

# Housing Advisory Task Force Agenda

9:00 AM - Wednesday, March 11, 2026

Council Chambers

[Zoom Link](#)

## 1. Call to Order

## 2. Traditional Land Acknowledgement

We begin this gathering by acknowledging and celebrating these traditional lands as a gathering place of the first peoples and their ancestors who are entrusted to care for Mother Earth since time immemorial. We do so respecting both the land and the Indigenous People who continue to walk with us through this world. Today, the Township of North Frontenac is committed to working with Indigenous Peoples and all residents to pursue a united path of reconciliation.

## 3. Disclosure of Pecuniary Interest and General Nature Thereof

## 4. Housing Advisory Task Force Notes

- a) Notes of the February 11, 2026 HATF Meeting as approved via email and were received for information at the February 27, 2026 Regular Meeting of Council. 2 - 34

[Housing Advisory Task Force - 11 Feb 2026 - Minutes - Pdf](#)

## 5. Presentations

- a) Robert Lesperance, Resident - North Frontenac Small Home Business Plan 35 - 46

[HOUSINGADVISORYPRESENTATIONPDF](#)

## 6. Business Arising

- a) John Inglis - Property Development Process 47 - 48

[Property Development Process](#)

- b) 2026 Work Plan 49

[2026 HATF Work Plan - December 10, 2025](#)

## 7. New Business

## 8. Public Forum

## 9. Adjournment

- a) Meeting adjourned at \_\_\_\_\_ a.m.



# Housing Advisory Task Force Minutes

9:00 AM - Wednesday, February 11, 2026

Council Chambers

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**Present:** Mayor Gerry Lichty (Chair); Councillor John Inglis; JP Melville; Tom Hunter and Steve Sunderland.

**Absent with Regret:** Councillor Wayne Good

**Also Present:** Kelly Watkins, Dipl.M.A., Dipl.M.M., Treasurer and Brooke Ross, Dipl.M.A., Dipl.M.M., Manager of Community Development (MCD)

## 1. Call to Order

The meeting was called to order by the Chair at 9:00 a.m.

## 2. Traditional Land Acknowledgement

## 3. Disclosure of Pecuniary Interest and General Nature Thereof

None.

## 4. Housing Advisory Task Force Notes

- a) Notes of the January 14, 2026 HATF Meeting as approved via email and were received for information at the February 6, 2026 Regular Meeting of Council.

## 5. Business Arising

- a) Township Property List

<https://www.northfrontenac.com/en/township-services/municipal-property-listing.aspx>

The HATF briefly reviewed the Township property list (properties currently owned by the Township) and potential properties that could be used for potential future development opportunities.

- b) 2026 Tax Rates

The HATF received the 2026 Tax Rates for information.

## 6. Presentations

- a) Ron Black, Abbeyfield

The HATF received for information the presentation from Ron Black from Abbeyfield

(attached). The HATF thanked Ron for his time and information today.

[presentation Abbeyfield Lakefield \(Canada\) North Frontenac](#)

**b) JP Melville, HATF Member re: Funding Opportunities**

The HATF received for information the presentation from JP Melville, HATF Member (attached). The HATF thanked JP for the information.

The HATF discussed potential partnership opportunities: i.e. Municipality donate land, Contractors build the facility and combine this for a funding application. Think of building up, repurposing a current facility or adding on to that building. The HATF discussed the possibility of having a brainstorming session to see what everyone else could bring to the table, in the future.

[Housing Committee comments Funding for 11 Feb 2026 ACC](#)

**7. New Business**

None.

**8. Public Forum**

**9. Adjournment**

**a) Meeting adjourned at 10:31 a.m.**

**Recommendations to Council**

**Be It Resolved That** Council receives for information the February 11, 2026 Notes of the Housing Advisory Task Force (HATF).

Received by Council on February 27, 2026.

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Mayor Gerry Lichty, Chair

A Unique – Small Scale Model for Seniors  
Shared Accommodation



Presentation for North Frontenac Township

# Abbeyfield Success

- Abbeyfield has been a successful model of affordable housing for moderate income seniors for over 70 years. Starting in the United Kingdom in 1957 and spreading to 800 Houses in 15 countries around the world, including 20 houses in Canada.
- Abbeyfield houses are ideal for many who seek a place that preserves their privacy while promoting a sense of security, community, companionship and support.
- Monthly costs will be +/- \$2300 compared to a retirement home at >\$5500 per month. Includes rent & the services of a cook & house Manager.

# Abbeyfield Success

- A home in shared accommodation for 12-20 elderly persons living Independently on low to moderate income
- Monthly costs will be +/- \$2000 compared to a retirement home at >\$5000 per month. Includes rent & the services of a cook & house Manager.
- Abbeyfield houses are managed by volunteer boards of directors and involve volunteers in residents' activities.
- Full/part time housekeeper/cook/administrator

# Abbeyfield House Society of Lakefield

- AHS� was founded by Dewi Jones in 2017 looking housing options for his sister in the UK
- AHS� Incorporated in 2019 as a not-for-profit without share capital and acquired CRA charitable status.
- After AHS� was denied a donation of property by the municipality in July 2020, a resident came forward with an opportunity to purchase a 4-acre property in Lakefield
- AHS� Purchased 93 Ermatinger in January 2021 at fair market value.

# Supporting Social Enterprise Projects

- Total cost to purchase of property = \$650K
- Unable to acquire loans from chartered lenders or municipalities to purchase the property
- Community Futures KL funded 70% = \$450K
- AHSL Board Member Bond Loans = \$70K
- Social Enterprise Community Bond Investors = \$130K
- **Apartment rental income from the bungalow covers our interest only loans and operating costs for the property purchase**



# Abbeyfield House Society of Lakefield

- The Abbeyfield Lakefield development site is a four-acre property with 150' frontage on serviced land in Lakefield
- Property has a 50 year old bungalow with basement walkout that currently has two rentable three-bedroom apartments
- Current Official Plan designation = Residential Type1 & Future Development at the rear of the property
- AHSL completed a Zoning By-law & Official Plan Amendment to Medium Density Residential R3 exception & a severance for the existing house and urban sized lot.
- Retained 3.5 acres will be used for the AHSL build.

