

City of Kingston
& County of Frontenac

2018

Housing and
Homelessness
Report





Our Direction



Kingston has the lowest vacancy rate in Ontario and so it's imperative that more housing of all kinds be built in our community in the years ahead. We know the cost of housing is challenging for many residents, so ensuring affordable housing is built is now at the top of the City's list of priorities. That's why we've launched the Mayor's Task Force on Housing. We're bringing together stakeholders from across the city so we can address our housing needs as a community. We'll be looking at all the available tools and best practices to see what policies and incentives we can implement to get more housing built. While our vacancy rate clearly indicates there is much work to be done, I'm also proud of the initiatives put in place by the City and its community partners to offer support to those who need it most, as you'll learn about in the following report.

Mayor Bryan Paterson

As director of the City's housing and social services team, I see daily the hard work being done by City and County of Frontenac staff and our community partners to help those with housing-related needs. We have many success stories – but the number of those in need and the extent of the supports needed to help them are challenged by rising market rents and a 0.6 per cent vacancy rate. Please know that we are working with decision-makers to augment and add to the strategies outlined in this report as we continue to work to secure appropriate housing for all Kingstonians.

Sheldon Laidman, director of housing and social services





Market Housing Data

How Kingston compares to other communities of similar size

Community	Average one-bedroom rent in 2018
Oshawa	\$1,168
Barrie	\$1,141
Guelph	\$1,034
Kitchener/ Cambridge/ Waterloo	\$1,021
Kingston	\$1,008
Hamilton	\$970
Belleville	\$918
Peterborough	\$916
Brantford	\$900
London	\$877
St. Catharine's/ Niagara	\$871
Sudbury	\$855
Average	\$949

Building permits issued in Kingston

Dwelling	2018	2017	2016	2015
Single-family	176	237	182	172
Semis/row houses	147	99	76	36
Multiple Unit Dwelling	222	406	181	310
Total	545	742	439	518

Building permits issued in the County of Frontenac

Location	2018	2017
Frontenac Islands	5	9
South Frontenac	52	60
North Frontenac	5	28
Central Frontenac	12	18

