Housing Advisory Task Force Minutes

9:00 AM - Wednesday, February 11, 2026
Council Chambers

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 Opportunties

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.

Mayor Gerry Lichty, Chair

A Unique – Small Scale Model for Seniors Shared Accommodation

Abbeyfield Lakefield

Presentation for North Frontenac Township

Prepared by::Ron Black
February 2026

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

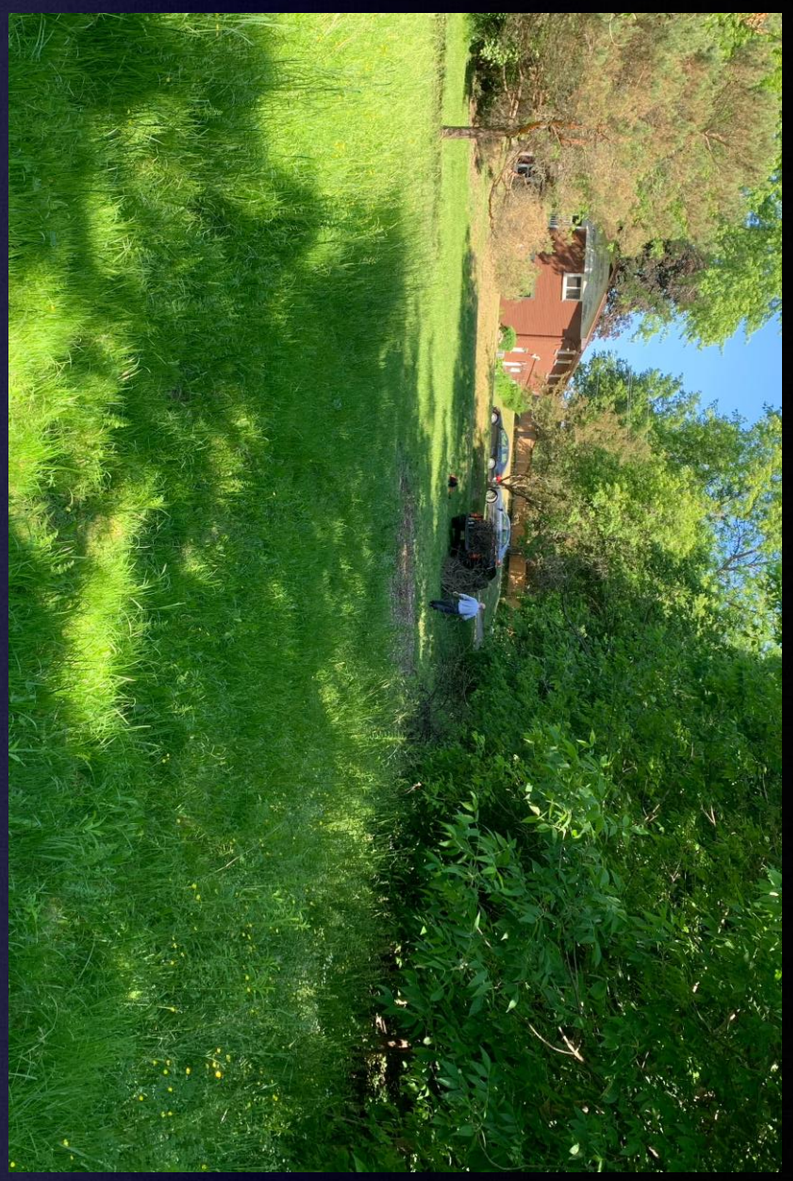
- A home in shared accommodation for 12-20 elderly persons living Independently on low to moderate income
- Monthly costs will be +/-$2000 compared to a retirement home at >$5000 per month. Includes rent & the services of a cook & house Manager.
- Abbeyfield houses are managed by volunteer boards of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

Abbeyfield House Society of Lakefield

- AHSL was founded by Dewi Jones in 2017 looking housing options for his sister in the UK
- AHSL Incorporated in 2019 as a not-for-profit without share capital and acquired CRA charitable status.
- After AHSL 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
- AHSL 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 aspected 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.