# Abbeyfield Site Challenges

- Approximately 1.5 acres deemed environmentally protected that wasn't previously mapped by the local conservation authority (ORCA)
- ORCA reduced the setback from 30m to 10m to allow access to the rear of the property for development.
- Significant planning challenges resulted in the long laneway, additional servicing costs, reduced development area and managing the hydro geological aspects of the property.

# Project Planning Costs

- Township/County development pre-consultation meeting identified studies required to complete planning justification, severance and zoning/OPA requirements. Planning fees and professional services budget to exceeded \$125K for this phase.
- The project meets the CMHC definition of affordable housing (70% market) & CMHC is engaged in this shared accommodation project at the request of federal housing ministry. CMHC had not previously supported similar NFP projects.
- CMHC has provided initial Seed Funding grant & loan up to \$80K to assist in our planning costs to date. No funding to complete site plan approval or construction drawings is provided.

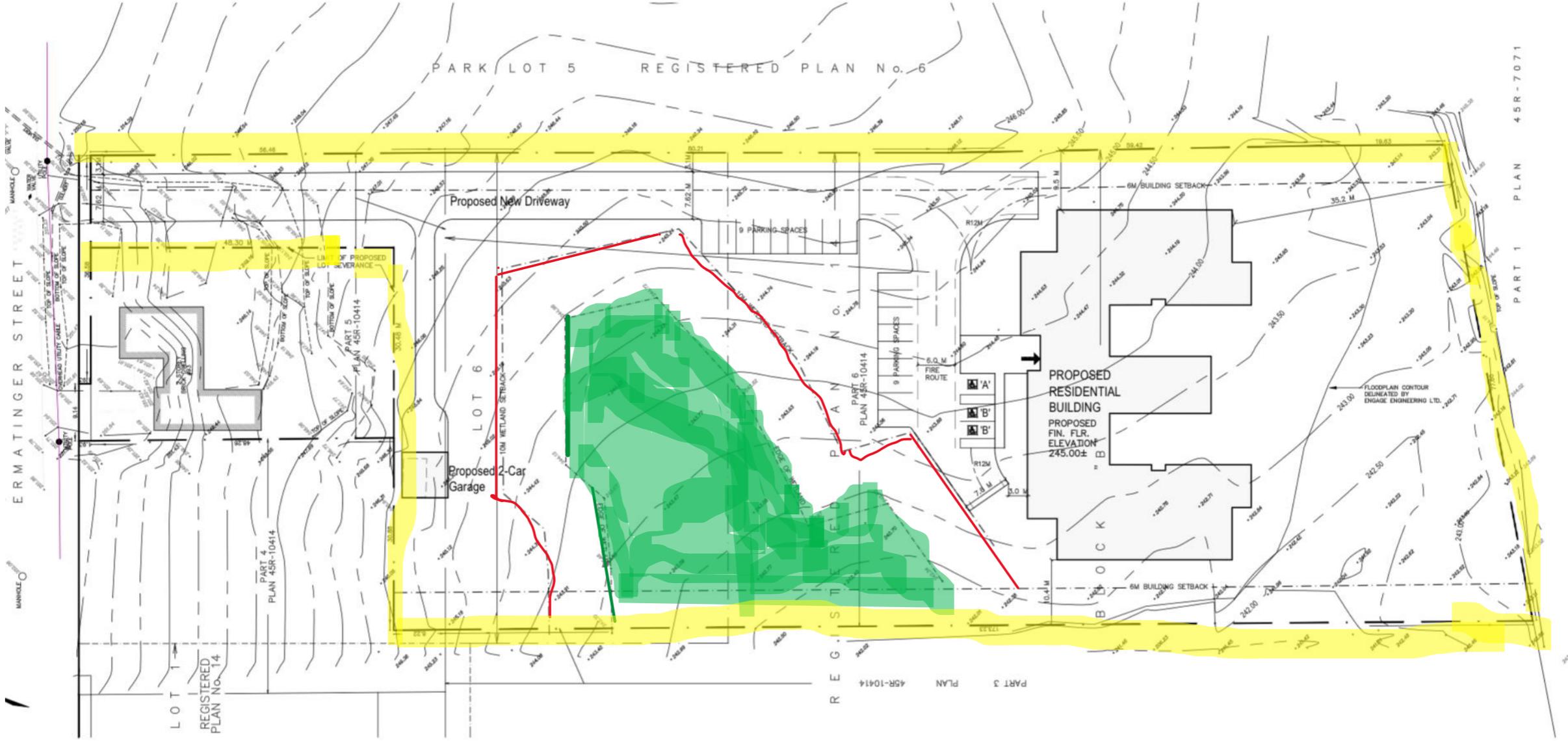
# Project Planning Costs

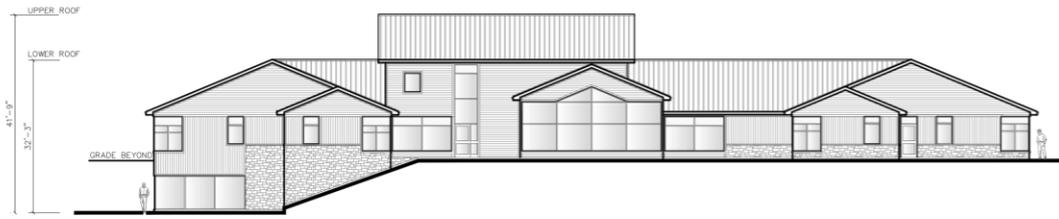
- Completed the Official Plan Amendment and property severance of the existing house in 2024.
- Sold existing house and urban lot in 2024 for more than we paid for the original property, outside of real estate fees.
- Retained 3.5-acre zoned R3 Exception (Shared Accommodation) was valued at >\$1 Million.
- Secured a \$250K loan from CKL Community Futures to complete Site Plan and Construction Drawings.