Second residential unit building permits issued

2018	18
2017	62
2016	36
2015	29

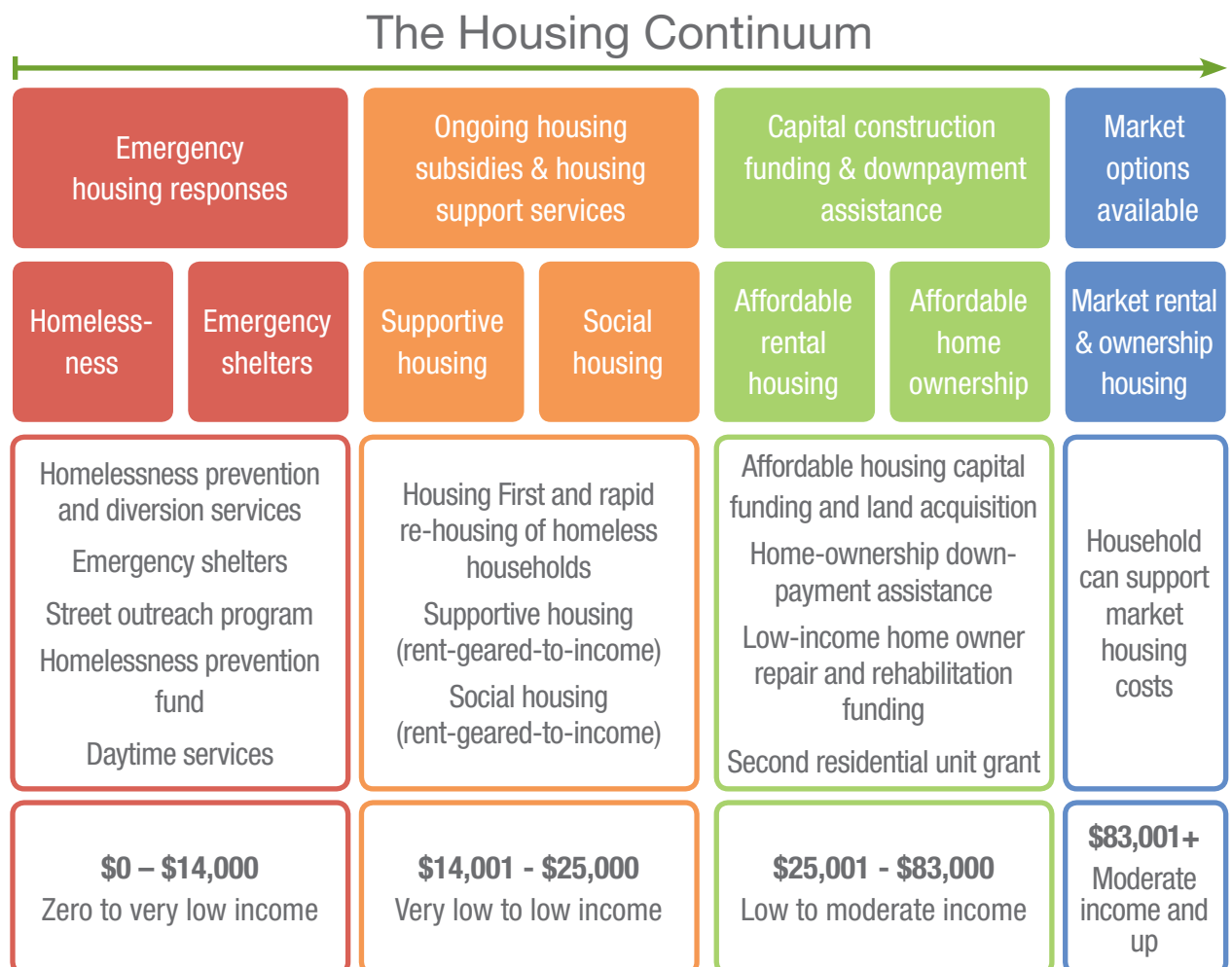
Average 2018 rents in Kingston

Bachelor	\$745
1 bedroom	\$1,008
2 bedroom	\$1,200

The Housing System

Not every household has the same housing requirements. Factors such as household size, household income, occupants' stages-in-life and other contributing circumstances determine the requirements to maintain appropriate, stable and affordable housing. In Canada, approximately 80 per cent of households meet their housing needs through the private home ownership and rental housing markets. The remaining 20 per cent encounter barriers to effectively maintain affordable, appropriate and stable housing.

The chart below provides a framework to understand the range of housing programs and services available to households experiencing housing insecurity and affordability challenges. The housing system and programs outlined in this report seek to support households transitioning to more independent housing situations while recognizing some households may require ongoing housing subsidies and/or support services due to unique life circumstances and associated financial barriers.



Affordability Scenarios



SINGLE ON ONTARIO WORKS

Christine is a single 45-year old woman on Ontario Works. She was a personal support worker for 20 years before her health declined and the physical demands of the job became too difficult. Christine is experiencing a bout of depression spurred by her poor health and the loss of her career and overall independence. She receives \$733 per month from Ontario Works, including \$390 for shelter and \$343 for food and basic needs. When she lost her job, Christine had to give up her one-bedroom apartment, where she was paying \$975, to rent a room from her sister for \$500 per month. Despite sharing with her family, Christine only has \$233 per month for groceries, personal items, and her monthly cellphone bill.



SINGLE ON ONTARIO DISABILITY SUPPORT PROGRAM

Robert is a single man receiving Ontario Disability Support Program payments. Each month he receives \$1,169 including \$497 for housing costs. In Kingston, the average rent for a one-bedroom apartment in 2018 was \$1,008, or 86 per cent of his total monthly income, leaving only \$161 per month for living expenses. In social housing, Robert's rent would be based on his income, his social assistance would be adjusted to reflect his new rent amount and he'd have \$672 for living expenses each month. Robert is on the social housing waitlist, but the waitlist for a one-bedroom or bachelor apartment could be up to eight years.





