0.7%
KINGSTON VACANCY RATE







City of Kingston & County of Frontenac 2017 Housing & Homelessness Report













OUR DIRECTION



A key priority for Kingston's city council is to advance affordable housing to meet the diverse and evolving housing needs in our community. Kingston has made great strides under multiple housing initiatives and there are a number of exciting projects on the horizon. I'm also looking forward to hearing more details about the National Housing Strategy and what investments will be made here in Kingston. Together with our community partners, the year ahead promises to offer further success in meeting the City's housing goals.

Mayor Bryan Paterson

Kingston's report on housing and homelessness provides an overview of local housing statistics, housing program summaries and key housing accomplishments. As you will see in this year's report, Kingston has been faced with a particular challenge in this past year – an extremely low vacancy rate. As we continue to develop programs and work with community partners to find solutions unique to Kingston's challenges, many of our current programs can help meet our community's housing and homelessness needs. We hope you find the 2017 report informative and encourage you to consider opportunities to support affordable housing initiatives in your community, which could include developing a second residential unit in your home, supporting an affordable housing project being developed in your neighbourhood or, if you're a landlord, considering participating in our Housing First rent-supplement program.





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.

20 per cent of households encounter barriers to maintain affordable, appropriate and stable housing.

THE HOUSING CONTINUUM

	Emergency housing responses Ongoing housing subsidies & housing support services		Capital construction funding & downpayment assistance Market options available				
	Homelessness	Emergency shelters	Supportive housing	Social housing	Affordable rental housing	Affordable home ownership	Market rental & ownership housing
Housing programs	 Homelessnes and diversion Emergency s Street outrea Homelessnes prevention fu Daytime serv 	n services helters ch program ss nd	 Housing First and rapid re-housing of homeless households Supportive housing (rent-geared-to-income) Social housing (rent-geared-to-income) 		 Affordable housing capital funding and land acquisition Home-ownership down-payment assistance Low-income home owner repair and rehabilitation funding Second residential unit grant 		 Household can support market housing costs
Income	\$0 - \$14,000	\$14,001 - \$25,000		000	\$25,001 - \$83,0	000	\$83,001 and up
Inco	No to very low	income	Very low to low income		Low to moderate income		Moderate income and up

3 ■■

MARKET HOUSING DATA

Completed second residential units



Building permits issued for new housing

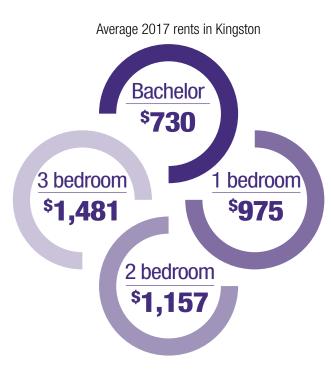
Location	2017	2016
Kingston	580	439
North Frontenac	28	31
Central Frontenac	18	18
South Frontenac	60	71
Frontenac Islands	9	9

New housing completions in Kingston

			'	
Dwelling	2017	2016	2015	2014
Single-family	237	182	172	193
Semis/row houses	99	76	36	101
Multiple	244	181	310	186
Total	580	439	518	480

How Kingston compares to other communities of similar size

Community	*Average one-	bedroom rent in 2017
Oshawa		\$1,038
Barrie		\$1,035
Guelph		\$980
Kingston		\$975
Kitchener/Cambrid	lge/Waterloo	\$917
Brantford		\$867
Peterborough		\$850
Sudbury		\$848
London		\$840
St. Catharine's/Nia	ngara	\$822
Thunder Bay		\$778
Windsor		\$720
Average		\$889



AFFORDABILITY SCENARIOS

SINGLE ON ONTARIO WORKS

Brian is a 45 year-old man who lost his job with a construction company in 2015 due to a back injury.

He had been working there since he was in high

school. At the time he was able to apply for employment insurance sick benefits. When that ran out, and he was unable to return to work, he had to apply for Ontario Works (OW). Brian receives \$721 a month from OW, which includes \$384 for shelter and \$337 for his food and personal needs. Brian had to move out of his apartment and in with a friend as the average cost of a one-bedroom apartment in Kingston is \$975 a month. Even splitting a twobedroom apartment is difficult on his limited budget as he is paying close to \$600 a month which leaves only \$121 a month for his basic needs. Brian has weak literacy skills and is intimidated by re-training/ schooling and a limited resume as he has only ever worked hard-labour jobs, which his body no longer allows him to do. Brian's self-esteem is shrinking daily as he no longer has the independence of living alone and he needs to use the food bank regularly to be able to afford his rent.



