

Housing Advisory Task Force Agenda

9:00 AM - Wednesday, October 14, 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 August 12, 2026 HATF Meeting as approved via email and were received for information at the September 11, 2026 Regular Meeting of Council.

5. Business Arising

- a) HATF Accomplishments/Summary 2 - 8
[HATF Accomplishments - John Inglis](#)
[HATF Summary - JP Melville](#)

6. New Business

7. Adjournment

- a) Meeting adjourned at _____ a.m.

HATF Accomplishments August 12/26

prepared by John Inglis

- 1- Learned definitions of affordability
- 2- Learned cost of building
- 3- Promoted “3 residences on one property” zoning change
- 4- Identified detailed permitting requirements
- 5- Proposed a ‘builder Expo’ for 2027
- 6- Proposed several development scenarios for 2 to 5 residences
- 7- Received presentations from tiny home manufacturers
- 8- Pondered the public/private development question
- 9- Assembled a group of interested, informed and influential people

What we haven’t done.....

- 1- Identified the market for housing in NF
- 2- Learned details of homelessness and precarious housing in NF
- 3- Applied for any grants
- 4- Built anything
- 5- Decided on a specific project to pursue
- 6- Gotten any Council commitment re. housing
- 7- Received a budget
- 8- Received advice from local builders
- 9- Freed up \$230K allocated to NF by the County

North Frontenac Housing Advisory Task Force

Report Summary and Recommendations

JP Melville, Community Member

28 August 2026

Any diversions from Committee Minutes are unintended. Below are elaborations of intended contributions to Committee. Responsibility for diversion rest with JP Melville.

Contribution to HATF Term: 2025–2026 Closing Meeting: September 9, 2026

Purpose of this summary:

Provide a record of the principal observations, research, considerations and recommendations advanced by JP Melville and in some respects supported by Committee Members during the one-year Housing Advisory Task Force mandate.

These are proposed to contribute to North Frontenac municipal planing through 2027–2030. The proposal suggests that a 25 year policy arising from next Term of Council will provide a substantive contribution to the North Frontenac ‘housing question’.

Recognizing that North Frontenac bears a unique financial tax based obligation to road, infrastructure, and social services that differs from other Townships across Ontario (i.e. little to no funding transfers from higher tiers of government).

Vision arising:

Proposing an integrated “economic development + workforce attraction + housing supply” strategy.

This includes, but is not limited to, in no order of priority forward thinking strategic integration of “housing” related issues in all aspects of North Frontenac planning:

- regular attention to macro economic and climate change impacts;
- lower-cost permanent housing;
- modular, panelized, manufactured and small-footprint homes;
- accessory residential units;
- rural servicing technologies — wells, septic, shared systems, energy and communications;
- conversion of seasonal properties to permanent residences where appropriate;
- aging-in-place housing, attainable workforce housing;
- partnerships academic, colleges, and private sector (creating long term programs)
- local builders, trades and suppliers, remote-work technology;
- home-based and rural businesses;
- forestry and wood-based construction, climate/fire-resilient construction;
- year-round recreation and quality of life;
- resident attraction from Ottawa, Kingston, GTA and selected U.S. markets.

PRINCIPAL FINDINGS AND CONTRIBUTIONS, 2025–2026

Central Principle

North Frontenac can act as a market-maker and facilitator of housing development within its principle assets: nature, access to services, telecommunications, cultural opportunities, emerging long term local and distance marketing opportunities, and nearby urban centres.

Secondary Principle

The rural municipality does not have sufficient revenues nor can it commit itself to a tax based new housing environment – debt encumbrances will be fiscally irresponsible.

Housing should be considered as an economic development opportunity in response to future housing demand, especially from younger populations seeking lower cost housing and an environment more representative of their global concerns (e.g. climate change, ecological sustainability, economic justice etc.)

- Housing, employment, private investment, infrastructure, population growth, municipal taxation, and the opportunities arising from global trends are interconnected.
- Create conditions under which private builders, landowners, employers, investors and residents can provide housing or can create it at lower cost than in other jurisdictions
- Examples include but are not limited to: micro housing, common lots with common septic, development fee cost reductions etc.

External population pressure to be anticipated and promoted rather than reacted to

- Ottawa, Kingston, GTA (Caledon), Perth, Carleton Place housing costs, retirement migration, remote work and demand for recreational property are likely to continue exerting outward pressure.
- Comparable Ontario communities demonstrate that external growth can occur gradually and then accelerate rapidly once transportation, communications, market prices and demographic conditions align.
- Examples: Caledon, Bracebridge, Owen Sound, Barry's Bay, Lindsey, Lakefield

Permanent residents and seasonal residents represent different housing markets

- Measure **permanent housing availability separately from total dwelling stock**.
- Direct new housing initiatives toward market and, where appropriate, government financed (less likely):
 - young and working households;
 - tradespeople;
 - teachers, health and municipal workers;
 - small-business owners (seasonal and year round);
 - retirees and downsizers;
 - remote workers;

- seniors wishing to remain in the Township (e.g. shared accommodation).