# The Abbeyfield House

- The home will compliment local architecture and employ an appropriate level of finishes.
- 17 one bed suites of 450 sq.ft. with en-suite bathrooms and kitchenettes will be built. 5 barrier free and 12 accessible units.
- Two, 2-bedroom units will, one for the live-in House Manager and the second for two Trent Uuniversity BSW or BN students.
- The home will include shared dining, kitchen, library/computer room, sitting rooms and laundry facilities.
- The home will include a meeting room and accessible washrooms for NFP groups and residents to stay active.

# Preliminary Drawings

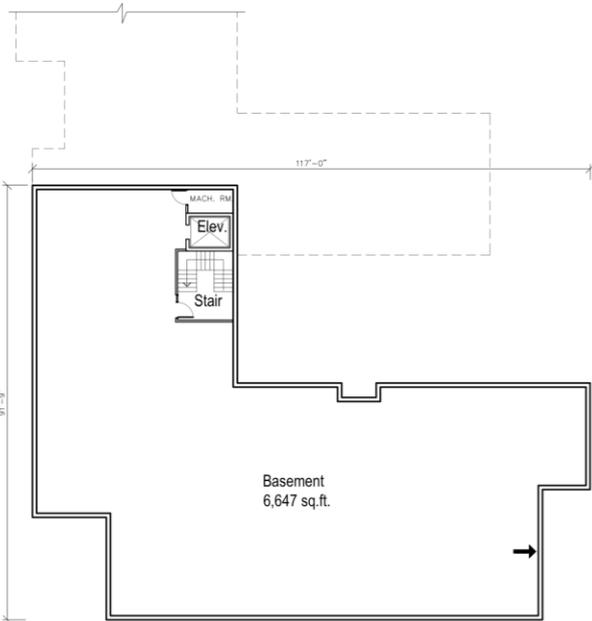




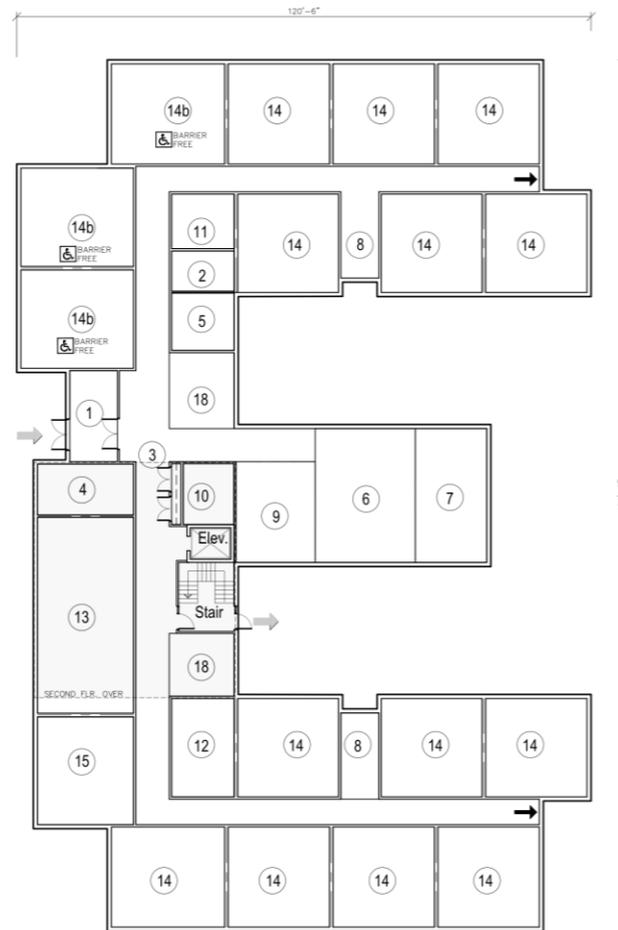
SOUTH (REAR) ELEVATION



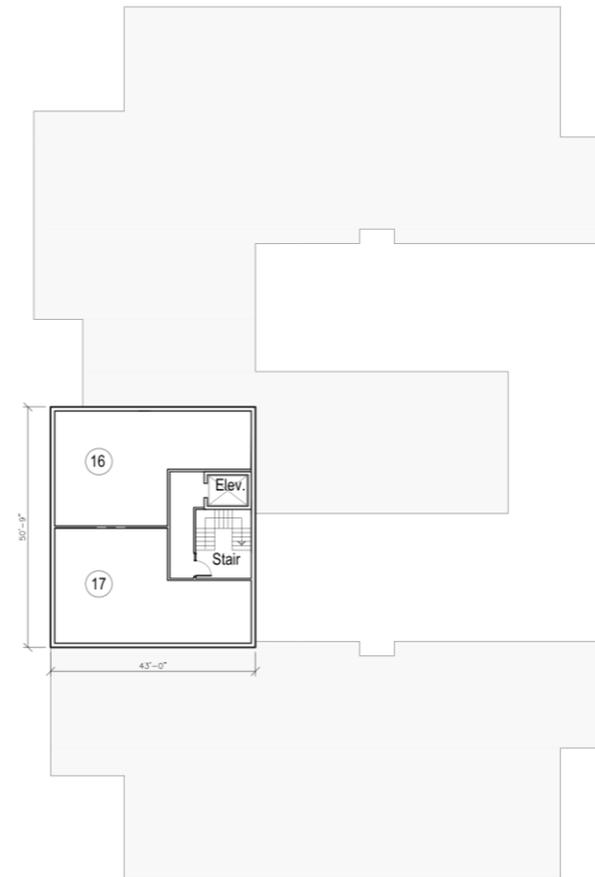
NORTH (FRONT) ELEVATION



BASEMENT FLOOR PLAN



GROUND FLOOR PLAN



SECOND FLOOR PLAN

Legend:

