	6,944	33.9%
<b>Total</b>	<b>72,170</b>	<b>11,692</b>	<b>16.2%</b>
<b>2026</b>			
15-24	7,690	137	1.8%
25-44	17,340	763	4.4%
45-64	25,670	3,772	14.7%
65+	29,070	9,861	33.9%
<b>Total</b>	<b>79,770</b>	<b>14,533</b>	<b>18.2%</b>
<b>Change 2006-2016</b>			
15-24	-670	-12	-7.0%
25-44	-640	-28	-3.8%
45-64	3,710	545	16.4%
65+	5,980	2,029	41.3%
<b>Total</b>	<b>8,380</b>	<b>2,534</b>	<b>27.7%</b>
<b>Change 2006-2026</b>			
15-24	-1,950	-35	-20.2%
25-44	280	12	1.6%
45-64	3,070	451	13.6%
65+	14,580	4,946	100.6%
<b>Total</b>	<b>15,980</b>	<b>5,375</b>	<b>58.7%</b>

*Note: 2001 incidence of mobility disability by age category applied to future population of the City of Kawartha Lakes (using the 2005 Ministry of Finance projections).*

## **7.2 MENTAL HEALTH ISSUES**

It has been estimated that 2% of Canadians have mental health issues. The Victoria County Branch of the Canadian Mental Health Association have calculated that in Kawartha Lakes, there would therefore be about 1,400 persons with mental health needs, many who, in addition, have housing affordability problems.

The need for additional supportive housing for CMHA clients is seen to be large with staff estimating that at least 60 people in the community could easily be housed. For the 6 unit rental building in Bobcaygeon, there are currently 20 persons on the waiting list with at least a two year wait for the housing.

## **7.3 SUPPORTIVE HOUSING**

Many individuals need a combination of support services and housing. When support services are provided on the physical site of the housing, this is referred to as “supportive housing”. Supportive housing has gone through many transitions over the past decade or longer which makes it difficult to come up with a comprehensive definition.

A number of seniors in the focus groups indicated that they liked the model used by the Fenelon Area Independent Living Association where tenants live independently in self-contained apartments but can access support services through Community Care City of Kawartha Lakes when necessary. Many seniors require only minimal assistance when they move into a seniors’ apartment but want the assurance of support service being available if they later require it due to declining health. Seniors in the focus groups were very interested in the idea of a dining room that they could access either regularly or on a more informal basis.

One group that often requires supportive housing are those with mental illnesses. The CMHA also estimates that of those with serious mental health problems (about 30% - or 420 persons in the City of Kawartha Lakes) would need housing with support services provided.

Neighbourhood Housing who accommodate hard to house single adults currently have a waiting list of 40 persons with turnover averaging only one apartment per year.

## **7.4 ABORIGINAL HOUSING NEEDS**

There are 400 aboriginal households identified in the City of Kawartha Lakes in the 2001 Census. Of these 245 households or 61% own their own dwelling and 155 households or 39% rent. The median income for this group is \$39,900 compared to \$46,160 for all households in the City of Kawartha Lakes.

According to Anne Roots, Director of the Woodland Algonquin Métis Tribe, there is a great need for affordable housing among members of the aboriginal community due to their general low incomes. There is a particular desire to look after the housing need of the aboriginal elders.

## **7.5 HOMELESSNESS**

While it is difficult to identify the exact magnitude of homeless in the City of Kawartha Lakes, data was obtained from the City of Kawartha Lakes Social Services Department on the number of households using emergency accommodation. Most of this need is addressed by A Place Called Home which has 19 beds in two separate houses along with other living space. As well sometimes motels are used when there is a need for additional temporary accommodation.

The majority of persons served come from the City of Kawartha Lakes but the County of Haliburton is also served. Data obtained from the City indicate that between January 2005 to September 30<sup>th</sup>, 2005, 1,401 individual households received emergency accommodation - consisting of 846 single persons, 300 two-parent families and 255 sole support families. Over this same period, 511 children lived in emergency accommodation. Of the total number of households who obtained emergency assistance, 244 had no place to live, that is, they came from the “street”.

This data shows that there is a considerable amount of homelessness in the City of Kawartha Lakes and the data is an underestimate of the true picture. Our interviews with key informants indicated that many who cannot find a place to live are “couch surfing”, especially younger people living on their own. Other young people end up moving back with their parents or moving into the limited emergency accommodation.

The good news is that after living in emergency accommodation, 340 singles and families found permanent accommodation and another 316 were able to maintain their housing.

## **8 SUMMARY OF HOUSING NEEDS AND ISSUES**

### **8.1 SUMMARY OF FINDINGS**

#### **Population and Household Growth**

In 2001, the City of Kawartha Lakes was home to 70,400 people and by 2004, the population was estimated at 74,300 persons. After slower growth in the 1990's the City's population growth rate is picking up once again. Since 2001 the City's growth rate has been similar to the provincial growth rate.

The City of Kawartha Lakes has a much higher proportion of its population who are older than the rest of the Province with nearly a quarter of the population is 60 years or older and just under a fifth are 65 and older. Approximately a half of seniors 65 years and older live in Lindsay, Fenelon Falls and Bobcaygeon.

There is a small aboriginal population in the City of Kawartha Lakes of 775 people, representing 1% of the total population. The aboriginal population is very young.

The household growth rate in the City of Kawartha Lakes has been increasing at a slightly higher rate than the population. Forty percent (40%) of all households in the City of Kawartha Lakes are families with children – 32% are couples with children and 8% are single parent families; childless couples account for 35% of all households and single persons living alone account for 22% of all households.

Couples with children or childless couples represent the largest share of owners while tenants have a high percentage of persons living alone. Single parents account for 15% of tenants but only 6% of owners (even though the absolute number of single parent owners is higher than single parent tenants).

The average household size in the City of Kawartha Lakes has been declining slowly and in 2001 it was 2.6 persons per household – the same size as Ontario's. Single persons and two-person households account for 61% of all households in the City of Kawartha Lakes while just over a third (34.0%) are two and three-person households.

#### **Economic Base**

The City of Kawartha Lakes has a diversified economy which includes agriculture, manufacturing, construction, retail trade, finance and real estate, tourism, educational services, and other public services. Most of the major industries in the City of Kawartha Lakes are located in Lindsay except for the Kawartha Lakes Dairy which is in Bobcaygeon. While the City lost industrial employment during the recession of the early 1990's, new industries are locating in the City of Kawartha Lakes while others are expanding. Tourism is a major industry which helps to support the retail areas in tourist destinations like Bobcaygeon and Fenelon Falls as well as supporting general construction and contracting. The agriculture and agri-food sector is also an important segment of the local economy and there is considerable spin-off from agricultural production to manufacturing and food processing.

Major expansions are occurring in the public sector facilities such as Sir Sanford Fleming College's School of Environmental and Natural Resource Sciences and the Ross Memorial Hospital. The expansion at Sir Sanford Fleming will incorporate a new wing using green technology in its operation.

Lower land costs, lower taxes and a generally lower wage structure are incentives for new industry to locate in the City of Kawartha Lakes. However, many of those people working in lower wage occupations such as retail or food service jobs have difficulty affording rents that are prevalent in the City of Kawartha Lakes and need to have access to housing that is affordable to their incomes.

### **Income Trends**

The average household income in the City of Kawartha Lakes in 2000 was \$53,809 compared to \$67,072 in Ontario while the median income was \$46,160 in the City of Kawartha Lakes compared to \$53,845 in Ontario. While to some extent this lower figure reflects lower incomes in the area and lower housing costs, it also reflects the smaller household size and the larger senior population.

The average household income of owners is almost twice that of tenants in the City of Kawartha Lakes. In the 2001 census (based on 2000 incomes), the average homeowner household income in the City of Kawartha Lakes was \$58,812 and the average tenant household income was \$30,192. The median household homeowner income in the City of Kawartha Lakes was \$51,990 compared to a median tenant household income of \$24,576. Single person households and lone parent households have the lowest incomes among tenants. Incomes also vary with age with the lowest incomes found in households headed by persons under 25 years of age and over 65 years of age.

### **Residents on Fixed Incomes**

As of August, 2005, there were 839 households in the City of Kawartha Lakes receiving Ontario Works; about half of these were single persons. At the same time there were approximately 1,340 households on the Ontario Disability Support Program in the City of Kawartha Lakes.

In 1995 there was a 22% reduction in social assistance rates in Ontario. There were no subsequent increases in social assistance rates until February and March of 2005 when an increase of 3% was introduced. As a result of falling real incomes of those on Ontario Works and ODSP has resulted in an increasing gap between the income of social assistance recipients and rent levels in the City of Kawartha Lakes. People living on minimum wages or on Ontario Works or Ontario Disability Support Program have insufficient money to pay for rents that prevail in the City of Kawartha Lakes.

A single person on ODSP would have a monthly income of \$959 with a maximum shelter portion of \$427. A single adult and one child would receive \$1,468 with a maximum shelter portion of \$672. By comparison a single person on Ontario Works would receive \$536 with a maximum shelter component of \$335 and an adult and one child would receive \$987 with a maximum shelter portion of \$527.

Seniors are another group that has limited incomes. The maximum that a single senior citizen 65 and over can obtain from the government is \$1,127. This monthly income is a combination of Canada Pension Plan (CPP) payment, Old Age Security (OAS) and GAINS payments. For a senior couple, the maximum monthly income from CPP, OAS and GAINS would be \$1,858 per month.

### **Type and Tenure of Housing Stock**

There were approximately 26,800 occupied dwelling units in the City of Kawartha Lakes according to the 2001 census. Single detached units account for 86% of all units. Semi detached account for 2%, and row housing account for 1%. Apartments (duplexes, high rise and low rise) account for 10% of all units.

The majority of dwelling units (83%) are owned dwellings compared to 17% that are rented. While approximately half of all rented units are apartments (duplexes, low rise apartments and high rise apartments), a large portion are rented single detached dwellings.

The proportion of all residential units that are rented has declined from 20.1% in 1991 to 17.5% in 2001 while the proportion that is owned has increased from 79.9% to 82.5%. These trends have been observed across Ontario due to the lower interest rates and the general aging of the population (ownership levels increase with age until 75+ years).

There is a considerable amount of variation in the percentage of units that are owned and rented across the City of Kawartha Lakes. More than half of all rental units are located in Lindsay even though it is home to only a quarter of the municipality's population. Bobcaygeon has 5% of the City's rental units and Fenelon Falls has 5% - the rest are scattered throughout the municipality.

### **Building Conditions**

Due to the age of many of the buildings there is a need to upgrade and maintain approximately a tenth of the housing stock. Close to a half of the units that need major repair are older – that is were built before 1945. In our focus groups we heard from many individuals and key informants that there is a need to upgrade much of the rental housing.

### **Vacancy Rates**

A 2004 survey by Canada Mortgage and Housing Corporation of rental apartments in the Lindsay area indicated that the vacancy rate was tight (2%) for 2-bedroom apartments but at a “healthy” 3% level for one bedroom apartments. A more recent survey (October, 2005) indicates that the vacancy rate has continued to increase for one bedroom apartments (4.0%) but has tightened to 1% for two-bedroom apartments.

### **Residential Development**

According to building permit data, an average of 362 units were built annually between 2001 and 2004. The vast majority of units built in this period were single detached units (98.5%). Only 18 row houses representing 1% of permits issued and only 4 apartments were built during this time compared to 1,427 single detached dwellings.

Data obtained from CMHC shows a similar trend with 93% of units completed between 2001 and 2004 being single detached, 1% semi detached and 2.5% row housing and 3% being apartments. Whereas in earlier years there was more of a mix of tenures being developed, in the period between 2001 and 2004, freehold accounted for 95% of all units completed, condominiums accounted for 4%, and rental housing only 1%.

### **Need for More of a Mix of Dwelling Types**

Seniors who attended our focus groups indicated an interest in more opportunities to downsize into either smaller homes or into apartments for seniors. They were concerned that the type of housing built for seniors in the City of Kawartha Lakes is priced too high for local residents. A number of those living in smaller hamlets or out in the country were interested in moving into one of the major centres in order to be closer to services.

### **Affordable Housing Supply**

In 2002 the provincial government transferred responsibility for the administration of social housing as well as the provincial financial subsidies to the municipal governments including the City of Kawartha Lakes. In the City of Kawartha Lakes social housing is a mixture of public housing built approximately 30 - 40 years ago and non-profit housing developed (through a municipal non-profit housing corporation) in the late 1980s and early 1990s). As well rent supplements are provided to low-income households living in private sector and non-profit rental housing. In total there are currently 820 households who receive such housing assistance – 731 in affordable units (which are a mixture of market rent and rent-geared-to-income units) and 89 in rent supplemented units.

In addition there are several special needs housing providers in the City of Kawartha Lakes including: Victoria County Canadian Mental Health Association, Neighbourhood Housing in Lindsay and Kawartha Participation Projects. CMHA provides 14 supportive housing units and funds 18 rent supplement units. The Neighbourhood Housing in Lindsay provides eight apartments for single adults and the Kawartha Participation Projects operates a 6-unit supportive housing group home in Lindsay.

Emergency Shelter is provided through A Place Called Home a non-profit agency which has renovated two separate houses which together provide 19 beds for singles and families who are homeless.

### **Housing Affordability**

Housing is generally considered affordable if households do not pay more than 30% of their income on housing. An analysis of rents in apartments in Lindsay compared to incomes of tenants indicates that there is very little rental housing available to the 30<sup>th</sup> percentile of tenants, i.e., the lowest 30<sup>th</sup> percent of tenants. For tenants with median incomes, just over a quarter of one-bedroom apartments are affordable and only a small proportion of two bedroom units are affordable.

Approximately half of tenants in the City of Kawartha Lakes are paying housing costs that are not affordable, i.e., they are paying 30% or more of their income on housing. This represents 2,280 tenant households with an affordability problem. And 1,090

tenant households (just under a quarter) are paying 50% or more on housing costs, that is, they have a severe housing affordability problem.

By contrast 17.6% of homeowners pay 30% or more of their income on housing and 6% per cent pay 50% or more of their income on housing. Nevertheless, there are still as many owners as tenants who are paying 30% or more of their income on housing and there are actually numerically more owners paying 50% or more of their income on housing than tenants.

For both tenants and homeowners, the incidence of a serious housing affordability problem is higher for non-family households than family households. Younger and older tenants have the highest incidence of an affordability problem.

### **Rental Housing Costs**

In October 2004, the average monthly rent for a bachelor apartment was \$468, \$670 for a one-bedroom apartment and \$822 for a two-bedroom apartment. Rents generally have been increasing at the rate of inflation. Lower income households have a problem keeping up with rising rents because incomes at the lower income level have not been increasing at the same rate as inflation. While we do not have hard data on the rents in available units, participants in our focus groups indicated that the asking rents are quite high and well above the average rents.

There is almost no rental housing that is affordable to individuals and families on Ontario Works or Ontario Disability Support Program so tenants either pay a high proportion of their income on rent and forego other basic necessities or they live in substandard housing. Many seniors who participated in our focus groups said they were paying 50% of their income on rent.

### **Ownership Housing Costs**

The cost of ownership housing has been increasing with the average price between 2004 and 2005 (Jan. to Aug.) going from \$190,150 to \$204,650 – an increase of \$14,500 or 7.6%. Just under a tenth (8%) of resale homes in 2005 were priced at \$100,000 or lower and were affordable to households with incomes of \$31,400 – the 60<sup>th</sup> percentile of tenant households.