SINGLE ON ONTARIO DISABILITY SUPPORT PROGRAM

Bonnie is a single woman receiving Ontario Disability Support Program payments. Each month she receives \$1,151, which includes \$489 for housing costs. The average cost of a onebedroom in Kingston is \$975 a month. Bonnie is currently paying this and is left with only \$176 a month for all her food and other basic necessities. Bonnie has applied for social housing and is looking for a housing unit with no stairs to accommodate her disability. Kingston has limited options for these types of units and the waitlist for a bachelor/ one-bedroom is five to eight years and could be even longer when an accessible unit is required.



COUPLE WITH CHILD ON ONTARIO WORKS

Isabel and Aaron are young parents with a two year-old daughter and are both on Ontario Works (OW) social assistance. Both Aaron and Isabel are working towards obtaining their Grade 12 diploma. The couple is eligible to receive a maximum of \$1.172 a month from OW plus a child tax benefit of approximately \$800 a month. The average cost of a two-bedroom apartment in Kingston is \$1157 a month. Aaron is also trying to find a job to help them meet their budgetary requirements. The couple just found out that they are eligible for subsidized childcare so they can now focus on completing their schooling to help them obtain jobs that pay well.



Diego is a single dad and the sole provider for his family. His son is in kindergarten and he has been able to secure part-time employment, making minimum wage. Diego works approximately 15 hours per week and earns approximately \$696 a month from his job. Diego is also on Ontario Works (OW), and, due to the deduction from his earnings, his OW entitlement is \$738 a month, making his total monthly income \$1,434. Diego pays \$1,157 month for his two-bedroom apartment. He is trying to secure more hours at work. obtain subsidized childcare and has applied for rent-geared-to-income assistance (social housing) for which he would pay 30 per cent of his monthly income in rent which would

help him get ahead. The wait time for

a two-bedroom social housing unit is

two to five years.

*CMHC, Rental Market Report: Ontario Highlights (2017)

I was kicked out of my house at the age of 15 and was not welcome back. I ended up couch surfing between different friends' houses and during this time I was using drugs. Once I turned 16 I was able to access Ryandale Shelter and was eventually able to get in touch with Home Base Housing, who helped me with securing an income, and I applied for one of their supportive housing programs.

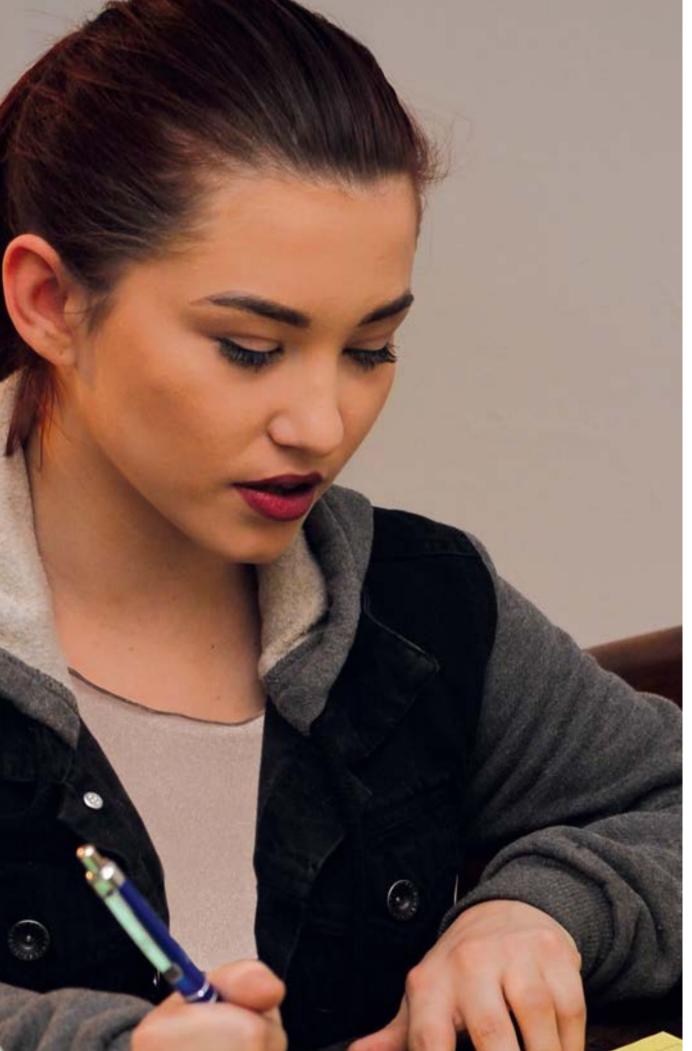
I also reached out to drug counselling services. In July of 2016, I was approved to move into transitional housing with Home Base Housing at RISE. I was also connected with a case manager at that time who helped me to pay my rent on time, keep my apartment clean and provide support in many different ways. However, due to me not following the rules several times, I was asked to leave the program.

