

Housing Advisory Task Force Minutes

9:00 AM - Wednesday, July 8, 2026

Council Chambers

Present: Mayor Gerry Lichty (Chair); Councillor Wayne Good; JP Melville; Tom Hunter; and Steve Sunderland.

Absent with Regret: Councillor John Inglis

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 April 8, 2026 HATF Meeting as approved via email and were received for information at the May 1, 2026 Regular Meeting of Council.

5. Business Arising

6. New Business

- a) Mayor - Costs to Build "affordable" Housing

The Housing Advisory Task Force (HATF) discussed a potential option in regards to building housing in North Frontenac (see attached). The HATF determined that the Township does not have the capability, expertise or financial ability for this draft concept.

[North Frontenac - HATF - Lichty Costing - July 6, 2026](#)

- b) Mayor - Alternative Approaches to Building Housing

The HATF discussed ways of promoting North Frontenac as a great place to live and build and or buy homes in our area that need repairs. We have great services, and there are remote work opportunities, etc. It may be an interesting way to indirectly building housing. The HATF discussed costing for a potential study to look at resident attraction and community growth opportunities. The Manager of Community Development will put together a draft proposal for the HATF to review at the next meeting.

c) Concept - North Frontenac Housing EXPO

The HATF discussed a draft concept in regards to a North Frontenac Housing EXPO. The HATF would like more time to review the concept and look at this further at the next meeting, for potential future recommendations to Council.

[Housing EXPO Mockup](#)

7. Adjournment

a) Meeting adjourned at 10:02 a.m.

Recommendations to Council

Be It Resolved That Council receives for information the July 8, 2026 Notes of the Housing Advisory Task Force (HATF).

Received by Council on August 13, 2026.

Mayor Gerry Lichty, Chair

Housing Proposal - HATF - Lichty

Proposal - Basics

- 6 houses of 800-1,000 sq.ft. so use average of 900 sq. ft.
- constructed as 2 groups of 3 houses, each parcel on 3 acres
- add 1 acre for cul de sac style access and end turn around
- total acreage = 7 acres

- each development has one septic system and one well
- each unit has own hydro service, driveway, front access ramp/stairs, small rear/side deck

- rental based on 85% average occupancy
- monthly rent set at \$1,350/month
- annual capital reserve contribution at 2%
- mortgage rate set at 4.84%, \$0 down, 25 year term

Item	Assigned Cost
Capital Cost - Land	\$ 100,000.00
Capital Cost - Dwelling Units (6 x 900 sq. ft. x \$400/sq. ft.)	\$ 2,160,000.00
Septic Systems, Wells (\$85,000 x 2 developments)	\$ 160,000.00
Hydro	\$ 60,000.00
Access Roadway	\$ 60,000.00
Site Prep, Foundations, Unit Install, Driveways, Landscaping, Etc. (6 x \$40,000)	\$ 240,000.00
Approvals, Studies, Permits	\$ 60,000.00
Legal	\$ 15,000.00
Contingency at approx 4%	\$ 100,000.00
Total Estimated Capital Cost	\$ 2,955,000.00 (\$492,500/house)

Item	Assigned Cost
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Annual Operating Income	
Rental Income 6 units x \$1,350/month x 12 months x 85%	\$ 82,620.00
Total Operating Income	\$ 82,620.00
Annual Operating Expenses	
Property Taxes	\$ 9,000.00
Insurance	\$ 9,000.00
Legal	\$ 3,000.00
On-Site Maintenance	----
Property Management and Maintenance	\$ 25,000.00
Capital Reserve Contribution (Approx 2% of Capital of \$2,160,000)	\$ 40,000.00
Miscellaneous Contingency	\$ 5,000.00
Total Annual Expenses	\$ 91,000.00

Mortgage	
Mortgage - Principal - \$2,955,000	
Annual Mortgage Payment (\$16,920 x 12) (25 year term, 4.84%, \$0 down, monthly)(TD On-Line Calculator)	\$ 203,040.00
Total Estimated Annual Mortgage Cost	\$ 203,040.00

Summary	
Total Estimated Annual Income	\$ 82,620.00
Total Estimated Annual Expenses	\$ 91,000.00
Total Estimated Annual Mortgage	\$ 203,040.00

Concept Proposal: The Township of North Frontenac Housing EXPO

Prepared for the Housing Advisory Task Force

July 8, 2026

Overview:

To support the HATF's goal of increasing housing supply and awareness, this proposal outlines a one-day "Housing EXPO" designed to connect residents, builders, suppliers, and municipal staff in a practical, accessible setting. The event will showcase a range of attainable housing solutions, from tiny homes and modular builds to traditional construction, while helping residents better understand the full building process including costs, timelines, and regulatory requirements. By bringing together key players in one place, the EXPO aims to reduce common barriers to housing development such as lack of information, limited industry connections and uncertainty around approvals. Beyond education, the event is intended to foster relationships between the Township, local industry and the community, creating a more collaborative and informed environment for future housing development in North Frontenac.