### **Waiting Lists for Social Housing –**

There are a total of 656 applicants for rent-geared-to-income housing on the waiting list that is maintained for the 709 RGI units in the City of Kawartha Lakes. Of the total households on the waiting list, 24% were senior households, 23% were family households and the remaining 53% were childless couples. Almost three quarters of the households on the waiting list are waiting for a unit in Lindsay; 10% are waiting for a unit in Bobcaygeon ; 14% are on the list for a unit in Fenelon Falls; and, 4% are on the waiting list for Omemee. Many households are discouraged from applying by the long waiting times – a wait of one to three years is typical. And there is no low-income family housing in either Bobcaygeon or Fenelon Falls or Omemee so that households in these communities would either have to move to Lindsay or would not apply for social housing. Colborne Lodge has a separate waiting list with 40 senior households and an average wait time of 2 years.

The Fenelon Area Independent Living Association which offers eight market units at \$641 for a one-bedroom and \$753 for a two-bedroom apartment, has 45 households on the waiting list for these market units.

### **Seniors' Housing Preferences**

Through our focus group discussions we found there was a strong desire for seniors who are either living alone or are a couple to move into a seniors' building in one of the urban centres in the City of Kawartha Lakes. Many realize that they can no longer live out in more isolated areas and would like to move into a community where they have access to a wider range of services and live in a dwelling that is on one floor, is easier to maintain and is affordable to their income. Seniors stressed the importance of a location that is close to community services as well as retail facilities and the need for access to transportation. Some seniors were interested in living either close to the downtown in Lindsay or close to the west end commercial centre.

A number of seniors like the idea of having access to a dining room on an informal basis and access to support services should they need such assistance in the future. Living in accessible units and buildings was important to a number of seniors who have mobility issues and many thought that all units should be designed to be accessible. The idea of aging in place appealed to many of the participants.

It should be noted that an estimated half of senior participants would like to live in some type of ownership arrangement and half would like to live in affordable rental housing which could be a combination of affordable market rent units and rent-geared-to-income units.

### **Non-Seniors' Housing Preferences**

In the non-senior household focus group in Lindsay, there was also a desire to live near the downtown and its services but not necessarily "in" the downtown. Non-senior households indicated a need for affordable and well-maintained housing.

### **Population Projections and Future Housing Requirements**

Most of Ontario's future growth is planned to occur in the Greater Golden Horseshoe which stretches from Newcastle to Hamilton and is surrounded by a greenbelt. With constraints on how much growth will occur in these areas, population growth and housing demand will spill over onto the outer ring of growth areas which includes the City of Kawartha Lakes. See Appendix C. The most recent forecasts that have been prepared for the City of Kawartha Lakes are for a 2026 population of 95,500 (the Places to Grow Report, 2005) and the City of Kawartha Lakes' own projections of 100,115 persons in 2026. These forecasts represent a growth of 9,500 to 11,000 persons over the 10-year period (2006-2016) and 19,500 to 22,060 persons over the 20-year period (2006-2026).

The most significant change in the population is the increase in age groups 55 and over. Based on the lower growth projection prepared by the Ministry of Finance in early 2005 (the only projection that includes an age distribution), the population 60 years and older

is anticipated to double between 2006 and 2026 – from 19,490 in 2006 to 37,750 in 2026.

Those over 60 will increase in number by 8,200 persons in the medium term, i.e., over the next ten years (between 2006-2016). Two-thirds (66%) of the increase in this period among older adults 60 years and older occurs among those 60-64 and those 65-69 years of age – largely a reflection of the aging of the baby boom generation. Those in the 70-74 year age group account for close to a fifth (19%) of the 10-year increase.

Over the next five year period, the City of Kawartha Lakes will need between 1,300 and 2,200 additional housing units to accommodate the projected population increase.

Over the next ten year period, the City will require 4,000 additional units under the lower Ministry of Finance projections, 5,000 under the Places to Grow report and 5,600 under the City's own projections. Over the next twenty year period, the City will need between 8,800 and 11,700 additional housing units (440 units – 585 units annually).

The age distribution projections indicate the importance of providing more affordable ownership and rental housing for seniors in the City of Kawartha Lakes to meet both today's and future housing needs. There is a need for a greater range in housing types and tenures to meet the needs of young adults and families.

Currently almost all of the housing being produced is single detached housing. Only a small proportion of housing is being built in the form of apartments and these are targeted to the upper end empty nester and retiree market especially to people from out of town.

### **Special Needs Housing**

One of the major issues associated with an aging population is an increase in individuals who have mobility problems caused by such health problems as arthritis and rheumatism and strokes. In 2001, there were an estimated 8,000 individuals in the City of Kawartha Lakes with a mobility disability. More than half of these individuals were 65 years or older and a quarter are in the middle age group 45-65 year age group.

A number of participants in the focus groups indicated that they needed accessible housing because of limited mobility. There was a general consensus that all housing should be designed to be accessible. Several focus group participants found it difficult to find accessible housing that would meet their needs.

It is also estimated that there would be about 1,400 persons in the City of Kawartha Lakes with mental health issues. Many of these people face housing affordability problems but also need access to support services or supportive housing.

There is also a need for affordable housing among members of the aboriginal community due to their generally low incomes and a high proportion of whom rent their housing. According to our key informant interview, there is a particular desire to look after the housing needs of the aboriginal elders.

## **8.2 HOUSING ISSUES AND GAPS IN THE MARKET**

Based on the analysis of data obtained in the study along with information from key informants in the non-profit, private sector and community agencies as well as the focus group discussions and the community forum, we have identified the following housing issues and gaps in the market.

### **1. Need to plan for a greater range of housing options for seniors**

Many seniors wish to downsize to live in housing that is more appropriate to their household size and gives them better accessibility to community services.

A number of seniors like the idea of living in an apartment building or development where they could live with other seniors, have access to communal facilities (such as dining facilities) and obtain support services if and when they need it. Senior focus group participants stressed the desire to live in a seniors' only building. They indicated that they would like to be in a location that is accessible to community services to which they could walk and also would like to have access to transportation.

### **2. Need for more affordable rental housing for seniors**

Many seniors are paying too high a proportion of their income on rent while other seniors are living in dwelling conditions that they do not consider safe – especially in the winter. As well many senior homeowners would like to move into rental housing in order to have access to the equity they have in their home should they need it. There is a need for more affordable market rent units as well as more rent-geared-to-income units for seniors.

### **3. Need for more affordable ownership housing for seniors**

Many seniors would like to move into a smaller, more affordable housing unit that is in an accessible location. Ideally, the housing would free up some of their assets and enable seniors to live on their fixed incomes.

### **4. Need for more affordable rental housing families**

There is a need to provide more affordable rental housing to meet the needs of young families with children as safe, stable and affordable housing is important to the social, psychological and physical development of children. Affordable rental housing is needed by both single parent and two-parent families with low incomes as a result of being employed in low-paying jobs or being on limited incomes such as social assistance. Couples without children also need access to affordable rental housing.

### **5. Geographic Distribution of Affordable Family Housing**

A geographical gap exists in affordable family housing in the City of Kawartha Lakes as there is currently no RGI family housing other than that which is in Lindsay.

## **6. Affordable Ownership Housing for Families**

Another option for addressing the need for affordable housing is to provide moderate income families with access to ownership housing. Currently, there is little on the resale market that is affordable even to median income tenant households.

## **7. Need for Better Public Education Around Housing Issues**

There is a need to educate the public around housing issues and the importance of having safe, affordable permanent housing for low and moderate income households. There is a need to overcome negative perceptions around affordable housing and promote the benefits of such housing to individual households needing assistance and the community at large.

## **8. Providing Information to Seniors Around Support Services**

Many seniors are unaware of support services that could be provided to them in their homes. There is a need to provide such information more readily available throughout the City of Kawartha Lakes.

## **9. Limitations on Development of Affordable Housing**

As future housing development will need to be built in areas with full municipal services, this means that affordable housing can only be built in Lindsay, Fenelon Falls, Bobcaygeon and Omemee. Households in smaller hamlets and in more remote locations will probably need to move into these centres in order to live in affordable housing

## **10. Property Maintenance**

According to the statistical and qualitative data, many lower income households are living in sub-standard rental housing. There is a need to upgrade such housing without removing them from the rental housing stock.

## **11. Assistance to Seniors with Home Maintenance**

Many seniors could continue to live in their homes but need assistance with some of the more challenging aspects of property maintenance including increasing insulation and energy efficiency of their homes to reduce heating costs.

## **12. Make More Housing Accessible Housing**

There is a need to provide more housing that is accessible to those with physical disabilities. This is a problem not only for seniors but to non-seniors with mobility problems. Seniors would like to see all units developed with accessible features.

### **13. Location of Affordable Rental Housing**

Many low-income households would like to live close to services but there is concern about living in the downtown area. Over time, as the downtown becomes more “hospitable”, housing could be provided over stores and in other under-utilized buildings.

### **14. Sustainable Development**

In view of rising heating costs, which result in higher operating costs for social housing providers, private landlords and individual home owners, there is a need to make existing housing more energy efficient and to incorporate sustainable development into new housing developments.

### **15. Need for More Employment Opportunities for Younger Adults**

In order to try to stop some of the younger adults from moving out of the City of Kawartha Lakes and to help lower income households on social assistance, there is a need to continue to generate more local employment and to provide job training through private and public efforts.

## **Appendix A**

### **Kawartha Lakes Housing Study Reference Group**

Val Barkey, Executive Director, Community Care City of Kawartha Lakes

Mike Barkwell, Remax- Fenelon Falls

Dianne Dalton, Community Care City of Kawartha Lakes

Zita Devan, Access to Permanent Housing Committee/A Place Called Home

Katherine Blackwood, Kawartha Participation Project

Richard Danziger, Director, Development Services, City of Kawartha Lakes

Cheryl Hassan, Executive Director, Alzheimer Society

Marnie Hoppenrath, Sir Sanford Fleming College

Hope Lee, Manager of Housing, City of KawarthaLakes

Mary Lou Fallis, Family Health Nurse, The Haliburton, Kawartha and Pine Ridge District Health Unit

Judy Muzzi, President, United Seniors of Ontario

Teresa O'Connor, President, Lindsay Seniors' Council

Carl Quaranto, City Councillor, City of Kawartha Lakes

Kate Reid, Director of CCU, Ross Memorial Hospital

Andrew Wallen, General Manager, Kawartha Lakes Community Futures

Rohan Wijesinghe, United Church

Glenn Wilcox, Wilcox Architects Inc., City of Kawartha Lakes Chamber of Commerce

**Appendix B**  
**Kawartha Lakes Housing Study Key Stakeholder Interviews**

- Glenn Wilcox, Wilcox Architects Inc./City of Kawartha Lakes Chamber of Commerce
- Zita Devan, Access to Permanent Housing Committee and A Place Called Home
- Richard Danziger, Director, Development Services, City of Kawartha Lakes
- Robert Griffiths, Manager, Planning, Development Services, City of Kawartha Lakes
- Mary Lou Mills, The Haliburton, Kawartha, Pine Ridge District Health Unit
- Teresa O'Connor, President, Lindsay Seniors' Council
- Kate Reid, Director, Continuing Care Program, Ross Memorial Hospital
- Mike Barkwell, Remax- Fenelon Falls
- Dianne Dalton, Community Care City of Kawartha Lakes
- Katherine Blackwood, Kawartha Participation Project
- Marnie Hoppenrath, Off Campus Housing, Sir Sanford Fleming College
- Hope Lee, Manager of Housing, City of Kawartha Lakes
- Judy Muzzi, President, United Seniors of Ontario
- Shirley McCormack, Neighbourhood House in Lindsay
- Sandra Barrett, Fenelon Falls Independent Living Association
- Jennifer Cox, Canadian Mental Health Association - Victoria County Branch
- Anne Roots, Woodland of Algonquin Métis Tribe
- Carl Quaranto, City Councillor, City of Kawartha Lakes
- Bryce Hardy, Colborne Lodge
- Cheryl Lyon and Lesley Thomson, City of Peterborough Housing Division
- Mila Kolokolnikova, City of Kingston Housing Division
- Rohan Wijesinghe, United Church

## APPENDIX C: ADDITIONAL TABLES

**Table C1: Building Permits Issued, City of Kawartha Lakes, 2001-2004**

Municipality	2001	2002			2003	2004			
	Single Detached	Single Detached	Townhouse	Total	Single Detached	Single Detached	Townhouse	Apartments	Total
Ops	15	9		9	12	5			5
Lindsay	84	68	5	73	72	104			104
Mariposa	48	39		39	51	42			42
Manvers	17	21		21	31	18			18
Bobcaygeon	34	41		41	40	32	3	4	39
Emily	21	31		31	41	41			41
Verulum	15	19		19	17	36			36
Laxton, Digby & Langford	5	10		10	8	10			10
Carden/Dalton	11	18		18	17	12			12
Woodville	5	2		2	4	0			0
Bexley	16	15		15	8	13			13
Sommerville	12	20		20	13	17			17
Omeme	0	2		2	4	6			6
Sturgeon Pt.	0	1		1	1	3			3
Eldon	9	14		14	13	23			23
Fenelon	25	22		22	34	32			32
Fenelon Falls	4	4		4	9	1	10		11
	321	336	5	341	375	395	13	4	412

Source: City of Kawartha Lakes, Building Section, Development Services Department

**Table C2: Distribution of Rents – 1 and 2-Bedroom Units, City of Kawartha Lakes (Lindsay CA), 2004**

	One-Bedroom Apartments			Two-Bedroom Apartments		
	#	%	Cumulative	#	%	Cumulative
under 450	25	3.7	3.7	0	1.1	1.1
450-499	17	2.5	6.2	9	0	1.1
500-549	46	7	13.2	0	0.5	1.6
550-599	88	13.3	26.5	4	2	3.6
600-649	103	15.5	42	16	6.5	10.1
650-699	122	18.4	60.4	59	8.8	18.9
700-749	82	12.3	72.7	40	5.9	24.8
750+	181	27.3	100	506	75.2	100
Total Units	663	100		635	100	
Average Rent	\$744			\$822		

Source: Canada Mortgage and Housing Corporation, Market Analysis

# A HOUSING STUDY FOR THE CITY OF KAWARTHA LAKES



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## Part 2: Strategies and Recommendations

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## Executive Summary

Proper shelter is one of life's basic necessities. Ensuring all its citizens, regardless of income, are adequately and affordably housed is an important responsibility in the City of Kawartha Lakes. This responsibility is shared by the local and senior levels of government, non-profit organizations and the private sector.

There has been a sense among many members of the Kawartha Lakes community that there is a growing need for affordable, suitable and adequate housing for seniors and other groups at risk in the community. With various affordable housing announcements from the Federal and Provincial governments in 2005, there is an opportunity for the City of Kawartha Lakes **to move forward quickly** to help respond to the need for affordable housing in the community.

Community Care City of Kawartha Lakes and the Access to Permanent Housing Committee worked together to undertake a study of housing needs and solutions in the City of Kawartha Lakes. This was carried out through extensive research on current and future housing needs as well as on federal, provincial housing programs and housing initiatives in other municipalities. Further information and insight was provided through interviews with a wide range of community organizations and government officials. There were also three focus groups and a community forum held to gain the perspective of residents of the City of Kawartha Lakes regarding housing needs and potential solutions to those needs.

