

**Analysis of Building Permits, Housing Starts, and Development Charges in Peterborough & Similar Municipalities**

Includes:

Final Report

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## **Introduction**

The systems of development charges, building permit processes, and housing starts form the foundation of municipal urban planning, influencing construction activity, housing availability, and the development of critical infrastructure. This report examines these elements over the period of 2020 to 2024 providing insights into their interconnected roles in shaping urban growth in municipalities such as the City of Peterborough, Kawartha Lakes, and Cobourg. Development charges, levied on developers, fund essential public infrastructure like roads, water systems, schools, and recreational facilities to accommodate population growth and urban expansion. Building permits ensure that construction projects adhere to zoning laws, safety regulations, and environmental standards, promoting sustainable development. Meanwhile, housing starts, a vital economic indicator, reflect the commencement of new residential construction projects, serving as a barometer for housing supply and market demand. Together, these factors influence municipal planning strategies and the trajectory of urban development.

### **Purpose**

This report investigates how development charges, building permit processes, and housing starts are compared in the municipalities of the City of Peterborough, Kawartha Lakes, and Cobourg from 2020 to 2024. It seeks to identify patterns, inefficiencies, and best practices in these municipalities' policies and procedures, focusing on their impact on housing supply, construction timelines, and affordability. By examining these aspects, the review aims to provide a clearer understanding of how municipal planning practices influence housing market dynamics and urban development in mid-sized communities.

### **Scope**

The review focuses on three interconnected areas of municipal planning and their interrelation: Development Charges: Analyzing the structure, rates, and application of development charges in Peterborough, Kawartha Lakes, and Cobourg. The analysis considers how these charges affect housing affordability, construction costs, and developers' willingness to initiate new projects.

Building Permit Processes: Examining the procedures, timelines, fees, and compliance requirements for obtaining building permits in the selected municipalities. Particular attention is given to delays or bottlenecks that may hinder housing development.

Housing Starts: Assessing historical trends in housing starts in these regions using data from municipal planning departments and the Canada Mortgage and Housing Corporation (CMHC). This section highlights the relationship between development charges, permit processes, and housing market activity.

Geographically, the study focuses on Peterborough, Kawartha Lakes, and Cobourg due to their proximity, demographic similarities, and shared challenges in addressing housing demand. These municipalities have experienced growing pressure to expand housing availability in response to population growth and migration from larger urban centres such as the Greater Toronto Area (GTA). Their varying approaches to development charges and permit processes provide a valuable basis for comparison.

### Significance

This review is significant for its potential to uncover insights into how municipal policies influence housing supply and affordability in mid-sized communities. Development charges and building permit processes are critical levers that municipalities use to regulate growth, but they can also create barriers to housing starts. For instance, high development charges can increase the cost of new homes, reducing affordability for residents, while delays in permit approvals can slow construction, exacerbating housing shortages. Housing starts, as a measure of construction activity, directly reflect the success or challenges posed by these policies. Analyzing historical data on housing starts alongside development charges and permit processes allows for a nuanced understanding of the factors influencing urban growth. For municipalities like Peterborough, Kawartha Lakes, and Cobourg, which are grappling with increasing housing demand and affordability challenges, such insights are essential for informed decision-making. By comparing these municipalities, the review aims to identify best practices that promote efficient development processes while ensuring the sustainability of infrastructure and services. It also seeks to highlight areas where policy adjustments may be needed to better align housing supply with demand. The findings will contribute to ongoing discussions about balancing municipal revenue needs with the creation of affordable, accessible housing in growing communities. This study not only addresses the unique challenges of the selected municipalities but also offers valuable insights for other mid-sized Canadian communities experiencing similar pressures. It aims to provide practical recommendations for policymakers, urban planners, and developers seeking to foster sustainable and equitable urban growth.