Event Snapshot:

Timing: Mid-to-late August (Saturday preferred)

Location: Clar Mill Hall, rink and the adjacent outdoor space

Duration: 10am-4pm

Admission: Free to the public (or \$5 entrance fee)

Objectives:

The main objectives of this event are to promote diverse and attainable housing options, to support local builders, contractors and suppliers, educate residents on building processes, costs and regulations, encourage collaboration between the Township and housing stakeholders, and to position the Township as proactive and solutions oriented.

Event Layout & Experience:

1. Clar Mill Hall – "Planning & Education Section"
 - a. Township Planning & Building department booths
 - b. Electricity dependent booths (i.e. financial institutions, consultants)
 - c. Information sessions (hourly) (?)
 - i. "How to get a Building Permit"
 - ii. "Zoning 101: What can you build?"
 - iii. "Funding & Financing Options"
 - d. Mortgage brokers, financial advisors and housing organizations
2. Rink – "Builder Showcase"
 - a. Local builders, general contractors
 - b. Tiny home and modular housing companies
 - c. Siding, roofing, insulation and eavestrough providers

- d. Heating and energy-efficient building solutions
- 3. Outdoor area – “Demonstration & Community Zone” (if feasible)
 - a. Equipment demonstrations (excavation, site preparation)
 - b. Prefab or tiny home displays
 - c. Food vendors and informal seating

Potential Exhibitors/Invitees

- Tiny home and modular housing companies
- Local builders and contractors
- Excavation and site preparation companies
- Siding, roofing and eavestrough providers
- Hardware stores (i.e. Home Hardware)
- Heating and energy providers (wood stoves, HVAC, heat pumps, etc.)
- Financial institutions (mortgages, construction loans)
- Real estate professionals
- Planning consultants and designers
- Township Planning and Building staff

Programming Highlights

- Expert panel: “The Future of Housing in North Frontenac” (if feasible or applicable)
- “Ask a Planner/Inspector” Q&A booth
- Workshops on budgeting, timelines and hiring contractors (if feasible or applicable)
- Local success stories from homeowners and builders (if feasible or applicable)

Marketing Strategy

Target Audience: Homeowners, first-time buyers, builders, trades, and investors

Channels: Township website and social media; local newspaper; posters in community hubs and local businesses; direct outreach to builders and suppliers; partnerships with local retailers and industry groups.

Branding Concept: *“Build Your Future Here: North Frontenac Housing EXPO”*

Cost Estimations:

- Venue setup: \$500
- Marketing & Promotion: \$500
- Speaker honorariums (optional): \$0-\$1,000
- Total estimate: \$1,000 - \$2,000

Revenue & Partnerships:

- Optional booth fees (\$20-\$75 per exhibitor)
- Sponsorship opportunities (local businesses, financial institutions)

- In-kind contributions (equipment, advertising, materials)
- Entrance Fees

Why this works:

This works because it is cost conscious, as it uses existing facilities and minimizes infrastructure needs; accessible as it is free, local and family friendly; practical as it provides clear, actionable information for residents; economic as it supports local trades and businesses; and is scalable as it can grow into an annual signature event.

Next Steps (if HATF wants to proceed with recommending to Council):

- Confirm date and facility availability
- Develop exhibitor outreach list
- Secure initial sponsors and partners
- Launch marketing campaign (ideally 8-10 weeks prior)
- Finalize event layout and programming

Closing:

This Housing EXPO positions North Frontenac not only as a regulator, but as a facilitator of housing solutions. By creating a space where residents, builders and industry professionals can connect directly, the Township demonstrates leadership in addressing housing challenges in a practical and community focused way.

The event is intentionally designed to be cost-conscious, scalable and locally grounded; making it a strong candidate for an annual initiative that evolves over time. As interest grows, the EXPO could expand to include additional partners, demonstrations and regional participation, further strengthening its impact.

Ultimately, this initiative is about more than a single event; it is an opportunity to build momentum, increase confidence in the developmental process and support a shared commitment to making housing more attainable in North Frontenac.

-Alyssa Borger, Community/Economic Development Student