

OSINT: North Frontenac Housing Crisis

No housing plan. No funding applications. Three blocked proposals. A task force that produced nothing. A mayor with the power to act who chose not to.

CASE ID	NF-HOUSING-2025	DATE	2026-04-11
INVESTIGATOR	Donald Morton / NFNM	CLASSIFICATION	Open Source

Merged Final Report

Investigation ID: NF-HOUSING-CRISIS

Prepared by: Investigator-OSINT (Merger Agent — consolidating six OSINT research outputs)

Merged: 2026-04-11

Status: NOT CLEARED FOR PUBLICATION — requires fact-checking and legal gates before any downstream use

Classification: Internal investigative working document

PROVENANCE AND GRADING NOTE

This report merges outputs from six research agents:

1. Comprehensive agent (osint-nf-housing-crisis-2026-04-11.md)
2. Agent 1 — Public Records (public-records-2026-04-11.md)
3. Agent 2 — Media & Web (media-web-2026-04-11.md)
4. Agent 3 — Financial & Corporate (financial-corporate-2026-04-11.md)
5. Agent 5 — Legal and Governance (legal-governance-2026-04-11.md)
6. CASEFILE.md and NFNM.TV published content

Where agents produced conflicting grades or figures, the best-sourced version is used and the conflict is noted. All allegations are separated from findings. Anecdote is separated from prevalence evidence.

Finding grades:

- **CONFIRMED**: verified from primary documentary source on disk or directly retrieved
 - **REPORTED**: from credible published third-party outlet, not independently verified by NFNM
 - **OSINT**: from open-source web material, not primary documentary source
 - **UNVERIFIED**: stated in research files or by a source but not confirmed in primary document
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1. SUBJECT OVERVIEW: THE HOUSING CRISIS IN NUMBERS

Municipality: Township of North Frontenac, Ontario

Upper Tier: County of Frontenac

Population

- Permanent population (2021 Census): 2,285
CONFIRMED. Statistics Canada 2021 Census Profile, Census subdivision 2021A00053510045.
- 2016 population: 1,903
CONFIRMED. Statistics Canada.
- Population change 2016–2021: +20.1%
CONFIRMED. Note: partially COVID-driven rural migration; should not be treated as a stable structural trend.
- Land area: 1,157.97 km²; density 2.0 persons per km²
REPORTED (search snippet).

Age

- Median age: 61.6
CONFIRMED for direction (NFNM published article Jan 13, 2026 states "median age over 60"; HATF Oct 8, 2025 minutes confirm aging demographics; research brief cites 61.6 from 2021 Census). The precise figure 61.6 is REPORTED (from research brief, not independently fetched from Statistics Canada in any agent session). Use "over 60" in published claims unless the Stats Canada profile is directly verified.
- Ontario median age comparison: approximately 40.9 (2021 Census)
OSINT — not independently confirmed.
- Age distribution: "nearly four out of every ten residents are 65+" (NFNM published January 13, 2026)
REPORTED (NFNM editorial; underlying census data not independently fetched).

Dwellings and Tenure

- Total private dwellings: 2,798
CONFIRMED. Statistics Canada 2021 Census.
- Occupied private dwellings (permanent residents): 1,131
CONFIRMED. Statistics Canada 2021 Census.
- Not permanently occupied (seasonal/vacant): approximately 1,667 — approximately 59.6% of total dwelling stock
CONFIRMED. "~60% seasonal or vacant" is accurate shorthand. Note: the census does not separately enumerate seasonal vs. genuinely vacant in these summary figures; the preponderance in a township with significant lakefront cottage stock will be seasonal.
- Renter households: 60 total in the entire municipality
CONFIRMED. Morton RFC to CAO dated March 26, 2026 (on disk), citing 2021 Census; CAO Klatt's response did not dispute this figure.
- Affordable housing units in operation: 23 total
- North Frontenac Non-Profit Housing Corporation (NFNPHC): 18 rent-g geared-to-income units, Sharbot Lake area, est. 1982 (1–4 bedrooms, semi-detached and townhouse style; one unit wheelchair accessible; eligible residents 16+)
- Central Frontenac Housing Corporation seniors building: 5 units (minimum age 60), est. 2010, also in Sharbot Lake vicinity (technically a Central Frontenac entity co-managed with NFNPHC serving shared Sharbot Lake area)
CONFIRMED. Morton RFC; 211ontario.ca/service/68951694; southeasthealthline.ca/displayservice.aspx?id=73260; NFMN research file 07. Important distinction: the 5 CFHC units are attributed here because they appear in North Frontenac territory service delivery; they are a Central Frontenac entity. Any published claim should note this.
- Per-capita affordable ratio: approximately 1 affordable unit per 99 permanent residents; approximately 1 per 48 permanent households (using 1,131 occupied dwellings)
CONFIRMED (derived from confirmed figures above).
- County-wide affordable stock (for comparison): 28 units McMullen Manor (Verona, South Frontenac); 55 units Loughborough Housing Corporation (Sydenham, South Frontenac); 18 units NFNPHC near Sharbot Lake = 101 total county-wide
REPORTED (Frontenac News search excerpt; not independently fetched).

Income and Affordability

- Household median income: \$51,942 (MMAH 2023 Financial Indicator Review)
CONFIRMED via primary source — presented to HATF by Treasurer Kelly Watkins at October 8, 2025 meeting; HATF minutes on disk.
- Median single-person after-tax income: approximately \$32,800
UNVERIFIED. Cited in NFMN published article (January 13, 2026) and research brief. Plausible given demographics. Not independently confirmed from Statistics Canada in any agent session. Requires direct Stats Canada citation before publication. Suggested table: Statistics Canada 2021 Census Profile — median after-tax income of individuals, North Frontenac Township.
- HATF affordability definition (adopted December 10, 2025): \$1,300/month rent; \$260,000 purchase price
CONFIRMED. HATF December 10, 2025 minutes, on disk.
- Criticism of HATF definition: At the standard 30% affordability threshold, a household needs approximately \$52,000 gross annual income to afford \$1,300/month — which means the HATF's definition describes affordability only for households at or above the township's own median household income, and excludes the lower half of the income distribution. At ~\$32,800 after-tax income for single-person households, \$1,300/month is approximately 40% of income — above the standard threshold by any measure.
CONFIRMED as an analytical finding from confirmed figures. The \$32,800 single-person figure itself remains UNVERIFIED from primary source.

Market Prices and Building Costs

- Median detached house sale price 2024: \$260,000 (based on 11 sales)
CONFIRMED. MPAC data as presented to HATF October 8, 2025.
- Median detached house sale price 2025: \$325,000 (based on 17 sales)
CONFIRMED. Same source.
- Benchmark home value December 2024: \$618,800 (overall NF — heavily waterfront/recreational skew)
REPORTED (Frontenac News real estate article 17784; not independently fetched).
- Waterfront dominance: North Frontenac was the most popular township for waterfront home sales in 2024; 37% of all homes sold were waterfront
REPORTED (same source). Contextual significance: NF housing market skews strongly toward seasonal/waterfront, not affordable permanent stock.
- Building costs: \$400–\$600 per square foot locally
CONFIRMED. HATF October 8, 2025 minutes.

- Cheapest home on current listings (January 2026): \$374,000
CONFIRMED. HATF January 14, 2026 minutes.
- Market range (January 2026): \$375,000–\$600,000 average; most expensive \$1.3M
CONFIRMED. HATF January 14, 2026 minutes.
- Mobile home concept price (January 2026): \$332,000 (\$422/sq ft, excluding services)
CONFIRMED. HATF January 14, 2026 minutes.

Social Housing Administration

- Service manager for social housing: City of Kingston manages social housing for both the City of Kingston and County of Frontenac (including North Frontenac)
REPORTED (structure confirmed; Frontenac County social housing page referenced but not fully retrieved).
- Social housing wait list numbers for North Frontenac area: Not confirmed via OSINT. Requires direct request to City of Kingston housing department or FOI.

2. KEY ACTORS

Mayor Gerry Lichty

- Role: Mayor of North Frontenac Township (elected November 2022, defeating incumbent Ron Higgins 1,211 to 871 votes); County Warden (elected November 2024); Chair of HATF
CONFIRMED (vote totals REPORTED — Frontenac News 2022 election coverage, 403 on direct fetch).
- Professional background: Civil engineering degree (1972); bridge construction career approximately 1972–mid-1980s; Chief Designer, Toronto Community Housing; Ontario Ministry of Housing (supervised \$100 million province-wide social housing repair project); Facilities Manager, Region of Waterloo; founder/CEO, Northwind Management Consultants (social housing consulting, est. 2001, operating 15+ years). Settled in North Frontenac 2014.
CONFIRMED — multiple independent sources: Frontenac News election profile 2022 (article #15850), Kingstonist November 20, 2024, Frontenac County press release, Lichty campaign website (NFNM research file 14-lichty-career-verification.md on disk).
- FMSC role: Signed FMSC shareholders agreement May 20, 2025 in dual capacity as NF Mayor and County Warden. Claims in April 7, 2026 written response to NFNM to serve as FMSC Board Chair. EngageFrontenac website as of April 10, 2026 still listed Frances Smith (Central Frontenac) as

President and Board Chair — this discrepancy is UNVERIFIED from an independent public document.

CONFIRMED for dual signing; UNVERIFIED for current Board Chair claim vs. EngageFrontenac listing.

- Strong mayor powers: As of May 1, 2025, Lichty received strong mayor powers under Ontario's expansion to 169 municipalities. Reportedly stated he would not use them.
CONFIRMED for powers being extended (Ontario government news release). REPORTED for Lichty's stated non-use (Frontenac News article #19208, not independently fetched).
- April 4–5, 2026 email exchange with Lesperance: Lichty refused to bring Lesperance's bylaw package forward to council or through HATF. Specific quotes confirmed on disk. See Section 6. CONFIRMED.
- April 4, 2026 written response to Morton follow-up questions: Did not respond as of April 6. CONFIRMED (research brief).
- Communication directive: Lichty told Morton not to communicate with Lesperance (text evidence line 7294, Lichty-Morton Facebook Messenger export, on disk). Told Lesperance verbally not to communicate with Morton, confirmed by Lesperance in March 23, 2026 email and independently by a second source (per research file 03).
CONFIRMED (two-source). Caveat: the text evidence at line 7294 shows Morton's own reference to the directive ("i dont talk to rob apparently now either lmao"), not a direct written statement from Lichty. A verbatim Lichty-to-Morton written directive has not been located.
- Election status: Seeking re-election in upcoming municipal election.
CONFIRMED (research brief).

CAO Corey Klatt

- Role: Chief Administrative Officer, Township of North Frontenac.
- On the record: Responded to Morton RFC March 31, 2026. Confirmed: no BFF rural stream application; no CMHC RHI application; HEWSF application for Plevna project unsuccessful; MHIP \$1,022,000 received for stormwater (not housing); no housing plan; HATF "currently exploring options"; Segal presentation "received for information and formal direction was not provided to staff."
CONFIRMED. Email on disk: `/run/media/donaldmorton/workdrive/nfnm/Divisions/Northern Division/North Frontenac/records/2026-03-31 - NF Housing RFC Response - Corey Klatt.eml`
- Closed session comment: "The Township has not purchased land specifically for housing. I cannot comment on discussions that took place in camera." (March 31, 2026)
CONFIRMED (same source).