## Overview

### Development Charges

Development charges (DCs) are fees levied by municipalities on developers to cover the cost of infrastructure and services necessitated by new developments. These charges fund essential facilities such as roads, water and sewage systems, schools, parks, and emergency services. By shifting the financial burden of urban expansion to developers rather than existing taxpayers, development charges aim to ensure that growth pays for growth. In municipalities like Peterborough, Kawartha Lakes, and Cobourg, development charges are structured based on the type and scale of development, with rates varying between residential, commercial, and industrial projects. Several studies have examined how development charge frameworks differ across municipalities. For example, research highlights that smaller municipalities often set lower rates than larger urban centres, reflecting differing infrastructure demands and growth pressures. In Peterborough, charges are comparatively higher than those in Cobourg, where development activity tends to be smaller in scale. Kawartha Lakes adopts a middle-ground approach, with fees designed to balance municipal revenue needs with housing affordability concerns. These differences underscore how local economic conditions and planning priorities shape the application of development charges. Development charges significantly affect housing affordability and construction costs. High charges can increase the overall cost of new housing, translating to higher prices for buyers and renters. Studies reveal that in regions with elevated charges, developers may delay projects or focus on high-margin developments, exacerbating affordability challenges. For instance, Peterborough's relatively higher charges have been associated with slower housing starts in specific segments, whereas Cobourg's lower rates have fostered modest but steady growth. The literature also emphasizes that transparent and predictable fee structures can mitigate these adverse impacts by providing developers with greater financial certainty.

### Permit Processes

Building permits are legal authorizations issued by municipalities to ensure construction complies with zoning laws, building codes, and safety regulations. These permits are critical for maintaining urban order, ensuring safety, and upholding environmental standards. The permit process typically involves submitting detailed plans for review, undergoing inspections, and receiving final approvals. In Peterborough, Kawartha Lakes, and Cobourg,

the scope and complexity of the permit process vary, reflecting local priorities and administrative capacities. Studies show that permit timelines and fees can differ significantly between municipalities. For instance, Peterborough is known for having a more streamlined online permit application process compared to Kawartha Lakes, where paper-based systems persist in certain cases. In Cobourg, smaller administrative teams sometimes result in longer processing times, despite the simplicity of many projects. Additionally, permit fees in Peterborough tend to be higher, aligning with its broader urban infrastructure and service requirements. The comparative analysis underscores that municipalities with efficient processes and clear guidelines often see faster housing starts, enhancing their appeal to developers. Permit process bottlenecks are a recurring theme in the literature. Common challenges include unclear requirements, staffing shortages, and delays in interdepartmental coordination. For example, studies highlight that Kawartha Lakes has faced delays in permit issuance due to limited staffing in its planning department, particularly during peak construction seasons. Similarly, Cobourg has reported challenges in aligning permit reviews with environmental compliance requirements, causing prolonged timelines for developers. These inefficiencies often lead to increased project costs and delays in housing delivery, underscoring the need for process improvements and technology integration.

### Housing Starts

Housing starts, which measure the initiation of residential construction projects, are influenced by various factors, including economic conditions, local policies, and demographic trends. In Peterborough, a growing population and migration from the Greater Toronto Area (GTA) have spurred demand for housing, reflected in a steady rise in housing starts over the past decade. In contrast, Cobourg has experienced more modest growth, constrained by limited land availability and lower infrastructure investment. Kawartha Lakes exhibits a mix of trends, with fluctuations driven by seasonal construction activity and economic cycles. The relationship between development charges, permit processes, and housing starts is well-documented. High development charges can deter developers, leading to slower housing starts, as observed in parts of Peterborough. Conversely, streamlined permit processes have been linked to increased housing activity, as they reduce delays and uncertainty for developers. Studies also highlight the cumulative impact of both factors: municipalities with moderate charges and efficient permit systems, like Kawartha Lakes in recent years, tend to strike a balance between revenue generation and promoting housing supply. Research suggests that aligning development charges and permit processes with

housing market demands can optimize housing starts, ensuring municipalities meet their growth and affordability objectives. Transparent policies, efficient administrative systems, and predictable timelines are critical for fostering a construction-friendly environment that addresses the pressing need for housing in mid-sized communities.