- 1. Main Entrance & Waiting (192 sq.ft.)
- 2. Universal Washroom (112 sq.ft.)
- 3. Coats (25 sq.ft.)
- 4. Manager's Office (217 sq.ft.)
- 5. Resident Service Room (160 sq.ft.)
- 6. Dining Room (594 sq.ft.)
- 7. Great Room (424 sq.ft.)
- 8. Small Sitting Room (146 sq.ft.)
- 9. Kitchen (353 sq.ft.)
- 10. Pantry (136 sq.ft.)
- 11. Laundry Room (151 sq.ft.)
- 12. Computer/Library (273 sq.ft.)
- 13. Meeting Room (833 sq.ft.)
- 14. Residential Home (450 sq.ft.)
- 14b. Barrier-Free Residential Home (500 sq.ft)
- 15. Visitor/Rental Home (458 sq.ft.)
- 16. Student Second Floor (700 sq.ft.)
- 17. Manager's Apartment Second Floor (700 sq.ft.)
- 18. Sitting Areas (Approx. 200 sq. ft.)

REV.	DATE	DESCRIPTION
1.	May 4/22	For Engage Engineering
2.	May 15/22	For Engage Engineering (re-issued)
3.	July 6/22	Issued for Re-Zoning

THE GENERAL CONTRACTOR SHALL CHECK AND VERIFY ALL DIMENSIONS AND REPORT ALL ERRORS AND OMISSIONS TO THE ARCHITECT. THIS DRAWING SHALL NOT BE USED FOR ANY OTHER PURPOSES UNTIL SIGNED BY THE ARCHITECT.

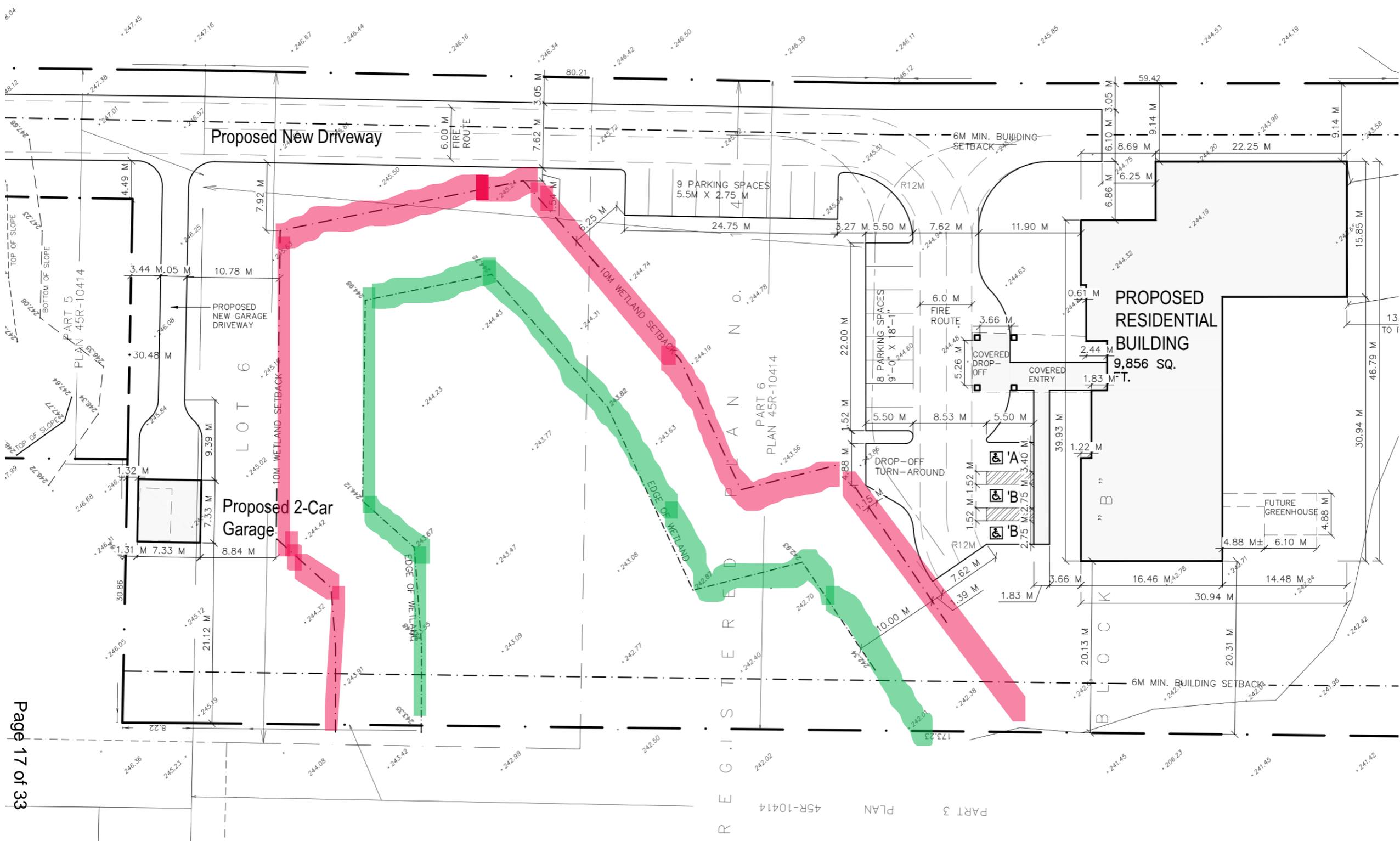
**CHRISTOPHER Z. TWORKOWSKI**  
ARCHITECT  
34 BRIDGE STREET, UNIT 3  
LAKEFIELD, ONT. K0L 2H0 705-652-1646

PROJECT TITLE: ABBEYFIELD HOUSE SOCIETY OF LAKEFIELD  
83 EMMINGER STREET, LAKEFIELD, ONTARIO  
**SCHEMATIC FLOOR PLANS**  
CONCEPTUAL ELEVATIONS

DATE ISSUED	JULY 6/22
DATE DRAWN	JULY 6/22
DRAWN BY	DRS
CHECKED BY	CZT
SCALE	1/16" = 1'-0"
PROJECT No.	2209
SHEET No.	A-1

# Development Challenges

- Property challenges forces a new building plan to include a full two storey House.
- Property elevation requires a sanitary pump station to move effluent from the house
- Additional engeneering costs to complete a grading plan to manage water on the property because of large amount of hard surfaces.
- These changes took another 6 months to complete.