- Role in HATF: Staff support (not a member); attends meetings.

Brooke Ross

- Role: Manager of Community Development, Township of North Frontenac; Recording Secretary for HATF.
- Present at all HATF meetings on record (September, October, December 2025; January, February, March 2026).
CONFIRMED via HATF minutes.

Kelly Watkins

- Role: Treasurer, Township of North Frontenac; staff support to HATF.
- Presented MMAH Financial Indicator Review data to HATF October 8, 2025.
CONFIRMED.

Tara Mieske

- Role: Clerk/Planning Manager, Township of North Frontenac.
- Signed FMSC shareholders agreement as NF Clerk (May 20, 2025). Managed Morton delegation scheduling (January–February 2026). CC'd on CAO RFC response.
CONFIRMED.

HATF Composition (as of September 2025)

Council members: Mayor Gerry Lichty (Chair), Deputy Mayor John Inglis, Councillor Wayne Good.

Public members (appointed August 7, 2025): Tom Hunter, JP Melville, Steve Sunderland.

Staff: Kelly Watkins (Treasurer), Brooke Ross (MCD, Recording Secretary).

Source: HATF Terms of Reference, September 10, 2025; confirmed in HATF meeting minutes throughout.

CONFIRMED.

Daniel Segal

- Role: Segal Construction.
- Brought 30–40 unit municipal housing corporation proposal to North Frontenac Council November 22, 2024.

- Proposal: prefabricated homes approximately \$250,000–\$300,000, eco-friendly, Tarion-warranted, prefabricated in Kingston to Ontario Building Code standards; attainable/seniors housing through a municipal housing corporation.
CONFIRMED via council minutes on disk (November 22, 2024) for proposal type and council action. Price range is REPORTED (Frontenac News article #17706 snippet; not independently fetched).
- Council response: Resolution #376-24, "received for information." No staff direction given.
CONFIRMED via council minutes on disk.
- Status as of April 2026: No staff report produced, no follow-up agenda item found in 16+ months of council minutes reviewed. CAO confirmed March 31, 2026 that "formal direction was not provided to staff."
CONFIRMED.
- Mayor Lichy quote on Segal proposal: "a municipal housing corporation would cost us a lot of money and time."
REPORTED (Frontenac News article #17706 snippet; paywall blocked full text).

Donald Morton

- Role: Journalist, NFMN; declared candidate in upcoming North Frontenac municipal election. Disclosure applies to all articles.
- Filed delegation request January 19, 2026. Presented 10-slide THOW bylaw amendment proposal to council February 27, 2026. Council: Resolution #57-26, "received for information."
CONFIRMED via council minutes on disk.
- Submitted RFC to CAO March 26, 2026. Response received March 31, 2026.
CONFIRMED via email on disk.
- Appeared during public comment period at April 10, 2026 council meeting. Not a formal delegation — the transcript confirms "we have no delegations" (line 1966).
CONFIRMED via council transcript on disk.

Robert Lesperance

- Role: Resident, carpenter; declared candidate for Ward 2 councillor.
- Presented "North Frontenac Small Home Business Plan" to HATF March 11, 2026. Sent detailed bylaw amendment package to Lichy April 4, 2026. Lichy refused to bring it to council.
CONFIRMED via HATF minutes on disk; email evidence in research files.
- March 23, 2026 email to Morton: wrote that Lichy told him verbally "even if I do get in that nothing will change." Called it "quite presumptuous."

CONFIRMED as Lesperance's written characterization. This is not a verbatim transcript of Lichty's words. Attribution must be precise.

- Told verbally by Lichty not to communicate with Morton; confirmed by Lesperance in writing and independently by a second source.

CONFIRMED (two-source per research file 03).

JP Melville

- Role: HATF public member.
- Volunteered to research available housing funding and report back (October 8, 2025). Presented funding opportunities to HATF February 11, 2026.

CONFIRMED via HATF minutes.

Frances Smith

- Role: Central Frontenac Mayor; FMSC President and Board Chair (as listed on EngageFrontenac as of April 10, 2026 — in conflict with Lichty's claim to be Board Chair).

CONFIRMED for EngageFrontenac listing; UNVERIFIED for whether Lichty or Smith currently holds the Board Chair role.

3. TIMELINE OF INACTION (2021 RFP FAILURE THROUGH APRIL 2026)

DATE	EVENT	RESOLUTION	VOTE	GRADE
Late 2021	North Frontenac issues RFP for 5-unit seniors housing project (Cloyne or Plevna)	—	—	CONFIRMED
Feb 8, 2022	Frontenac News: RFP produced no bids; Ken Foulds of Re/fact Consulting reports "a couple of interested parties" but none within Township's parameters; Township had \$337,500 from county plus \$100,000 budgeted	—	—	REPORTED
Mar 21, 2022	Special Council re Seniors Housing. Resolution 97-22: Re-issuing RFP. DEFEATED.	97-22	0-5	CONFIRMED
		98-22	1-5 (only Inglis)	CONFIRMED

DATE	EVENT	RESOLUTION	VOTE	GRADE
Mar 21, 2022	Resolution 98-22: Township-build seniors housing. DEFEATED.		voted (Yes)	
Mar 21, 2022	Resolution 99-22: Directed Clerk to add Central Frontenac partnership and \$100K allocation review to March 25 agenda.	99-22	Carried	CONFIRMED
Dec 1, 2021	Frontenac News letter (published): Salvation Army Rural Housing reported no rental properties available anywhere in Frontenac at the time	—	—	REPORTED (anecdote, not prevalence study)
Sep 23, 2022	Councillor Fowler's Notice of Motion re Ompah land for seniors housing	381-22	Carried	CONFIRMED
Oct 6, 2022	Special Council re Seniors Housing. Closed session on "proposed or pending acquisition or disposition of land." Rise and Report: "Council decided not to proceed with the purchase" of Ompah property.	387-22	Carried (closed session)	CONFIRMED
Oct 6, 2022	Resolution 388-22: Requested \$100K of county seniors housing money; suggested \$237,500 remaining be distributed to other three townships. No housing project approved.	388-22	Carried	CONFIRMED
Nov 22, 2024	Daniel Segal presents 30-40 unit municipal housing corp proposal. Council "received for information." No staff direction.	376-24	Carried (for info only)	CONFIRMED
Jun 12, 2025	HATF established by Resolution 184-25. Lichy as Chair. Dissolved prior EDTF sub-committee on housing and Seniors Housing Committee.	184-25	Carried	CONFIRMED
Jul 10, 2025	NF passes By-law #2025-30 authorizing FMSC shareholders agreement. Lichy signs in dual capacity.	—	—	CONFIRMED
Aug 7, 2025	HATF public members appointed: Tom Hunter, JP Melville, Steve Sunderland.	262-25	Carried	CONFIRMED

DATE	EVENT	RESOLUTION	VOTE	GRADE
Sep 10, 2025	HATF inaugural meeting. Terms of Reference reviewed. No housing business under "Business Arising." Work plan deferred.	—	—	CONFIRMED
Oct 8, 2025	HATF second meeting. First substantive housing discussion: MMAH data, MPAC data, affordability questions. Members assigned homework. No recommendations.	—	—	CONFIRMED
Oct 10, 2025	Council receives Sep 10 HATF notes and approves Terms of Reference.	334-25	Carried (for info)	CONFIRMED
Oct 31, 2025	Council receives Oct 8 HATF notes.	356-25	Carried (for info)	CONFIRMED
Nov 5, 2025	Scheduled HATF meeting. No minutes on disk.	—	—	UNVERIFIED (gap)
Nov 10, 2025	NFNM publishes "North Frontenac Has Money. What We're Missing Are Ideas."	—	—	CONFIRMED (NFNM published)
Dec 10, 2025	HATF third meeting. PakVille and FMSC presentations. Affordability definition set (\$1,300/month; \$260,000 purchase). 2025-2026 Work Plan adopted.	—	—	CONFIRMED
Jan 13, 2026	NFNM publishes "A Task Force With One Job: Define Affordability. They Failed."	—	—	CONFIRMED (NFNM published)
Jan 14, 2026	HATF fourth meeting. Lesperance gives 5-minute overview (\$1,500/month figure; 650 sq ft max; remote worker to seniors model). HATF states "not talking about social housing." Planning barrier for shared services cluster confirmed on record. Inglis/Sunderland assigned demo plan. Melville assigned funding research.	—	—	CONFIRMED

DATE	EVENT	RESOLUTION	VOTE	GRADE
Jan 16, 2026	Council receives Dec 10 HATF notes and approves 2025-2026 Work Plan.	17-26	Carried	CONFIRMED
Jan 19, 2026	Morton requests delegation form from Clerk.	—	—	CONFIRMED
Jan 21, 2026	Morton submits delegation request. Lichy texts Morton: "Why would you not put this through the HATF."	—	—	CONFIRMED
Jan 22, 2026	Morton confirmed for February 27 council.	—	—	CONFIRMED
Jan 19, 2026	NFNM publishes "Tiny Homes Are Coming to North Frontenac — First Steps."	—	—	CONFIRMED (NFNM published)
Feb 6, 2026	Council receives Jan 14 HATF notes.	49-26	Carried (for info)	CONFIRMED
Feb 11, 2026	HATF fifth meeting. Ron Black presents Abbeyfield model. Melville presents funding opportunities. Land-partnership model discussed. No recommendations.	—	—	CONFIRMED
Feb 18, 2026	Morton submits 10-slide THOW presentation and speaking notes to Clerk.	—	—	CONFIRMED
Feb 24, 2026	NFNM publishes "NFNM Monday: Fixing the Township's Tiny Home Definition."	—	—	CONFIRMED (NFNM published)
Feb 27, 2026	Morton delivers THOW delegation. Resolution #57-26: "received for information." No staff direction.	57-26	Carried (for info)	CONFIRMED
Feb 28, 2026	NFNM publishes "Plevna Tiny House Lot Program: Affordable Housing in Plevna."	—	—	CONFIRMED (NFNM published)

DATE	EVENT	RESOLUTION	VOTE	GRADE
Mar 11, 2026	HATF sixth meeting. Lesperance presents "North Frontenac Small Home Business Plan." Potential locations discussed. Zoning bylaw changes discussed. 2026 Work Plan deferred to April.	—	—	CONFIRMED
Mar 13, 2026	Lesperance emails Lichty, Inglis, Good with detailed bylaw research, comparisons to South Frontenac, Central Frontenac, Greater Napanee.	—	—	CONFIRMED
Mar 20, 2026	Council receives Mar 11 HATF notes.	102-26	Carried (for info)	CONFIRMED
Mar 23, 2026	Lesperance emails Morton. Confirms Lichty told him verbally "even if I do get in that nothing will change."	—	—	CONFIRMED (Lesperance's characterization in writing)
Mar 23–24, 2026	NFNM publishes "North Frontenac's March 24 Personnel and Audit Committee Agenda Is Not Routine" (Buckshot Lake Road housing-enabling water systems connection).	—	—	CONFIRMED (NFNM published)
Mar 25, 2026	NFNM publishes "NFNM Wednesday: A Main Street Without Homes Is a Warning."	—	—	CONFIRMED (NFNM published)
Mar 26, 2026	Morton submits RFC to CAO Klatt (five housing questions).	—	—	CONFIRMED
Mar 31, 2026	CAO Klatt responds to RFC. Key confirmations on record (see Section 4).	—	—	CONFIRMED
Apr 2, 2026	Morton sends follow-up questions to Lichty, copied to all council members, clerk, and CAO. No response as of April 6.	—	—	CONFIRMED
Apr 4, 2026	Lesperance sends full bylaw amendment package (ASHC zone, Official Plan updates, process improvements) to Lichty and Clerk. At	—	—	CONFIRMED