### **Methodological Approaches**

In studying the relationship between development charges, permit processes, and housing starts, we encountered a variety of research methodologies. Each approach offered a unique perspective on how these factors influence housing development and affordability. By examining how we and others have approached this issue, we could better understand the strengths and limitations of each method. We'll focus on three main approaches: quantitative methods, qualitative methods, and mixed methods, detailing how each has been applied to studying development charges, permits, and housing starts.

#### **Quantitative Methods**

Quantitative methods provided a structured way for us to measure and analyse the impact of development charges and permit processes on housing starts and affordability. We found that these methods were particularly useful in establishing broad trends and identifying relationships between variables. One of the most common quantitative methods we used was statistical analysis, where we examined large datasets on housing starts, permits, and development charges to identify patterns. For instance, we gathered time-series data from municipal planning departments, as well as national agencies like the Canada Mortgage and Housing Corporation (CMHC). Using regression analysis, we tested how fluctuations in development charges impacted housing starts over time. This allowed us to draw conclusions about the magnitude of changes in housing starts in response to increased development charges or prolonged permit processing times. From what we found, we observed that researchers often correlate development charge increases with decreased housing starts, providing a clear picture of the direct economic effects of these policies. For example, a 10% increase in development charges may correlate with a 5-7% reduction in housing starts over a short period, as developers adjust to the added costs.

### Qualitative Methods

While quantitative methods provided valuable numerical evidence, we found that qualitative methods were crucial in understanding the human and institutional factors behind the data. These approaches allowed us to gain deeper insights into the experiences and perceptions of key stakeholders involved in the planning, approval, and construction processes. Interviews with Developers, Municipal Staff, and Stakeholders. To complement the quantitative data, we conducted interviews with developers, municipal staff, and other stakeholders involved in the housing development process. These in-depth interviews offered valuable insights into how policies like development charges and permit processes are perceived by those directly affected by them. Through conversations with developers, we explored how development charges in Peterborough, for instance, influenced their decision to proceed with projects or the types of housing they chose to build. Municipal staff provided behind-the-scenes insights into permit delays, regulatory hurdles, and how well current policies were functioning. These interviews often revealed nuances that weren't captured in statistical models—such as the challenges of navigating complex zoning laws or the role of local political dynamics in shaping development outcomes. These qualitative insights were critical for understanding why certain policies worked or failed in practice, beyond what the numbers suggested.

### Case Studies

Case studies offered an in-depth look at specific projects or municipalities, which we found especially useful when studying local policies in detail. For example, we focused on a particular residential development (Lilly Lake Area) in Peterborough and examined how the local development charge structure and permit processes affected the timeline, costs, and ultimate success of the project. By looking closely at a specific case, we gained a clearer understanding of the practical challenges developers face, such as the time it takes to secure permits or the impact of development charge increases on project feasibility. This method also allowed us to capture the real-world implications of policies that might not have been immediately obvious from aggregate data.

## **Historical Records (2020 to 2024) of Development Charges, Building Permits, and Housing Starts in Peterborough, Kawartha Lakes, and Cobourg**

**\*All the development charges are sent in a separate excel sheet on the submission mail.**

Building Permits Issued | Peterborough

Year	Single	Semi-Detached	Rows/Townhouses	Apartments	Total Permits
2020	69	5	6	309	396
2021	210	0	0	371	581
2022	246	5	0	0	251
2023	127	0	62	33	222
2024	49	3	65	94	211

Building Permits Issued | Kawartha Lakes

Year	Single	Semi-Detached	Rows/Townhouses	Apartments	Total Permits
2020	187	0	0	0	187
2021	450	0	0	0	450
2022	342	5	62	326	735
2023	340	0	81	132	553
2024	288	5	37	38	368