COUPLE WITH CHILD ON ONTARIO WORKS

Jason and Anita are young parents with a three-year-old daughter who receive Ontario Works, social assistance while they look for work. They receive \$1,191 from Ontario Works with \$697 allotted for housing costs, and approximately \$700 each month in Canada Child Benefits. In Kingston, the average rent for a two-bedroom apartment was \$1,199 in 2018, or 63 per cent of their total monthly income. Jason and Anita struggle after paying their household bills and are forced to rely on the food bank to make it through the end of the month.



SENIOR ON ASSISTANCE

Carlos receives \$1,499.77 per month from Old Age Security and the Guaranteed Income Supplement. He could afford to pay 30 per cent of his income, or \$450 per month for rent. In Kingston, the average rent for a bachelor apartment is \$744, or 50 per cent of his total monthly income. In a bachelor unit under an affordable housing agreement with the City, Carlos would pay 80 per cent of the average market rent, or \$595 per month.



SOLE-SUPPORT PARENT - LOW INCOME

Lori is a single parent of one school-aged child. She works part time at a clothing store. She enjoys her job and likes working with the public, but at \$14 per hour, or about \$797.30 per month after taxes, she also relies on Ontario Works (OW) for support. With earnings exemptions, Lori receives \$703.35 from OW and approximately \$600 from the Canada Child Benefit for a total monthly income of \$2,100. In Kingston, an average two-bedroom apartment costs \$1,199 per month or 57 per cent of her monthly income. Lori is eligible for social housing (rent-geared-to-income), where she would pay 30 per cent of her monthly income, or \$630 per month, for a two-bedroom apartment, but the wait time for a two-bedroom social housing unit is two to five years.

Vacancy Rate Implications

Kingston continues to experience an historically low vacancy rate which is the percentage of purpose-built rental housing units available in the housing market at a point in time. In 2018, the Kingston Census Metropolitan Area, which includes the city of Kingston and the townships of Loyalist, South Frontenac, and Frontenac Islands, was reported to have a vacancy rate of 0.6 per cent, a slight drop from 0.7 per cent in 2017. Although the vacancy rate is low across the Kingston region, rates continues to be lowest within Kingston's urban neighbourhoods.

A healthy vacancy rate is considered to be around three per cent ; lower than three per cent can impact the availability and affordability of housing in a community. Historically low vacancy rates are not unique to Kingston. Communities across Ontario and Canada are experiencing similar trends with the Canada Mortgage and Housing Corporation reporting the second straight year of declining vacancy rates across the country.

At the national level a variety of factors are contributing to falling vacancy rates including: demand for rental housing outperforming the creation of new purpose-built rental housing, growth in youth employment and an aging population supporting demand for rental housing, and increased international immigration.²

In 2019, the Mayor's Task Force on Housing and the five-year review of the 10-Year *Housing and Homelessness Plan* for the City of Kingston and County of Frontenac will provide an opportunity to examine recent housing trends and identified challenges. These processes will run concurrently and are expected to result in housing recommendations that support access to appropriate, stable, and affordable housing across the community.

Additional factors contributing to the local low vacancy rate include:

- In recent years, including 2018, there have been below-average completions of new purpose-built rental housing.
- Proposed multi-unit housing projects have been slow to make it to market due to lengthy development approval appeal processes and developers choosing not to construct projects for which development approvals are in place.
- The post-secondary population continues to comprise a significant portion of the population; the student population continues to grow faster than the local permanent population.
- Short-term rental housing (e.g. Airbnb) continues to be a growing trend resulting in the removal of housing from the long-term rental and ownership markets.

¹ Canada Mortgage and Housing Corporation, Rental Market Report Kingston CMA (2018)

² Canada Mortgage and Housing Corporation, Rental Market Report Canada Highlights (2018)

³ Watson & Associates Economists Ltd – City of Kingston Population, Housing, and Employment Growth Forecast: 2016 to 2046 (2019)

Portable Housing Benefit To Help Survivors Of Domestic Violence

In 2016, the Province launched the Survivors of Domestic Violence – Portable Housing Benefit (SDV-PHB) pilot program to help survivors of domestic violence find safe and affordable housing beyond traditional rent-geared-to-income social housing assistance. The City was successful in its expression of interest to deliver the program and assisted 16 households with the funding until June 30, 2018.