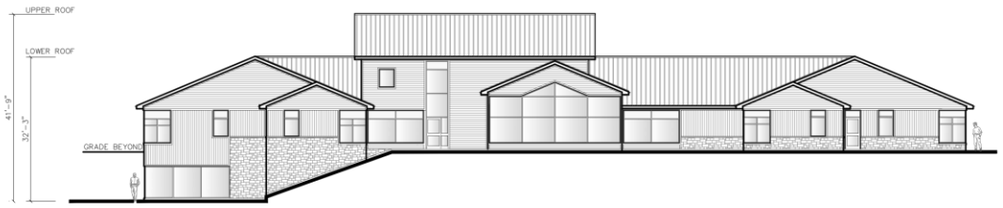
- Retained 3.5-acre zoned R3 Exception (Shared Accommodation) was valued at >$1Million.

- Secured a $250K loan from CKL Community Futures to complete Site Plan and Construction Drawings.

The Abbeyfield House

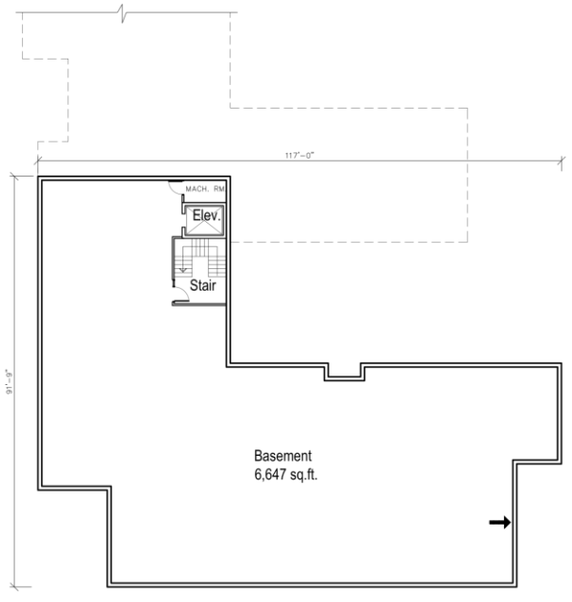
- The home will compliment local architecture and employ an appropriate level of finishes.
- 17 one bed suites of 450 sq.ft. with en-suite bathrooms and kitchenettes will be built. 5 barrier free and 12 accessible units.
- Two, 2-bedroom units will, one for the live-in House Manager and the second for 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