Building Permits Issued | Cobourg

Year	Single	Semi-Detached	Rows/Townhouses	Apartments	Total Permits
2020	8	10	5	50	73
2021	46	5	33	28	112
2022	47	21	15	188	271
2023	138	10	126	13	287
2024	63	3	113	61	240

Housing Starts | Peterborough

Year	Single	Semi-Detached	Rows/Townhouses	Apartments	Total Starts
2020	54	4	5	241	304
2021	164	0	0	289	453
2022	192	4	0	0	196
2023	99	0	48	26	173
2024	38	2	51	73	164

Housing Starts | Kawartha Lakes

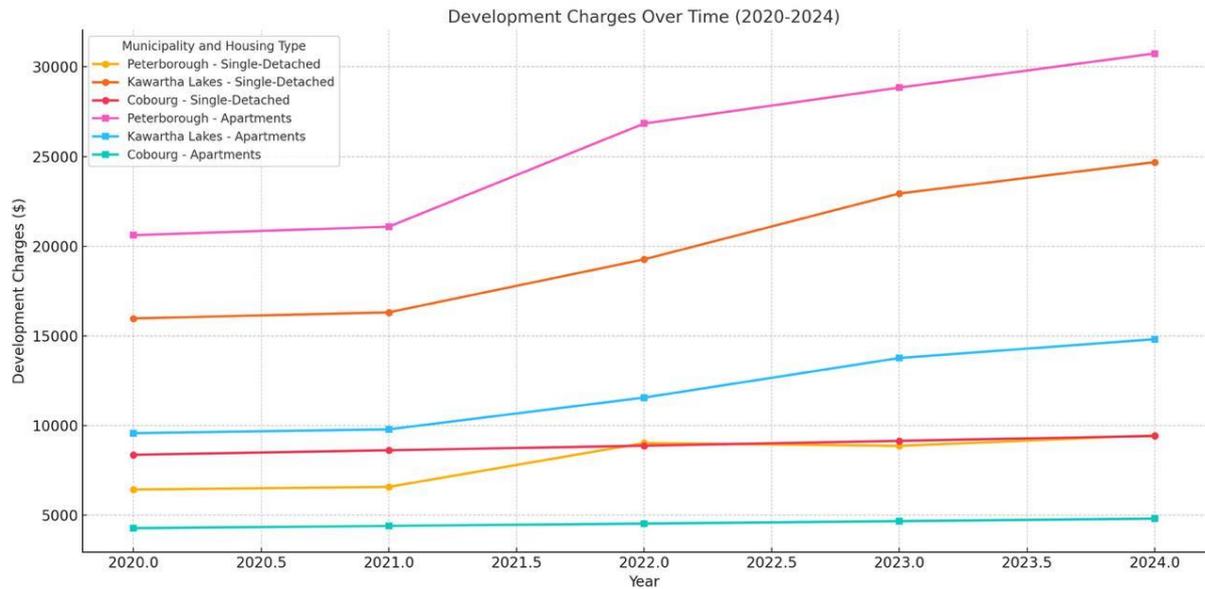
Year	Single	Semi-Detached	Rows/Townhouses	Apartments	Total Starts
2020	146	0	0	0	146
2021	351	0	0	0	351
2022	267	4	48	254	573
2023	265	0	63	103	431
2024	225	4	29	30	288

Housing Starts | Cobourg

Year	Single	Semi-Detached	Rows/Townhouses	Apartments	Total Starts
2020	6	8	4	39	57
2021	36	4	26	22	88
2022	37	16	12	147	212
2023	108	8	98	10	224
2024	49	2	88	48	187