Due to the success of the SDV-PHB, the Province established a permanent program to assist survivors of domestic violence and human trafficking entitled Special Priority Policy – Portable Housing Benefit (SPP-PHB) which launched on July 1, 2018. The program provides an additional permanent option for victims of domestic violence and human trafficking to meet their housing needs anywhere throughout the province while also alleviating pressure on the broader social housing system.

The 16 recipients of funding under the SDV-PHB continue to receive a subsidy under the SPP-PHB as well as an additional 19 recipients who have enrolled in the program since its start date.

City of Kingston – Local Portable Housing Benefit Pilot Program

In 2018, the City established a local portable housing benefit pilot program as an alternative for applicants on the centralized wait list (CWL) to receive a housing subsidy within the boundaries of the City or the County. A portable housing benefit (PHB) has multiple benefits for applicants:

- Provides greater flexibility and choice about where to live, so they could choose to live closer to employment, child care, schools, or family
- Allows those who like where they are living, but face affordability challenges, to remain where they live
- Offers a simplified subsidy calculation using income tax information

Beginning in early 2019, the pilot program will provide approximately 40 to 50 PHBs to existing applicants off the CWL as a permanent form of housing subsidy and will be re-evaluated at program completion to determine the effectiveness of the program. The results of the program will determine if PHBs will become a permanent option for applicants within the City and the County moving forward.



Affordable Housing Programs

In addition to the rent-geared-to-income and homelessness system programs that provide monthly housing subsidies to tenants and landlords, the City offers a variety of affordable housing programs that provide grants and capital funding contributions to:

- Create new affordable rental housing units
- Complete emergency repairs and accessibility improvement for low-income homeowners
- Provide home ownership down-payment assistance to current renter households
- Provide funding support for the development of new second residential units

All programs include income eligibility criteria to ensure households-in-need benefit from the public investment.

The following provides an overview of the available programs and results of 2018 program delivery.

Capital Funding Assistance

Since 2006, the affordable housing program has assisted a variety of not-for-profit and private sector housing builders to include affordable rental units in new housing developments. Tenants typically pay 80 per cent or less of the average market rent for a unit of a comparable size. This program is funded with \$1M per year of municipal funding generated from the local tax base. In addition, the City delivers shared federal and provincial capital funding available under the Investment in Affordable Housing and Social Infrastructure Fund programs.

The affordable rent for a one-bedroom unit completed in 2018 was \$780 per month inclusive of utilities. The maximum income limit for the tenant of a one-bedroom affordable unit is \$33,000 per year. After the first time an affordable housing unit is occupied future rent increases must comply with the *Residential Tenancies Act* annual guideline increase even if a vacancy occurs.