DATE	EVENT	RESOLUTION	VOTE	GRADE
	4:54 PM, Lichty replies: "I will not be bringing this forward to Council."			
Apr 5, 2026	Exchange: Lesperance cites HATF mandate; Lichty: "the HATF will continue to work on issues of their choosing." No analysis provided on \$1.5M cost claim.	—	—	CONFIRMED
Apr 6, 2026	NFNM publishes Article 1: "Three Housing Proposals Went to North Frontenac. None Went Anywhere."	—	—	CONFIRMED (NFNM published)
Apr 8, 2026	Scheduled HATF meeting. Agenda on disk. Minutes not yet available.	—	—	CONFIRMED (agenda exists); minutes UNVERIFIED
Apr 9, 2026	NFNM publishes Article 2: "North Frontenac Committed \$97,000 to a Regional Corporation. It Has No Project, No Site, and No Plan." (date field shows April 9, 2026 08:00 EDT)	—	—	CONFIRMED (NFNM published)
Apr 10, 2026	Morton appears during public comment period at Regular Council. Not a formal delegation. Council passed new procedure bylaw at same meeting restricting public comment questions.	—	—	CONFIRMED

Negative finding on Resolution 57-26: The comprehensive agent and the public records agent both note that "Resolution 57-26" in the task brief context has two distinct uses. The February 27, 2026 council minutes confirm Resolution #57-26 as the Morton THOW delegation receipt. A separate "Resolution 57-26" referenced in connection with April 10, 2026 appears in no on-disk record. The April 10, 2026 transcript also does not include a numbered resolution by any description matching this context. TREAT AS UNVERIFIED pending official minutes for April 10, 2026.

Negative finding on Resolution 57-25: Resolution 57-25 (February 21, 2025) concerns U.S. tariffs and Canadian procurement. It has no relationship to housing. CONFIRMED (clarification).

4. MISSED FUNDING

4.1 Building Faster Fund (BFF) — Rural/Small Municipality Stream

- Program: Ontario set aside \$120 million (10% of \$1.2B BFF) specifically for small, rural, and northern municipalities not assigned provincial housing targets.
CONFIRMED. CK News Today (Jan 22, 2024); Ontario 2025 Budget chapter 1b; Tom external verification file 04 on disk.
- Announced: January 2024 at Rural Municipalities of Ontario Association conference.
CONFIRMED.
- Status: ACTIVE. Application-based; extended to 2028 for spending.
CONFIRMED. Unlike the RHI, the BFF rural stream is still open. NF can still apply.
- North Frontenac eligibility: CONFIRMED. NF has no assigned housing target, making it eligible for the rural stream.
- North Frontenac application: None.
CONFIRMED. CAO Klatt written RFC response, March 31, 2026.
- Significance: This is an ongoing missed opportunity, not an expired one. NF remains eligible.

4.2 CMHC Rapid Housing Initiative (RHI)

- Program: Three rounds — Round 1 (2020), Round 2 (2021), Round 3 (2022). All funds committed by March 31, 2024. Application windows permanently closed.
CONFIRMED. CMHC RHI main page; Tom external verification file 04.
- North Frontenac eligibility: CONFIRMED. The Projects Stream was open to municipalities of all sizes including rural municipalities without housing targets.
- North Frontenac application: None through any of the three rounds.
CONFIRMED. CAO Klatt written RFC response, March 31, 2026.
- Framing note: This must be presented as a missed window, not a currently available program. NF had three rounds from 2020–2022 to apply and did not.

4.3 Municipal Housing Infrastructure Program (MHIP) and Housing-Enabling Water Systems Fund (HEWSF)

The MHIP is an umbrella program with four streams. NF's engagement:

STREAM	NF RESULT
Housing-Enabling Core Servicing Stream	No application confirmed on record
Health and Safety Water Stream (HSWS)	NF received \$1,022,000 for Plevna stormwater — not housing
Housing-Enabling Water Systems Fund (HEWSF)	NF applied; NOT successful
Agriculture and Irrigation Stream	Not applicable

- MHIP-HSWS (\$1,022,000 Plevna stormwater): Purpose is rehabilitating, repairing and expanding the stormwater management system in Plevna. This is not housing construction or housing-enabling infrastructure. Announced by MPP John Jordan. Lichty quote: "The Township of North Frontenac is extremely pleased to learn that our application for this grant has been successful." CONFIRMED. MPP John Jordan announcement; CAO Klatt RFC response.
- MHIP-HEWSF application (failed): NF applied to the Housing-Enabling Water Systems Fund and was not successful. The same fund gave South Frontenac \$3.2M for the Verona Housing Project (see 4.5). NF was aware of the HEWSF, applied once, failed, and did not reapply. CONFIRMED. CAO Klatt RFC response; Tom external verification file 04.

4.4 Comparator: South Frontenac — Verona Housing Project (\$3.2M / approximately 100 units)

- Amount: \$3,212,137
CONFIRMED. South Frontenac official news release (southfrontenac.net); MPP John Jordan announcement (johnjordanmpp.ca); Kingstonist; Global News video. Multiple independent government and political confirmations.
- Program: MHIP Housing-Enabling Water Systems Fund (HEWSF)
- Purpose: Communal water and wastewater servicing infrastructure enabling the Verona Housing Project — not direct housing construction funding. Infrastructure enables the housing.
- Unit count: approximately 100 mixed-housing units. Note: 2B Developments lists 90 units on its website; township and MPP announcements say "approximately 100." Use "approximately 100" or "up to 100."
CONFIRMED.
- Announced: August 14, 2025
CONFIRMED.

- Partners: FMSC (communal services), 2B Developments (developer: Lindsay Blair, Executive Director), JL Richards (engineering/environmental assessment)
CONFIRMED.
- Additional application: South Frontenac also applied to CMHC Affordable Housing Innovation Fund June 19, 2025 for \$3.15 million for the Verona project; council retroactively endorsed July 15, 2025.
CONFIRMED (source-bank-county-south-islands-2026-04-10.md on disk).
- Significance: This is the sharpest available funding contrast. NF was aware of HEWSF (NF applied and failed). South Frontenac applied and secured \$3.2M. The FMSC infrastructure model is working for South Frontenac. It has produced nothing for North Frontenac.

4.5 Comparator: Central Frontenac — Sharbot Lake School Site (up to 45–50 units)

- Site: Former Sharbot Lake Public School, 0.8 hectares (approximately 2 acres), central Sharbot Lake village. Purchased by Central Frontenac Township in 2017.
CONFIRMED. EngageFrontenac.ca.
- FCM funding: FCM funded 50% of a feasibility study in 2021.
CONFIRMED. EngageFrontenac.ca; FCM records; Tom external verification file 04.
- Feasibility finding: 45–50 residential units possible with communal services.
CONFIRMED. EngageFrontenac.ca feasibility study description. Note: the comprehensive agent found web search references to "up to 40 units" if communal servicing viable, plus an earlier 10-unit seniors building proposal. The confirmed figure from EngageFrontenac is "45–50 units." The research team recommends using "up to 45–50 units" and confirming with CF council minutes.
- Engineering report: Received by CF Council September 20, 2022.
CONFIRMED.
- Current status: Post-feasibility, pre-development. March 25, 2025 staff report on preliminary permitted uses issued. Advancing toward site plan and zoning decisions.
CONFIRMED. EngageFrontenac.ca.
- FMSC involvement: Sharbot Lake identified as under consideration as an FMSC pilot site.
REPORTED.

4.6 Eastern Ontario Regional Context: "7 in 7" Plan

- Eastern Ontario Wardens' Caucus (EOWC) presented a "7 in 7" initiative: 7,000 affordable units in Eastern Ontario in 7 years.
REPORTED. Frontenac News article 16411 snippet; not independently fetched.
- Frontenac County sub-region allocation (grouped with Lanark, Leeds and Grenville, Kingston): 1,317 units, estimated cost \$585 million; 800 of those units (\$354M) identified for Kingston-

Frontenac specifically.

REPORTED.

- No mention of a North Frontenac pilot or NF-specific unit target in any source found.
CONFIRMED (negative finding).

5. HATF PERFORMANCE: MANDATE VS. REALITY

5.1 The Mandate

From the Township of North Frontenac website (northfrontenac.com) and HATF Terms of Reference (September 2025, on disk):

"The Task Force will provide housing related information, advice, and recommendations to Council. This will include advice regarding housing in general, such as seniors housing and rental housing. The Task Force will also discuss housing that is affordable, attainable and facilitates the participation in the economic growth and society of North Frontenac."

Captured by prior agent on 2026-04-05, confirmed in Terms of Reference.
CONFIRMED (archived at file 10-hatf-mandate-preservation.md on disk).

The mandate explicitly does not exclude social housing. The HATF's January 2026 self-imposed exclusion of social housing narrows the mandate beyond its stated terms.

Resolution 184-25 (June 12, 2025) establishes the HATF's formal mandate as: housing in general, seniors housing, rental housing, affordable housing, homelessness and precariously housed — explicitly NOT including social housing. The HATF's own subsequent self-exclusion is therefore consistent with the founding resolution scope. This is a significant distinction: homelessness and "precariously housed" are in the mandate; the January 2026 HATF statement limited the interpretation further still to exclude what the city of Kingston handles as "social housing." The founding resolution itself already excluded social housing from the mandate.

CONFIRMED (Resolution 184-25 on disk).

5.2 HATF Creation and Establishment Timeline

- June 12, 2025: HATF created — approximately 18 months into the 2022–2026 council term and seven months after the November 2024 Segal proposal. Dissolved the prior EDTF sub-committee on housing (which Lichty stated was "never recognised by Council" and that Council had "never seen any reports" from it).

CONFIRMED (Resolution 184-25 on disk; Lichty quote REPORTED via Frontenac News article #18082).

- August 7, 2025: Three public members appointed.
CONFIRMED (Resolution 262-25 on disk).
- September 10, 2025: Inaugural HATF meeting. Terms of Reference reviewed. No housing business under "Business Arising." Work plan deferred.
CONFIRMED.
- October 10, 2025: Terms of Reference and September 10 notes approved by council.
CONFIRMED (Resolution 334-25).
- January 16, 2026: 2025-2026 Work Plan approved by council (Resolution 17-26).
CONFIRMED. The task force did not have an approved Work Plan until seven months after it was created.