# Trends, Patterns & Fluctuation : A Comparative Analysis of Peterborough, Kawartha Lakes, and Cobourg

## Development Charges-

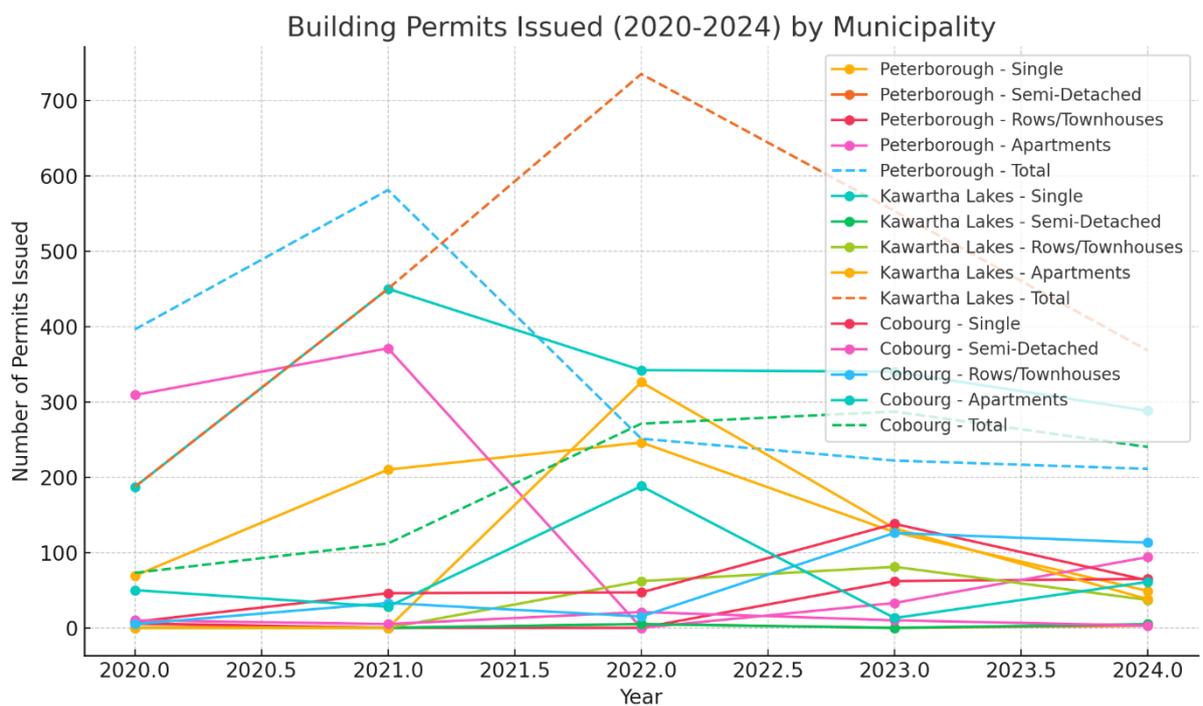


Over the years from 2020 to 2024, development charges (DCs) across Peterborough, Kawartha Lakes, and Cobourg have displayed a clear upward trend, reflecting broader economic and policy influences. This general increase is driven by inflationary pressures, rising infrastructure costs, and municipal efforts to align with provincial regulations and urban planning priorities. In Peterborough, the growth in charges is particularly evident in areas like Chemong West, Liftlock, and Carnegie East, where urbanization and demand for infrastructure development have surged. These areas have seen significant increases in charges for single-detached homes and other multiples, indicating high investment in roads, utilities, and community amenities to support rapid growth. Interestingly, charges for apartments remain consistently lower than those for single-detached homes, suggesting a strategic push toward higher-density, affordable housing to combat urban sprawl and meet housing demand. Areas such as Jackson and Cold Springs, with lower charges, highlight the differentiated development priorities across Peterborough's planning areas. In Kawartha Lakes, development charges exhibit more pronounced year-over-year fluctuations, especially in urban hubs like Urban-Lindsay. Here, charges for single-detached homes and row housing have increased sharply, reflecting substantial investments in urban infrastructure to accommodate growth. By 2024, single-detached charges in Urban-Lindsay reached \$36,393, highlighting the concentrated focus on urban development. In contrast, rural areas like Rural-