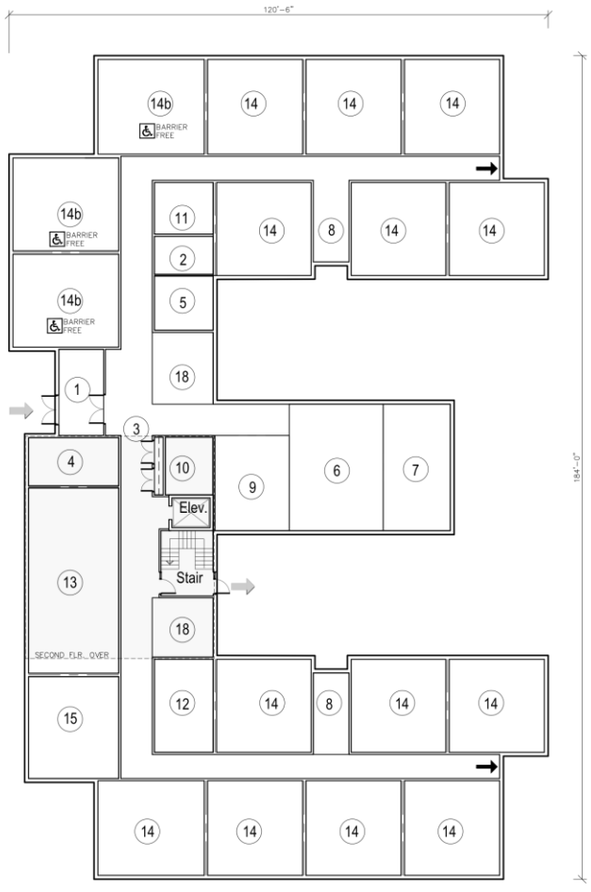


SOUTH (REAR) ELEVATION

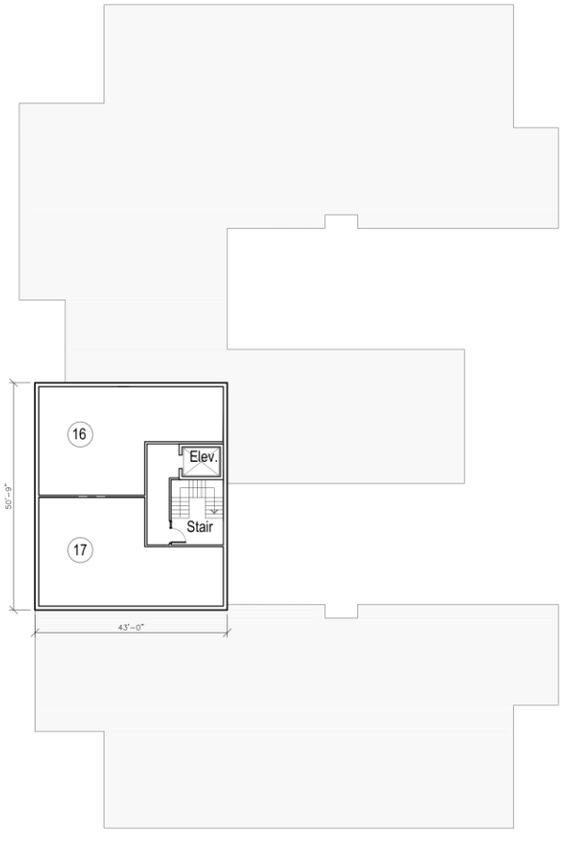
NORTH (FRONT) ELEVATION



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. No.	DATE	DESCRIPTION
1.	May 4/22	For Engage Engineering
2.	May13/22	For Engage Engineering (re-issued)
3.	July 6/22	Issued for Re-Zoning

THE OWNER, CONTRACTOR SHALL CHECK AND VERIFY ALL DIMENSIONS AND REPORT ANY DISCREPANCIES TO THE ARCHITECT BEFORE PROCEEDING WITH THE WORK.