5.3 Meeting Record and Outputs

MEETING DATE	KEY ACTIVITY	FORMAL RECOMMENDATION TO COUNCIL
Sep 10, 2025	Inaugural; Terms of Reference review; meeting dates set	Approve Terms of Reference (admin only)
Oct 8, 2025	Housing data discussion; MMAH review; affordability questions posed; members assigned homework	None
Nov 5, 2025	Minutes not on disk	Unknown (gap)
Dec 10, 2025	PakVille presentation; FMSC presentation; affordability definition set (\$1,300/\$260K); Work Plan adopted	Approve Work Plan (admin only)
Jan 14, 2026	Lesperance 5-min overview; planning barrier confirmed; HATF states "not social housing"; Inglis/Sunderland assigned demo plan; Melville assigned funding research	None
Feb 11, 2026	Abbeyfield presentation; Melville funding opportunities; land-partnership model discussed	None
Mar 11, 2026	Lesperance small home business plan; potential locations, incentives, zoning changes discussed; 2026 Work Plan deferred	None
	Agenda on disk; minutes not yet available	Unknown

MEETING DATE	KEY ACTIVITY	FORMAL RECOMMENDATION TO COUNCIL
Apr 8, 2026		

CONFIRMED via HATF minutes on disk (all confirmed meetings).

Key finding: In approximately seven months of operation (September 2025 – March 2026), the HATF received presentations and discussed housing concepts but produced zero formal housing recommendations to council. It has not completed a housing needs assessment, identified a specific site or project for council to act on, or produced a housing plan draft. The 2026 Work Plan was deferred at the March 2026 meeting.

CONFIRMED via HATF minutes on disk.

5.4 Self-Imposed Scope Limitations

January 14, 2026 HATF minutes record that the task force stated: "This Task Force is not talking about social housing, that is dealt with through the City of Kingston." This is a significant on-record scope limitation. Founding Resolution 184-25 did explicitly exclude social housing from the mandate; however, it included "homelessness and precariously housed." The January 2026 statement appears to go further, excluding from discussion any housing that overlaps with City of Kingston administration.

CONFIRMED via January 14, 2026 HATF minutes on disk.

5.5 Planning Barrier Confirmed and Unaddressed

At the January 14, 2026 meeting, the HATF identified that the shared septic/well/small homes cluster concept "Planning mechanisms don't allow this to happen currently." This is the same structural barrier underlying both the Morton THOW delegation (February 2026) and the Lesperance ASHC zone proposal (April 2026). The HATF acknowledged the planning barrier in January but had produced no bylaw amendment recommendation by April 2026.

CONFIRMED via January 14, 2026 HATF minutes on disk.

5.6 Mayor as Gatekeeper

The HATF Terms of Reference state: "The Task Force will meet once a month or at a frequency to be determined by the Chair." The Chair is Mayor Lichty. The Terms of Reference also state: "ongoing reports and recommendations will be provided to Council throughout the term of Council."

As of April 11, 2026, no housing recommendations had been provided to council through the HATF.

When Lesperance brought his bylaw package to Lichty on April 4, 2026, Lichty refused to bring it to council and stated "the HATF will continue to work on issues of their choosing." This statement directly contradicts the HATF mandate, which requires the task force to advise on housing-related recommendations, not to operate as a self-directed body selecting its own agenda.

When Morton submitted his delegation request directly to council in January 2026 (bypassing HATF), Lichty texted: "Why would you not put this through the HATF." This shows Lichty's instinct to channel housing proposals into the HATF — a body he chairs and controls — rather than allow direct council access.

CONFIRMED (email and text evidence on disk; mandate text confirmed from township website).

5.7 No Housing Plan: CAO Confirmation

CAO Klatt confirmed in writing March 31, 2026: "The Township does not currently have a housing plan." CONFIRMED.

6. THREE BLOCKED PROPOSALS

Proposal 1: Segal Construction — Municipal Housing Corporation (November 2024)

- Proponent: Daniel Segal, Segal Construction
- Date of presentation: November 22, 2024
- Substance: Proposal for North Frontenac to establish a municipal housing corporation. Segal's company would build 30–40 smaller prefabricated homes, eco-friendly design, Tarion-warranted, two-bedroom units in the \$250,000–\$300,000 range, prefabricated in Kingston to Ontario Building Code standards. Target: families and seniors.
CONFIRMED (proposal type and council action from council minutes on disk). Price range REPORTED (Frontenac News snippet).
- Council response: Resolution #376-24 (Moved: Councillor Roy Huetl; Seconded: Councillor Vernon Hermer): "Be It Resolved That Council receives for information the presentation from Daniel Segal, Segal Construction regarding development of attainable or seniors housing through a Municipal Housing Corporation; and thanks him for their his spent today." [grammatical error reproduced verbatim from official minutes] CARRIED.
CONFIRMED via council minutes on disk (November 22, 2024).

- No staff report directed. No follow-up scheduled. No formal referral to staff with instructions to report back.
CONFIRMED.
- CAO Klatt confirmed March 31, 2026: "Per the above Resolution, the presentation was received for information and formal direction was not provided to staff; however as mentioned above the HATF is exploring potential options for Council's consideration."
CONFIRMED.
- Follow-up: No staff report, no agenda item referencing the Segal proposal in any council minutes on disk for December 2024 through April 2026.
CONFIRMED (16+ months elapsed with no action).
- Mayor Lichty quote (reported): "a municipal housing corporation would cost us a lot of money and time."
REPORTED (Frontenac News article #17706 snippet).

Proposal 2: Morton THOW Delegation (February 2026)

- Proponent: Donald Morton (journalist, NFMN; declared candidate in upcoming NF municipal election)
- Date of presentation: February 27, 2026
- Substance: 10-slide delegation proposing amendment to Zoning By-law #55-19. Specifically: remove the "any wheels shall be removed" clause from the "Dwelling — Tiny Home" definition and replace it with "installed as a building" criteria (anchored, serviced, permitted, inspected). Requested council direct staff to bring forward the amendment.
CONFIRMED via delegation materials and council minutes on disk.
- Filed through proper channels: Delegation form submitted January 21, 2026; materials submitted February 18, 2026; presented February 27, 2026.
CONFIRMED via email on disk.
- Council response: Resolution #57-26 (Moved: Hermer; Seconded: Huetl): "receives for information ... and thanks him for his time." No staff direction. No referral to planning.
CONFIRMED via council minutes on disk.
- Mayor's private response: One-line text to Morton: "Thx for your presentation this morning." (Lichty-Morton text evidence, line 6944). No follow-up.
CONFIRMED via text evidence on disk.
- Status: No follow-up action on record. Dead.

Proposal 3: Lesperance Affordable Small Home Cluster Bylaw Package (March–April 2026)

- Proponent: Robert Lesperance (resident, carpenter; declared candidate for Ward 2 councillor)
- Key dates: Presented to HATF March 11, 2026; sent in writing to Lichy/Inglis/Good March 13; full package to Lichy and Clerk April 4, 2026.
CONFIRMED.
- Substance:
 - New "Affordable Small Home Cluster (ASHC)" zone under Zoning By-law 55-19
 - 4–8 small homes under 1,000 square feet each on a single lot
 - Mandatory communal water and septic
 - Pre-built homes from Ontario manufacturers (ekoBUILT, Guildcrest, Southshore)
 - Cost: \$1.25–\$1.65M for 5–6 units
 - Rent target: \$1,350/month (project self-funding over time per Lesperance's projections)
 - 18-month completion timeline
 - Process improvements: 30-day pre-consultation guarantee, flat permit fees, streamlined CSA/OBC modular home checklist, approval timeline reduction from 9–18 months to 3–6 months
CONFIRMED via HATF minutes (March 11, 2026) and email evidence.
 - Lichy response (April 4, 4:54 PM): "I will not be bringing this forward to Council. However, you do have the right to contact the Township Clerk and request presentation time."
CONFIRMED via email evidence on disk.
 - April 5, 2026 exchange:
 - Lichy cited \$1.5M over 20 years as financial viability concern; provided no analysis or methodology.
 - Lesperance pushed back citing HATF mandate at 8:44 AM.
 - Lichy at 9:16 AM: "the HATF will continue to work on issues of their choosing."
 - Lesperance at 9:48 AM requested \$1.5M analysis. None provided.
CONFIRMED via email evidence on disk.
 - Lichy cost claim: \$1.5M over 20 years. Lesperance's own projections: \$1.25–\$1.65M upfront for 5–6 units, self-funding. The gap is unresolved because Lichy shared no analysis.
CONFIRMED (claim made; analysis UNVERIFIED — Lichy declined to provide it).
- Status: Blocked before reaching council. Mayor declined to advance it through the HATF mechanism he controls. Lesperance retains the right to book a delegation with the Clerk — the

same path that produced Resolution #57-26 for Morton, received for information with no staff direction.

Pattern Finding

Three proposals brought through proper channels over 17 months. None produced a staff report, a bylaw amendment, or a council direction. The HATF, the body created to funnel housing recommendations to council, is chaired by the mayor who blocked one proposal outright and declined to direct any staff follow-up on the other two.

CONFIRMED as a pattern from primary documentary sources.

7. STRONG MAYOR POWERS AND HOUSING

What Was Extended

Ontario expanded strong mayor powers to 169 additional municipalities, effective May 1, 2025, under Ontario Regulation amending O.Reg. 530/22 and O.Reg. 580/22. NF has a 7-member council, meeting the minimum threshold (councils of six or more members) for the expanded designation. Powers are codified in Part VI.1 of the Municipal Act, 2001.

CONFIRMED. Ontario government news release (April 9, 2025).

Specific Powers Lichty Holds (as of May 1, 2025)

1. Appoint and dismiss the CAO.
2. Hire and dismiss certain municipal department heads; establish and reorganize departments.
3. Create committees of council, assign their functions, and appoint chairs and vice-chairs.
4. Propose the municipal budget, subject to council amendments, mayoral veto, and two-thirds council override.
5. Bring forward matters for council consideration if the mayor is of the opinion that considering the matter could potentially advance a provincial priority (housing is a prescribed provincial priority).
6. Propose certain by-laws if the mayor is of the opinion that the proposed by-law could potentially advance a provincial priority — council may pass these by-laws if more than one-third of all council members vote in favour.
7. Veto certain by-laws if the mayor is of the opinion that the by-law could potentially interfere with a provincial priority — council may override by two-thirds vote.

8. Direct municipal staff in writing to undertake research, provide advice, or carry out duties related to the mayoral special powers.

CONFIRMED. Ontario Municipal Councillors Guide section 10; BLG strong mayor expansion analysis (May 2025).

Housing as a Prescribed Provincial Priority

Building new homes and constructing and maintaining infrastructure to support new and existing housing developments are both prescribed provincial priorities. This means Lichy's powers at items 5, 6, and 7 above can all be triggered in the housing context.

CONFIRMED.

Lichy's Stated Position

Both North and South Frontenac mayors reportedly said they were not interested in the changes and would not make use of the powers.

REPORTED. Frontenac News article #19208 ("2026 Election - 1st Strong Mayor Election") — accessed by title only via search; not independently fetched. This is the only source for Lichy's stated non-use.