Attainable Housing – affordable social housing represents an industry much more closely aligned with major urban centres

Focus on lower-cost market housing:

- clustered housing where technically and legally feasible;
- modest detached homes, smaller units;
- modular and factory-built homes, only if local manufacturers/builders get first priority;
- additional residential units on existing properties;
- conversion of existing properties (e.g. motel to housing).

Establish a North Frontenac "all-in cost of housing" benchmark, updated periodically, for several representative housing types

Test alternative rural development models

Based on HATF discussions, further explore:

- clustered small homes;
- shared or communal servicing;
- small subdivisions near maintained roads;
- modular housing;
- secondary units/ARUs;
- adaptive reuse;
- life-lease/community-bond models where appropriate.

Adaptive reuse should be investigated, use existing buildings where conversion is practical

Example: **9628 Highway 509** as a possible shared/seniors-housing opportunity.

Potential advantages included:

- existing revenue-producing motel units;
- highway location;
- inevitable expansion potential;
- two commercial septic systems, parking capacity etc.

Make municipal land and infrastructure part of the housing strategy

While the land base is large **1,158 km²**, the practical supply of developable, privately accessible, serviced or serviceable land is considerably narrower than gross municipal area suggests.

Treat outside funding as economic leverage, not as the housing strategy itself

Think outside the 'housing' box and assemble funders for specific elements that 'encourage' housing.

Partner with local businesses in funding applications.

Possible funders identified over the year included:

- Ontario economic-development programs (municipality directly facilitates access for small business);
- FedDev Ontario;
- Federation of Canadian Municipalities/Green Municipal Fund;
- CMHC where appropriate (no longer a strong support);
- Frontenac Community Futures;
- infrastructure and environmental programs federal and provincial.

RECOMMENDATIONS FOR 2027–2050

Adopt Plan 2026-2050:

Integrated 25 year North Frontenac Rural Development, Business, Housing, Population Strategy

Integrate demographics, GTA, Highway 401 Corridor development, Ottawa long term planning, strict environmental land use, infrastructure, positive climate change adaptations, young (all ages) workforce, housing and investment attraction.

Extension HATF

The one-year HATF has served an exploratory purpose. Housing, however, is not a one-year issue.

For the next term of Council:

- assign clear staff responsibility for integrated housing/population/economic development;
- maintain a small Council/community advisory mechanism as useful;
- maintain relationships with regional and south Ontario and USA real estate industry, remote work opportunities, local builders, community organizations and funders.
- proactive outreach partnership development with education and global corporate workforce sectors
- present to government funders pro-active proposals before funding programs are announced.

Expo/Home Show in June or September/October 2027.

Substantially more than a conventional Home Show – a North Frontenac Futures Show

Proposed market objectives

- market North Frontenac to future **permanent** residents from extensive markets;
- present energy, broadband, ecological, and off-grid technologies;
- engage provincial/federal agencies and FCM;
- invite employers and social/community organizations.

Geographic market

Marketing can reasonably extend to:

- Kingston;
- Ottawa;
- Lanark/Frontenac/Lennox & Addington;
- Toronto/GTA;
- other southern Ontario markets;
- selected U.S. regions already connected to North Frontenac through seasonal property ownership.

Permanent rural-living alternatives.

People move where they see a future – continue ‘attainable housing’ pricing research as an on-going bases for permanent NF staff.

North Frontenac should therefore deliberately promote:

- attainable rural home ownership;
- remote work;
- entrepreneurship;
- trades opportunities;
- retirement, aging in place, and future broad income mix;
- community participation;
- broadband and global connectivity;
- proximity to urban centres;
- recreation, lakes, forests, ecology, low density living.

Message to Council

Develop a 25 year integrated rural development and housing strategy that:

- protects and markets the environmental and rural qualities of North Frontenac;
- expands lower-cost permanent housing choices;
- enables rather than replaces private investment in housing;
- strengthens existing communities, encouraging their own participation in housing strategy;
- attracts new permanent residents across income groups from wide geopolitical centres;
- supports existing residents to remain in the Township;
- connects housing strategy to employment and economic development;
- exploits the unique natural qualities and geo-position of North Frontenac to strategically leverage outside funding; and
- measures progress in **permanent households and sustainable community growth**, rather than simply counting housing units.