My case manager continues to help me with making sure my rent is paid on time and that I am attending school and other appointments.

So in May of 2017, I re-entered the shelter system, this time staying at the Youth Shelter. I was still connected with my case manager and she helped me to find an alternative housing program. I was approved for a rent supplement through the City of Kingston, where they would pay a portion of my rent. With the help of my case manager, we found a one-bedroom apartment in a great location that I really fell in love with.

My case manager continues to help me with making sure my rent is paid on time and that I am attending school and other appointments. She has connected me with other services, such as Addiction & Mental Health Services for more in-depth drug counselling. I am thankful to my case manager because she has helped me with both personal supports and personal encouragement. I continue to struggle with my drug addiction, but I know that I have stable housing and I don't want to risk that, so I work closely with my case manager to make sure that I stay in my apartment and get the help I need to be successful.

Sarah, Case Management Supports



VACANCY RATE **IMPLICATIONS**

Vacancy rate is an indicator of a rental housing market that measures the percentage of all rental units that are available. The Kingston area rental housing market has experienced a substantial decline in the vacancy rate, dropping from 2.6 per cent in 2016 to 0.7^[1] per cent in 2017.

Such a low vacancy rate means that there are fewer units for people to rent and can correspond with rising rental prices, making it difficult to find affordably priced housing.

A healthy vacancy rate is considered to be around three per cent and this change in vacancy rate over a one year period is significant. Such a low vacancy rate means that there are fewer units for people to rent and can correspond with rising rental prices, making it difficult to find affordably priced housing. Factors contributing to the low vacancy rate include:

- In recent years there have been below-average completions of new multi-unit apartment dwellings.
- There are multiple apartment projects that have been appealed to the Ontario Municipal Board, prolonging the introduction of additional units to the market.
- The continued increase of post-secondary students studying and requiring housing in Kingston.
- Modest in-migration of households to Kingston from other communities.
- Recent trends demonstrating the conversion of long-term rental housing to short-term rental housing (e.g. Airbnb).

In 2018, council and City staff will continue to deliver the affordable housing programs outlined in this report and will be working with the provincial and federal governments to secure affordable housing funding to be delivered under the National Housing Strategy and the province's Fair Housing Plan and Long-Term Affordable Housing Strategy.

PORTABLE HOUSING BENEFIT TO HELP SURVIVORS OF DOMESTIC VIOLENCE

Late in 2016 the Province introduced a Portable Housing Benefit (PHB) pilot program in 22 communities across Ontario. The pilot program was designed to help survivors of domestic violence secure safe and stable housing, which is frequently cited as a reason why victims of domestic abuse don't leave the abusive partner. Similar to rent-geared-to-income assistance, eligible households receive a subsidy, however, the subsidy is not attached to a unit and the eligible client could take this subsidy to any address in Ontario. In 2017, the Province announced the extension of the program which is available to current program participants and other households on the waitlist. Kingston has offered 11 PHB-DVs in 2017.

OVERVIEW OF 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, including adults, youth and families. 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.

