

## Why We Need Your Help:

- Seniors population is increasing at a much higher rate than the total population and they will need housing options.
- There are very limited rental housing units in Kawartha Lakes and Haliburton.
- Average house prices and rents continue to increase and housing is becoming less affordable.
- Over a fifth of all households in Kawartha Lakes and almost a quarter of households in Haliburton are facing housing affordability issues.
- The City and County continue to increase the supply of affordable housing units yet the number of applicants on the waiting list for subsidized housing continues to grow.
- In general, the current make-up of affordable housing units match the household types on the waiting list yet there is an increasing need for smaller affordable units.
- A reactive approach to homelessness costs more than providing housing.



### CKL Office

Unit A  
37 Lindsay Street South  
Lindsay, ON K9V 2L9

### COH Office

Unit 8  
49 Maple Avenue  
Haliburton, ON K0M 1S0

**Local:** 705-878-9367 or **Toll Free:** 1-844-878-9367  
housinghelp@kawarthalakes.ca

[www.klhhousinghelp.ca](http://www.klhhousinghelp.ca)

## Before You Get Started:

### Check List:

- All person registered to the land and the title of the property must sign the application form.
  - Have proper zoning for the development or have preliminary support from the area municipality for a zone change.
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- Photo ID for all persons who have signed the application.
  - Description of professional team
  - Provide proof of incorporation
  - Current Insurance Certificate
  - Copy of all required regulatory approvals [e.g Environmental, Building Code, Fire Code]
  - Documentation of funding from other sources [if applicable]
  - Project Plan and Schedule
  - Project concept: building and unit size/type
  - Development schedule - including key milestone dates.



CKL-H Housing Affordable Framework

# 2018 New Rental Housing Program



## New Rental Housing Program

### What is the New Rental Housing Program?

The New Rental Housing Program provides a forgivable loan to owners/developers that want to build affordable rental housing and provide supports to low-income households in communities with a demonstrated need.

### Program Goal for 2018

To create a minimum of twelve (12) new units that would encompass one (1) bedroom self contained apartments through new construction including additions or conversion of non-residential buildings into purpose built rentals within the City of Kawartha Lakes.



## Program Details

### Applications available April 1, 2018

Funding awarded to project with the greatest benefit to the community (number of units, rent level, etc)

- Unit must be located within CKL
- 1 bedroom self-contained apartments
- Forgivable capital loan following construction phase
- Up to \$20,000 per unit
- Rent at or below 100% CMHC average for a minimum of 10 years.

### New Rental Housing Tenants:

New Rental Housing tenants would consist of the homeless population, seniors, or households without dependents with income at or below the household income limit; selected from City's Centralized waiting list or City's Homeless By Name List.



### What is a forgivable loan?

- The New Rental Housing Program funding is considered a 'forgivable loan' and is reduced at an equal rate each year until the 10th year at which time it would be \$0. No payments are required or interest charged so long as the terms of the loan agreement are adhered to.
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### Are there timing requirements?

- Yes, owner of land zoned for residential use with a development plan that enables the construction or conversion to start within 3 months of signing as agreement.
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### How much funding is available?

- There is currently up to \$250,000 municipal funding available.