**ABBNEYFIELD RESIDENCE**  
 95 Ermatinger Street,  
 Lakefield, Ontario  
 KOL 2H0

CLIENT:  
 Marshall Design Studios

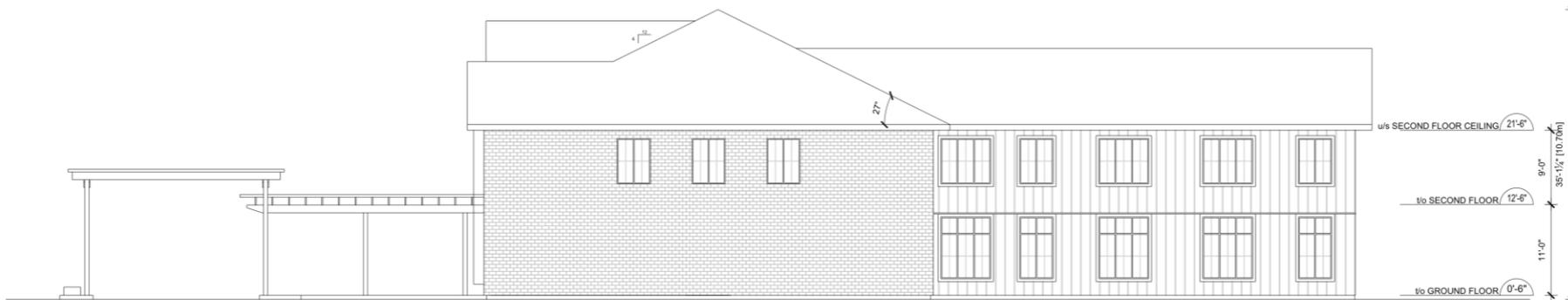
**ASTERISK**  
 ENGINEERING CORPORATION  
 1480 Bath Rd, Suite 201  
 Kingston-On, K7M 4X6  
 Phone: (613) 542-2040  
 www.asteriskengineering.com

ISSUED FOR	REV	DATE

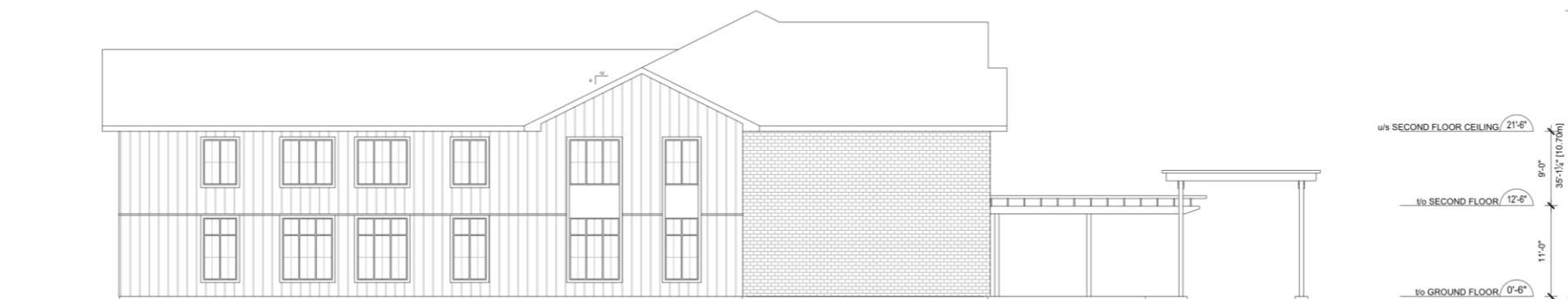
**LEGENDS/NOTES:**  
 Do not scale drawings. Refer to Architectural drawings for dimensions. All elevations /dimensions shall be verified with Architectural drawings and any discrepancy shall be reported immediately to consultant. Read this drawing in conjunction with ALL applicable Architectural, Structural, Mechanical, Electrical and other disciplines involved. This drawings are "design drawings" only and are not intended to be used as shop drawings.



1 FRONT ELEVATION (NORTH)  
 SCALE: 1/8" = 1'-0"



2 SIDE ELEVATION (WEST)  
 SCALE: 1/8" = 1'-0"



3 SIDE ELEVATION (EAST)  
 SCALE: 1/8" = 1'-0"

STAMP:

DRAWING TITLE:

**ELEVATIONS**

SCALE: AS NOTED	UNITS: in, UNO
DESIGN: TC	CHECKED: TC
	DRAWN: JC

DATES:  
 JUNE 28, 2024

PROJ. No.:	DWG No.:
24-102	AR-04

# Moving Forward

- AHSL completed all engineering, environmental studies and our conceptual site plan by June 2022.
- Planning justification, severance application, zoning change and official plan amendment were submitted in July 2022 for peer review.
- Township/County peer reviews application and provides feedback for any additional information required before going to the public meeting and council approval.
- After completing additional studies, our application for ZBA & OPA finally make it to public meetings in July & August 2023.
- I declared a perceived conflict of interest at the public meeting.

# Site Plan Approval - A

- Detailed site plan work was initiated in the fall of 2023
- Due to additional storm water management, hard surface and site servicing challenges within the site, it took significant time to complete the site plan.
- Site plan was submitted for peer review in summer of 2024 and returned to us in fall 2024 for additional work.

# Site Plan Approval - B

- Revised site plan was submitted for peer review in April 2025 and returned to us in June with additional minor changes requested.
- Revised site plan with final changes submitted to Selwyn planning Department in September 2025.
- After 8 years, thousands of volunteer hours and almost \$225K in planning costs, the plan was approved in October 2025!!!