Recommend archiving article #19208 before citing in any published piece.

The Governance Contradiction

Lichy holds the power to bring housing matters to council on his own authority (power 5), to propose housing-enabling by-laws with one-third support (power 6), and to direct staff to research housing options (power 8). He used none of these powers in the period covered by the investigation. Instead, he told Lesperance in writing that he would not bring a housing proposal forward to council (April 4, 2026). The strong mayor powers mean the legal path for Lichy to advance housing policy was wider on April 4, 2026 than it had been for any previous NF mayor. He chose not to use it.

Two of the three blocked proposals were bylaw amendments that could have been advanced under power 6 (proposed by-laws advancing a provincial priority, passable with one-third council support). CONFIRMED for the powers existing and Lichy's refusal; REPORTED for Lichy's publicly stated non-use of the powers.

Important Caveat

Whether Lichy formally committed in writing to housing targets (a condition for some components of strong mayor powers under the initial framework) has not been confirmed from primary sources. This

is a gap.
UNVERIFIED.

8. FMSC CONNECTION

What FMSC Is

Frontenac Municipal Services Corporation. Incorporated November 7, 2023 under the Ontario Business Corporations Act. Mandate per By-law #2025-30: "to oversee and regulate the installation and operation of communal water and wastewater services in the County of Frontenac." Housing is not mentioned anywhere in its governing documents. Public-facing communications (EngageFrontenac.ca, township press releases) describe FMSC as enabling housing through communal infrastructure. The legal mandate is water/wastewater only. The public framing exceeds the legal mandate.

CONFIRMED (shareholders agreement summary on disk: `/run/media/donaldmorton/workdrive/nfnm/Agent Article Research/nf-housing-crisis-monday/05-fm-sc-shareholders-agreement-summary.md`).

North Frontenac's Financial Commitment

- Council Resolution #285-23 (June 20, 2023, Special Council): Authorized estimated financial contribution of \$97,294. Vote: 5-2 carried. Councillors Good and Hermer voted against. CONFIRMED. On-disk primary source: `/run/media/donaldmorton/workdrive/nfnm/NFNM.TV/content/records/june-20-2023-special-council-minutes-communal-services.md`
- Payment structure: 20% (~\$19,500) from Contingency Reserve Fund within 30 days of incorporation; balance over five years through annual budget process starting 2024. CONFIRMED.
- Total FMSC budget (all shareholders): \$696,800 over five years (per June 2023 resolution). CONFIRMED.

The \$9,569 Figure Discrepancy

SOURCE	FIGURE
Resolution #285-23 (June 2023)	\$97,294
	\$17,545/year x 5 years = \$87,725

SOURCE	FIGURE
Mayor Lichy stated figure (April 7, 2026 written response)	
2024 NF Financial Statements	\$87,723 committed over five years (\$17,575/year paid in 2024)
Gap	\$9,569 unreconciled

CONFIRMED as an unreconciled discrepancy. Source: council minutes (on disk); NFNM published article (April 9, 2026); 2024 financial statements (centralfrontenac.com). The discrepancy may reflect a negotiated reduction after incorporation, a different cost allocation methodology, or an accounting classification difference. No public explanation exists. Lichy's April 7 response does not explain the gap. The disposition of the ~\$19,500 upfront payment is also unconfirmed from billing records.

NF Shareholding in FMSC

- NF shares: 1,574 Class A Common shares
- NF stake: 15.74% — second-smallest township stake
- South Frontenac: 5,862 shares, 58.6% — dominant shareholder
- Frontenac Islands: 9.3% (smallest)
CONFIRMED. FMSC Shareholders Agreement (on disk).

No NF Pilot Project

- Mayor Lichy's written response (April 7, 2026): North Frontenac "did have a potential project, but the proponent elected not to proceed with the development and closed out the file."
CONFIRMED (Lichy's own written response is the source).
- Named proponent and documentation of withdrawal: Not identified in any primary source.
Flagged as priority gap in FMSC CASEFILE.
UNVERIFIED.
- Other townships with sites as of April 2026:
 - South Frontenac (Verona): Active, \$3.2M funded, approximately 100 units
 - Central Frontenac (Sharbot Lake): Post-feasibility, advancing
 - Frontenac Islands (Marysville): Listed as "archived" on EngageFrontenac (OSINT)
 - North Frontenac: Nothing — no site, no project, no plan

CMHC Housing Supply Challenge Grant to FMSC Partners

- Amount: \$1 million (Stage 1)
- Announced: July 17, 2024
- Recipients: EORN, 2B Developments, FMSC, EOWC
- Purpose: Studying communal servicing model for rural housing supply ("Rural Impact" project) CONFIRMED. EORN website; Kingstonist; EOWC; Frontenac County news release.
- Significance: FMSC received federal housing supply challenge funding — framed publicly as a housing enablement body — while its legal mandate covers only water/wastewater. NF's money is in this entity; NF has no project to show for it.

FMSC Lock-In Terms

- Exit window opens: September 1, 2028 (earliest)
- Effective exit date: December 31 of year following notice — earliest exit December 31, 2029 if notice given September 1, 2028
- Exit cost: Forfeit shares at \$1.00; forgive any amounts owed by corporation; pay all exit costs (legal, accounting, taxes)
- Post-exit confidentiality: Permanent — cannot disclose "private affairs of the Corporation" CONFIRMED. Shareholders Agreement (on disk).

Dual Role: Lichy as Mayor and Warden

Lichy signed the FMSC shareholders agreement on May 20, 2025 in dual capacity as NF Mayor and County Warden. Frances Smith (Central Frontenac) signed as both FMSC President/Chair and CF Mayor. CONFIRMED via shareholders agreement.

9. DEMOGRAPHICS AND HOUSING STOCK

Population and Aging

- Permanent population (2021): 2,285 (CONFIRMED)
- 2016 population: 1,903 (CONFIRMED)
- Population change: +20.1% (CONFIRMED — note COVID-driven rural migration caveat)

- Median age: over 60 (CONFIRMED for direction); 61.6 (REPORTED — from research brief, not directly fetched from Statistics Canada)
- Ontario median age comparison: approximately 40.9 (OSINT)
- NF is approximately 20 years older than Ontario median
- Age distribution: "nearly four out of every ten residents are 65+" per NFMN published article January 13, 2026 (REPORTED — underlying census data not independently fetched)

Significance: The township has the demographic profile of a community under acute aging pressure. This is the demographic signature of a cottage-country municipality with a permanent retiree base, minimal working-age family housing supply, and a seasonal property market that crowds out affordable permanent stock.

Dwelling Stock

- Total private dwellings: 2,798 (CONFIRMED)
- Occupied by permanent residents: 1,131 (CONFIRMED)
- Not permanently occupied: approximately 1,667 — approximately 59.6% of total stock (CONFIRMED)
- Renter households: 60 total (CONFIRMED)
- Affordable/subsidized units: 23 total — 18 NFNPHC RGI units + 5 CFHC seniors units (CONFIRMED with CFHC ownership caveat noted in Section 1)
- Per-capita ratio: approximately 1 affordable unit per 99 permanent residents (CONFIRMED, derived)

The extreme seasonal/vacant ratio is the defining structural feature of NF's housing market. Most available dwelling stock is not accessible to year-round residents.

The 60 renter household figure is the most striking single number in the NF housing profile. A township of 2,285 permanent residents with 60 renter households has almost no market rental sector. Any housing need is overwhelmingly owner-occupied or suppressed demand.

Income and Affordability Gap

- Median household income: \$51,942 (CONFIRMED — MMAH 2023 Financial Indicator Review via HATF minutes)
- HATF affordability definition: \$1,300/month rent — this is affordable only at approximately \$52,000 gross annual income (the township median). It excludes the lower half of the income distribution.

- Median single-person income: approximately \$32,800 (UNVERIFIED — plausible but requires Stats Canada citation before publication)
- At \$32,800 after-tax: \$1,300/month = approximately 40% of income, above any standard affordability threshold
- Market housing range (January 2026): Cheapest listing \$374,000; average range \$375,000–\$600,000; peak \$1.3M (CONFIRMED)
- Building costs: \$400–\$600 per square foot (CONFIRMED)

Social Housing Context

Social housing for the County of Frontenac (including NF) is administered by the City of Kingston through the Social Housing Registry of Kingston. NF-specific wait list numbers are not publicly available and were not confirmed via OSINT. A City of Kingston housing department request or FOI is required. REPORTED (structure confirmed; wait list numbers unconfirmed).

10. LEGAL AND GOVERNANCE ANALYSIS

Planning Act Obligations

Ontario's Planning Act (RSO 1990, c P.13) imposes direct obligations on North Frontenac:

- Section 2: Municipalities must have regard to matters of provincial interest when carrying out planning responsibilities. The Act identifies "the adequate provision of a full range of housing, including affordable housing" as an explicit provincial interest.
- Section 17: Official plans are required to include "such policies and measures as are practicable to ensure the adequate provision of affordable housing." This is a direct statutory obligation on official plan content.
- Provincial Planning Statement (PPS) 2024: In force October 20, 2024. Directs municipalities to "support planning for an appropriate range and mix of housing options, including affordable housing and densities to meet the needs of current and future residents."
CONFIRMED. Ontario Planning Act text; PPS 2024 (ontario.ca).

The CAO's confirmation that "the Township does not currently have a housing plan" is not, by itself, a Planning Act violation — the Act requires official plan policies, not a separate housing action plan. But it is evidence that the township is not treating housing as an active planning priority. NF's official plan must contain affordable housing policies; whether those policies are current and operative is

unconfirmed. If NF's official plan has not been updated to address the 2024 PPS (in force October 20, 2024), there is a conformity gap. NF's Official Plan PDF has not been fully reviewed in this investigation. CONFIRMED for the legal obligations. OSINT for whether NF's official plan meets them.

Bill 23 — More Homes Built Faster Act

Bill 23 (Royal Assent November 28, 2022) applies to North Frontenac:

- As-of-right residential development: Municipalities must permit up to three units per lot as of right in areas with municipal services. NF cannot zone out secondary suites below this threshold.
- Development charge exemptions for affordable housing: Effective June 1, 2024, municipalities are required (mandatory, not optional) to exempt affordable housing from development charges.
- Whether NF's Zoning By-law #55-19 has been updated to reflect the Bill 23 three-unit as-of-right requirement has not been confirmed. If it has not, NF may be in non-compliance with provincial legislation.

CONFIRMED for the obligations. OSINT for whether NF's zoning is compliant.

Flag for Lex: Bill 23 as-of-right compliance — if NF's Zoning By-law 55-19 has not been updated to reflect the three-unit as-of-right requirement, that is a statutory non-compliance claim. Legal review required before publication.

Strong Mayor Powers (see also Section 7)

- Extended to NF effective May 1, 2025
- Housing is a prescribed provincial priority under the strong mayor framework
- Lichy holds the legal authority (power 5) to bring housing matters to council, (power 6) to propose housing-enabling bylaws passable with one-third council support, and (power 8) to direct staff to research housing options
- Lichy stated in writing on April 4, 2026 that he would not bring a housing proposal forward to council — while simultaneously holding the legal authority to do exactly that
CONFIRMED for powers existing; REPORTED for Lichy's stated non-use generally; CONFIRMED for April 4 specific refusal.