Ops and Rural-Other show slower growth and lower charges, emphasizing a clear priority for urban centers over rural areas. This urban-rural disparity reflects Kawartha Lakes' efforts to manage growth in its urban areas while maintaining a slower-paced development approach for rural zones. The fluctuations in charges suggest ongoing adjustments to meet population demands and infrastructure requirements in rapidly growing urban areas, with rural zones being relatively stable due to lower development activity. Cobourg, on the other hand, displays a more stable pattern of development charges, with moderate increases over the years. This stability is evident in single and semi-detached charges, which rose from around \$19,677 in 2020 to \$22,147 in 2024, and in charges for apartments, which consistently remain lower compared to Peterborough and Kawartha Lakes. This reflects Cobourg's controlled growth strategy, which balances residential and commercial development without aggressive policy shifts. Lower charges for apartments, such as \$15,417 for two-bedroom units in 2024, demonstrate Cobourg's intent to promote affordable housing and attract a diverse population. The municipality's steady increase in charges aligns with a long-term strategy for measured growth, ensuring infrastructure investments keep pace with demand while avoiding sudden economic pressures on developers or residents. A common theme across all three municipalities is the significantly lower charges for apartments compared to single-detached and row housing. This is largely driven by policy priorities aimed at encouraging multi-unit developments to address housing affordability and meet density targets. Apartments require less extensive infrastructure per unit compared to sprawling single-detached developments, making them a preferred choice for municipalities looking to optimize land use and reduce environmental impacts. Moreover, demographic trends such as the growing preference for apartments among younger populations and downsizing seniors further align with the municipalities' goals to promote apartment construction. This is evident in all three municipalities, where apartment charges rise steadily but remain the most affordable option. The fluctuations and variations in development charges across Peterborough, Kawartha Lakes, and Cobourg are shaped by a combination of local population growth, economic conditions, and municipal priorities. Areas experiencing rapid growth, such as Chemong West in Peterborough and Urban-Lindsay in Kawartha Lakes, see sharper increases in charges due to higher demand for infrastructure. On the other hand, Cobourg's relative stability reflects its deliberate approach to balancing growth without overwhelming its existing infrastructure capacity. Rural areas across all municipalities, including Rural-Ops and Rural-Other in Kawartha Lakes and the County in Cobourg, consistently maintain lower charges due to slower development activity and less intensive infrastructure demands. This

urban-rural dynamic underscores the municipalities’ focus on urban centers as engines of growth while preserving rural areas and managing their development conservatively. Overall, the upward trend in development charges across these municipalities is a reflection of increasing infrastructure costs, population growth, and the necessity to align with evolving regulatory requirements. Peterborough’s emphasis on urbanization and densification, Kawartha Lakes’ fluctuating urban-rural dynamics, and Cobourg’s stable and affordable growth strategy demonstrate the varied approaches municipalities take to balance infrastructure investments and housing demands. These trends reflect not only local economic and demographic factors but also strategic municipal efforts to address growth sustainably while navigating regional challenges. The overall patterns suggest a collective acknowledgment of the need to adapt development charges to fund infrastructure while incentivizing affordable and sustainable housing options for diverse populations.

Building Permits-



Between 2020 and 2024, building permits issued across Peterborough, Kawartha Lakes, and Cobourg exhibit distinct trends, fluctuations, and interregional dynamics, reflecting varying growth patterns and housing priorities. **Peterborough** experienced a peak in 2021 with 581 permits, largely driven by apartment developments (371 permits), before a consistent decline to 211 permits in 2024. This decline is attributed to reduced apartment activity and a shift