# What's Next?

- Completed construction drawings by December 2025 at a cost of \$180K. Total pre-construction \$\$ in excess of \$400K.
- Class C Proforma (\$9M) for application submission to Build Canada Homes for construction financing has been completed
- Approval of financial package in April 2026 in negotiation
- Site clearing this fall/winter in readiness for construction early 2026, occupancy in fall 2027

# Capital Campaign

- AHSL engaged fundraising consultants to do a pre capital campaign assessment to confirm community support.
- The Assessment outcome supported a \$1.1M capital campaign goal would be feasible.
- \$500K in donations and \$600K in gifts in kind from construction service providers and naming rights within the House and property.
- Capital Campaign will start this spring 2026 after we receive support from Build Canada Homes.

# Municipalities Role in Affordable Housing

- 1. **\*\*Zoning and Land Use Policies\*\***: Adjust zoning regulations (exception zoning) to encourage the development of affordable housing in appropriate areas.
- 2. **\*\*Density Bonuses\*\***: Offer developers incentives, like increased density allowances, in exchange for building a certain percentage of affordable units.
- 3. **\*\*Land Acquisition\*\***: Acquire public land for affordable housing projects or partner with developers to utilize underutilized land.
- 4. **\*\*Financial Incentives\*\***: Provide grants, tax breaks, or low-interest IO loans to developers of affordable housing organizations.
- 5. **\*\*Streamlined Permitting\*\***: Simplify and expedite the permitting process for affordable housing projects to reduce costs and delays.

# Municipalities Role in Affordable Housing

- 6. **\*\*Inclusionary Zoning\*\***: Mandate that a certain percentage of units in new developments are affordable.
- 7. **\*\*Partnerships\*\***: Collaborate with nonprofit organizations, community land trusts, religious and ethnic organizations and private sector to jointly develop affordable housing.
- 8. **\*\*Supportive Policies\*\***: Develop policies that address transportation, infrastructure, and community services to make affordable rural housing areas more attractive.
- 9. **\*\*Mixed-Income Developments\*\***: Encourage mixed-income developments that combine affordable units with market-rate ones.

# The Next Abbeyfield in Canada



THE FUTURE HOME OF **ABBNEYFIELD LAKEFIELD**



**THANKS TO OUR TEAM**





Time  
to enjoy  
older age

Thank You!  
Questions?

[abbeyfieldlakefield.ca](http://abbeyfieldlakefield.ca)

18 January 2026

Housing Committee  
North Frontenac Township  
6648 Road 506, Plevna, ON  
K0H 2M0

**RE: Exploration of Funding and Partnership Opportunity Impacting Housing**

**Subject:** 11 Feb Housing Committee - strategic consideration provincial or federal funding

Dear Housing Committee,

For discussing, I am proposing that the Township strategically consider funding opportunities as either direct or indirect impacts on housing objectives of the Committee. The discussion is for consideration only.

In the absence of any well established, community based housing organizations in North Frontenac, federal housing funding may be the least likely target. For example, Canada Mortgage and Housing Corporation (CMHC) has changed their policies many times in recent years and so are somewhat unreliable from a planning perspective. Otherwise, public funding opportunities tend to be very specific and such opportunities can come and go quite quickly..

Strategies are somewhat as follows and aim to align municipal business readiness / investment with housing opportunities where applicable.

- All pending expenditures or asset allocations (e.g. land) on the part of the Township might be levered as an investment in housing and how they might link to creating housing opportunities. A funder might recognize these and co-invest.
- Direct collaboration with any private sector business investment, can facilitate either additional funding to the Township or the private sector partner. Additional funds can be levered to improve housing precursors (e.g. jobs, upgraded waste management septic systems etc)
- Projects can focus on identifying and supporting opportunities for local business development that influence housing. Such projects can include infrastructure improvements and partnerships that enhance North Frontenac's capacity to attract both investment and new residents and workers.

Some example ideas follow, along with links and summaries for a few funders.

Regards,

JP Melville

As above, a key element of this strategy is the opportunity to **combine funding with planned or preexisting private-sector investments and/or planned or preexisting municipal investments related to economic development.**

By aligning municipal and private efforts, the Township can maximize external funding impact, promote job creation, and prepare for new residential housing development in areas of economic growth.

Theoretical Examples:

- Township will or already plans to spend \$100,000 to improve a property to make it viable for housing development; funder contributes matching
- Private sector partner will or already plans to spend \$ x on expansion to create jobs; municipality partners to ensure adequate housing opportunities exist for new permanent employees within township
- Existing housing or short term rental property (ies) for sale, where expansion is possible, future buyer can be provided incentive if they collaborate with Township to build several additional, low cost living suites (e.g. funder contribution pays for renovations for three units and septic upgrades).
- Lots made available with basic servicing (ie electrical, snow plowing, road maintenance) for portable homes / tiny homes / semi-permanent micro homes etc.

Suggested Activities:

- Outreach to potential private sector partners (e.g. builders, real estate vendors, tourism, aggregates etc.)
- Outreach to representatives of various funds
- Review of planned Township investments and determine how these might be deemed eligible as matching funds to any funder
- Township support and encouragement to community groups to tackle housing in ways that suit their interests (including but not limited to community bonds, life lease investments etc.)
- Hold a quarterly forum with speakers for one year, open to public, on specific and of-interest topics to residents

## SAMPLE LIST FUNDS

I expect that Staff are well aware of most of these funds or sites.

I have included Canada Mortgage and Housing Corporation for information only; many of the funds are closed, no longer available, or probably not relevant to the circumstances of North Frontenac.

<https://www.ontario.ca/page/eastern-ontario-development-fund>

<https://feddev-ontario.canada.ca/en/funding-southern-ontario/funding-organizations-help-businesses-grow-southern-ontario-what-we-support>

<https://fcm.ca/en>

- <https://greenmunicipalfund.ca/funding/urban-forestry-plans-studies>
- <https://greenmunicipalfund.ca/sustainable-affordable-housing>

<https://frontenacbusiness.ca/business-loans-and-support-services/funding-opportunities>

<https://www.cmhc-schl.gc.ca>

### Summary of EODF:

<https://www.ontario.ca/page/eastern-ontario-development-fund>

The Eastern Ontario Development Fund (EODF) supports business growth and community economic development.