A background report, [Housing Need and Demand and Housing Supply Analysis in the City of Kawartha Lakes](#), which is a companion study to this Housing Strategy report, highlighted a number of key facts in the City of Kawartha Lakes:

- According to provincial projections, the population in the City of Kawartha Lakes will grow from approximately 76,000 in 2006 to approximately 96,000 people over the next 20 years – representing an increase of approximately 20,000 persons. (The City's own projections indicate a higher growth rate with the City's population increasing from 78,000 in 2006 to 100,000 in 2026.)
- Reflecting the aging of the baby boom generation, the number of seniors aged 60 and over will double over the next 20 years- growing from 19,500 in 2006 to 37,750 persons in 2026.
- There is a major housing affordability problem amongst tenants, of whom almost a half (49%) or 2,280 households pay 30% or more of their income on rent. Just under a quarter (23.4%) representing 1,090 tenant households, pay 50% or more of their income on rent. The lowest income households are persons living alone and lone parents.
- There is an insufficient supply of rental housing that is affordable to low and moderate income tenants.
- Most of the housing that is being developed in the City of Kawartha Lakes is single family housing. A number of seniors' developments are geared to

those with higher incomes, often moving into the area from outside of the City of Kawartha Lakes.

The housing needs study also identified key housing issues and gaps which should be considered in developing a housing strategy. These include:

- The need for a greater range of housing for seniors (both affordable rental and ownership housing which is accessible) as well as supportive housing or access to support services for seniors with various limitations or disabilities;
- The need for more affordable rental and ownership housing for families across the different communities in the City of Kawartha Lakes;
- The importance of maintaining existing housing (both rental and helping seniors maintain current owned homes);
- Placing new housing close to services and limiting new development to areas of the municipality with full services;
- Improved public education around housing issues.

The housing strategy includes a housing vision which recognizes that there is a full range of housing needs in the City of Kawartha Lakes and also recognizes that it is the community's responsibility to meet all of those housing needs with assistance from the Federal and Provincial governments. The strategy also recognizes that in order to achieve this vision there will need to be an accepted collective vision which is supported through strong leadership at City Council, and through educating the community regarding the importance and benefits of meeting the affordable housing needs.

Over the past few years there have been emerging housing initiatives supported by the Federal and Provincial governments. In 2005 the emergence of the Affordable Housing Program which offers both capital funds for new affordable rental and ownership housing, as well as housing allowances to make existing rental housing more affordable offers opportunities for the City of Kawartha Lakes. Participation by the City in this program will bring financial benefits of leveraging Federal and Provincial funds into the community, creating employment, producing higher property tax revenues, and potentially reducing other social service expenditures.

A full list of the recommendations in the strategy are set out below. Some of the key recommendations which should be undertaken in the next 4- 6 months include:

- Creating an ongoing advisory committee focused on implementing the housing strategy
- Advocating to Federal and Provincial governments for the quick release of housing funds into the community

- Advocating to the Federal and Provincial Governments for increased housing allocations for the City of Kawartha Lakes
- Have the City enact a capital facilities by-law which will define affordable housing
- Once the Province issues program guidelines the City should issue a proposal call, encouraging three priority projects: a mixed income seniors community, family units outside Lindsay, and housing for low-income singles

While this report had significant input from the City of Kawartha Lakes, it is hoped that the City will adopt this affordable housing strategy as its own in the near future and that the City can forge an ongoing relationship with a new Affordable Housing Advisory Committee to continue to work together to help meet the housing needs of the community.

## **Community Care City of Kawartha Lakes: Summary of Recommended Housing Implementation Strategies**

The following is a summary of the recommended housing implementation strategies grouped into recommendations which require action by the community, action by the City of Kawartha Lakes, action by the Government of Ontario and action by the Government of Canada. **Recommendations which are urgent – action needs to happen in the next 4 to 6 months – are bolded.**

### **Community Based Recommendations:**

#### ***Recommendation #1***

***The community vision, as set out below, should be forwarded to the City of Kawartha Lakes for adoption as its guiding vision for affordable housing and the development of a future municipal housing statement.***

***The City of Kawartha Lakes community vision for housing recognizes that there is a full range of housing needs in the City of Kawartha Lakes and organizations and individuals have a moral responsibility to address the housing needs of the all citizens in the community.***

***Residents should have access to well-maintained housing ranging in location and the type of housing available. Given the growing population of the community, there needs to be a commitment to an increasing supply of housing to meet the shelter needs and demands of all age groups in the community. Housing should be affordable to local residents as well as appropriate to their needs.***

***The appropriateness of housing includes the physical design so that housing can be barrier free for persons with various disabilities. The designing of new and retrofitting of existing housing to be barrier free where possible is very important in the City of Kawartha Lakes given the higher than average (and increasing) percentage of seniors in the community. Seniors are more likely to have mobility issues.***

***The Kawartha Lakes community vision for housing recognizes that not only must housing be physically appropriate but that many residents need support services available either on-site or from an outside service to allow residents to live independently and with dignity. For seniors this vision can be achieved by providing existing and new housing which allows for “aging in place”.***

***The housing vision also recognizes the significant economic benefit that housing provides in the community as a result of the employment created in construction and related industries. The adequate supply of affordable***

***housing is also important for the City of Kawartha Lakes as a significant number of persons employed in the retail, tourism and services sectors receive moderate wages and therefore need housing which they can afford in order to remain in the community.***

***The economic benefit of affordable housing can further be seen by providing a stable home environment which can allow low and moderate income persons the opportunity to financially “get back on their feet.”***

***The design and placement of housing is an important part of creating an environmentally sustainable community. New homes should be designed and existing homes should be upgraded to incorporate environmental and energy efficient technology. New housing should also be placed within the community to make use of the existing infrastructure already financed by governments such as public transit where it exists in the community.***

***The Kawartha Lakes community vision sees affordable housing as a positive factor within the municipality. Housing is an investment in the future and there needs to be a partnership amongst the non-profit community sector, the private sector and all levels of government to recognize and promote the importance of housing in creating an inclusive community.***

#### ***Recommendation #2***

***Community Care City of Kawartha Lakes, the Access to Permanent Housing Committee, the City of Kawartha Lakes, federal government representatives, provincial government representatives and other key stakeholders should continue to work together through the reference group (renaming it the Affordable Housing Advisory Committee) in order to continue to build support for new affordable housing initiatives and monitor relevant policy and program developments at all levels of government and monitor relevant data on housing affordability for the benefit of residents of the City of Kawartha Lakes. This broadly based Affordable Housing Advisory Committee should have a three to five year mandate to oversee a community development plan based upon this strategy and should focus its work on the implementation of the recommendations contained in this report.***

#### ***Recommendation #4***

***The Affordable Housing Advisory Committee should undertake periodic education initiatives to help inform and educate the public about the need for affordable housing and potential solutions.***

### **Recommendation # 5**

*Community agencies and The City of Kawartha Lakes should increase their efforts to advertise the potential support services already offered for seniors in order to allow some seniors to live independently as long as possible in their own homes*

### **Recommendation #9**

*The City of Kawartha Lakes, the local community legal services clinic, the local real estate association, the Ontario Rental Housing Tribunal and other interested organizations should work together to ensure outreach and education materials are being provided to landlords and tenants in the City of Kawartha Lakes regarding their rights and responsibilities in terms of maintenance.*

### **Recommendation #10**

*The New Affordable Housing Advisory Committee should encourage the Real Estate Association to move forward with their initiative to support the renovation of existing substandard housing. The City of Kawartha Lakes should also consider using a small portion of its Affordable Housing Program capital funds to provide additional capital funds for the repair and renovation (including energy efficiency upgrades) of such affordable rental homes where appropriate.*

### **Recommendation #12**

***The Affordable Housing Advisory Committee should advocate for increased housing funding from the Federal and Provincial governments for new affordable housing initiatives in the City of Kawartha Lakes. This advocacy should be co-ordinated, where appropriate, with other province-wide and federally-focused housing organizations.***

### **Recommendation #18**

***Community organizations, private sector builders and the City of Kawartha Lakes should work together to advocate to the federal government that the 2005 federal housing funds should be released quickly with a specific allocation for each municipal service manager area including the City of Kawartha Lakes. It should be possible to piggyback these funds onto potential projects to be funded under the Federal-Provincial Affordable Housing Program so that a larger scale project (perhaps 30 -50 units) could be supported with the combined funds.***

### **Recommendation #26**

*The Affordable Housing Advisory Committee should support local initiatives from community organizations and private developers to develop affordable housing options for families and for older adults in the City of Kawartha Lakes.*

### **Recommendation #28**

***The Affordable Housing Advisory Committee should work with the City of Kawartha Lakes and the federal and provincial governments to create a comprehensive inventory of surplus government lands which could then be considered, where appropriate, for affordable housing purposes. Community and private organizations should also be encouraged to identify any government lands they have identified as potential sites for affordable housing in order for those lands to be examined for such purpose.***

### **RECOMMENDATION # 29**

*Existing non-profit organizations should review their own sites to consider the potential to create new affordable housing through small scale intensification. If there are opportunities, the housing providers may wish to try to access recently announced or future government assistance programs.*

### **Recommendation #31**

***Community organization and/or private builder representatives from the Affordable Housing Advisory Committee should work with local aboriginal organizations to encourage the development of an affordable housing proposal in order leverage a portion of the federal government's 2005 budget funding to be allocated for aboriginal housing.***

## **Recommendations for the City of Kawartha Lakes**

### **Recommendation #3**

***The City of Kawartha Lakes should define affordable housing as:***

- a) in the case of rental housing, the least expensive of:***
  - i. a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or***
  - ii. a unit for which the rent is at or below the average market rent of a unit in the regional market area.***
- b) in the case of ownership housing, the least expensive of:***

- ii. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of the annual median household income for all households; or,*
- iii. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area.*

***Low and moderate income households means:***

- a) in the case of ownership housing, households with incomes in the lowest 50 percent of the income distribution for the regional market area; or*
- b) in the case of rental housing, households with incomes in the lowest 60 percent of the income distribution for renter households for the regional market area*

***Recommendation #11***

*The City of Kawartha Lakes should encourage proponents of conversions of non-residential buildings to affordable housing to seek funding under future federal government RRAP proposal calls. The City could also use some of its AHP allocations to encourage applications from developers/potential housing providers to convert non-residential buildings to residential uses.*

***Recommendation #13***

***The City should encourage three immediate affordable housing priority “projects” in the City of Kawartha Lakes to come forward which could be supported by government funding:***

- a. an “aging in place” seniors’ housing complex with mixed incomes and tenures;*
- b. additional family housing outside of Lindsay. This could also provide the units required under the victims of domestic violence component of the Affordable Housing Program.*
- c. a new housing project for low income singles. This could also provide the units required under the mental health component of the Affordable Housing Program.*

***Recommendation #14***

***Once the province of Ontario releases program guidelines for the Affordable Housing Program (AHP), the City of Kawartha Lakes should widely advertise and then organize an information session regarding participating in the AHP. The City should then undertake an open***

**competitive proposal call to determine projects which can move ahead. As part of the proposal call the City should:**

- **Encourage non-profit and private sector developers to contribute land, and equity (including monies obtained through community fundraising) to maximize the affordability of the rental units.**
- **Given the limited amounts of federal/provincial funds available for Kawartha Lakes, encourage developers of new housing to consider affordable housing as a portion of their new development, thus promoting a mixed income housing community.**
- **Give priority to housing proposals which are energy efficient and use innovative “green technology” approaches to building design as these approaches have the effect of reducing long term operating costs.**
- **Give priority to housing proposals where utilities are included in the rent, in order to improve affordability**

#### **Recommendation #15**

**The City of Kawartha Lakes should pass a by-law to equalize the property tax rate for new multi-residential rental construction to be equal to that of the single family residential rate.**

#### **Recommendation #16**

*The City of Kawartha Lakes should waive municipal fees and development charges to improve the affordability of new housing developed under the Affordable Housing Program.*

#### **Recommendation #17**

**The City of Kawartha Lakes should enact a Municipal Housing Facilities By-law that would enable the City to provide financial incentives to private sector developers to create new affordable housing. Such a by-law would include the definition of affordable housing identified above in recommendation #3.**

#### **Recommendation #20**

*Given that there is no requirement for matching provincial funding, the City of Kawartha Lakes should take on the responsibility for delivering the 2005 federal budget housing programs as long as reasonable administrative fees are provided to offset the cost of delivering the program. This approach would allow significant local input into the selection of housing projects to be funded. To*

*ensure efficient delivery of the program, the Federal government should set a few key policy objectives for the program and encourage municipal governments to quickly move forward to deliver this program.*

**Recommendation #21**

*Municipal support should be provided to the development of a state of the art seniors' mixed income project which would include a mix of tenures, provide for seniors to obtain support services when they need them, sustainable development and a range of communal facilities such as dining and recreational facilities.*

**Recommendation #24**

*Recognizing the allocations for the City of Kawartha Lakes under the Assisted Housing Program are modest in size, the City should give priority to housing allowance applications for seniors' and low income singles' housing, and for family housing outside of Lindsay. The housing for seniors and singles should aim to have the rents paid by tenant in the \$400 per month range for one bedroom apartments (with the housing allowance paid on top of this to the landlord in order to be affordable to low income residents).*

**Recommendation #25**

*The City of Kawartha Lakes should aim to spread its housing allowances geographically throughout the City and should specifically target a portion of its housing allowance funds to be allocated for family housing outside of Lindsay and seniors housing to areas which cannot readily accommodate new residential development, such as the smaller communities outside of Lindsay, Fenelon Falls and Bobcaygeon.*

**Recommendation #27**

*The City of Kawartha Lakes should review its current land holdings and see if there are appropriate sites available that could be made available, (including through the option of a long-term land lease) for new affordable housing development.*

**Recommendation #30**

***The City of Kawartha Lakes should work with the Housing Advisory Committee in refining its official plan policies for housing and use the background information prepared for this report in developing housing targets by type and tenure, including affordable housing targets.***

***In all housing types, housing providers should be encouraged to provide a portion of housing that is accessible to those with mobility problems.***

***Recommendation #32***

*The City of Kawartha Lakes should work with its housing provider partners in the community in order to leverage as many funds as possible from the energy retrofit initiative funded through the 2005 federal budget as the energy efficiency measures can improve the affordability of housing (by reducing utility costs paid by some low income households) and can lessen the financial pressures on housing providers and/or the municipal service manager funding through lower operating costs. Potential partnering with the Sir Sanford Fleming School of Environmental and Natural Resources on retrofitting should be encouraged where appropriate.*

**Government of Ontario Recommendations**

***Recommendation #22***

*The Government of Ontario should commit to annually increasing the funding for the Strong Communities Rent Supplement Program by an amount equal to the Tenant Protection Act “rent guideline.”*

***Recommendation #23***

*The Government of Ontario should increase the shelter component of social assistance rates to an amount equal to 90% of average rents.*

**Government of Canada Recommendations**

***Recommendation #6***

*The Affordable Housing Advisory Committee should request the Federal government to continue with SEED funding to support refining new affordable housing ideas into concrete business plans and CMHC should have a predictable proposal call for SEED funding at least once a year.*

***Recommendation # 7***

*The federal government should continue to fund the RRAP program in future years, and the number of units funded by the conversion and rental upgrade portion of the program should be increased.*

**Recommendation #8**

*The federal government should give a specific RRAP unit or dollar allocation to the City of Kawartha Lakes so that the amount of RRAP funding available for the City is known each year.*

**Recommendation #19**

*The 2005 federal budget housing funds should provide adequate capital funding so that at least half of the new housing to be created would be affordable to persons currently on the City of Kawartha Lakes co-ordinated access waiting list.*

# 1 INTRODUCTION

## 1.1 BACKGROUND TO THE STUDY

The City of Kawartha Lakes was created on January 1, 2001 when the former municipalities of Victoria County were amalgamated. The City of Kawartha Lakes covers a large land mass estimated at 3,067 square kilometers or 1,184 square miles. It is bounded on the northwest by the County of Simcoe, on the northeast by the County of Haliburton, on the east by the County of Peterborough and on the south and southwest by the Region of Durham (part of the Greater Toronto Area). The City of Kawartha Lakes is in close proximity to other larger urban centres, namely the City of Peterborough to the east and Oshawa, Whitby and Clarington to the south and southwest. In addition to the approximately 74,300 permanent residents in the City of Kawartha Lakes, there is also a large seasonal resident population estimated at 30,000 each summer.<sup>12</sup>

There has been a sense among many members of the community that they are witnessing a growing need for affordable, suitable and adequate housing for seniors and other groups at risk in the community. Community members are also aware that there have been positive affordable housing initiatives in other municipalities. Furthermore with various affordable housing announcements from the Federal and Provincial governments in 2005, there is an opportunity for the City of Kawartha Lakes **to move forward quickly** to help respond to the need for affordable housing in the community. The Community Care City of Kawartha Lakes and the Access to Permanent Housing Committee worked together to undertake a study of housing needs and solutions in the City of Kawartha Lakes. Terms of Reference were prepared for a project entitled Housing Analysis and Recommended Implementation Strategies Report for the City of Kawartha Lakes.