THIS DRAWING SHALL NOT BE USED FOR CONSTRUCTION UNLESS SIGNED BY THE ARCHITECT

ARCHITECTS SIGNATURE

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

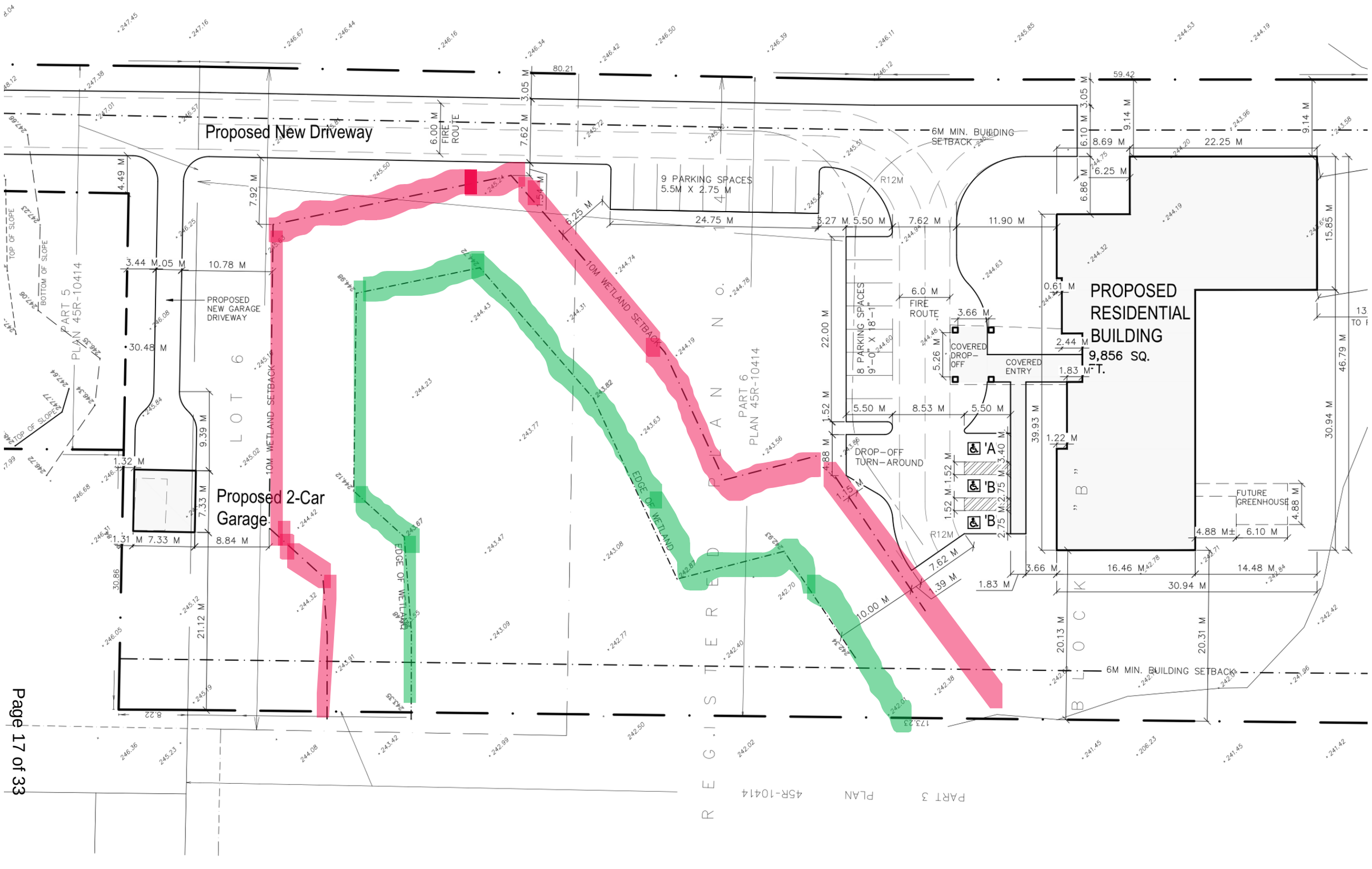
PROJECT TITLE
ABBEYFIELD HOUSE SOCIETY OF LAKEFIELD
83 EMMANGER STREET, LAKEFIELD, ONTARIO

SHEET TITLE
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
DET. NO. SHEET NO.	SHEET No. A–1