Capital Funding Assistance Highlights

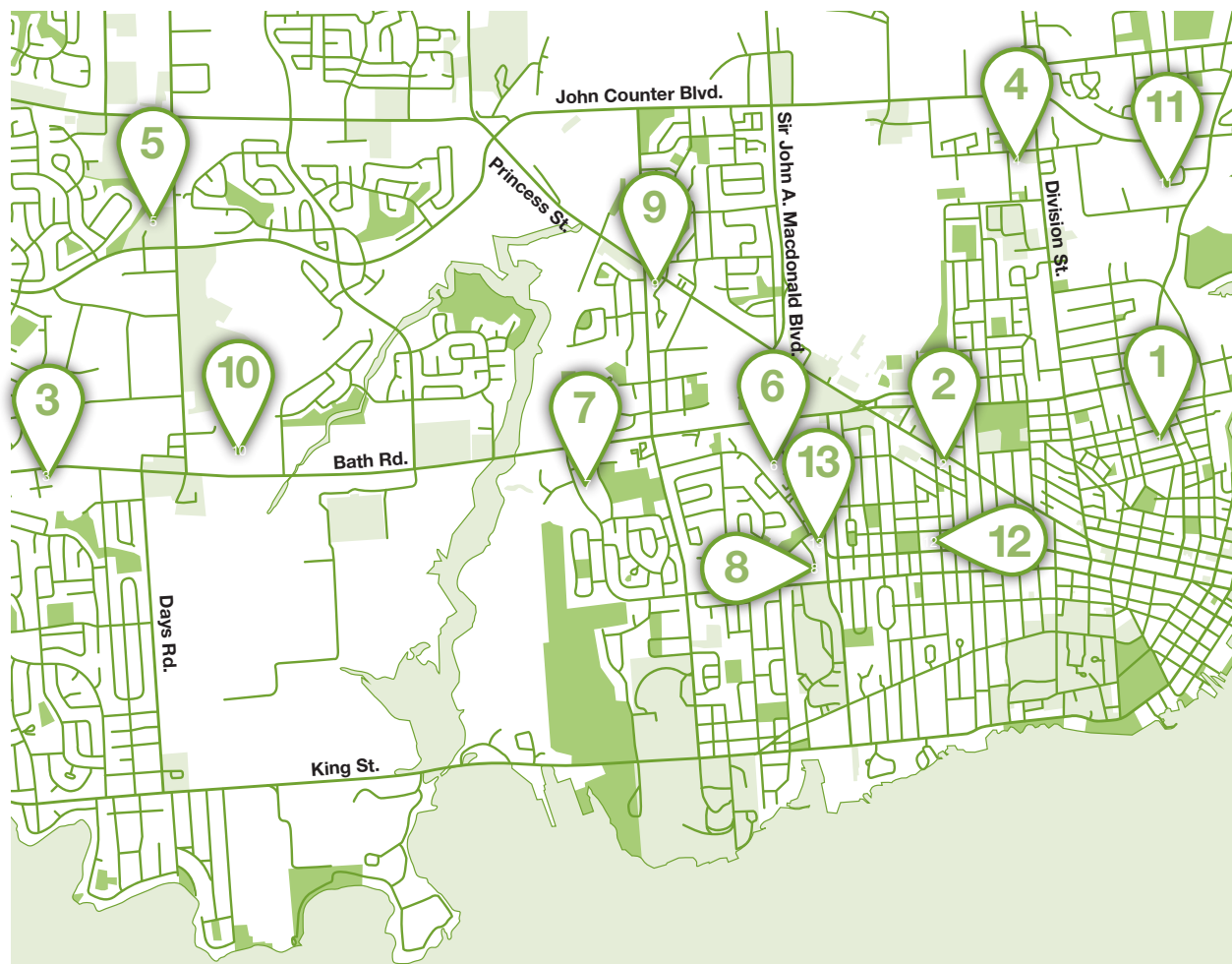
- 41 new rental housing units completed in 2018/early 2019 with financial assistance from the affordable housing capital funding programs
- 16 affordable housing units were allocated funding in 2018 with construction beginning in 2019
- Over 450 affordable housing rental units have been created since 2006 with funding from available municipal and shared provincial/federal programs



The City actively considers affordable housing funding proposals on an ongoing basis – contact housing@cityofkingston.ca to discuss your project and available funding programs with City staff.

Affordable Housing Listing

The Affordable Housing Listing provides details and contact information for participating projects. Rental enquires should be directed to the landlord. The City of Kingston is not responsible for maintaining waitlists for units created under the Affordable Housing Program.



1	23 John Street	6	129 Van Order Drive	11	37 Cassidy Street
2	720 Princess Street	7	233 Queen Mary Road	12	645 Brock Street
3	500 & 510 Canatara Court	8	40 Cliff Crescent	13	28 Cliff Crescent
4	416 Elliott Avenue	9	1338 Princess Street	14	1096-B Clement Rd. Sharbot Lake (Not shown)
5	810 Blackburn Mews	10	1610 Bath Road		

Explore the Affordable Housing Listing at CityofKingston.ca/Housing

Affordable Housing Grant Programs

The City offers housing grants in the form of forgivable loans that support affordable housing solutions for renters and homeowners.