### Current Deadlines:

27 May 2026

23 September 2026

### Eligibility:

**Businesses** must have operated for at least three years, employ at least 10 people (or 5 in rural areas), invest a minimum of \$500,000 (\$200,000 in rural areas), and commit to job creation.

**Community projects, led by municipalities or sector organizations**, must invest at least \$100,000, show private-sector support, and produce measurable outcomes in job and business growth.

### Funding:

Business projects can receive up to 15% of project costs through loans (up to \$5 million, partly forgivable) or grants (up to \$1.5 million for strategic or rural projects).

Community projects may receive up to 50% of eligible costs, to a maximum of \$1.5 million.

Funding cannot be combined with other provincial programs.

### Application Process / Screen:

<https://www.ontario.ca/form/regional-development-program-community-economic-development-stream-eligibility-self-screener>

The Eastern Ontario Development Fund (EODF) is a provincial economic development program that provides financial support for projects and investments that:

- grow the economy of Eastern Ontario;
- create jobs;
- attract private sector investment;
- improve productivity and innovation;
- support community development initiatives. ([Ontario](#))

### 1. Community Economic Development Stream

Economic development initiatives that create measurable impacts, such as private sector investment, job creation, infrastructure improvements, innovation clusters, or business-attraction strategies.

### 2. Business Stream

Job creation.

### Summary of FEDDEV:

<https://feddev-ontario.canada.ca/en/funding-southern-ontario/funding-organizations-help-businesses-grow-southern-ontario-what-we-support>

FedDev Ontario supports not-for-profit organizations and municipalities in southern Ontario that foster business growth and community economic development.

This funding is heavily focussed on business growth, with some specific attention paid to small and rural communities:

“attract diversification and investment to small and rural communities”..

### Who can apply

Businesses, incorporated not-for-profit or community economic development organizations, municipalities in Southern Ontario

### Funding scale

- Project-based, with applicants normally requesting \$125,000 up to \$10 million per project in funding.
- FedDev Ontario typically covers up to ~50% of eligible project costs; applicants must provide matching funding (cash or in-kind).
- Repayable contributions (often interest-free) are common depending on the program structure.

### Eligible outcomes

Projects must lead to incremental economic impacts such as:

- Job creation and retention
- Revenue growth or productivity gains
- Innovation uptake or commercialization support
- Enhanced business support capacity within the community

# NORTH FRONTENAC SMALL HOME BUSINESS PLAN

BY: ROBERT LESPERANCE



## Overview:

\* Addressing Affordable Housing Shortage in North Frontenac.

\* Utilizing Pre-Built Small Homes for Rapid Deployment and Cost-Effectiveness.

\* Communal Services Model: Shared Well & Septic Systems for Sustainability and Cost Savings.

\* This focus is a 5 Unit Pilot Project





# TARGET MARKET:

- MILLENNIALS & YOUNG PROFESSIONALS
  - REMOTE WORKERS
  - RETIREES
  - ECO-CONSCIOUS BUYERS
  - VACATION HOME SEEKERS
- 
- NORTH FRONTENAC'S MAIN FOCUS SHOULD BE THE UP-AND-COMING YOUTH INTO THE WORK FIELD AND OUR AGING COMMUNITY

# WHY PRE-BUILT HOMES:

- **FASTER TURNAROUND:** Reduce construction time significantly.
- **PREDICTABLE COSTS:** Fixed pricing and eliminates budget surprises.
- **QUALITY CONSISTENCY:** Factory-built standards ensure superior quality.
- **ENERGY EFFICIENCY:** Often exceed on-site construction standards.



## COMMUNAL SERVICES & SHARED BENEFITS:

- \* **COST SAVINGS:** Reduced per-unit expenses for water and septic
- \* **ENVIRONMENTAL IMPACT:** Efficient water and wastewater treatment and management.
- \* **SCALABILITY:** Easier to expand in future phases (as this proposal is a Pilot Phase)
- \* **EASIER MONITORING:** Centralized systems simplify maintenance and upkeep.

An isometric illustration of a city with various buildings, streets, green spaces, and infrastructure. The scene is viewed from an elevated perspective, showing a grid of roads and clusters of buildings. The overall color palette is muted, with greys, blues, and greens.

# SITE SELECTION & INFRASTRUCTURE

- IDENTIFY SUITABLE LOCATIONS WITH MUNICIPAL ACCESS
- COMMUNAL AMENITIES: Shared Green Spaces, Parking (if applicable), Playground Amenities (optional).
- WASTE MANAGEMENT: Centralized System for efficiency.
- SECURITY: Well-Lit Areas, Potential for Community Watch Program

## FINANCIAL PROJECTIONS : PRE-BUILT & COMMUNAL

\* Pre-Built Home Cost (per unit):  
\$100,000.00 - \$ 155,000.00 (Depending on size/features)

\* Communal Well & Septic (Estimated):  
 $\$33,500.00 + \$113,750.00 = \$ 147,250.00 / 5 \text{ units} =$  \$  
29,450.00 per unit.

\* Total Investment (Estimated):  
129,450.00 - \$ 184,450.00 per unit.