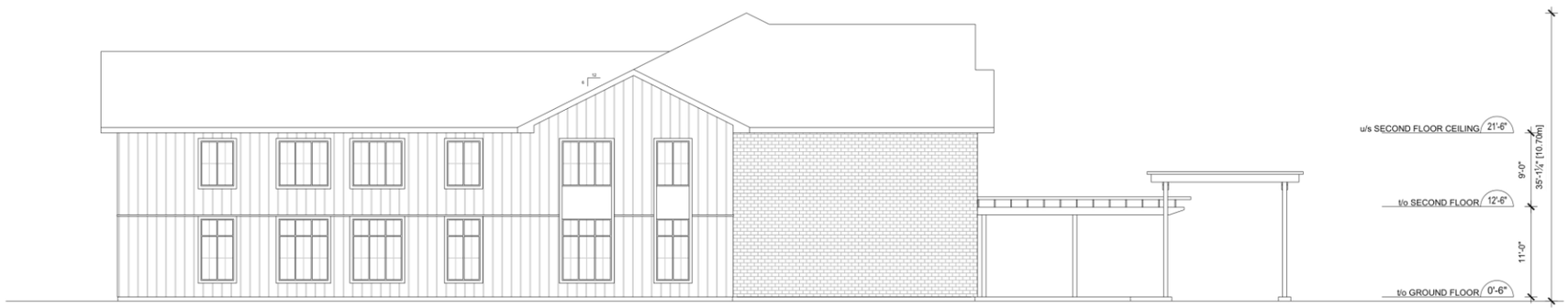
Development Challenges

- 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.


Proposed New Driveway
6.00 M FIRE ROUTE
3.05 M
7.62 M
80.21
59.42
6M MIN. BUILDING SETBACK
9 PARKING SPACES 5.5M X 2.75 M
R12M
24.75 M
3.27 M
5.50 M
7.62 M
11.90 M
8.69 M
22.25 M
6.25 M
6.86 M
9.14 M
15.85 M
4.49 M
7.92 M
1.54 M
6.25 M
3.44 M
.05 M
10.78 M
PROPOSED NEW GARAGE DRIVEWAY
30.48 M
TOP OF SLOPE
BOTTOM OF SLOPE
PART 5 PLAN 45R-10414
LOT 6
10M WETLAND SETBACK
10M WETLAND SETBACK
EDGE OF WETLAND
EDGE OF WETLAND
Proposed 2-Car Garage
1.32 M
9.39 M
7.33 M
1.31 M
7.33 M
8.84 M
30.86
21.12 M
8.22
22.00 M
8 PARKING SPACES 9'-0" X 18'-1"
6.0 M FIRE ROUTE
3.66 M
0.61 M
PROPOSED RESIDENTIAL BUILDING 9,856 SQ. FT.
2.44 M
COVERED DROP-OFF
COVERED ENTRY
1.83 M
5.26 M
1.52 M
5.50 M
8.53 M
5.50 M
DROP-OFF TURN-AROUND
4.88 M
'A'
'B'
'B'
3.40 M
2.75 M
1.52 M
1.52 M
39.93 M
1.22 M
FUTURE GREENHOUSE
4.88 M
4.88 M±
6.10 M
R12M
7.62 M
1.39 M
10.00 M
3.66 M
16.46 M
14.48 M
30.94 M
1.83 M
20.13 M
20.31 M
46.79 M
30.94 M
6M MIN. BUILDING SETBACK
BLOCK "B"
REGISTERED PLAN
PART 6 PLAN 45R-10414
PART 3 PLAN 45R-10414

1 AR-04 FRONT ELEVATION (NORTH)
SCALE: 1/8" = 1'-0"

2 AR-04 SIDE ELEVATION (WEST)
SCALE: 1/8" = 1'-0"



3 AR-04 SIDE ELEVATION (EAST)
SCALE: 1/8" = 1'-0"

ABBEYFIELD RESIDENCE
95 Ermatinger Street,
Lakefield, Ontario
K0L 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.

STAMP:

DRAWING TITLE:
ELEVATIONS

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

THANKS TO OUR TEAM

CLÓ DESIGN STUDIO
CAMBIUM Consulting & Engineering
Abbeyfield Canada
ENGAGE ENGINEERING
ASTERISK ENGINEERING CORPORATION
KAWARTHA LAKES Community Futures Development Corporation
ECOVUE consulting services inc.

Abbeyfield Lakefield

Time to enjoy older age

Thank You!
Questions?

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 the 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, muncipalities 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