Mayor's Authority over HATF Recommendations

Under Ontario's Municipal Act, advisory committee recommendations are not self-executing. Council controls its own agenda through the procedural by-law. There is no statute that explicitly prohibits a mayor from filtering what an advisory body recommends.

However: the HATF mandate states recommendations go to "Council" — not to the mayor. Lichty chairs HATF and in his April 4–5, 2026 email exchange, unilaterally decided a housing recommendation would not reach council. Whether this is a technical violation of the procedural by-law requires review of By-law #2025-35 (NF's procedural by-law for committees and task forces, not fully reviewed in this investigation).

The governance gap is factually documented: the HATF mandate says recommendations go to council; the Chair prevented a recommendation from reaching council. This is reportable as a governance finding even without a statutory violation.

OSINT (mandate text and violation argument confirmed; enforcement mechanism absent).

Municipal Conflict of Interest Act (MCIA)

- FMSC's status under the MCIA: Municipal services corporations are deemed to be local boards for purposes of the MCIA. Confirmed.
- Lichty's structural overlap: He is a director of FMSC, chair of the HATF (which advises on housing), and sits as a council member. He signed the FMSC shareholders agreement twice.
- The MCIA indirect pecuniary interest test: an "indirect pecuniary interest" arises when a member is a director of a corporation that has a pecuniary interest in a matter before council or a local board.
- FMSC's mandate is communal water and wastewater — on its face, no pecuniary interest in NF's housing policy decisions. However, if HATF were to recommend a housing development requiring FMSC communal servicing, FMSC would have a direct financial interest. At that point, Lichty's role as HATF chair and FMSC director would intersect.
- Lichty has disclosed no conflict of interest in relation to any housing matter at HATF or council.
- Whether disclosure was required is a legal question this investigation cannot resolve. OSINT. Mandatory referral to Lex before any published claim about conflict of interest.

North Frontenac Official Plan and Zoning By-law

- Official Plan: Exists (last updated approximately 2017–2018 in connection with Zoning By-law #55-19). Must include affordable housing policies under Planning Act Section 17. Whether it has been updated for 2024 PPS conformity is not confirmed. Full plan PDF not reviewed in this investigation. OSINT.
- Zoning By-law #55-19 (passed July 5, 2019): Contains secondary residential unit definitions including units within coach houses and ancillary buildings. A 2024 housekeeping amendment was considered November 22, 2024 (content not retrieved). The fact that a bylaw amendment was needed for THOW (Morton delegation) and ASHC zone (Lesperance proposal) confirms the current

zoning does not permit these uses as-of-right.
OSINT.

- By-law #2025-35: NF's procedural by-law governing committees and task forces. Not fully reviewed. This is the operative document for whether the mayor has a specific procedural obligation to forward HATF recommendations.
Gap — recommend retrieval.

No Statutory Requirement for Standalone Housing Plan

Ontario does not require municipalities to have a standalone housing plan. The obligation is to have an official plan with adequate housing policies consistent with the PPS. The CAO's statement that "the Township does not currently have a housing plan" is not a statutory violation but is evidence the township is not treating housing as an active planning priority.
CONFIRMED.

11. MEDIA COVERAGE

NFNM Published Coverage

Articles directly related to the North Frontenac housing crisis, from NFNM.TV, in chronological order:

DATE	TITLE	AUTHOR	STATUS
Sep 19, 2025	"Call It What It Is: Tiny Homes Need Sunlight, Not Slogans"	Rob Lesperance	Published (community voice)
Nov 6, 2025	"Who Gets Sold the Dream, and Who Has to Live Here"	Donald Morton	Published
Nov 10, 2025	"North Frontenac Has Money. What We're Missing Are Ideas."	Donald Morton	Published
Jan 13, 2026	"A Task Force With One Job: Define Affordability. They Failed."	Donald Morton	Published
Jan 19, 2026	"Tiny Homes Are Coming to North Frontenac — First Steps"	Donald Morton	Published

DATE	TITLE	AUTHOR	STATUS
Feb 24, 2026	"NFNM Monday: Fixing the Township's Tiny Home Definition"	Donald Morton	Published
Feb 28, 2026	"Plevna Tiny House Lot Program: Affordable Housing in Plevna"	Donald Morton	Published
Mar 23-24, 2026	"North Frontenac's March 24 Personnel and Audit Committee Agenda Is Not Routine" (Buckshot Lake Road / housing-enabling water systems)	Donald Morton	Published
Mar 25, 2026	"NFNM Wednesday: A Main Street Without Homes Is a Warning"	Donald Morton	Published
Apr 6, 2026	"Three Housing Proposals Went to North Frontenac. None Went Anywhere." (Article 1 in series)	Donald Morton	Published
Apr 9, 2026	"North Frontenac Committed \$97,000 to a Regional Corporation. It Has No Project, No Site, and No Plan." (Article 2 in series)	Donald Morton	Published

Earlier relevant NFNM articles (from the comprehensive agent's list; not independently verified against NFNM.TV directory in all cases):

- "Tiny Homes, Big Future" (July 14, 2025, Donald Morton) — confirmed in NFNM.TV directory
- "Council Moves Past Regent's Agenda, Opens the Door to Tiny Homes and Housing Flexibility" (July 16, 2025, Donald Morton) — confirmed in NFNM.TV directory
- "NFNM Monday: Two Task Forces, One Direction, Building North Frontenac from Within" — confirmed in NFNM.TV directory (date not independently checked)
- Draft (not published): "No Plan, No Applications, No Answers: North Frontenac's Housing Crisis After Four Years of Inaction" (draft: true in front matter, date field April 6, 2026)

CONFIRMED for all articles listed from NFNM.TV directory search.

All NFNM articles on this beat carry the disclosure: "The author is a declared candidate in the upcoming North Frontenac municipal election."

Frontenac News Coverage

DATE	TITLE	URL	GRADE
Dec 1, 2021	"Housing crisis" (letter to editor)	frontenacnews.ca/letters/item/15272	REPORTED

DATE	TITLE	URL	GRADE
Feb 8, 2022	"North Frontenac still searching for suitable seniors housing project"	frontenacnews.ca/north-frontenac-news/item/15422	REPORTED
Nov 27, 2024	"Municipal Housing Corporation Not Likely In North Frontenac"	frontenacnews.ca/article.php?id=17706	REPORTED
Jun 30, 2025	"Spirited debates at council meeting in North Frontenac"	frontenacnews.ca/article.php?id=18082	REPORTED
Sep 4, 2025	"North Frontenac Council Report — August 27"	frontenacnews.ca/article.php?id=18303	REPORTED
Various	Real estate 2024: Market Trends (article 17784)	frontenacnews.ca/frontenac-county-news/item/17784	REPORTED
Various	"Frontenac County And '7 In 7' Regional Housing Plan"	frontenacnews.ca/frontenac-county-news/item/16411	REPORTED

All Frontenac News content is REPORTED only — direct WebFetch returned 403 on all articles. Content derived from search engine snippets, which are secondary captures and may be incomplete. These are not locally archived copies. Mandatory archiving note: The Frontenac News articles at IDs 17706, 15422, 18082, and 18303 must be downloaded and saved to records/canonical/nf-housing-crisis/sources/ before any claim depending on them can be considered verified.

Frontenac News has covered the Segal proposal and HATF formation but the depth of coverage is unknown due to paywall access. No Frontenac News article specifically investigating the pattern of blocked proposals, missed funding, or HATF non-performance has been found.

CBC / Kingstonist / Global News

- CBC: No CBC article specifically covering North Frontenac housing crisis found. CBC coverage of rural Ontario homelessness provides contextual framing (homelessness up 31% in one year to 2025 in rural Ontario; 4,600+ unhoused in mostly rural areas). OSINT — contextual only.
- Kingstonist: Article on South Frontenac Verona HEWSF funding. No Kingstonist article specifically on NF housing proposals found.
REPORTED for Verona funding article.
- Global News: Video report on South Frontenac Verona \$3.2M funding (same story as Kingstonist). No NF-specific coverage found.
REPORTED for Verona video.

Coverage Gap Finding

North Frontenac's specific housing governance failures — the pattern of blocked proposals, missed funding programs, and HATF non-performance — appear largely uncovered by regional media outside NFMN. OSINT (based on web search results; comprehensive media search not possible without paywall access to all regional outlets).

12. KEY INVESTIGATIVE FINDINGS

FINDING 1 — No Housing Plan Exists

Grade: CONFIRMED

The Township of North Frontenac, by its own CAO's written admission on March 31, 2026, has no housing plan, no housing needs assessment, and no housing strategy. The HATF is "currently exploring options." This is the case more than four years after the first documented council defeat of a housing proposal (March 2022) and 17+ months after the Segal municipal housing corporation proposal was received for information with no follow-up.

FINDING 2 — Three Proposals, Three Dead Ends

Grade: CONFIRMED

Three substantive housing proposals were brought to North Frontenac through proper channels between November 2024 and April 2026. All three were either received for information with no follow-up or blocked before reaching the council table. No proposal has resulted in a staff report, a bylaw amendment, or a council direction to staff. All three can be traced in primary documentary records on disk.

FINDING 3 — No Applications to Major Federal/Provincial Housing Programs

Grade: CONFIRMED

NF did not apply to the Building Faster Fund rural stream (still open, NF still eligible). NF did not apply to any of the three rounds of the CMHC Rapid Housing Initiative (expired March 2024). NF applied to the HEWSF and failed. The one successful housing-proximate grant (\$1,022,000 MHIP) went to stormwater, not housing. Source: CAO written RFC response, March 31, 2026.

FINDING 4 — HATF Has Produced Zero Housing Recommendations in Seven Months

Grade: CONFIRMED

The HATF has met approximately monthly since September 2025. As of April 11, 2026, it has produced zero formal housing recommendations to council. Its 2026 Work Plan was deferred at the March 2026 meeting. The task force has not completed a housing needs assessment, identified a site, or produced a draft housing policy.

FINDING 5 — Mayor Controls What the HATF Advises On

Grade: CONFIRMED

Mayor Lichy chairs the HATF and controls its agenda. When Lesperance brought a specific, costed, properly presented housing proposal, Lichy refused to advance it through the HATF or to council, stating "the HATF will continue to work on issues of their choosing." The HATF mandate states it shall "provide housing related information, advice, and recommendations to Council." Lichy's statement contradicts the mandate he chairs. This is a governance failure documented in primary sources.

FINDING 6 — The \$97,000 FMSC Commitment Has No NF Project

Grade: CONFIRMED

NF committed \$97,294 (Resolution #285-23) to FMSC. As of April 2026, FMSC has no active project, no site, and no development pipeline in NF. NF is locked into FMSC until at least September 2028. Lichy's own written response confirms "the proponent elected not to proceed with the development and closed out the file." The \$9,569 gap between the resolution figure (\$97,294) and the financial statements figure (\$87,723) remains unexplained.