# REVENUE MODEL

- Assumed Monthly Rent (per unit): \$ 1,200.00 - \$ 1,500.00 (market dependent).
- Average Rent per Unit: \$ 1,350.00
- Yearly Rental Income ( 5 Units): \$ 1,350.00 x 5 units x 12 months = \$ 81,000.00

## 20-Year Financial Plan:

- Net Yearly Income: \$ 81,000.00 - \$ 8,100.00 (10% for maintenance) = \$ 72,900.00
- Cumulative Rental Income (20 years): \$ 72,900.00 x 20yrs = \$ 1,458,000.00
- Estimated Property Value (20yrs): \$ 1,750,000.00 ( 5 units @ \$ 350,000 ea.)
- Estimated Profit: \$ 1,458,000.00 + \$ 1,750,000.00 = \$ 3,208,000.00



# GRANTS & FUNDING

- **CANADIAN MORTGAGE AND HOUSING CORPORATION (CMHC) INITIATIVES**
- **ONTARIO PRIORITIES HOUSING INITIATIVE (OPHI)**
- **AFFORDABLE HOUSING DEVELOPMENT INITIATIVES**
- **REGIONAL HOMEBUILDING INNOVATION INITIATIVE for NORTHERN ONTARIO**
- **NORTH FRONTENAC COMMUNITY GRANTS PROGRAM**
- **OFFICIAL PLAN UPDATES for HOUSING FLEXIBILITY**



## PARTNERSHIPS:

- \* LOCAL BUILDERS AND SUPPLIERS

- \* COMMUNITY ORGANIZATIONS

- \* GOVERNMENT AGENCIES (MUNICIPAL, PROVINCIAL, FEDERAL)

- \* FRONTENAC MUNICIPAL SERVICES CORPORATION



## NEXT STEPS:

- \* SECURE FUNDING & GRANTS
- \* FINALIZE SITE SELECTION AND PERMITS
- \* PARTNER with PRE-BUILT HOME MANUFACTURER
- \* BEGIN CONSTRUCTION and IMPLEMENTATION of COMMUNAL SERVICES
- \* LAUNCH MARKETING and TENANT SELECTION

QUESTIONS ?

THANK YOU FOR THIS  
OPPORTUNITY TODAY!

## Property Development Process – for Housing Advisory Task Force

**March 5/26**

**Scenario #1** An individual buys a hamlet lot with an old residence of about 900 square feet on it, with a well and septic system. The lot has 80 feet of road frontage and is 300 feet deep (0.6 acres, 0.25 hectares). It has a wetland at the rear of the property. The new owner wants to demolish the residence, build a new 1500 square foot residence closer to a side lot line than the Zoning Bylaw allows, and install a new septic system.

**Process Comment:** North Frontenac Township has separate planning and building departments, unlike many small rural municipalities. The first step is to get approvals from the planning department, followed by approval from the building department for a specific building design and septic system design. Many additional details are listed on the township website.

**Step 1:** Fill out a Planning Compliance Certificate (\$80) and submit to the township office ( Deputy Clerk, Brooke Dreschler). The application will include a sketch of the new building layout on the property, showing that it doesn't comply with the Zoning Bylaw due to the reduced side-yard setback. The Planning Department will advise the property owner if the proposed development does not comply with the Zoning By-law and discuss next steps.

**Step 2:** Applicant will Pay \$1200 for a Planning Application to review a Minor Variance application (regarding the reduced setback). Also pay fee for a review of natural hazards by the conservation authority (Mississippi Valley \$410 or Quinte \$450). A member of the Committee of Adjustment and a County Planner, plus a staff member of the conservation authority, will visit the property. The Committee of Adjustment will review the Minor Variance request and Approve, defer or deny the application. The conservation authority provide a report including recommendations regarding slope stability or proximity to a wetland or stream. In this case the building and the septic system must be at least 30 meters (98.5 feet) from the wetland. There are no steep slopes.

**Step 3:** If application is approved by the Committee, applicant must wait 20 days for any appeal following the Committee of Adjustment decision.

**Step 4:**

Apply for a building permit, application fee of 80\$ to begin the process (Chief Building Official, Don Reed). This requires a set of drawings sufficient to show compliance with the Ontario Building Code. Homeowners may design their own house, however, depending on the design, some building elements may require designs prepared by qualified BCIN holders, architects, and/or engineers (Reference, OBC, Division C, 1.2.2.1. General Review). All designs must meet the Ontario Building Code. Permit fees are based on the scope of the project and calculated according to the building fees by-

law. Also required is a demolition permit, with a fee of 180\$, to demolish the existing building.

**Step 5:**

The Ontario Building Code sets out required inspections (Reference: OBC, Division C, 1.3.1.1. Permits and Inspections)

**Other Possible Build Configurations:** Since this scenario is for a hamlet property, many different residential possibilities are permitted. For example, a duplex or a multi-unit structure would be allowed if setbacks and lot coverage requirements are met. On this small lot the restriction will be well water supply and septic treatment. For an individual Class 4 septic system with an estimated flow of over 10,000 liters per day, an assessment and permit from the provincial Ministry of the Environment is required, with additional costs and time requirements. A 3-bedroom house has an estimated septic flow of approximately 3600 liters per day.

It will soon (by the end of 2026) be possible to build up to 3 separate residences on a single piece of property in any hamlet or rural zone- but not on waterfront. As long as setback, lot coverage and height restrictions are adhered to, there are not restrictions on individual building size. If 3 residences were owned by 3 separate people who all co-owned the land, there would of course have to be legally binding purchase and sale agreements regarding the 3 residences.

Prepared by John Inglis



## **Housing Advisory Task Force**

### **2025- 2026 Work Plan**

#### **Objectives**

1. Develop a working understanding of the housing market in North Frontenac
2. Develop and recommend changes to encourage the development of housing stock
3. Identify and promote a range of housing options targeted at encouraging the development of housing stock including potential partnerships and diverse investment opportunities.
4. Provide housing related information, advice, and recommendations to Council to facilitate the availability of attainable housing and promote economic growth

#### **Initiatives**

1. Gain and maintain an understanding of the current state of the housing market with a focus on the development and construction of affordable housing
2. Identify and recommend solutions to minimize and/or eliminate barriers to housing development
3. Identify and recommend solutions to increase housing density and reduce associated costs
4. Provide housing related information, advice, and recommendations to Council regarding housing in general, affordable/attainable/entry-level housing, seniors housing, rental housing, homelessness, and the precariously housed but not including social housing.