Kingston-Frontenac Renovates Program

The Kingston-Frontenac Renovates Program provides financial assistance to low-to-moderate income homeowners to repair and rehabilitate their homes while improving energy efficiency and to increase accessibility through modifications and adaptations to support independent living.

Program Highlights:

- \$5,000 available as a non-repayable grant for accessibility improvements – example projects include ramps, grab bars, washroom modifications, etc.
- Up to \$10,000 interest-free, forgivable loan to address emergency repair requirements – example projects include roof repair or replacement, heating system replacement, foundation work, well or septic tank repairs, etc.
- Available to income-eligible homeowners in the City and County
- 25 homeowners accessed the program in 2018—\$15,000 was provided for accessibility improvements and \$185,000 was provided for home repairs



Katherine called to have her furnace serviced, due to an increasing smell of oil, and they shut it down. Faced with having to pay \$5,000, which she did not have as she was already in jeopardy of losing her house, she was very hopeful when she found out about the program on the news. “It was a lifesaver; a God-send. I was lucky to get into the program. It is so wonderful to have a unit that is quiet, more efficient, and one which decreases my monthly bill. I also have peace-of-mind, and am not smelling oil all the time.”

Katherine, program participant



Home Ownership Program

The Home Ownership Program provides down-payment assistance to existing renter households in the form of a forgivable loan. The program supports households that can afford the monthly costs of home ownership but require assistance with the down-payment. Loans are forgiven after 20 years and no interest is charged during this time. If a participating home is sold during the 20-year term, the homeowner is required to repay the full value of the loan including any capital appreciation proportionate to the amount of the loan. Payments made back to the City are reinvested in the program and support others to achieve their home ownership goals.

Program Highlights:

- In 2018 the maximum eligible house purchase price was \$300,000 and the maximum down-payment contribution available was \$15,000 (i.e. 5 per cent down-payment). In 2019, the maximum down payment has been increased to 10 per cent of the purchase price to address increased house prices relative to incomes and interest rate stress-testing requirements.
- Available to renter households in the City and County
- Six households received down-payment assistance in 2018; the average contribution was \$10,740 per household.



Since becoming a homeowner there has been a wonderful quality of living increase. It feels great to have space and be away from neighbours. My dog is loving our huge yard, I am loving having space for family to visit and a dedicated board game room!

I regularly recommend this program to others. The Home Ownership Program helped me buy my first home much sooner than I could have otherwise. I think it is a fantastic initiative, and makes me proud to live in a city that has put thought and effort into making home ownership more possible for young people. As an added bonus, if I live here for 20 years the loan is forgivable. Couldn't ask for better!

Jade, program participant

Second Residential Unit Grant Program

The City of Kingston offers capital funding assistance and municipal fee rebates to homeowners who add a second residential unit to their home. This program assists both homeowners and renters and provides new housing opportunities in existing neighbourhoods. Program participants must commit to renting to income-eligible tenants at an affordable rate for five years. In 2019, the City will be pursuing zoning bylaw amendments to expand the area of the city where second residential units are permitted.

Program Highlights:

- Capital funding grant up to the lesser of \$15,000 or 75 per cent of development costs
- Municipal planning application fee rebate to a maximum of \$7,000
- Homeowners must commit to renting the suite to an income-eligible household at a below market rent for a period of five years.
- Available to homeowners in the City of Kingston



To learn more about the available affordable housing grant programs please visit the webpage at CityofKingston.ca/Housing.

Rent-Geared-To-Income (RGI) Housing

RGI housing, commonly referred to as social housing, is offered to those on the City’s centralized waitlist (CWL) who meet the eligibility criteria as prescribed under the *Housing Services Act, 2011 (HSA)* . According to regulations, a RGI household’s rent is calculated at 30 per cent of its gross monthly household income or as per a rent scale for those on social assistance. Sixteen housing providers manage the 1,530 RGI units within the City and the County for eligible seniors, families, single persons, and modified units for those with physical disabilities. Monthly rent-supplement funding is offered to 658 RGI households for rental units with landlords in the private and non-profit sectors as well.