FINDING 7 — Comparator Municipalities Are Acting; NF Is Not

Grade: CONFIRMED

South Frontenac secured \$3.2M (HEWSF) for approximately 100 units in Verona. Central Frontenac is pursuing school site redevelopment for affordable housing (up to 45–50 units). NF has taken no equivalent action. This is a factual comparison based on primary sources from multiple independent outlets.

FINDING 8 — HATF Self-Imposed Scope Limitation

Grade: CONFIRMED

At the January 14, 2026 HATF meeting, the task force stated on the record: "This Task Force is not talking about social housing, that is dealt with through the City of Kingston." Founding Resolution 184-25 did explicitly exclude social housing from the HATF mandate; however, it included "homelessness and precariously housed." The January 2026 statement narrows the scope further, limiting what categories of housing need the HATF is willing to address.

FINDING 9 — Planning Barrier Acknowledged, Not Addressed

Grade: CONFIRMED

At the January 14, 2026 HATF meeting, the task force identified that shared septic/well/small homes cluster development "Planning mechanisms don't allow this to happen currently." The HATF acknowledged the barrier in January 2026 and produced no bylaw amendment recommendation by April 2026. This is the same barrier that two subsequent proposals (Morton, Lesperance) attempted to address through council — both received for information with no staff direction.

FINDING 10 — Lichy's \$1.5M Cost Claim Is Unsupported

Grade: CONFIRMED (claim made; analysis UNVERIFIED)

Lichy cited \$1.5M over 20 years as a concern about the Lesperance proposal. He provided no analysis, numbers, or methodology despite being asked directly. Lesperance's own projections: \$1.25–\$1.65M upfront for 5–6 units, self-funding over time at \$1,350/month rent. The gap between Lichy's figure and Lesperance's is unresolved because Lichy declined to share any analysis.

FINDING 11 — Lichy's Career Was Built on Social Housing

Grade: CONFIRMED (multiple independent sources)

Mayor Lichy spent approximately 30 years in the social housing industry before entering politics: Chief Designer at Toronto Community Housing, Ontario Ministry of Housing (supervised \$100M provincial project), Facilities Manager Region of Waterloo, CEO Northwind Management Consultants (2001–2016+, social housing consulting). He is not a mayor who lacks knowledge of housing corporations, housing programs, or municipal housing delivery. His inaction on housing is not the result of unfamiliarity.

FINDING 12 — Strong Mayor Powers Available; Not Used for Housing

Grade: CONFIRMED for powers existing (May 2025); REPORTED for Lichy's stated general non-use; CONFIRMED for the specific April 4, 2026 refusal to advance a housing proposal

As of May 1, 2025, Lichy holds strong mayor powers that allow him to advance housing-enabling bylaws with one-third of council support, bring housing matters to council on his own authority, and direct staff to research housing options. Two of the three blocked proposals were bylaw amendments. He did not use these powers.

FINDING 13 — Communication Directive to Two Declared Candidates

Grade: CONFIRMED (two-source)

Lichy told Morton not to communicate with Lesperance (text evidence line 7294, Lichy-Morton Facebook Messenger export on disk). He told Lesperance verbally not to communicate with Morton; confirmed by Lesperance in writing (March 23, 2026 email) and independently by a second source (research file 03). Both Morton and Lesperance are declared candidates in the upcoming municipal election. Caveat: the text evidence shows Morton's own reference to the directive, not a verbatim written statement from Lichy. The Lesperance-to-Morton direction is verbally attributed and two-source confirmed.

FINDING 14 — Lichy Told Lesperance "Nothing Will Change"

Grade: CONFIRMED as Lesperance's written characterization

In his March 23, 2026 email, Lesperance wrote that Lichy told him verbally "even if I do get in that nothing will change." This is Lesperance's written characterization of what Lichy said; it is not a verbatim transcript. Attribution must be precise and qualified in any published use.

FINDING 15 — FMSC Board Chair Discrepancy

Grade: UNVERIFIED

Lichty claimed in his April 7, 2026 written response to serve as FMSC Board Chair. EngageFrontenac.ca as of April 10, 2026 still listed Frances Smith (Central Frontenac) as President and Board Chair. This discrepancy has not been resolved from an independent primary source.

13. OUTSTANDING GAPS**GAP 1 — November 5, 2025 HATF Meeting**

Scheduled HATF meeting. No minutes on disk. Gap between October 8, 2025 and December 10, 2025 meetings unexplained. Recommend: confirm with township clerk whether meeting was held or cancelled.

GAP 2 — Verbatim Lichty-to-Morton Written Directive

Research brief notes the communication directive as confirmed. The text evidence at line 7294 shows Morton's own reference ("i dont talk to rob apparently now either lmao"), not a direct written statement from Lichty. A direct verbatim Lichty-to-Morton written directive has not been located on disk. Gap in direct attribution.

GAP 3 — Statistics Canada 2021 Census Direct Verification

Exact figures for NF (median age 61.6, exact seasonal percentage, renter count) not independently fetched from Statistics Canada in any agent session. WebFetch was denied. Figures from research brief and HATF documents. Should be confirmed directly from Statistics Canada census profile before publication of precise figures.

GAP 4 — October 6, 2022 In-Camera Housing Decision

Council decided not to proceed with Ompah property purchase (Rise and Report is public — CONFIRMED). The details of in-camera deliberation are not public. CAO declined to comment. No follow-up land transaction exists in public record. MFIPPA request referenced but not resolved.

GAP 5 — FMSC Proponent Withdrawal

Lichty confirmed a proponent withdrew. No named proponent, no documented withdrawal found in any primary source. Published in NFMN Article 2 (April 9, 2026). Sourcing must be confirmed before further publication on this point.

GAP 6 — FMSC Upfront Payment (~\$19,500)

Authorized by Resolution #285-23 from Contingency Reserve Fund within 30 days of incorporation.

Payment status unconfirmed from billing records or NF Treasurer. Lichty's April 7 response does not address it.

GAP 7 — HATF April 8, 2026 Meeting Minutes

Agenda exists on disk. Minutes not yet available. This was the meeting at which the deferred 2026 Work Plan was scheduled for discussion. Pending.

GAP 8 — Frontenac News Full Text (Articles 17706 and 18082)

Paywall blocked. Full content would strengthen the media record and may contain additional council member quotes on Segal proposal and HATF formation. Mandatory archiving required before content from these articles can be verified.

GAP 9 — Central Frontenac School Site Unit Count Conflict

Research files and EngageFrontenac cite "45–50 units." Comprehensive agent's web search found references to "up to 40 units if communal servicing viable" plus earlier 10-unit proposal. Primary source (CF council minutes) should clarify. Use "up to 45–50 units" as the conservative published claim and note the range.

GAP 10 — NF Official Plan and Zoning By-law 55-19 Full Text

Neither document has been fully reviewed in this investigation. Both are necessary to:

- Confirm whether affordable housing policies are operative and current (PPS 2024 conformity)
- Confirm whether Bill 23 three-unit as-of-right requirement has been implemented
- Confirm the exact current definition of "Dwelling — Tiny Home" that Morton's delegation proposed to amend

Recommend: download both PDFs from northfrontenac.com and archive to [records/canonical/nf-housing-crisis/sources/](https://records.canonical/nf-housing-crisis/sources/).

GAP 11 — NF By-law #2025-35 (Procedural By-law for Committees)

Not retrieved. This is the operative document for whether the mayor has a specific procedural obligation to forward HATF recommendations to council agenda. Required for legal analysis of Q4 in the Legal and Governance lane.

GAP 12 — Median Single-Person After-Tax Income (\$32,800)

Cited in NFMN published article and research brief. Not independently confirmed from Statistics Canada. Requires direct Stats Canada citation (likely Census Profile 2021, median after-tax income of individuals, North Frontenac) before publication.

GAP 13 — Lichty 2022 Campaign Housing Promises

No on-disk record of specific housing commitments during the 2022 campaign. Frontenac News election coverage paywalled. Recommend: request election coverage archives or consult candidate questionnaires from 2022.

GAP 14 — FMSC Board Chair Resolution

Whether Lichty or Frances Smith currently holds the Board Chair role is unresolved from independent primary source. Lichty's written claim vs. EngageFrontenac listing need resolution from FMSC corporate documents or FMSC board minutes.

GAP 15 — Social Housing Wait List Numbers

Specific numbers of people on the Frontenac County social housing wait list for the North Frontenac area were not obtainable via OSINT. Requires direct request to City of Kingston housing department or FOI.

GAP 16 — Strong Mayor Written Commitment to Housing Targets

Whether Lichty formally committed in writing to housing targets (a condition for some strong mayor components) has not been confirmed from primary sources. UNVERIFIED.

14. SOURCE INDEX

Primary Sources On Disk (CONFIRMED)

FILE PATH	DOCUMENT	KEY FACTS CONFIRMED
/run/media/donaldmorton/workdrive/nfnm/Divisions/Northern Division/North Frontenac/records/2026-03-31 - NF Housing RFC Response - Corey Klatt.eml	CAO RFC Response March 31, 2026	No BFF application; no CMHC RHI application; HEWSF unsuccessful; MHIP \$1,022,000 stormwater; no housing plan; Segal "received for information; formal direction was not provided to staff"; no land purchase for housing; cannot comment on in-camera
/run/media/donaldmorton/workdrive/nfnm/Divisions/Northern Division/North Frontenac/records/Council Transcripts/2026/council-transcript-2026-04-10.txt	April 10, 2026 Council Transcript	Morton public comment (not delegation); no delegations confirmed line 1966; new procedure bylaw on questions
../Council Minutes/2022/March 21, 2022 - Special Council Minutes - Seniors Housing.pdf	Mar 21, 2022 Special Council Minutes	Resolutions 97-22 (RFP defeated 0-5), 98-22 (township-build defeated 1-5), 99-22 (Central Frontenac partnership carried)

FILE PATH	DOCUMENT	KEY FACTS CONFIRMED
.../Council Minutes/2022/October 6, 2022 - Special Council Minutes - Seniors Housing.pdf (HTML format)	Oct 6, 2022 Special Council Minutes	Closed session; Rise and Report: "decided not to proceed with purchase" of Ompah property; Resolution 388-22
.../Council Minutes/2024/November 22, 2024 - Regular Council Agenda - Minutes.pdf	Nov 22, 2024 Regular Council Minutes	Resolution #376-24 (Segal received for information; full resolution text including grammatical error)
.../Council Minutes/2025/PDF/Regular Council - 2025-06-12 - Minutes Pdf.pdf	Jun 12, 2025 Regular Council Minutes	Resolution 184-25 (HATF established; mandate; composition; dissolved EDTF sub-committee)
.../Council Minutes/2025/PDF/Regular Council - 2025-08-07 - Minutes.pdf	Aug 7, 2025 Regular Council Minutes	Resolution 262-25 (Hunter, Melville, Sunderland appointed to HATF)
.../Council Minutes/2025/PDF/Regular Council - 2025-10-10 - Minutes.pdf	Oct 10, 2025 Regular Council Minutes	Resolution 334-25 (Terms of Reference approved; Sep 10 notes received)
.../Council Minutes/2025/PDF/Regular Council - 2025-10-31 - Minutes.pdf	Oct 31, 2025 Regular Council Minutes	Resolution 356-25 (Oct 8 notes received)
.../Council Minutes/2026/PDF/Regular Council - 16 Jan 2026 - Minutes.pdf	Jan 16, 2026 Regular Council Minutes	Resolution 17-26 (Work Plan approved; Dec 10 notes received)
.../Council Minutes/2026/PDF/Regular Council - 06 Feb 2026 - Minutes.pdf	Feb 6, 2026 Regular Council Minutes	Resolution 49-26 (Jan 14 notes received)
.../Council Minutes/2026/PDF/Regular Council - 27 Feb 2026 - Minutes.pdf or similar	Feb 27, 2026 Regular Council Minutes	Resolution #57-26 (Morton THOW delegation received for information)
.../Council Minutes/2026/PDF/Regular Council - 20 Mar 2026 - Minutes.pdf	Mar 20, 2026 Regular Council Minutes	Resolution 102-26 (Mar 11 HATF notes received)
.../Committees and Task Forces/Housing Advisory Task Force/2025/	HATF Sep 10, 2025 Minutes	Inaugural; Terms of Reference; composition; no housing business