The consulting team of Tim Welch Consulting and Lapointe Consulting Inc. was selected to undertake the housing study.

## 1.2 STUDY OBJECTIVES

The Terms of Reference outline three study purposes including:

1. To collect and analyze housing data including supply and demand dynamics to determine current housing supply priorities;

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<sup>12</sup> The figure of 74,300 in 2004 is the most recent population estimate from the Ministry of Finance for the City of Kawartha.

2. To identify and address the need for affordable housing requirements in the City of Kawartha Lakes on an immediate, short and long-term basis; and,
3. To recommend a development housing strategy for Community Care City of Kawartha Lakes in particular and the community in general, that links to the relevant range of priorities, visions, studies and strategic plans of the municipality, the Province of Ontario and the Federal Government including the development of targets, programs and policy recommendations for consideration in addressing immediate, short and long-term housing needs in the City of Kawartha Lakes.

Specific objectives of the housing study are:

- vii. To evaluate the current housing market in the City of Kawartha Lakes by quantifying supply and demand;
- viii. To quantify economic and demographic indicators related to housing in order to identify and evaluate current and future housing needs with special regard to the frail elderly and people at risk in the City of Kawartha Lakes;
- ix. To identify constraints to the provision of affordable housing for Community Care City of Kawartha Lakes in particular and the community as a whole;
- x. To identify constraints to the provision of affordable housing for Community Care City of Kawartha Lakes in particular, and, the community as a whole;
- xi. To identify public and private sector opportunities for Community Care City of Kawartha Lakes and others to provide housing to meet the current and future requirements of local residents;
- xii. To identify all government funding programs that are available to encourage the development and sustainability of affordable housing; and,
- xiii. To use the results of the study to recommend a development housing strategy for Community Care City of Kawartha Lakes, in particular, and the City of Kawartha Lakes, in general.

The companion report, *Housing Need and Demand and Housing Supply Analysis In the City of Kawartha Lakes* analyzed housing data covering supply and demand in Kawartha Lakes including affordable housing need in the City of Kawartha Lakes.

This report, *A Housing Strategy for the City of Kawartha Lakes*, provides a housing strategy for Community Care Access City of Kawartha Lakes in partnership with the Access to Permanent Housing Committee and the community more generally. These recommendations reflect both the demographic needs in the community as well as taking into consideration the priorities and programs of the municipal, provincial and federal governments in meeting the housing needs of the community. This report presents a variety of positive recommendations which can be implemented by community

organizations, private sector companies, the City of Kawartha Lakes, the Government of Ontario and the Government of Canada.

### **1.3 STUDY PROCESS**

The process used in creating this report included:

- undertaking background research regarding various federal, provincial and other municipal government housing policies and programs;
- carrying out over interviews with government officials, community stakeholders; and
- holding focus groups and community forums.

Interviews were held with City of Kawartha Lakes representatives, and discussions were held with Ministry of Municipal Affairs and Housing officials and staff of Canada Mortgage and Housing Corporation (CMHC). Detailed tracking of the emerging details of the Affordable Housing Program (AHP) also occurred during the creation of this report. In addition, research was carried out and interviews were conducted with staff from other municipalities to gain the perspective of what has been occurring in other jurisdictions in terms of meeting the need for affordable housing.

Consultation occurred through a variety of methods. A seventeen-member reference group established by Community Care City of Kawartha Lakes was very helpful in providing direction and ideas for this report. This reference group brought together key representatives of seniors' organizations, representatives of the City of Kawartha Lakes' Access to Permanent Housing Committee, the Chamber of Commerce, the real estate industry as well as City of Kawartha Lakes officials and representatives of other relevant non-profit groups. A complete list of the members of the Reference Group is contained in Appendix A. The reference group provided important feedback in terms of issues to be covered in the study, were a sounding board for the presentation of the housing need and demand analysis, and provided many ideas for inclusion in the implementation strategies.

Members of the reference group were also interviewed for this study to provide their perspectives on housing needs as well as potential actions or recommendations which could help meet those housing needs. In addition a number of other key informant interviews were undertaken to ensure the perspective of a wider number of stakeholders were included in this study. These interviews were conducted with representatives of all social housing providers in the City and representatives of aboriginal organizations. A list of key stakeholders interviewed is included in Appendix B.

The opinions of individuals who either currently have housing needs or may have in the future were also sought in carrying out this study. Three different focus

groups (two in Lindsay and one in Fenelon Falls) were held in August 2005 to hear the views of approximately 30 individuals about their personal housing needs and their perspective on the housing needs in the community. These individuals were contacted through either City staff who administer the waiting list for assisted housing in the City of Kawartha Lakes or through area seniors' organizations.

A community forum was also held on September 28, 2005 which brought together about 50 community representatives and individuals to give feedback on the housing need and demand analysis. This forum also provided the opportunity for community representatives to identify a housing vision housing for Kawartha Lakes, give their perspective on the housing needs in the community, and what actions could help meet those needs. This input has helped shape the recommended strategies in this report.

## **1.4 FINDINGS OF THE PHASE 1 HOUSING ANALYSIS REPORT**

The following presents a brief summary of the identified housing needs and demands as set out in the Housing Analysis report.

### **Population and Household Growth**

In 2001, the City of Kawartha Lakes was home to 70,400 people and by 2004, the population was estimated at 74,300 persons. The most recent forecasts that have been prepared for the City of Kawartha Lakes are for a 2026 population of 95,500 (*Places to Grow, Draft Growth Plan for the Greater Golden Horseshoe*, published by the Ontario Government, February, 2005) and the City of Kawartha Lakes' own projections of 100,115. These forecasts represent a growth of 9,500 to 11,000 over the 10-year period (2006-2016) and 19,500 to 22,060 over the 20-year period (2006-2026).

The City of Kawartha Lakes has a much higher proportion of its population who are older than the rest of the Province with nearly a quarter of the population being 60 years or older. Based on projections prepared by the Ministry of Finance, the population 60 years and older is anticipated to double between 2006 and 2026 – from 19,490 in 2006 to 37,750 in 2026.

Forty percent (40%) of all households in the City of Kawartha Lakes are families with children – 32% are couples with children and 8% are single parent families; childless couples account for 35% of all households and single persons living alone account for 22% of all households.

Over the next five year period, the City of Kawartha Lakes will need between 1,800 and 2,200 additional housing units to accommodate the projected population increase.

Over the next twenty year period, the City will need between 11,700 and 12,500 additional housing units.

### **Economic Base**

The City of Kawartha Lakes has a diversified economy which includes agriculture, manufacturing, construction, retail trade, finance and real estate, tourism, and educational and other public services. Most of the major manufacturing enterprises in the City of Kawartha Lakes are located in Lindsay except for the Kawartha Lakes Dairy which is in Bobcaygeon.

Lower land costs, lower taxes and a generally lower wage structure are incentives for new industry to locate in the City of Kawartha Lakes. However, many of those people working in lower wage occupations such as retail or food service jobs have difficulty affording rents that are prevalent in the City of Kawartha Lakes and need to have access to housing that is affordable to their incomes.

### **Income Trends**

The median income was \$46,160 in the City of Kawartha Lakes compared to \$53,845 in Ontario (from the 2001 census for incomes in 2000). The average household income of owners is almost twice that of tenants in the City of Kawartha Lakes. Single person households and lone parents households have the lowest incomes among tenants. Incomes also vary with age with the lowest incomes found in households under 25 years of age and over 65 years of age.

### **Residents on Fixed Incomes**

As of August, 2005, there were 839 households in the City of Kawartha Lakes receiving Ontario Works; about half of these were single persons. At the same time there were approximately 1,340 households receiving support through the Ontario Disability Support Program (ODSP) in the City of Kawartha Lakes.

People living on minimum wages or on Ontario Works or Ontario Disability Support Program or seniors with Canada Pension Plan/Old Age Security and GAINS have insufficient money to pay for average rents in the City of Kawartha Lakes.

### **Type and Tenure of Housing Stock**

There were approximately 26,800 occupied dwelling units in the City of Kawartha Lakes according to the 2001 census. Single detached units account for 86% of all units. The majority of dwelling units are owned dwellings which represent 83% of all units compared to 17% that are rented.

### **Building Conditions**

Due to the age of many of the buildings there is a need to upgrade and maintain approximately a tenth of the housing stock. Close to a half of the units that need

major repair are older – that is were built before 1945. In our focus groups we heard from many individuals and key informants that there is a need to upgrade much of the rental stock.

### **Vacancy Rates**

A 2004 survey by Canada Mortgage and Housing Corporation of rental apartments in the Lindsay area indicated that the vacancy rate was tight (2%) for 2-bedroom apartments but at a “healthy” 3% level for one bedroom apartments. A more recent survey (October, 2005) indicates that the vacancy rate has continued to increase for one bedroom apartments (4.0%) but has tightened to 1% for two-bedroom apartments.

### **Residential Development**

According to building permit data, an average of 362 units were built annually between 2001 and 2004. The vast majority of units built in this period were single detached units (98.5%). Only 18 row houses - representing 1% of permits issued - and only 4 apartments were built during this time. Apartments that have been completed recently in the City of Kawartha Lakes are geared to the upper end empty nester and retiree market especially to people from out of town.

### **Affordable Housing Supply**

In the City of Kawartha Lakes there are currently 820 households who live in social housing – 731 in not-for-profit housing (with a mixture of market rent and rent-geared-to-income units) and 89 in rent supplemented units.

In addition there are several special needs housing providers providing 46 supportive housing units in the City of Kawartha Lakes including: Victoria County Canadian Mental Health Association, Neighbourhood Housing in Lindsay and Kawartha Participation Projects. Emergency Shelter is provided by A Place Called Home, a non-profit agency which has renovated two separate houses which together provide 19 beds for singles and families who are homeless.

### **Housing Affordability**

Housing is generally considered affordable if households do not pay more than 30% of their income on housing. An analysis of rents in apartments in Lindsay compared to incomes of tenants indicates that there is very little rental housing available which is affordable to tenants at the 30<sup>th</sup> percentile of tenant incomes, i.e., the lowest 30<sup>th</sup> percent of tenants.

**Almost half of tenants in the City of Kawartha Lakes are paying housing costs that are not affordable**, i.e., they are paying 30% or more of their income on housing. This represents 2,280 tenant households with an affordability problem. And 1,090 tenant households (just under a quarter of tenants) are paying 50% or more on housing costs, that is, they have a severe housing affordability problem.

### **Rental Housing Costs**

In October 2004, the average monthly rent in Lindsay for a bachelor apartment was \$468, \$670 for a one-bedroom apartment and \$822 for a two-bedroom apartment. Rents generally have been increasing at the rate of inflation. Lower income households have a problem keeping up with rising rents because incomes at the lower income level have not been increasing at the same rate as inflation.

### **Ownership Housing Costs**

The cost of ownership housing has been increasing with the average price between 2004 and 2005 (Jan. to Aug.) going from \$190,150 to \$204,650. Only one per cent of resale homes were priced at \$60,000 or lower and were therefore affordable to tenant households with median incomes.

### **Waiting Lists for Social Housing**

As of August 2005, there were a total of 656 applicants for rent-geared-to-income housing on the waiting list that is maintained by the City of Kawartha Lakes. Of the total, 24% were senior households, 23% were family households and the remaining 53% were childless couples or singles. There is no low-income family housing outside of Lindsay which limits waiting lists outside of Lindsay.

### **Seniors Housing Preferences**

Through our focus group discussions we found there was a strong desire for seniors who are either living alone or are a couple, to move into a seniors' building in one of the City of Kawartha Lakes urban centres. Many would like to move into a community where they have access to a wider range of services and live in a dwelling that is on one floor, is easier to maintain and is affordable to their income.

Many seniors like the idea of having access to a dining room when they wanted it and to support services should they need such assistance in the future. Living in accessible units and buildings was important to seniors who have mobility issues and many thought that all units should be designed to be accessible. The idea of "aging in place" appealed to many of the participants.

It should be noted that an estimated half of senior focus group participants would like to live in some type of ownership arrangement and half would like to live in affordable rent which could be a combination of affordable market rent units and rent-geared-to-income units.

### **Non-Seniors Housing Preferences**

In the non-senior household focus group in Lindsay, there was also a desire to live near the downtown and its services but not in the downtown. Non-senior households indicated a need for affordable and well-maintained housing.

## **Special Needs Housing**

One of the major issues associated with an aging population is an increase in the number of individuals who have mobility problems. In 2001, there were an estimated 8,000 individuals in the City of Kawartha Lakes with a mobility disability. More than half of these individuals were 65 years or older and a quarter were in the middle age group 45-65 year of age.

A number of participants in the focus groups indicated that they needed accessible housing because of limited mobility. There was a general consensus that all housing should be designed to be accessible.

It is also estimated that there would be about 1,400 persons in the City of Kawartha Lakes with mental health issues. Many of these people face housing affordability problems but also need access to support services or supportive housing.

There is also a need for affordable housing among members of the aboriginal community due to their generally low incomes and a high level of rental tenure.

## **Homelessness**

Data obtained from the City indicate that between January 2005 to September 30<sup>th</sup>, 2005, 1,401 individuals households or 1,868 on an annualized basis, who experienced homelessness by staying at a shelter. Of the 1,401 households, 846 were single persons, 300 were two-parent families and 255 were sole support families. Over this same period, 511 children lived in emergency accommodation.

## **1.5 HOUSING ISSUES AND GAPS IN THE MARKET**

Based on the analysis of data obtained in this study along with information from key informants in the non-profit, private sector and community agencies as well as the focus group discussions, we have identified the following housing issues and gaps in the market.

### **1. Need to plan for a greater range of housing options for seniors**

Many seniors wish to downsize to live in housing that is more appropriate to their household size and in a more accessible location close to community services and public transportation. A number of seniors like the idea of living in an apartment building or development where they could live with other seniors, have access to communal facilities (such as dining facilities), and obtain support services if and when they need it.

### **2. Need for more affordable rental housing for seniors**

Many seniors are paying too high a proportion of their income on rent while other seniors are living in inadequate dwellings which are poorly insulated or are not

safe in the winter. As well many seniors homeowners would like to move into rental housing in order to have access to the equity they have in their home should they need it. There is a need for more affordable market rent units as well as more rent-geared-to-income units for seniors.

