

Housing Advisory Task Force Agenda

9:00 AM - Wednesday, April 8, 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 March 11, 2026 HATF Meeting as approved via email and were received for information at the March 20, 2026 Regular Meeting of Council. 2 - 15

[Notes - 11 Mar 2026](#)

5. Presentations

- a) Brad Cartier and Aaron Market - Small Living Co 16 - 25

[Presentation Small-Living-Company \(North Frontenac Township\) 20260408](#)

6. Business Arising

- a) John Inglis - Property Development Process 26 - 27

[Property Development Process](#)

- b) 2026 Work Plan 28

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

7. New Business

8. Adjournment

- a) Meeting adjourned at _____ a.m.



Housing Advisory Task Force Minutes

9:00 AM - Wednesday, March 11, 2026

Council Chambers

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

Absent with Regret: Kelly Watkins, Dipl.M.A., Dipl.M.M., Treasurer

Also Present: 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 February 11, 2026 HATF Meeting as approved via email and were received for information at the February 27, 2026 Regular Meeting of Council.

5. Presentations

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

The HATF received the Presentation from Robert Lesperance, Resident and thanked him for his time spent today.

The HATF discussed:

- Potential locations for mock-up of a similar proposal (i.e. Property in the area of Plevna Waste Site or 506 Waste Site)
- Potential incentives that the Municipality could offer
- Potential changes to the Township's Zoning By-law that would assist in making a project like this more feasible
- Potential investment figure that the Municipality might be willing to invest
- Potential borrowing figures and how that might affect the Municipalities borrowing rate

The HATF will resume these conversations at the next HATF Meeting.

6. Business Arising

- a) John Inglis - Property Development Process

This item was deferred until the April HATF Meeting.

- b) 2026 Work Plan

This item was deferred until the April HATF Meeting.

7. New Business

8. Public Forum

9. Adjournment

- a) Meeting adjourned at 10:37 a.m.

Recommendations to Council

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

Received by Council on March 20, 2026.

Mayor Gerry Lichty, Chair

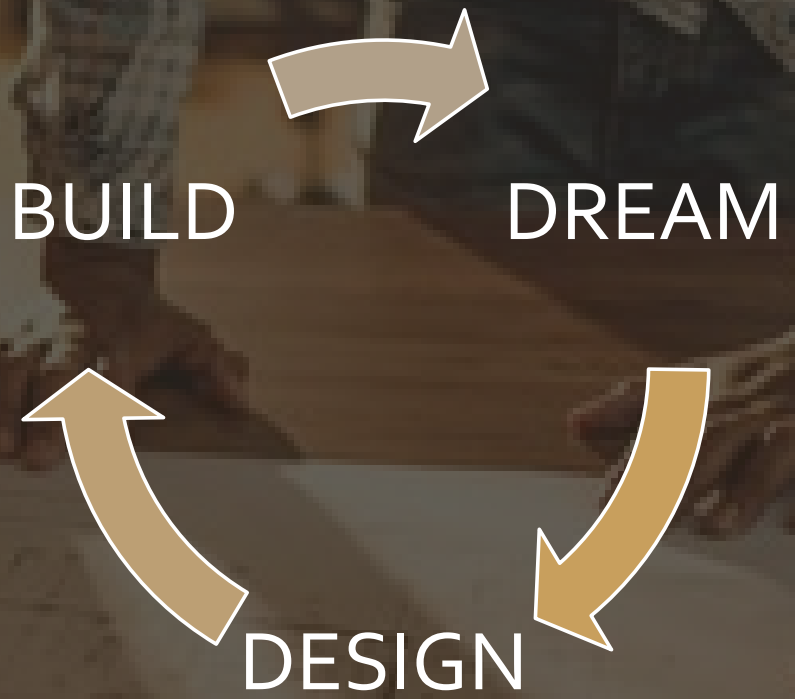
NORTH FRONTENAC SMALL HOME BUSINESS PLAN

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!



Small Living Company

Modular off-grid housing for rural Ontario.

RURAL EASTERN ONTARIO

OFF-GRID HOUSING

MODULAR DESIGN



Township of
North Frontenac



Built for Where You Are

Purpose-built for remote eastern Ontario — where roads are seasonal, grids are absent, and conventional housing falls short.

Remote-Ready

No road, hydro, or service connections

Rural Scale

Fits eastern Ontario lot configurations

Code Compliant

Meets Ontario Building Code standards



The Rural Housing Challenge



Rising housing demand meets a constrained municipal tax base — SLC closes the gap without requiring infrastructure investment.

The Core Tension

- Rising demand**
More rural residents and seasonal dwellers
- Limited tax base**
Too little revenue for expansion
- Constrained capacity**
Staff stretched across vast geographies

Off-Grid by Design



Solar Generation

Roof-mounted panels generate power year-round.



Battery Storage

Battery systems store power for nights and cloudy days.



Waste Management

Composting and septic options avoid municipal wastewater.



Cold Climate Ready

Built for Ontario's full four-season climate.

Water Purification and Site Independence

Every SLC unit includes onboard water purification — compatible with wells, rainwater, and surface sources.

Well Water

Drilled or dug wells

Rainwater Collection

Roof-fed cisterns with UV

Surface Water

Lake or stream intake



Zoning, Bylaw & Municipal Advantages

1

Pre-Application Review

Site and bylaw assessment

2

OBC-Compliant Build

Built to Ontario Code

3

Municipal Liaison

Supports zoning approvals



A Low Co-Investment Model

What SLC Does Not Require

- Road extension or upgrading to new parcels
- Hydro or utility corridor extension
- Municipal water or sewer tie-in
- Servicing agreements or cost-sharing arrangements
- Large capital construction or infrastructure commitments



No roads, no hydro, no water mains — municipalities gain assessment revenue without taking on service obligations.



Available Through Home Depot Canada

Trusted Retailer

National brand trust

Financing Available

Consumer financing options

Local Delivery

Pick-up or delivery support

Institutional Ready

Familiar public-sector procurement

Long-Term Support & Maintenance



Every unit comes with a full warranty, preventive maintenance programs, and SLC-backed service — built for rural realities.

1

Structural Warranty

Warranty on core systems and structure

2

Preventive Maintenance

Scheduled care for rural conditions

3

Remote Diagnostics

Monitor electrical and off-grid systems

4

Responsive Repair

SLC-backed service for needed repairs

Next Steps

We're not asking for a large commitment — just a conversation.

Pilot Placement Discussion

Identify a suitable parcel and review permitting.

1

2

3

Council Resolution

Direct staff to report on next steps.

Zoning Conversation

Review modular and tiny home zoning fit.

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.