FILE PATH	DOCUMENT	KEY FACTS CONFIRMED
Notes/Housing Advisory Task Force - 10 Sep 2025 - Minutes.pdf		
.../Committees and Task Forces/Housing Advisory Task Force/2025/Notes/Housing Advisory Task Force - 8 - Oct - 2025 - Minutes.pdf	HATF Oct 8, 2025 Minutes	MMAH income \$51,942; MPAC sales data; building costs \$400-600/sq ft; affordability questions
.../Committees and Task Forces/Housing Advisory Task Force/2025/Notes/Housing Advisory Task Force - 10 Dec 2025 - Minutes.pdf	HATF Dec 10, 2025 Minutes	Affordability definition (\$1,300/\$260K); 2025-2026 Work Plan
.../Committees and Task Forces/Housing Advisory Task Force/2026/Notes/Housing Advisory Task Force - 14 Jan 2026 - Minutes Html.pdf	HATF Jan 14, 2026 Minutes	Lesperance 5-min (\$1,500/mo); planning barrier confirmed; "not social housing" scope statement; Inglis/Sunderland demo plan; market data (\$374K cheapest)
.../Committees and Task Forces/Housing Advisory Task Force/2026/Notes/Housing Advisory Task Force - 11 Feb 2026 - Minutes Pdf.pdf	HATF Feb 11, 2026 Minutes	Abbeyfield presentation; funding opportunities; land-partnership model
.../Committees and Task Forces/Housing Advisory Task Force/2026/Notes/Housing Advisory Task Force - 11 Mar 2026 - Minutes Html.pdf	HATF Mar 11, 2026 Minutes	Lesperance Small Home Business Plan; 2026 Work Plan deferred
.../Committees and Task Forces/Housing Advisory Task Force/2026/Agenda/Housing Advisory Task Force - 08 Apr 2026 - Agenda.pdf	HATF Apr 8, 2026 Agenda	Deferred items from March; content not yet extracted
/run/media/donaldmorton/workdrive/nfnm/NFNM.TV/content/records/june-20-2023-special-council-minutes-communal-services.md	Jun 20, 2023 Special Council Minutes	Resolution #285-23: \$97,294 FMSC commitment; 5-2 vote; payment structure
/run/media/donaldmorton/workdrive/nfnm/Agent Article Research/nf-housing-crisis-monday/01-lichty-morton-text-evidence.md	Lichty-Morton Facebook Messenger summary	"Don't talk to Rob" (line 7294); election coaching

FILE PATH	DOCUMENT	KEY FACTS CONFIRMED
/run/media/donaldmorton/workdrive/nfnm/Agent Article Research/nf-housing-crisis-monday/03-rob-email-march23-evidence.md	Lesperance-Morton email March 23, 2026	"Nothing will change"; Lichy verbal directive; HATF non-responsiveness
/run/media/donaldmorton/workdrive/nfnm/Agent Article Research/nf-housing-crisis-monday/05-fmsc-shareholders-agreement-summary.md	FMSC Shareholders Agreement summary	NF 15.74% share; water/wastewater-only mandate; exit terms (2028+); \$97K commitment; lock-in
/run/media/donaldmorton/workdrive/nfnm/Agent Article Research/nf-housing-crisis-monday/09-delegation-details.md	Morton delegation details	Full timeline Jan 19-Feb 27; 10-slide content; Resolution #57-26
/run/media/donaldmorton/workdrive/nfnm/Agent Article Research/nf-housing-crisis-monday/10-hatf-mandate-preservation.md	HATF mandate capture	Verbatim mandate text; composition; governing By-law #2025-35
/run/media/donaldmorton/workdrive/nfnm/Agent Article Research/nf-housing-crisis-monday/14-lichty-career-verification.md	Lichy career verification	Full career timeline; four independent sources; Northwind; Ministry; Toronto Community Housing; Waterloo
/run/media/donaldmorton/workdrive/nfnm/Agent Article Research/nf-housing-crisis-monday/00-research-brief.md	Research brief	RFC Q&A summaries; contrast data; key outstanding items
/run/media/donaldmorton/workdrive/nfnm/work/investigations/fmsc-governance/CASEFILE.md	FMSC Governance CASEFILE	FMSC share structure; pilot project status; Smith/Lichy dual roles
/run/media/donaldmorton/workdrive/nfnm/work/investigations/fmsc-governance/financial-analysis-fmsc-2026-04-10.md	FMSC Financial Analysis	\$97,294 vs \$87,723 gap; upfront payment status
/run/media/donaldmorton/workdrive/nfnm/work/investigations/fmsc-governance/source-bank-county-south-islands-2026-04-10.md	County/SF/ Islands source bank	SF Verona \$3.2M CMHC application; Godfrey conflict declaration; FI Marysville status

Base path for council records: `/run/media/donaldmorton/workdrive/nfnm/Divisions/Northern Division/North Frontenac/records/`

Web Sources — Verified/CONFIRMED from Multiple Independent Sources

URL	GRADE	KEY FACTS
southfrontenac.net/news/posts/south-frontenac-receives-substantial-provincial-grant-for-their-verona-housing-project/	CONFIRMED	SF received \$3.2M HEWSF for ~100-unit Verona project
johnjordanmpp.ca/ontario-investing-over-3-million-in-south-frontenac-to-build-more-homes/	CONFIRMED	MPP Jordan confirms SF \$3.2M HEWSF grant
engagefrontenac.ca/sharbot-lake-school-site	CONFIRMED	CF pursuing up to 45-50 units at former school site; FCM-funded feasibility
statcan.gc.ca 2021 Census NF profile	CONFIRMED for population (2,285) and dwelling counts	Full profile page not directly fetched; data confirmed from research brief and HATF minutes
news.ontario.ca (strong mayor expansion April 2025)	CONFIRMED	169 municipalities; May 1, 2025; NF included

Web Sources — REPORTED (search snippets only; not archived locally)

URL	KEY FACTS	MANDATORY ARCHIVING STATUS
frontenacnews.ca/article.php?id=17706	Segal proposal "not likely"; Lichy quote	NOT ARCHIVED — required before claim is verified
frontenacnews.ca/north-frontenac-news/item/15422	2022 RFP no bids; Foulds comments; county funding details	NOT ARCHIVED — required
frontenacnews.ca/article.php?id=18082	HATF formation; Lichy "never recognised by Council"	NOT ARCHIVED — required
frontenacnews.ca/article.php?id=18303		NOT ARCHIVED — required

URL	KEY FACTS	MANDATORY ARCHIVING STATUS
	Aug 27, 2025 council report / HATF activity	
frontenacnews.ca/frontenac-county-news/item/16411	"7 in 7" regional housing plan	NOT ARCHIVED
frontenacnews.ca/frontenac-county-news/item/17784	2024 real estate data; NF waterfront dominance	NOT ARCHIVED
frontenacnews.ca/letters/item/15272	2021 letter: Salvation Army reports zero rentals in Frontenac	NOT ARCHIVED
kingstonist.com/news/provincial-funding-supports-verona-housing-projects-communal-servicing-system/	SF \$3.2M HEWSF; Verona project detail	NOT ARCHIVED
globalnews.ca/video/11336661	SF Verona project video	NOT ARCHIVED
engagefrontenac.ca (FMSC project listings)	SF active; CF under consideration; FI archived; NF nothing	NOT ARCHIVED
frontenacnews.ca (article #19208: "2026 Election - 1st Strong Mayor Election")	Lichty stated he would not use strong mayor powers	NOT ARCHIVED — critical before publishing power non-use claim
cbc.ca/news/canada/london/homelessness-in-rural-ontario...	Rural ON homelessness up 31% (contextual)	NOT ARCHIVED — contextual only

Full provenance logs:

- `/run/media/donaldmorton/workdrive/nfnm/work/investigations/nf-housing-crisis/research/web-sources-provenance-2026-04-11.md`
- `/run/media/donaldmorton/workdrive/nfnm/work/investigations/nf-housing-crisis/research/sources/financial-corporate-sources-provenance-2026-04-11.md`
- `/run/media/donaldmorton/workdrive/nfnm/records/canonical/nf-housing-crisis/sources/legal-governance-sources-2026-04-11.md`

GATES NOTE

NOT CLEARED FOR PUBLICATION. This is an investigative working document. Before any claims from this report are used in published articles:

1. Findings graded CONFIRMED from primary documentary sources are ready for fact-checking review.
2. Findings graded REPORTED or OSINT require independent verification before publication.
3. Findings graded UNVERIFIED cannot be published without a primary source.
4. Mandatory local archiving: all Frontenac News articles and web sources that published claims depend on must be downloaded to records/canonical/nf-housing-crisis/sources/ before those claims can be considered verified (see Source Index for the specific list).
5. Specific legal findings — particularly the MCIA structural overlap question (Section 10), the Bill 23 zoning compliance question, and the strong mayor powers framing — must go to Lex before publication.
6. The \$32,800 single-person income figure must be confirmed directly from Statistics Canada before publication.
7. The FMSC Board Chair discrepancy (Lichty claim vs. EngageFrontenac listing) must be resolved from a primary source before publication.
8. Disclosure requirement applies to all articles: Donald Morton is a declared candidate in the upcoming North Frontenac municipal election and a subject in this investigation. This disclosure must appear prominently in any article that includes Morton as a subject or source.

Merged: 2026-04-11

Investigator-OSINT, NFMN

Investigation root: /run/media/donaldmorton/workdrive/nfnm/work/investigations/nf-housing-crisis/

Source files merged:

- 1. osint-nf-housing-crisis-2026-04-11.md (comprehensive agent)*
- 2. research/public-records-2026-04-11.md (Agent 1)*
- 3. research/media-web-2026-04-11.md (Agent 2)*
- 4. research/financial-corporate-2026-04-11.md (Agent 3)*
- 5. research/legal-governance-2026-04-11.md (Agent 5)*
- 6. CASEFILE.md + NFMN.TV published content directory*

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