### **3. Need for more affordable ownership housing for seniors**

One way of addressing the need for more affordable housing is to provide greater opportunities for low and moderate income households to purchase a dwelling. This option is of particular interest to seniors who wish to downsize.

### **4. Need for more affordable rental housing families**

There is a need to provide more affordable rental housing to meet the needs of young families with children. Safe, stable and affordable housing is important to the social, psychological and physical development of children. Affordable rental housing is needed by both single parent and two-parent families with low and moderate incomes as a result of being employed in low-paying jobs or being on limited incomes such as social assistance.

### **5. Geographic Distribution of Affordable Family Housing**

A geographical gap exists in affordable family housing in the City of Kawartha Lakes as there is currently no rent-geared-to-income family housing located in the City outside of Lindsay.

### **6. Affordable Ownership Housing for Families**

Another option for addressing the need for affordable housing is to provide moderate income families with access to ownership housing. Currently, there is little on the resale market that is affordable to median income tenant households.

### **7. Need for Better Public Education Around Housing Issues**

There is a need to educate the public around housing issues and the importance of having safe, affordable permanent housing for low and moderate income households. This would help to overcome negative perceptions around affordable housing and promote the benefits of such housing to individual households needing assistance and the community at large, including the economic benefits of creating new housing.

### **8. Providing Information to Seniors Around Support Services**

Many seniors are unaware of support services that could be provided to them in their homes. There is a need to provide such information more readily available throughout the City of Kawartha Lakes.

### **9. Limitations on Development of Affordable Housing**

As future housing development will need to be built in areas with full municipal services, this means that new affordable housing can only be built in Lindsay, Fenelon Falls, Bobcaygeon and Omemee. Households in smaller hamlets and in more remote locations will probably need to move into these centres in order to

live in new affordable housing. Options do exist, however, to potentially subsidize and/or renovate existing rental housing in smaller centres in the City of Kawartha Lakes.

#### **10. Property Maintenance**

According to the statistical and qualitative data, many lower income households are living in sub-standard rental housing. There is a need to upgrade such housing without removing them from the rental housing stock.

#### **11. Assistance to Seniors with Home Maintenance**

Many seniors could continue to live in their homes but need assistance with some of the more challenging types of property maintenance including increasing insulation and energy efficiency of their homes to reduce heating costs.

#### **12. Make More Housing Accessible Housing**

There is a need to provide more housing that is accessible to those with physical disabilities. This is a problem not only for seniors but to non-seniors with mobility problems. Seniors would like to see all units developed with accessible features.

#### **13. Location of Affordable Rental Housing**

Many low-income households would like to live close to services but there is some concern about living directly in the downtown Lindsay area. Over time, as the downtown becomes more “hospitable”, housing could be provided over stores and in other under-utilized buildings.

#### **14. Sustainable Development**

In view of rising heating and hydro costs, which result in higher operating costs for social housing providers, private landlords and individual home owners, and in many cases for tenants who have to pay for utilities, there is a need to make existing housing more energy efficient and to incorporate a “sustainable development” approach into new housing developments.

#### **15. Need for More Employment Opportunities for Younger Adults**

In order to try to stop some of the younger adults from moving out of the City of Kawartha Lakes and to help lower income households on social assistance, there is a need to continue to generate more local employment and to provide job training through private and public efforts.

There is the view from many community organizations that these “housing gaps” are growing and there needs to be an immediate response to address these issues.

## **Organization of Strategy Report**

Chapter One	Introduction
Chapter Two	Creating a Housing Vision for Kawartha Lakes
Chapter Three	Economic Benefits
Chapter Four	Housing Opportunities and Best Practices
Chapter Five	Cordinated Housing Strategy for the City of Kawartha Lakes
Chapter Six	Conclusion

## **2 CREATING A HOUSING VISION FOR THE CITY OF KAWARTHA LAKES**

### **2.1 CONTEXT FOR DEVELOPING THE HOUSING VISION**

Actions and recommendations to meet the housing needs of the City of Kawartha Lakes should spring from an overall housing vision for the community.

A community forum was held on September 28, 2005 with about 50 representatives attending from various sectors of the community – seniors' organizations, non-profit housing providers, municipal staff and politicians, community support organizations and many concerned individuals, including people who have been on the waiting list for financially assisted housing.

The results of the needs analysis report was presented, examples of actions in other communities to respond to housing needs were provided. Discussions were held with attendees as to the housing challenges in their community and how these challenges could be overcome.

As a result of these discussions, a general vision for the community was developed along with a number of specific suggestions or actions many of which have been incorporated into the housing recommendations in this report.

While the needs are substantial, there is willingness in the community to build on the increasing support recently being offered by the federal and provincial governments and to look at actions that have worked well in other communities.

### **2.2 THE HOUSING VISION FOR KAWARTHA LAKES**

*The City of Kawartha Lakes community vision for housing recognizes that there is a full range of housing needs in the City of Kawartha Lakes and organizations and individuals have a moral responsibility to address the housing needs of the all citizens in the community.*

*Residents should have access to well-maintained housing ranging in location and the type of housing available. Given the growing population of the community, there needs to be a commitment to an increasing supply of housing to meet the shelter needs and demands of all age groups in the community. Housing should be affordable to local residents as well as appropriate to their needs.*

*The appropriateness of housing includes the physical design so that housing can be barrier free for persons with various disabilities. The designing of new and*

*retrofitting of existing housing to be barrier free where possible is very important in the City of Kawartha Lakes given the higher than average (and increasing) percentage of seniors in the community. Seniors are more likely to have mobility issues.*

*The Kawartha Lakes community vision for housing recognizes that not only must housing be physically appropriate but that many residents need support services available either on-site or from an outside service to allow residents to live independently and with dignity. For seniors this vision can be achieved by providing existing and new housing which allows for “aging in place”.*

*The housing vision also recognizes the significant economic benefit that housing provides in the community as a result of the employment created in construction and related industries. The adequate supply of affordable housing is also important for the City of Kawartha Lakes as a significant number of persons employed in the retail, tourism and services sectors receive moderate wages and therefore need housing which they can afford in order to remain in the community.*

*The economic benefit of affordable housing can further be seen by providing a stable home environment which can allow low and moderate income persons the opportunity to financially “get back on their feet.”*

*The design and placement of housing is an important part of creating an environmentally sustainable community. New homes should be designed and existing homes should be upgraded to incorporate environmental and energy efficient technology. New housing should also be placed within the community to make use of the existing infrastructure already financed by governments such as public transit where it exists in the community.*

*The Kawartha Lakes community vision sees affordable housing as a positive factor within the municipality. Housing is an investment in the future and there needs to be a partnership amongst the non-profit community sector, the private sector and all levels of government to recognize and promote the importance of housing in creating an inclusive community.*

## **Recommendation #1**

*The above community vision should be forwarded to the City of Kawartha Lakes for adoption as its guiding vision for affordable housing and the development of a future municipal housing statement.*

## 2.3 CONSTRAINTS TO THE HOUSING VISION

To achieve this vision there are constraints or obstacles which need to be overcome. There have been significant changes in the community over the past decade which have made community responses to housing issues more challenging. The amalgamation of municipal governments within the former County of Victoria into the new City of Kawartha Lakes has taken a lot of focus from other pressing community issues. In addition, the downloading of responsibility for various government services (including the administration of social housing) from the provincial to the municipal levels of government has further added to strains in the community's ability to focus on moving forward to meet new housing needs.

The constraints to moving forward to help meet housing needs can be seen as:

- There has not been a collective vision in the community for meeting its housing needs;
- Up until recently, City Council has not taken a leadership role in trying to meet the additional housing needs in the community over and above the housing it now administers – there has been no overall plan to try and meet the housing needs in the community;
- Development is being directed to municipalities on full services which essentially means Lindsay, Bobcaygeon, Fenelon Falls and Omemee so opportunities for housing development is problematic outside of these areas;
- Limited capacity of the municipality to provide additional funding for housing;
- There has been only tentative and emerging senior government programs over the past four years to support the creation of new affordable housing making it difficult for potential housing providers to move forward with their plans; this has made it difficult to build the community infrastructure and expertise needed in Kawartha Lakes which is important in creating additional affordable housing;
- Only limited funds have been recently allocated to the City of Kawartha Lakes under the federal/provincial affordable housing program;
- Due to limited public funds, there are sometimes seen to be competition between different types of new housing proposals;
- Similarly, in dealing with community housing needs, there is sometimes a sense of territoriality among communities rather than having an overall perspective for the City of Kawartha Lakes;
- There are public misconceptions about affordable housing and the needs in the community and, there also appears to be a lack of recognition of the importance of the economic stimulus which can be created by affordable

- housing including its importance in providing affordable accommodation for workers in the retail/service sector;
- The need to access appropriate land at a reasonable price is often a barrier to creating affordable housing; and
  - In trying to meet the goal of maintaining the existing affordable housing stock, there is a perception that the enforcement of property standards by-laws needs to be strengthened, including better education for both tenants and landlords.

## **2.4 OVERCOMING THESE OBSTACLES**

At the community forum of September 28, 2005 there was a desire to overcome the obstacles and constraints that currently stand in the way of achieving the housing vision for the community. This can be done through a variety of approaches:

- There needs to be a continuing positive engagement with City Council on housing issues;
- Good co-operation between many groups interested in housing issues should continue through either the Access to Permanent Housing Committee or an expanded community based committee/advisory group; a key focus should be continued advocacy at the federal and provincial levels of government to expand their financial support for new affordable housing in the City of Kawartha Lakes;
- Housing proponents must recognize that new affordable housing cannot have operating deficits or operating subsidies which would be payable by the municipality;
- Housing proponents and the municipal government should look at examples of new affordable housing that have been successfully created in other comparable communities to see what lessons can be learned;
- Consideration should be given to the creation of mixed income housing communities that can provide rental housing for both low income and moderate income households as well as offering affordable ownership housing. This type of housing could offer a continuum of care or support services;
- Partnerships with a variety of non-profit (including service clubs) and private sector interests are essential to spur the creation of new affordable housing: partnerships with the Kawartha Lakes Real Estate Association, the Chamber of Commerce, private financiers or other private builders/developers should be explored;
- The community should look for corporate donors to help create new affordable housing/assist in meeting affordable housing needs;
- Securing land for affordable housing must be explored through a variety of approaches/sources; and

- Potential housing proponents must be prepared to develop specific and effective business cases for new housing proposals to ensure success in accessing limited financial resources.

### **3 HOUSING OPPORTUNITIES**

While there have been affordable housing programs in Ontario and Canada for over 50 years, by the mid-1990s federal and provincial governments “got out of the housing business.” However in the past few years there has gradually emerged renewed interest and financial support by senior orders of government to create new affordable housing programs. At the same time, other housing programs such as the Residential Rehabilitation and Assistance Program have continued as have various types of seed funding.

This section outlines the changing programs and policies at the federal and provincial levels and the opportunities that are provided through such changes.

#### **3.1 BACKGROUND ON AFFORDABLE HOUSING PROGRAMS**

In the City of Kawartha Lakes affordable housing (sometimes referred to as low income housing or social housing) has been developed through a variety of programs supported at the federal and provincial levels of government over the previous half century.

The current affordable housing supply is a mixture of public housing built approximately 30 - 40 years ago and non-profit housing developed (mostly through a municipal non-profit housing corporation) in the late 1980s and early 1990s. As well rent supplements are provided to low-income households living in private sector rental housing. In total there are currently 820 households who receive such housing assistance – 731 in affordable units (which are a mixture of 111 market rent and 620 rent-geared-to-income units) and 89 in rent supplemented units.

In addition there are several special needs housing providers in the City of Kawartha Lakes including: Victoria County Canadian Mental Health Association (CMHA), Neighbourhood Housing in Lindsay and Kawartha Participation Projects. CMHA provides 14 supportive housing units and funds 18 rent supplement units. The Neighbourhood Housing in Lindsay provides eight apartments for single adults and the Kawartha Participation Project operates a 6 unit supportive housing group home in Lindsay. The CMHA housing is the only housing financially supported by the Province of Ontario through the Ministry of Health and Long-Term Care. The rest of the housing is financially supported through a combination of federal government funds and (since the downloading of financial responsibility by the Provincial government in 1998) the City of Kawartha Lakes.

In the early 1990's the federal government and the provincial government withdrew funding for new affordable housing (other than subsidies to existing developments.) The federal government first withdrew in 1993 from funding new affordable housing and then the Province of Ontario followed suit in 1995. The late 1990s saw very little increase in the supply of rental housing which was affordable to low income households.

### **3.2 RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM (RRAP)**

After 1993, the federal government's only ongoing housing initiative was the Residential Rehabilitation Assistance Program (RRAP). RRAP provided a modest amount of funding across Canada each year to support, among other things, the renovation of homes for low income homeowners as well as funding the conversion of non-residential buildings to affordable apartments.

Other components of RRAP include:

- RRAP Rooming House (which financially supports the renovation of rooming houses for low income tenants);
- RRAP Disabled, which provides financial support to modify a home to persons with disabilities;
- RRAP Rental to support bringing below standard apartments up to code and in 2005, the federal government announced RRAP funding to help homeowners create an accessory apartment.

These RRAP initiatives are helpful to improving existing housing and increasing the supply of affordable housing in the City of Kawartha Lakes. There is currently no specific RRAP allocations just for the City of Kawartha Lakes. Local proponents have to compete across most of the Ontario resulting in uncertainty as to whether any RRAP funding would be allocated in the City of Kawartha Lakes.

There have been RRAP allocations in the following amounts since 1999

RRAP Component	# of units assisted	CMHC funding (\$)
RRAP Homeowner	143	945,691
RRAP Disabled	46	216,661
RRAP Conversion	14	204,000
RRAP Rental	26	441,172
RRAP Rooming House	-	-
Shelter Renovation	33	130,034

### **3.3 PRE-DEVELOPMENT FUNDING**

#### **3.3.1 SEED Funding**

In 2003 the federal government launched a new SEED program to provide up to \$20,000 in funding for the pre-development work for new affordable housing ideas. There has been one SEED funded project in the City of Kawartha Lakes (sponsored by Community Care City of Kawartha Lakes) although it has not moved forward to the development stage as of this time. This support money is essential to getting many good affordable housing ideas worked into solid business plans to develop housing. SEED should be continued into the future. As of November 2005, there have been two proposal calls – one in 2003 and the other in early 2005. CMHC should have the proposal calls at least once a year.

#### **3.3.2 PDF**

The federal government also provides financial support for a modest number of new affordable housing programs each year through Project Development Funding (PDF) program. The funds available to an individual project can be up to \$100,000 in financial assistance to pay for pre-development work such as full architectural drawings, environmental studies etc. The majority of the funds for a project are to be repayable if the project goes ahead. The total budget for this program in Ontario is just over \$1 million annually. One limitation to the program is that these funds are not to be used by projects which are intending to apply for funding under the new Affordable Housing Program.

### **3.4 PROVINCIAL RENT SUPPLEMENT AND SHELTER ALLOWANCES**

Housing assistance to tenants in rental housing can be provided directly to landlords or to tenants. When the gap between what tenants can afford and the rent is paid to landlords, this is referred to as a rent supplement. When the subsidy is provided to the tenant and can be carried to wherever tenants move, this is called a shelter allowance.

### **3.4.1 Provincial Rent Supplement**

The Province of Ontario has also recently begun to undertake modest initiatives to support new affordable housing. In 1999 the Province announced a rent supplement initiative through which market rents are subsidized in selected apartment buildings for low income households from local co-ordinated access waiting lists (the subsidy is directed to the landlord not the tenant). This program has had three different names since being first announced six years ago and is currently entitled the Strong Communities Rent Supplement Initiative. The funding for this program has been committed by the Province for a twenty-year period although no allowance for rent inflation has been planned for. This will likely result in a decrease number of households supported through this rent supplement program as rents increase over time.