Between 2020 and 2024, housing starts in Peterborough, Kawartha Lakes, and Cobourg revealed varied trends, reflecting each municipality's unique development focus and housing demands. **Peterborough** exhibited a sharp peak in 2021 with 453 housing starts, largely driven by apartment units (289 starts), followed by a significant decline to 164 starts in 2024. This decline highlights a shift from apartment-dominated construction to more balanced development, with row/townhouses gaining traction and reaching 51 starts by 2024. The reduced single-detached housing starts, falling from 192 in 2022 to just 38 in 2024, indicate a strategic pivot toward higher-density housing forms. **Kawartha Lakes**, in contrast, showed sustained strength in housing starts, peaking at 573 in 2022, driven by a surge in apartment construction (254 starts) and consistent row/townhouse activity. While total starts dropped to 288 in 2024, the region maintained its leadership in housing starts due to its urbanized focus in areas like Lindsay. Single-detached housing starts also remained substantial, albeit gradually declining from 351 in 2021 to 225 in 2024, reflecting a balanced but urban-centric growth strategy. **Cobourg** demonstrated steady growth, with housing starts climbing from 57 in 2020 to a peak of 224 in 2023 before slightly tapering to 187 in 2024. Row/townhouses emerged as a critical component of Cobourg's housing mix, with starts increasing dramatically from 12 in 2022 to 98 in 2023 and stabilizing at 88 by 2024. Meanwhile, apartment starts, which peaked at 147 in 2022, moderated to 48 in 2024, indicating a measured approach to multi-unit development. The regional relationship underscores distinct housing priorities: Peterborough initially leaned heavily on apartments before transitioning to a diversified approach, Kawartha Lakes consistently led in housing starts due to its urban growth strategy and strong multi-unit emphasis, and Cobourg maintained a stable and controlled growth trajectory, emphasizing compact housing forms like row/townhouses. These patterns reflect broader trends toward higher-density, urban-focused development, with each municipality adapting to its specific housing demands and growth challenges. Collectively, these dynamics highlight the region's response to evolving housing needs, with a common emphasis on diversifying housing stock and addressing affordability concerns.

## **Key Findings**

### **Development Charges**

Over the years from 2020 to 2024, development charges (DCs) across Peterborough, Kawartha Lakes, and Cobourg have displayed an upward trajectory, driven by inflationary pressures, rising infrastructure costs, and municipal efforts to meet regulatory requirements.

- **Peterborough:** DCs for single-detached homes have risen significantly, particularly in urban areas like Chemong West and Liftlock, where charges for single-detached homes increased by 15% from 2020 to 2024. This rise reflects substantial investments in infrastructure to support rapid urbanization. Apartment charges, however, remained considerably lower than single-detached homes, demonstrating a strategy to incentivize multi-unit developments to combat urban sprawl.
- **Kawartha Lakes:** In Urban-Lindsay, DCs for single-detached homes have increased sharply from \$28,000 in 2020 to \$36,393 in 2024, reflecting significant investments in urban infrastructure. Rural areas such as Rural-Ops and Rural-Other saw slower growth in charges, maintaining a focus on urban centers. Charges for apartments in Kawartha Lakes remained relatively stable, supporting multi-unit housing growth.
- **Cobourg:** Cobourg exhibited a more stable growth pattern in DCs, with moderate increases across all housing types. For example, single-detached home charges increased from \$19,677 in 2020 to \$22,147 in 2024, while apartment charges remained the lowest across the municipalities at \$15,417 in 2024. This reflects Cobourg's controlled growth strategy, balancing infrastructure demands with affordability.

### **Building Permits**

The issuance of building permits in the period from 2020 to 2024 showed varying trends across Peterborough, Kawartha Lakes, and Cobourg, largely driven by municipal priorities for housing density and development types.

- **Peterborough:** The total number of building permits decreased by 64%, from 581 in 2021 to 211 in 2024. This decline is mainly due to a sharp reduction in apartment permits, which fell from 309 in 2020 to just 94 in 2024. However,

permits for row housing saw significant growth, increasing from 6 in 2020 to 65 in 2024, indicating a shift toward medium-density housing.