The wait for RGI assistance on the CWL can be very long due in part to the size and location of the rental unit desired by the applicant, with priority status given to individuals who are victims of domestic violence or human trafficking.

Unit size	Approximate wait times	Number of eligible households on CWL
Bachelor or one bedroom	5 – 8 years	750
Two bedroom	2 – 5 years	185
Three bedroom	6 months – 3+ years	102
4+ bedroom	6 months – 3+ years	78
Seniors	1-4 years	202

RGI waitlist statistics

- 1,317 households on the CWL as of December 31, 2018
- 580 of new households found eligible for RGI assistance in 2018
- 149 of households housed from the CWL in 2018



Homelessness Data

Number of People Experiencing Homelessness	2018	2016	2013
Urban – living unsheltered or in an emergency shelter	81	91	106
Urban – living in transitional or other non-permanent housing	71	46	N/A
Rural	61	30	54

Note: Data from 2018 homelessness enumeration project.



Shelter occupancy is down 9.7% from 2017.



60 unique clients were assisted through the Street Outreach program in 2018.



In 2018, 147 households and 190 unique clients were housed through the Housing First Program.

2018 Homelessness Enumeration

In 2018, the first provincially legislated homelessness count and survey took place across the province. The objectives of the homelessness enumeration are to understand the extent and characteristics of the population experiencing homelessness. The results will be used provincially and locally for policy and program planning with the objective of ending chronic homelessness in the community.

In April 2018, homelessness enumerations were conducted in Kingston and the County of Frontenac. The project included an urban Point-in-Time Count (PiT Count) led by the United Way Kingston, Frontenac, Lennox and Addington with support from partner agencies and community volunteers. In collaboration with Southern Frontenac Community Services, Rural Frontenac Community Services, and Addiction and Mental Health Services KFL&A, the City of Kingston conducted an enumeration of homelessness in the County of Frontenac and rural Kingston which took place over a 10 day period.

Surveys were conducted with individuals and households that at the time of the count were:

- **Unsheltered:** this is absolute homelessness which generally includes people sleeping outdoors or in makeshift shelters, tents, vehicles, cabins etc.
- **Emergency Sheltered:** includes those sleeping in emergency shelters.
- **Provisionally Housed:** includes people who lack permanent housing and are sleeping in unsustainable situations such as ‘couch surfing’ at a friend’s or family member’s house, living in transitional housing or living in overcrowded housing.

It is important to understand that homelessness enumeration methodologies are known to provide undercounts due to the impracticality of enumerating all individuals experiencing homelessness in a community. Accordingly, the results should be considered a minimum estimation of the number of people experiencing homelessness in the City of Kingston and County of Frontenac.



Key Findings and Trends

- The number of individuals sleeping unsheltered or in emergency shelters in the urban area decreased by 12 per cent , while the total number of individuals without permanent housing (including those living in transitional housing) increased by 11 per cent.
- In both urban and rural counts, females comprised approximately one-half of the homeless population. Compared to other communities in Canada, females typically comprise 25 per cent of the homeless population.
- Approximately 80 per cent of all survey respondents self-identified as experiencing a mental health issue.
- Of those surveyed, 24 per cent identified as Indigenous in the urban area and 46 per cent in rural areas, an increase over 2016.
- The number of youth experiencing homelessness in both the urban and rural areas increased from 2016 to 2018. In the urban area, youth comprised 26 per cent of the homeless population and 24 per cent in the rural area.
- The main barriers respondents indicated for not having stable housing included: not enough income, rents are too high, housing is not available, and family/relationship conflict.

Homelessness enumeration processes will be conducted across the province every two years. Data collected will be used to assist in program design and delivery and to monitor progress over time.

For more information from the 2018 homelessness enumeration visit:

Cityofkingston.ca/residents/community-services/housing/studies-initiatives



Homelessness Programs & Services

With a goal to end chronic homelessness in Kingston and Frontenac, programs and services are available for individuals and families experiencing homelessness or at imminent risk of homelessness. The City supports the following programs available in the community:

Prevention/Diversion:

Supports those at risk of losing their home. Supports are available to help people maintain their housing or find more suitable housing. This short-term service is aimed at helping stabilize a household's housing situation.