In the City of Kawartha Lakes there has been a full take-up of the Strong Community Rent Supplements with 37 households assisted.

### **3.4.2 Shelter Allowances in Income Support Programs**

One of the most effective ways of promoting housing affordability in the City of Kawartha Lakes (and across Ontario) would be for the Government of Ontario to increase the shelter component of ODSP and OW closer to the average market rent in each community. As seen in the housing analysis report, the gap between social assistance shelter allowances and average rents in the City of Kawartha Lakes are substantial.

A December 2004 publication from the Ministry of Community and Social Services noted, 76% of Ontario Disability Support Program beneficiaries are tenants, but only 22% of these ODSP beneficiaries who rent live in subsidized housing. Only 35% of OW recipients live in subsidized housing. An increased supply of new affordable housing with below-market rents and a housing allowance program will help some OW and ODSP recipients, however most will continue to rent in the private, unsubsidized market.

## **3.5 FEDERAL-PROVINCIAL AFFORDABLE HOUSING PROGRAM**

### **3.5.1 Affordable Housing Agreement between Ontario and Canada**

In November 2001 the federal government announced a significant return to providing financial support for the creation of new affordable housing. In the 2002 and 2003 federal budgets \$1 billion was allocated to capital subsidies for new affordable housing across Canada. This approach of one time “up front” capital subsidies is different from many of the previous federal and provincial government programs. Instead of providing long-term operating subsidies to produce rents affordable to low and moderate income households, capital grants are provided up front to reduce the size of the mortgage, and, therefore, enable the housing provider/landlord to charge lower rents.

The flowing of Ontario’s portion of these funds has been long and complex.

An affordable housing agreement between the governments of Ontario and Canada in May of 2002 resulted in the Federal government making available \$25,000 per new unit of affordable housing only if matching funds were provided by either the Provincial government, municipal governments or community organizations. As the Provincial government only offered to provide \$2,000 per unit in matching funds, a significant financial contribution was required from municipalities if they wished to participate in the program. Given the financial burden of many recently transferred services from the provincial to the municipal levels of government, only a minority of municipal services managers (13 of 47) chose to participate in the pilot phase of what became know as the Community Rental Housing Program (CRHP).

While many of the 13 Service Managers did decide to allocate significant funding in support of new housing, it is worth noting that many non-profit organizations were able to contribute significant resources through either the provision of land or through successful community fundraising efforts. There have been a substantial number of projects where community groups raised hundreds of thousands of dollars to contribute to projects.

### **3.5.2 The 2005 Federal/Provincial Affordable Housing Program**

A second significant recent occurrence is the passage of the amended 2005 federal budget, with a commitment to fund \$1.6 billion in new affordable housing initiatives across Canada over the next two years ending March 31, 2007. These federal budget housing funds are to include housing funding for aboriginal

Canadians. A more detailed aboriginal housing announcement is expected by the end of 2005.

On April 29, 2005 Canada and Ontario signed a new four-year Affordable Housing Program (AHP) agreement which provided for a much larger contribution by the Provincial government for the creation of new affordable housing. The announcement of a \$301 million contribution by each of the federal and provincial governments included support for:

- the creation of 15,000 affordable units. These will be targeted to people on, or eligible to be on, a social housing waiting list. Some of this housing will be targeted to victims of domestic violence as well as to the creation of supportive housing for persons with a mental illness. Other provincial priority groups include seniors, the working poor, aboriginals, recent immigrants and persons with disabilities;
- the creation of 5,000 housing allowances to enable low-income households to occupy existing vacant units that they otherwise could not afford; and
- an affordable home ownership assistance program for households with low and moderate incomes

A federal/provincial/municipal announcement on August 31, 2005 provided further details of the emerging program components.

#### **a. Rental and Supportive Housing**

A first wave allocation announced funding for 5,320 units across Ontario, allocating a modest 25 units for the City of Kawartha Lakes. The capital funding per new unit of affordable housing created is to be an average of \$70,000 per unit. Thus the total capital funding for Kawartha Lakes for this wave of allocations is \$1.75 million in capital funds. It should be noted that this funding can be used for new construction, for the conversion of non-residential structures into rental housing and for the acquisition and rehabilitation of existing rental housing stock. While larger capital subsidies are made available under this program, there is a requirement that the rents be no more than 80% of average rents. This is a change from the previous pilot phase which required rents to be no greater than average rents (and were therefore less affordable to low income households).

The program could allow more units to be created by providing a smaller capital subsidy per unit but this would make it more difficult to set lower, more affordable rents for many of those households identified in the needs analysis: i.e. those living on basic seniors' pensions, working for minimum wage or receiving social assistance.

Of the 25 units allocated for the City of Kawartha Lakes, the Province is requesting that at least five of the units should be for supportive housing (3 for

tenants with mental health issues and 2 for victims of domestic violence). While there is no support service dollars attached to the capital funds, the expectation from the government of Ontario is that supports funded through other provincial initiatives will provide the supports necessary for these units.

This is possible, for example, given the comments from the Canadian Mental Health Association that the support they provide for some of their clients living in currently unaffordable housing could be transferred with the client if they were to move into new affordable housing.

In October 2005, the City of Kawartha Lakes did pass a motion indicating that the City of Kawartha Lakes would like to participate in the Affordable Housing Program. The City should be commended for showing leadership and agreeing to participate in the program.

There was a “Strong Starts” component to this initiative for new affordable housing projects which were ready to begin construction by March 2006 but the City of Kawartha Lakes, given the quick timelines set by the province, chose not to participate in the program. According to a speech given by Doug Barnes, Assistant Deputy Minister for the Ontario Ministry of Municipal Affairs and Housing on November 5, 2005 at the Ontario Non-Profit Housing Conference in Niagara Falls, only 12 municipal service managers indicated they are requesting funding for housing proposals under “Strong Starts.”

#### **b. Housing Allowances**

The 5,000 housing allowances across Ontario are intended to provide support for low income households to move into vacant apartments and have their rent subsidized by this federal/provincial program. The City of Kawartha Lakes has been allocated 30 housing allowance units for a total in \$432,000 over a five-year period. However the average housing allowance permitted under this program is only \$240 per month. This compares with the approximately \$400 per month currently funded through rent supplement programs administered by the City of Kawartha Lakes.

#### **c. Affordable Home Ownership**

There has not been a great deal of information about the affordable home ownership component other than the Province has indicated that there will be up to \$8,000 assistance for moderate and low income households to purchase their own homes. The Province, in its Strong Starts Program guidelines, further mentions that these funds will be submitted directly to the Province by housing proponents for units developed in neighbourhood revitalization areas.

These more substantial financial commitments show that federal and provincial governments are currently willing to provide financial resources which support new affordable housing. The only municipal contribution required to participate in the rental housing stream of the program is to have any new affordable projects funded by the AHP pay municipal property tax equal to the single family residential rate rather than the higher multi-residential property rate. This does not mean that municipalities will lose tax money. As new affordable housing projects are developed, this in fact will be a net generator of revenue for the municipality as they will still be receiving new tax revenues which they would not have received had the new affordable rental building not been built.

The program does encourage, but does not require, additional municipal or community contributions to new affordable housing created under this program.

The municipal service managers are also being handed responsibility to administer these new programs with an offsetting administration fee which has been estimated at \$28,600 for the City of Kawartha Lakes, according to the City of Kawartha Lakes October 3, 2005 report HSS 2005-21 "Affordable Housing Program Announcement."

While there are administrative responsibilities for the City with a new program, the municipal role also offers the opportunities for significant municipal input into the allocations of the federal/provincial funds.

In October of 2005 the City of Kawartha Lakes has expressed their intent to participate in the supportive and rental funding as well as the housing allowance portion of the Affordable Housing Program. The City has also instructed its staff, once Provincial program details are finalized (expected by December 2005), to implement an open competitive process potential projects/landlords under the two AHP components.

### **3.5.3 CMHC Mortgage Insurance Premiums**

In March of 2005 the federal government announced a significant improvement in the financing of new affordable housing – that of waving the CMHC mortgage insurance premiums for housing created under the new affordable housing programs. The premium for non-profit projects prior to March, 2005 were as high as 5% of the total mortgage, adding tens of thousands of dollars to the costs of new affordable housing. The waving of premiums needs to continue to support the creation of new affordable housing.

## **4 BEST PRACTICES/HOUSING INITIATIVES AND BENEFITS IN OTHER ONTARIO MUNICIPALITIES**

As stated above, as of October, 2005, 13 Ontario municipalities have taken the initiative to become directly involved in the creation of new affordable housing.

The following represents a snapshot of some initiatives in other municipalities to promote the creation of new affordable housing. There are some innovative policies/programs which the City of Kawartha Lakes could consider adopting (with appropriate local modifications).

### **4.1 BEST PRACTICES**

#### **4.1.1 City of Peterborough**

The neighbouring City of Peterborough has had a number of affordable housing initiatives supported by Peterborough City Council as well as community organizations over the past five years.

The initiatives have included:

- Waiving City Development Charges;
- Equalizing the property tax rate for all new multi-residential rental buildings with that of the single family tax rate;
- Waiving city building permit fees;
- Establishing an Affordable Housing Property Reserve Fund, contributing \$75,000 per year into a fund which can help purchase land for future housing needs;
- Undertaking a housing needs analysis and passing an affordable housing strategy;
- Using some of the provincial rent supplement funding to make a portion of the new units affordable to low-income households from the local waiting list.;
- Participated in Community Rental Housing Pilot project ; and
- 279 units in 10 projects are currently under development

#### **4.1.2 City of Ottawa**

The City of Ottawa has taken a number of affordable housing initiatives over the past four years, including:

- providing capital grants of up to \$25,000 per new rental unit, although the amount of the City's grants has declined since the Province modified the Community Rental Housing Program in late 2003. The City has had the goal that at least 60% of the units are at rents no higher than 70% of average market rents;
- providing grants to offset the cost of City Development Charges;
- equalizing the property tax rate for all new multi-residential rental buildings with that of the single family tax rate;
- using government owned land for affordable housing developments through public proposal calls;
- using a portion of the provincial rent supplement initiative to make some of the new units affordable to low income households from the local waiting list; and,
- developing an active housing policy statement under its new Official Plan encouraging more affordable housing in all new residential developments.

#### **4.1.3 City of Kingston**

The City of Kingston has also participated in the Community Rental Housing Program although it may be scaling back the level of its financial contributions due to increased provincial funding. The Kingston initiatives to support new affordable housing have included:

- waiving development charges;
- equalizing the property tax rate for all new multi-residential rental buildings with that of the single family tax rate;
- waiving City building permit fees;
- undertaking an inventory of municipally owned lands to see which may be suitable for affordable housing;
- developing a "Kingston model" affordable housing strategy;
- using a portion of the Provincial Rent Supplements in new affordable projects; and,
- 3 project are under development creating 105 new affordable apartments.

#### **4.1.4 Region of Waterloo**

The Region of Waterloo has a number of initiatives to increase the supply of affordable housing. The Region of Waterloo issued its first affordable housing proposal call in the summer of 2000 and its Regional Council passed an affordable housing strategy in the spring of 2001.

The initiatives have included:

- capital grants of up to \$15,000 per new rental units (as of the spring of 2005, over \$7.8 million in Regional funds have been allocated for capital grants);
- grants to offset the cost of Regional Development Charges (about \$4,200 per apartment);
- equalizing the property tax rate for all new multi-residential rental buildings with that of the single family tax rate (saving about \$60 - \$100 per month per apartment in property tax operating costs);
- two parcels of government owned land used (including one created as a result of a density bonus given to a private sector developer) to contribute to affordable housing developments;
- a 140-unit rent supplement initiative funded entirely by the Region of Waterloo, targeted mostly to the new affordable housing;
- using a portion of the provincial rent supplement initiative to make some of the new units affordable to low-income households from the local waiting list; and,
- an affordable ownership pilot program providing one-time capital assistance of \$3,000 - \$8,000 to existing social housing tenants to move into ownership housing. An educational component complements the financial assistance.

As result of these various municipal initiatives, combined with the federal and provincial government funds and community fundraising efforts (**over \$2.5 in community and corporate donations have been fundraised over the past five years for new affordable housing initiatives in Waterloo**), there are 510 rental units built and occupied in 16 projects, with 217 further units under construction (in 4 buildings) and 42 units (1 building) in the design/financing stage. This represents a total of 769 new rental housing units being developed.

## 4.2 ECONOMIC BENEFITS

According to a recent study for the Region of Waterloo, municipal investment in affordable housing brings significant economic benefits, including to the municipality itself. According to the study, “every dollar invested by the Region in the form of capital contributions levers a further \$6 from other sources – including other orders of government, project sponsors and private mortgage financing. Based on current cost estimates and recommended grants and contributions, the leverage will increase [so that] each \$1 invested by the Region will lever \$8 from other sources.”<sup>13</sup>

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<sup>13</sup> Pomeroy, Steve: *The Region of Waterloo Affordable Housing Strategy: Measuring Community Returns on Investment*. November, 2004

Similarly the 2005 report “An Affordable Housing Strategy for the City of London” looked at preliminary data from three new projects in the City of London and the report indicated a leverage ratio of 6:1 (approximately each \$1 invested by the City will lever \$6 from other sources) The report further noted that with the Provincial government now increasing its funding commitment for new affordable housing, it is expected that the leveraging effect of City housing funds should increase.

This level of return on investment was significant with a situation where a municipality was providing capital grants of up to \$15,000 per unit in addition to lower property tax rates and providing grants to offset regional development charges.

In the City of Kawartha Lakes, with a more modest financial contribution of perhaps waiving municipal charges and fees or contributing municipal land, the leverage ratio would likely be higher than the figures in the London and Waterloo reports. In London and Waterloo larger municipal contributions, which included municipal capital funding of up to \$15,000 per unit, were provided in leveraging the investment in housing. In Kawartha Lakes a more modest level of municipal investment will likely be provided in supporting new affordable housing, therefore resulting in a higher leveraging ratio.

The Waterloo study also discusses recent CMHC research which indicates that each unit of residential construction generates roughly 2.5 person-years of employment, most of it local in the form of construction work, but some of it added to the general economy. Thus, even the modest initial allocation under the federal-provincial Affordable Housing Program for 25 units in the City of Kawartha Lakes would lead to the creation of roughly 62 person-years of employment.

The third consideration in examining the economic benefits of new affordable housing is the generation of property tax revenue. Although the new affordable housing requires the new housing to pay taxes at a “reduced rate” (the single family residential rate rather than the multi-residential rate paid by private and existing non-profit housing rental buildings), **they do pay taxes.**

The Waterloo study has estimated that the present value of the first 20 years of tax income from the new affordable housing is equal to almost half (46%) of the Region’s total investment (It is worth noting once more that the proposed investment by the City of Kawartha Lakes will be much smaller than the Region of Waterloo (no capital grants) and therefore the payback would happen much more quickly).

In an October 3, 2005 report HSS 2005-21 to City Council of Kawartha Lakes entitled “Affordable Housing Program Announcement,” it was estimated by the

Finance department that the “cost” of a new 25 unit multi-residential building taxed at the lower single family residential rate to be over \$12,000 per year. The net present value of the foregone revenue would be in the range of \$156,000 to \$165,000 over a 20-year period.