- **Kawartha Lakes:** The number of building permits peaked in 2022 at 735, with apartments contributing 44% (326 permits). By 2024, the total number of permits fell to 368, but apartments remained significant at 38 permits. The stable growth in urban areas like Urban-Lindsay is evident, with increases in permits for row housing, supporting higher-density development.
- **Cobourg:** Cobourg saw a steady increase in building permits, growing from 73 in 2020 to a peak of 287 in 2023, before slightly declining to 240 in 2024. Row housing permits surged from 5 in 2020 to 113 in 2024, reflecting a growing focus on medium-density housing to accommodate population growth while balancing infrastructure capacity.

### Housing Starts

Housing starts across the three municipalities revealed trends aligned with both regional growth patterns and municipal strategies, with significant differences in the types of housing being prioritized.

- **Peterborough:** The number of housing starts dropped by 64% from 453 in 2021 to 164 in 2024, with single-detached starts experiencing a sharp decline from 192 in 2022 to just 38 in 2024. Row housing starts, however, increased from 0 in 2022 to 51 in 2024, reflecting a growing emphasis on medium-density development. Apartments, which had seen 241 starts in 2020, decreased to 73 by 2024, showing a significant pullback from large-scale apartment construction.
- **Kawartha Lakes:** Housing starts peaked in 2022 with 573 total starts, driven by a high number of apartment starts (254). By 2024, housing starts dropped by 50%, with 288 total starts, but single-detached homes still dominated at 225 starts (78% of the total). The municipality continued to see strong apartment growth, though the overall focus shifted toward single-detached homes in the more recent years.

- **Cobourg:** Housing starts in Cobourg increased from 57 in 2020 to 224 in 2023, before stabilizing at 187 in 2024. Row housing, which comprised 47% of starts in 2024, increased from 4 starts in 2020 to 88 in 2024. This aligns with Cobourg's balanced growth strategy, which has focused on creating medium-density housing to support a growing population while maintaining stable infrastructure demands.

### Conclusion

The analysis of development charges, building permits, and housing starts from 2020 to 2024 across Peterborough, Kawartha Lakes, and Cobourg reveals differing municipal strategies to manage growth. Peterborough has shifted its focus toward medium-density housing, with a notable increase in row housing permits and a significant decline in apartment construction. This shift is accompanied by rising development charges in urban areas, reflecting the need for infrastructure expansion to support this growth. Kawartha Lakes has experienced fluctuating trends, with apartment construction peaking in 2022 and a rise in single-detached homes in 2024. Development charges in urban areas have sharply increased, highlighting investments in infrastructure to accommodate this growth. Cobourg, in contrast, has pursued a more stable and measured approach to growth, emphasizing row housing and offering lower development charges for apartments, making it an attractive option for affordable housing. Across all three municipalities, there is a clear trend of rising development charges, particularly for single-detached homes, signaling greater investments in infrastructure and a focus on sustainable growth. The increase in row housing permits and starts across the municipalities points to a shift toward more affordable, medium-density housing solutions, catering to changing demographic needs and urbanization pressures. Additionally, the continued focus on apartment affordability in all three municipalities reflects the urgent need to address housing shortages and promote more sustainable, high-density developments.

This conclusion resonates with the broader framework of municipal urban planning systems discussed in the report. Development charges, building permits, and housing starts serve as interconnected mechanisms that shape housing availability, infrastructure development, and market dynamics in municipalities like Peterborough, Kawartha Lakes, and Cobourg. The rising development charges and shifts in building permits and housing starts reflect a

deliberate effort by these municipalities to balance growth with sustainable urban planning practices, ensuring that infrastructure investments align with housing demands while addressing the evolving needs of their populations. This report provides valuable insights into the effectiveness of these strategies, highlighting the complexities municipalities face as they navigate housing shortages, affordability concerns, and the pressures of urbanization. Through this comparative analysis, the review aims to uncover best practices that can inform future policies and guide other mid-sized communities in their efforts to foster sustainable growth and meet housing demand.

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