Homelessness Prevention Fund:

Offers funding for last month's rent, rent or utility arrears and other items to low-income households to help them stay housed, or, if they are homeless, to secure housing. Ontario Works and Ontario Disability Support Program recipients may be eligible to receive funding through the Discretionary Residency Benefit.

Housing First/Rapid Re-Housing:

Helps people who are homeless find and maintain permanent housing and provides longer-term supports to help keep them housed. The "Housing First" approach focuses on housing people in stable accommodations, rather than in shelters, and on offering them the supports they need to help them stay housed, with no preconditions.



Emergency Shelter:

Emergency shelters offer safe and secure short-term shelter with the support of staff who can help people access other services. Four shelters operate in Kingston for the following client groups: youth (ages 16-24), families, vulnerable women and adults (ages 25+).

Programs & Services Provided by Partner Agencies

- **Kingston Home Base Housing** - Emergency Shelter Services Housing First/Rapid Re-Housing - Prevention/Diversion
- **Kingston Youth Shelter** - Emergency Shelter Services - Prevention/Diversion
- **The Salvation Army, Community & Family Services** - Prevention/Diversion Homelessness Prevention Fund
- **Southern Frontenac Community Services** - Prevention/Diversion Housing First/Rapid Re-Housing - Homelessness Prevention Fund



The Street Outreach Program

The street outreach team is a key resource to those who are not accessing the shelter system for a variety of reasons, e.g. the client is unable to live communally with other individuals, the client is in need of services that the shelters cannot provide (intensive medical supports), or the client chooses not to be in a shelter environment. The street outreach team actively engages with individuals and attempts to connect them with the supports and services provided through the Homelessness program.

In 2018, the program has been successful in connecting with the most chronically homeless populations who are sleeping in encampments, on park benches, in tents and in doorways and alleyways. In 2018 alone the street outreach staff came into contact with 154 unique clients—96 were male, 36 female, 11 male youth and 12 female youth. Sixteen came into shelter, 41 have case management and, out of those 41, 32 are connected to Housing First case management. Forty two unique clients have been housed.

Youth Homelessness Initiatives

Youth Hub

One Roof has been providing supports to youth in Kingston for over a year and, in that time, they have managed to partner with 17 agencies from the region that provide supports and assistance to youth who are homeless or at risk of homelessness. There are Indigenous organizations, community health providers, counseling supports, employment supports and housing help. The Hub is open to youth between the ages of 16-24. These services are co-located at 426 Barrie St. in Kingston. Since 2018, staff from Home Base Housing has been able to assist 35 youth in obtaining housing as well as access to a multitude of other community services and support.



The City of Kingston is the service manager for housing and homelessness programs for the City of Kingston and County of Frontenac.

HOW TO GET SUPPORT:



Homelessness Services

For information about the homelessness services offered by the funded service providers through the Kingston-Frontenac Housing & Homelessness Services System:

-  613-546-0000
-  housing@cityofkingston.ca
-  CityofKingston.ca/Housing

Housing Services

For information about housing programs offered by the City of Kingston:

-  613-546-2695 ext. 4907
-  housing@cityofkingston.ca
-  CityofKingston.ca/Housing

HOW TO GET IN TOUCH:

We welcome your feedback. To comment on this document, email housing@cityofkingston.ca.

If you require this information in an accessible format, email ContactUs@cityofkingston.ca or call 613-546-0000.




Housing And Social Services

362 Montreal St.
Kingston, ON K7K 3H5
613-546-2695 ext. 4907

HOW TO GET INVOLVED:

Property Developers

The City actively considers affordable housing funding proposals on an ongoing basis. Discuss your project and available funding programs with City staff:

-  613-546-4291
-  housing@cityofkingston.ca
-  CityofKingston.ca/Housing

Citizens

Follow and participate in engagement opportunities to help shape projects, policies and initiatives including housing.

Share your ideas for making Kingston a better place to live, work and play: GetInvolved.CityofKingston.ca