In fact, without the municipal support in lowering the tax rate, a new affordable housing project under this AHP would not be built and the City would have no new property taxes generated. The City should instead look at the AHP as an opportunity to generate an additional property tax revenue of approximately \$13,000 per year or at least \$325,000 in additional municipal revenues over a 25 year period. This additional revenue more than offsets the potential forgiving of approximately \$220,000 in development charges, parkland dedication fees and building permit fees the city could forgo in order to increase the affordability of the new housing to be created.

Another way of looking at this is that there is no actual “cost” to the City in stimulating new affordable housing and instead it is a net generator of municipal revenue. This financial benefit to the City does not even count the other financial benefits new affordable housing brings such as easing the burden on other municipal and social services (e.g. shelters, hostels, food-banks, etc.) nor does this calculation count the important social benefits such as fighting homelessness or contributing to neighbourhood revitalization).

## **5 A CO-ORDINATED HOUSING STRATEGY FOR THE CITY OF KAWARTHA LAKES**

### **5.1 ELEMENTS OF THE STRATEGY**

While the federal-provincial Affordable Housing Program (AHP) provides some much needed financial support to help meet affordable housing needs, it in itself is not adequate to meet all of the affordable housing needs in the City of Kawartha Lakes. A co-ordinated housing strategy needs to be a broad action plan which provides direction as to how all levels of governments, community organizations, private sector representatives and concerned individuals can work together to address the housing needs in the community.

In order to be effective a housing plan to meet current and future housing needs in the City of Kawartha Lakes needs to:

- ⇒ Provide a new housing partnership to co-ordinate housing initiatives;
- ⇒ Establish a definition of affordable housing for the City of Kawartha Lakes;
- ⇒ Educate and inform the public about housing needs and solutions;
- ⇒ Support the renovation and rehabilitation of existing housing, including the conversion of non-residential to residential uses;
- ⇒ Support the development of local affordable housing solutions;
- ⇒ Support the development of new affordable rental housing;
- ⇒ Promote aging in place developments for older persons in the City of Kawartha Lakes;
- ⇒ Provide rental assistance to reduce rents for low income tenants;
- ⇒ Support the development of affordable ownership housing;
- ⇒ Provide land for affordable housing;
- ⇒ Adopt official plan policies and housing targets to support affordable housing development;
- ⇒ Support housing development for the aboriginal community; and,
- ⇒ Support energy efficiency in residential development.

## **5.2 ESTABLISHING THE BASIS FOR A NEW PARTNERSHIP FOR AFFORDABLE HOUSING**

It is clear that there is no one solution which will meet all of the housing needs in the City of Kawartha Lakes nor is there only one organization or sector which can meet all of the housing needs in the community. In order to successfully move ahead, there is a need to create a **partnership** between the public, private, non-profit and community agencies to achieve housing goals. The creation of a broad-based committee with its major focus on a plan to implement the strategy and its recommendations is necessary in order to move forward on meeting the housing needs in the community.

### **Recommendation #2**

*Community Care City of Kawartha Lakes, the Access to Permanent Housing Committee, the City of Kawartha Lakes, federal government representatives, provincial government representatives and other key stakeholders should continue to work together through the reference group (renaming it the Affordable Housing Advisory Committee) in order to continue to build support for new affordable housing initiatives and monitor relevant policy and program developments at all levels of government and monitor relevant data on housing affordability for the benefit of residents of the City of Kawartha Lakes. This broadly based Affordable Housing Advisory Committee should have a three to five year mandate to oversee a community development plan based upon this strategy and should focus its work on the implementation of the recommendations contained in this report.*

## **5.3 DEFINING AFFORDABLE HOUSING**

### **5.3.1 Affordable Rental Housing**

While the term affordable housing has many connotations and has been used differently in a number of recent government housing programs, the issue of affordability is seen by many to be related to the income of the persons in need of housing. The concept of housing being affordable if it represents no more than 30% of household income has resonance in the City of Kawartha Lakes.

Concerns do exist with the definition of affordable housing in the Provincial policy statement which came into effect on March 1, 2005, as its use of households in the lowest 60% of the income distribution could lead to a false sense that if more

rental housing, for example, was created at a monthly rent of \$800<sup>14</sup> per month, the level that would be affordable to the 60<sup>th</sup> percentile of tenants, this would meet the affordable housing rental needs in the community. This rent level is in fact, unaffordable to low income households earning minimum wages or receiving basic pensions or social assistance.

The recommendation below regarding the definition of housing affordability is consistent with the provincial housing policy statement (as the Provincial Policy Statement sees its affordable housing definitions as a minimum and what is being proposed in recommendation #3 set out below strengthens the minimum requirement of the Provincial Policy Statement) but the City of Kawartha Lakes should also encourage a range of affordable housing which is lower than the affordable housing definitions of the Provincial Policy statement.

### **5.3.2 Ownership Housing**

There are similar problems with the provincial definition of affordable housing which defines affordable housing as that which is affordable to the 60<sup>th</sup> percentile for all households or 10% below the average resale price. This would result in an affordable new dwelling of \$191,000 affordable to the 60<sup>th</sup> percentile of all households or \$184,000 using the 10% below resale prices definition.<sup>15</sup> Instead we recommend using the median household income estimated at \$48,736 in 2004 which would result in an upper threshold for affordable housing of \$150,000 (assuming a 10% down payment)

#### ***Recommendation #3***

*The City of Kawartha Lakes should define affordable housing as:*

- a) in the case of rental housing, the least expensive of:
  - i. a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or*
  - ii. a unit for which the rent is at or below the average market rent of a unit in the regional market area.**
- b) in the case of ownership housing, the least expensive of:
  - iv. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of the annual median household income for all households; or,*
  - v. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area.**

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<sup>14</sup> The 60<sup>th</sup> percentile for tenants in 2004 is estimated at an annual income of \$31,800 and a monthly income of \$2,650. Affordable rent would be  $.3 \times \$2,650 = \$795$ .

<sup>15</sup> The 60<sup>th</sup> percentile for all households in 2004 is estimated at \$58,169 and the affordable house price would be \$191,100 including taxes and utilities.

*Low and moderate income households means:*

- a) in the case of ownership housing, households with incomes in the lowest 50 percent of the income distribution for the regional market area; or*
- b) in the case of rental housing, households with incomes in the lowest 60 percent of the income distribution for renter households for the regional market area*

## **5.4 COMMUNITY EDUCATION**

There is a need to continue to educate residents of the City of Kawartha Lakes on the housing needs and benefits, including economic benefits, of affordable housing initiatives. The Affordable Housing Advisory Committee should take on the lead role in undertaking education campaigns to inform and educate the public about the need for affordable housing in Kawartha Lakes.

Community education is also needed around potential solution and the availability of assistance through various housing programs.

### ***Recommendation #4***

*The Affordable Housing Advisory Committee should undertake periodic education initiatives to help inform and educate the public about the need for affordable housing and potential solutions.*

In the focus groups held as part of this study, it was also found that there were a number of seniors who were not aware of many of the existing support services which are currently available through Community Care City of Kawartha Lakes and other support service agencies which could allow these seniors to remain in their existing home and live independently for a longer time.

### ***Recommendation # 5***

*Community agencies and The City of Kawartha Lakes should increase their efforts to advertise the potential support services already offered for seniors in order to allow some seniors to live independently as long as possible in their own homes*

## **5.5 ENCOURAGING THE DEVELOPMENT OF LOCAL INITIATIVES**

While many groups are interested in developing affordable housing, before any group can obtain funding or obtain concessions from the local municipality, serious background analysis needs to be done to see if it is feasible to provide housing at affordable rents or prices. SEED funding and PDF funding from CMHC are sources of financial assistance to conduct predevelopment studies.

### ***Recommendation #6***

*The Affordable Housing Advisory Committee should request the Federal government to continue with SEED funding to support refining new affordable housing ideas into concrete business plans and CMHC should have a predictable proposal call for SEED funding at least once a year.*

## **5.6 RENOVATION AND CONVERSION**

One aspect of improving housing conditions in the City of Kawartha Lakes is to encourage the renovation and upgrading of rental housing. RRAP is an important source of funding across Canada for such initiatives. In addition, it is important, based on maintenance concerns raised at the focus group meetings, that more is done to ensure rental housing is properly maintained in the City of Kawartha Lakes.

Education of landlords and tenants as to their rights and responsibilities is certainly an important part of ensuring proper maintenance is carried out. More outreach appears to be necessary to ensure tenants and landlords are aware of options available to deal with maintenance concerns.

While education is important, it is also beneficial to provide financial assistance to landlords who need to undertake necessary capital repairs to their rental units and wish to keep their rents affordable.

### ***Recommendation # 7***

*The federal government should continue to fund the RRAP program in future years, and the number of units funded by the conversion and rental upgrade portion of the program should be increased.*

### **Recommendation #8**

*The federal government should give a specific RRAP unit or dollar allocation to the City of Kawartha Lakes so that the amount of RRAP funding available for the City is known each year.*

### **Recommendation #9**

*The City of Kawartha Lakes, the local community legal services clinic, the local real estate association, the Ontario Rental Housing Tribunal and other interested organizations should work together to ensure outreach and education materials are being provided to landlords and tenants in the City of Kawartha Lakes regarding their rights and responsibilities in terms of maintenance.*

The Kawartha Lakes Real Estate Association is currently working on a pilot project which could fundraise/provide in-kind donations to landlords to renovate their rental properties (especially rented homes or duplexes) yet still keep rents at an affordable rate for a moderate income household. The association should be commended for their efforts.

The City of Kawartha Lakes may wish to target some of their AHP funding to a few of the units to be renovated in some of the smaller communities within the City of Kawartha Lakes. This approach to renovating existing units has the additional benefit of both creating well-maintained affordable housing at a capital cost likely to be significantly lower than the average of \$70,000 per unit available under the AHP but also allows some affordable housing to be created for families outside of Lindsay (an already noted gap in the housing needs) and could also allow a few seniors rental units to be “renovated/ made affordable” in the smaller communities in the City that don’t have the service capacity to allow the creation of additional residential units.

### **Recommendation #10**

*The New Affordable Housing Advisory Committee should encourage the Real Estate Association to move forward with their initiative to support the renovation of existing substandard housing. The City of Kawartha Lakes should also consider using a small portion of its Affordable Housing Program capital funds to provide additional capital funds for the repair and renovation (including energy efficiency upgrades) of such affordable rental homes where appropriate.*

## **Convert Non-Residential Buildings to Residential Uses**

The creation of affordable housing through the conversion of non-residential space into apartments (such as converting former office or factory space to apartments or creating apartments out of unused space above stores on main streets) is both permitted by the AHP (as well as by RRAP) and it is an efficient way to make use of the existing municipal infrastructure of roads, sidewalks, sewers and (in some cases) public transit. This approach also has the potential to create housing in some of the smaller communities by “converting” the existing water and sewage capacity so that affordable housing needs can be met without building new structures. Conversion of non-residential buildings can also serve to help revitalize some older neighbourhoods.

### ***Recommendation #11***

*The City of Kawartha Lakes should encourage proponents of conversions of non-residential buildings to affordable housing to seek funding under future federal government RRAP proposal calls. The City could also use some of its AHP allocations to encourage applications from developers/potential housing providers to convert non-residential buildings to residential uses.*

## **5.7 NEW AFFORDABLE AND SUPPORTIVE RENTAL HOUSING**

The total capital funding for Kawartha Lakes was for 25 units – or \$1.75 million in capital funding (assuming \$70,000 per unit). As already noted, the allocations granted to the City of Kawartha Lakes under the first wave of the AHP are inadequate.

One of the key tasks of the Affordable Housing Advisory Committee should be to advocate to the federal and provincial levels of government to increase the amount of affordable housing funding for the City of Kawartha Lakes (and the province as a whole) as a 25 unit allocation for new housing and a 30 unit temporary housing allowance is inadequate to meet the housing needs of the community. It is worth noting that the new affordable housing funds which are part of 2005 federal budget, has the potential to add perhaps 15 – 25 additional units to Kawartha Lakes allocation of capital funds.

The allocations announced for Kawartha Lakes represent less than one tenth of the number of households on the City’s waiting list. While the recent housing initiatives announced recently are welcomed, the City of Kawartha Lakes will have a growing population over the next 20 years.

## **Recommendation #12**

*The Affordable Housing Advisory Committee should advocate for increased housing funding from the Federal and Provincial governments for new affordable housing initiatives in the City of Kawartha Lakes. This advocacy should be coordinated, where appropriate, with other province-wide and federally-focused housing organizations.*

As shown in other communities, while government financial support is crucial to create new affordable housing, community resources can also play an important role in the creation of new affordable housing. The interest of organizations and individuals is significant in the City of Kawartha Lakes. From the key stakeholder interviews conducted for this study, the following resources/ideas could be used as part of an affordable housing strategy.

- Community Care City of Kawartha Lakes has a significant capital reserve of \$800,000 to contribute to the development of a new seniors' project. Community Care City of Kawartha Lakes may also be able to use its existing operational resources to provide support services for seniors in new affordable housing.
- CMHA can provide support services for some of its clients moving into new affordable housing.
- A number of private sector owners of existing underused commercial space are interested in converting their buildings to rental housing if they could access some government capital funds.
- The Access to Permanent Housing Committee has been looking at the potential purchase of homes to either rent out as affordable family accommodation or to operate as rooming houses for low income singles.

And this is not an exhaustive list as there may be other potential contributions of land or other community fundraising ventures.

### **Recommendation #13**

*The City should encourage three immediate affordable housing priority “projects” in the City of Kawartha Lakes to come forward which could be supported by government funding:*

- d. an “aging in place” seniors’ housing complex with mixed incomes and tenures;*
- e. additional family housing outside of Lindsay. This could also provide the units required under the victims of domestic violence component of the Affordable Housing Program.*
- f. a new housing project for low income singles. This could also provide the units required under the mental health component of the Affordable Housing Program.*

There are a number of steps the City should now take in order to maximize the benefits of participating in the AHP.

### **Recommendation #14**

*Once the province of Ontario releases program guidelines for the Affordable Housing Program (AHP), the City of Kawartha Lakes should widely advertise and then organize an information session regarding participating in the AHP. The City should then undertake an open competitive proposal call to determine projects which can move ahead. As part of the proposal call the City should:*

- o Encourage non-profit and private sector developers to contribute land, and equity (including monies obtained through community fundraising) to maximize the affordability of the rental units.*
- o Given the limited amounts of federal/provincial funds available for Kawartha Lakes, encourage developers of new housing to consider affordable housing as a portion of their new development, thus promoting a mixed income housing community.*
- o Give priority to housing proposals which are energy efficient and use innovative “green technology” approaches to building design as these approaches have the effect of reducing long term operating costs.*
- o Give priority to housing proposals where utilities are included in the rent, in order to improve affordability*

In order to participate in the AHP the municipal service manager, that is, the City of Kawartha Lakes, must effectively reduce the property tax ratio for any of the funded housing projects from the existing multi-residential property tax rate to the single family residential rate (reducing the municipal property tax burden by half

and lowering the operating costs by about \$45 per month). While an option of providing annual grants to offset the property tax grants to the new affordable housing project is available, the general reduced multi-residential rate is simpler to administer and can serve to financially stimulate the construction of full market rental housing.

***Recommendation #15***

*The City of Kawartha Lakes should pass a by-law to equalize the property tax rate for new multi-residential rental construction to be equal to that of the single family residential rate.*

While the financial resources of the City of Kawartha Lakes are limited, other contributions to the creation of new affordable housing can further result in lower rents. If the City recognizes that without the combined government assistance to new affordable housing projects, these affordable housing units would not otherwise be built and no additional municipal fees and development charges would be collected, there is no actual “loss” of revenue by the municipal tax base.

***Recommendation #16***

*The City of Kawartha Lakes should waive municipal fees and development charges to improve the affordability of new housing developed under the Affordable Housing Program.*

In 2001 the Provincial government introduced changes to a regulation under the Municipal Act to allow municipalities to offer financial incentives to private sector developers, such as waiving development charges, if affordable housing was created as a result of such incentives. Given the desire to see affordable housing created by both the non-profit and the private sector a municipal capital facilities by-law is needed. It should be noted that such a by-law must be passed to enable grants and other contributions to developers.

***Recommendation #17***

*The City of Kawartha Lakes should enact a Municipal Housing Facilities By-law that would enable the City to provide financial incentives to private sector developers to create new affordable housing. Such a by-law would include the definition of affordable housing identified above in recommendation #3.*

As mentioned above, the 2005 federal budget committed \$1.6 billion for new affordable housing initiatives. It is important for the federal government to release these funds quickly so that they can be put to use creating housing in the

community and to build upon the momentum in the City of Kawartha Lakes to create new affordable housing.

**Recommendation #18**

*Community organizations, private sector builders and the City of Kawartha Lakes should work together to advocate to the federal government that the 2005 federal housing funds should be released quickly with a specific allocation for each municipal service manager area including the City of Kawartha Lakes. It should be possible to piggyback these funds onto potential projects to be funded under the Federal-Provincial Affordable Housing Program so that a larger scale project (perhaps 30 -50 units) could be supported with the combined funds.*

The federal affordable housing initiative should be structured to ensure a significant portion of the housing created is affordable to low income residents on the co-ordinated access waiting list in the City of Kawartha Lakes.

**Recommendation #19**

*The 2005 federal budget housing funds should provide adequate capital funding so that at least half of the new housing to be created would be affordable to persons currently on the City of Kawartha Lakes co-ordinated access waiting list.*

It is worth noting that there is no requirement that the provincial government match the new federal 2005 budget capital spending (unlike the federal/provincial AHP), although additional provincial funds could either result in the creation of additional affordable units or improve the affordability of the units to be created.

**Recommendation #20**

*Given that there is no requirement for matching provincial funding, the City of Kawartha Lakes should take on the responsibility for delivering the 2005 federal budget housing programs as long as reasonable administrative fees are provided to offset the cost of delivering the program. This approach would allow significant local input into the selection of housing projects to be funded. To ensure efficient delivery of the program, the Federal government should set a few key policy objectives for the program and encourage municipal governments to quickly move forward to deliver this program.*

## **5.8 CREATION OF AN AGING IN PLACE DEMONSTRATION PROJECT**

The creation of an aging in place seniors' project with mixed incomes and tenures could be designed to meet the support service option which was viewed positively in the focus groups. This type of building could be a mixture of seniors' ownership housing, market rental and affordable rental. This mixed income and tenure approach allows some economies of scale in offering a central dining room and other support services. It also would result in only a minority of the units in this type of complex needing access to the capital funding under the Affordable Housing Program or the Federal 2005 budget housing initiative. The project should also incorporate green technology to ensure that energy costs are contained in the future. A partnership between Community Care City of Kawartha Lakes, the Sir Sanford Fleming School of Environmental and Natural Resources and other relevant agencies should work together to develop a "state of the art" aging in place community.

### ***Recommendation #21***

*Municipal support should be provided to the development of a state of the art seniors' mixed income project which would include a mix of tenures, provide for seniors to obtain support services when they need them, sustainable development and a range of communal facilities such as dining and recreational facilities.*

## **5.9 SHELTER ALLOWANCES AND RENT SUPPLEMENT**

In addition to the Provincial Rent Supplements under the Strong Communities Rent Supplement Initiative (37 households assisted in the City of Kawartha Lakes), in 2005 it was announced that there would be a housing allowance component of the Affordable Housing Program. While modest for the City of Kawartha Lakes (30 units, funded at \$240 per month for only a five-year period), the housing allowance initiative does represent an opportunity to meet some of the housing affordability needs in the City.

The housing analysis indicated that some of the greatest gaps were for seniors and single persons working at or near minimum wages or receiving fixed incomes such as basic pensions, ODSP or OW. The housing needs analysis and the housing vision notes the need for affordable housing to be created geographically across the municipality.

The use of the housing allowances at locations across the municipality will fit in with one of the themes in the community vision – that of integrating affordable housing in the community.

### **Recommendation #22**

*The Government of Ontario should commit to annually increasing the funding for the Strong Communities Rent Supplement Program by an amount equal to the Tenant Protection Act “rent guideline.”*

### **Recommendation #23**

*The Government of Ontario should increase the shelter component of social assistance rates to an amount equal to 90% of average rents.*

### **Recommendation #24**

*Recognizing the allocations for the City of Kawartha Lakes under the Assisted Housing Program are modest in size, the City should give priority to housing allowance applications for seniors’ and low income singles’ housing, and for family housing outside of Lindsay. The housing for seniors and singles should aim to have the rents paid by tenant in the \$400 per month range for one bedroom apartments (with the housing allowance paid on top of this to the landlord in order to be affordable to low income residents).*

### **Recommendation #25**

*The City of Kawartha Lakes should aim to spread its housing allowances geographically throughout the City and should specifically target a portion of its housing allowance funds to be allocated for family housing outside of Lindsay and seniors housing to areas which cannot readily accommodate new residential development, such as the smaller communities outside of Lindsay, Fenelon Falls and Bobcaygeon.*

## **5.10 AFFORDABLE HOMEOWNERSHIP**

Home ownership can be very beneficial for some moderate income households, particularly because homeowners have the opportunity to build equity. Moving from rental to ownership can also be a form of empowerment for moderate income households. There have been innovative approaches to affordable home ownership, particularly in Western Canada, which have been used as a form of neighbourhood revitalization. One of the approaches used in Saskatchewan has used provincial and municipal financial support for the creation of a co-operative in which low income households become members and which purchases and renovates existing housing. After a five-year period, members have an option to purchase their dwelling. Such an option is being explored by a community group in Lindsay.

Habitat for Humanity promotes homeownership by lowering the cost of building through volunteer labour and by providing interest-free loans to selected households.

Other examples include the Options for Homes approach which lowers housing costs by the developer taking out a second mortgage which is payable only when the unit is sold.

For seniors looking to downsize from a detached home, the potential purchase of a more physically appropriate condominium or bungalow townhouse allows them the opportunity to use some of the equity from their previous home while still retaining the financial security of being a home owner.

The life lease approach also tends to provide lower cost ownership housing mainly for older persons as they are often sponsored by non-profit groups. Residents purchase the right to occupy their unit and upon moving out, their unit is sold back to the sponsoring agency with some of the increase in equity going back to the organization.

In order to meet both the needs of lower income families and the needs of seniors for more affordable housing, it is worth exploring affordable ownership options within the City of Kawartha Lakes. Innovations in affordable home ownership have typically come from community organizations, sometimes with the support of private sector builders. Affordable home ownership can also be supported through targeted government incentives and this appears to be the case emerging under the affordable home ownership initiative currently being developed under the Affordable Housing Program. It is expected that this program may provide up to \$8,000 in assistance for first time home purchasers.

### ***Recommendation #26***

*The Affordable Housing Advisory Committee should support local initiatives from community organizations and private developers to develop affordable housing options for families and for older adults in the City of Kawartha Lakes.*

## **5.11 PROVIDING LAND FOR AFFORDABLE HOUSING**

### **5.11.1 Government Lands**

One of the key aspects of developing new affordable housing is the ability to acquire suitable land. This is a particular challenge for non-profit housing providers. And a contribution of land can improve the affordability of the housing to be created on that land.

At the Federal, Provincial and City levels of government there has been some interest expressed in using government land for affordable housing, but so far there has been no systematic approach to this issue in Kawartha Lakes. The potential use of government land holdings for affordable housing should be fully explored.

**Recommendation #27**

*The City of Kawartha Lakes should review its current land holdings and see if there are appropriate sites available that could be made available, (including through the option of a long-term land lease) for new affordable housing development.*

**Recommendation #28**

*The Affordable Housing Advisory Committee should work with the City of Kawartha Lakes and the federal and provincial governments to create a comprehensive inventory of surplus government lands which could then be considered, where appropriate, for affordable housing purposes. Community and private organizations should also be encouraged to identify any government lands they have identified as potential sites for affordable housing in order for those lands to be examined for such purpose.*

**5.11.2 Intensification of Existing Non-Profit Housing Sites**

In other municipalities in Ontario, consideration is being given to whether additional affordable housing can be created through adding more housing to existing non-profit housing locations. The extra units can serve to provide some additional variety in the size of units on a site (e.g. Adding a few one bedroom apartments to a family townhouse complex so that as children grow up and leave home, the childless parents could remain in the same neighbourhood). Also, a redevelopment or intensification initiative could add a greater mix of incomes by adding some market rent units or even affordable ownership units to a housing complex which is currently 100% RGI.

**RECOMMENDATION # 29**

*Existing non-profit organizations should review their own sites to consider the potential to create new affordable housing through small scale intensification. If there are opportunities, the housing providers may wish to try to access recently announced or future government assistance programs.*

## 5.12 HOUSING AND PLANNING POLICIES

As noted in the Housing Analysis report, in the previous four years 93% of all new residential development has been in the form of single detached dwellings.

Given the large and growing percentage of seniors, the related increase in population with mobility issues and that, generally speaking, more affordable housing is likely to occur in multi-residential structures rather than in single-detached dwellings, the City of Kawartha Lakes will need a greater mix of housing types than in its recent past.

While this strategy assumes a continuing high proportion of single detached dwellings, some of these could be smaller bungalows built on smaller lots and could therefore, provide an opportunity for some seniors to downsize. Similarly, seniors wishing to downsize could move into row bungalows which have proven to be a desirable housing option for retirees in other parts of Ontario. Row housing would also provide opportunities for moderate income households to purchase their own home. The increase in apartment structures could include both rental and condominium units.

The City of Kawartha Lakes is currently updating its official plan and has developed a comprehensive set of policies regarding housing. The City will also be required under provincial policies to adopt long-term housing targets that provide for a full range of housing types and densities; support residential intensification and redevelopment and adopt affordable housing targets.

### ***Recommendation #30***

*The City of Kawartha Lakes should work with the Housing Advisory Committee in refining its official plan policies for housing and use the background information prepared for this report in developing housing targets by type and tenure, including affordable housing targets.*

*In all housing types, housing providers should be encouraged to provide a portion of housing that is accessible to those with mobility problems.*

## 5.13 ABORIGINAL HOUSING

As mentioned earlier in this report, the 2005 federal budget committed to fund \$1.6 billion in new affordable housing initiatives across Canada over the two years ending March 31, 2007. These federal budget housing funds are expected to include significant housing funding for aboriginal Canadians. A more detailed aboriginal housing announcement is expected by the end of 2005.

Representatives from the New Affordable Housing Advisory Committee could offer some resources/assistance to local aboriginal groups looking to develop affordable housing in the City of Kawartha Lakes.

***Recommendation #31***

*Community organization and/or private builder representatives from the Affordable Housing Advisory Committee should work with local aboriginal organizations to encourage the development of an affordable housing proposal in order leverage a portion of the federal government's 2005 budget funding to be allocated for aboriginal housing.*

**5.14 ENERGY EFFICIENCY**

In addition, the 2005 federal budget included an energy-efficiency retrofit program for low-income housing. There has not been any specific amount of funds allocated for housing in Kawartha Lakes as of this time but further program details are expected by the end of 2005. Given that the increasing cost of utilities represents a significant challenge for low income households, this is a positive initiative. There are additional local synergies which could be achieved on energy efficiency measures as well as environmental redesigns of existing buildings through use of the Sir Sanford Fleming School of Environmental and Natural Resources as a potential partner in a green development/retrofit.

***Recommendation #32***

*The City of Kawartha Lakes should work with its housing provider partners in the community in order to leverage as many funds as possible from the energy retrofit initiative funded through the 2005 federal budget as the energy efficiency measures can improve the affordability of housing (by reducing utility costs paid by some low income households) and can lessen the financial pressures on housing providers and/or the municipal service manager funding through lower operating costs. Potential partnering with the Sir Sanford Fleming School of Environmental and Natural Resources on retrofitting should be encouraged where appropriate.*

## **6. Conclusion**

There is a growing sense among members of the community that action must now be taken to address the need for affordable, suitable and adequate housing for seniors and other groups at risk in the City of Kawartha Lakes. While modest, the various affordable housing announcements from the Federal and Provincial governments in 2005 provide an opportunity for the community, in partnership with the City of Kawartha Lakes, to help respond to the need for affordable housing. Community Care City of Kawartha Lakes, the Access to Permanent Housing Committee, and members of the reference group want to work with all levels of government to take action to move forward and implement the recommendations in this report.

## **Appendix A**

### **Kawartha Lakes Housing Study Reference Group**

Val Barkey, Executive Director, Community Care City of Kawartha Lakes

Mike Barkwell, Remax- Fenelon Falls

Dianne Dalton, Community Care City of Kawartha Lakes

Zita Devan, Access to Permanent Housing Committee/A Place Called Home

Katherine Blackwood, Kawartha Participation Project

Richard Danziger, Director, Development Services, City of Kawartha Lakes

Cheryl Hassan, Executive Director, Alzheimer Society

Marnie Hoppenrath, Sir Sanford Fleming College

Hope Lee, Manager of Housing, City of KawarthaLakes

Mary Lou Fallis, Family Health Nurse, The Haliburton, Kawartha and Pine Ridge District Health Unit

Judy Muzzi, President, United Seniors of Ontario

Teresa O'Connor, President, Lindsay Seniors Council

Carl Quaranto, City Councillor, City of Kawartha Lakes

Kate Reid, Director of CCU, Ross Memorial Hospital

Andrew Wallen, General Manager, Kawartha Lakes Community Futures

Rohan Wijesinghe,

Glenn Wilcox, Wilcox Architects Inc., City of Kawartha Lakes Chamber of Commerce

**Appendix B**  
**Kawartha Lakes Housing Study Key Stakeholder Interviews**

- Glenn Wilcox, Wilcox Architects Inc./City of Kawartha Lakes Chamber of Commerce
- Zita Devan, Access to Permanent Housing Committee and A Place Called Home
- Richard Danziger, Director, Development Services, City of Kawartha Lakes
- Robert Griffiths, Manager, Planning, Development Services, City of Kawartha Lakes
- Mary Lou Mills, The Haliburton, Kawartha, Pine Ridge District Health Unit
- Teresa O-Connor, President, Lindsay Seniors' Council
- Kate Reid, Director, Continuing Care Program, Ross Memorial Hospital
- Mike Barkwell, Remax- Fenelon Falls
- Dianne Dalton, Community Care City of Kawartha Lakes
- Katherine Blackwood, Kawartha Participation Project
- Marnie Hoppenrath, Off Campus Housing, Sir Sanford Fleming College
- Hope Lee, Manager of Housing, City of Kawartha Lakes
- Judy Muzzi, President, United Seniors of Ontario
- Shirley McCormack, Neighbourhood House in Lindsay
- Sandra Barrett, Fenelon Falls Independent Living Association
- Jennifer Cox, Canadian Mental Health Association - Victoria County Branch
- Anne Roots, Woodland of Algonquin Metis Tribe
- Carl Quaranto, City Councillor, City of Kawartha Lakes
- Bryce Hardy, Colborne Lodge

- Cheryl Lyon and Lesley Thomson, City of Peterborough Housing Division
- Mila Kolokolnikova, City of Kingston Housing Division
- Rohan Wijesinghe, United Church