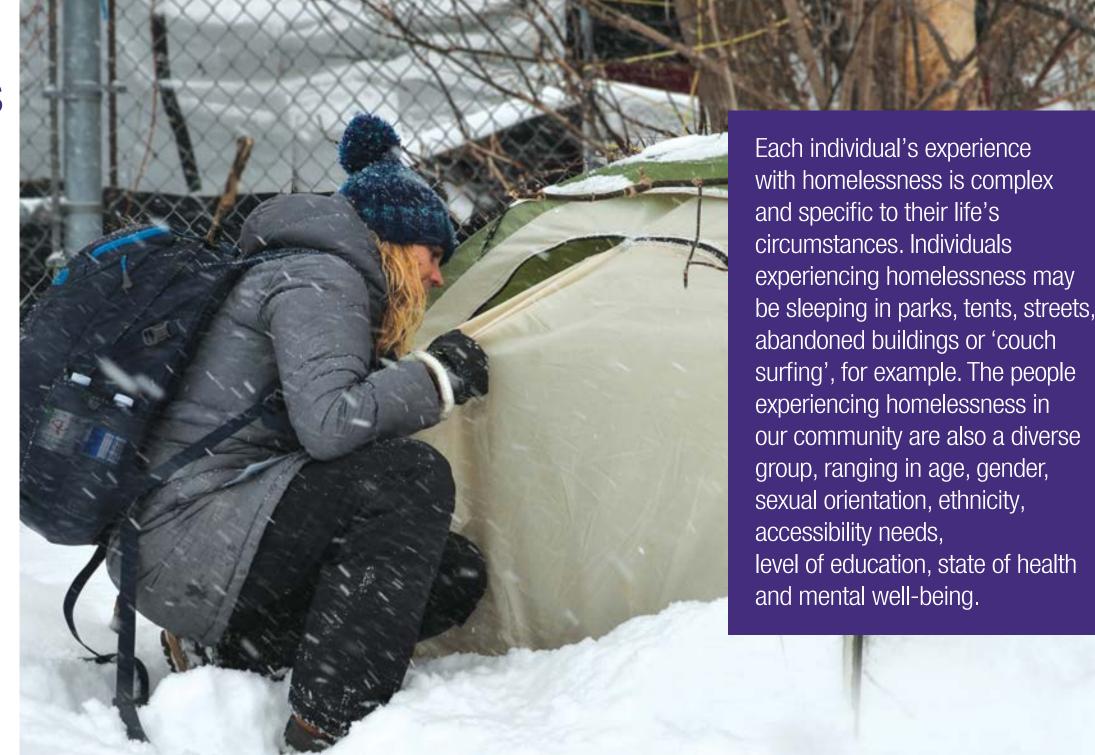
HOMELESSNESS PREVENTION FUND: Offers funding for last month's rent, rent or utility arrears and other items to low-income households to help them stay housed, or, if they are homeless, to secure housing. Ontario Works and Ontario Disability Support Program recipients may be eligible to receive funding 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 are operational in Kingston for the following client groups: youth (ages 16-24), families, vulnerable women and adults (ages 25+).

2017 PROGRAMS & SERVICES PROVIDED BY SIX PARTNER AGENCIES

- Addiction & Mental Health Services KFLA Housing First/Rapid Re-Housing
- Elizabeth Fry Kingston Emergency Shelter Services
- Kingston Home Base Housing Emergency Shelter Services Housing First/Rapid Re-Housing Prevention/Diversion
- Kingston Youth Shelter Emergency Shelter Services Prevention/Diversion
- 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 PILOT PROGRAM

The Street Outreach pilot program was initiated in July 2016 through the combined efforts of Home Base Housing, Addiction & Mental Heath Services, Correction Services Canada, Youth Diversion, Street Health, the Salvation Army and the City of Kingston. Its primary purpose is to engage with homeless people on the street and elsewhere in the service area, offer them service information and connect them with any needed services.

Since the inception of the program a total of 139 unique individuals have been assisted. Twenty-seven were successfully referred to one of the city's emergency shelters, 74 clients have been successful

in obtaining housing in 2017, and 53 clients have been connected to a Housing-First case manager. A 2017 survey shows that approximately 62 per cent of the pan handlers on Princess Street are housed, which is a decrease in the number of street-involved individuals. Since 2016, those delivering the Street Outreach program have been able to effectively respond to situations in the community through requests from business owners, landlords, the police, Kingston General Hospital and numerous other agencies. Outreach staff members have fixed locations, which they check frequently, while also responding to individual situations on an as-needed basis.

■■ 8

HOMELESSNESS IS NOT UNIQUE TO URBAN CENTRES

The communities that make up the County of Frontenac also experience challenges related to housing instability and homelessness. Preventing and ending homelessness across the County requires innovation and creativity due to its vast geography, limited transportation options, increased utility costs and limited rental housing availability.

Southern Frontenac Community Services, along with Rural Frontenac Community Services and Addiction & Mental Health Services of Kingston Frontenac Lennox and Addington, work collaboratively to enhance the provision of sustainable and consistent homelessness services in South, Central and North Frontenac with offices in Sydenham, Verona and Sharbot Lake.

In February 2017, the City completed a review of current homelessness-prevention and re-housing services provided throughout the County of Frontenac. This work was undertaken to examine opportunities to enhance service delivery and access to supports for individuals and families experiencing housing instability and homelessness in the County. The City and rural service providers continue to work together to address enhancements identified as a result of the review.

"The face of rural homelessness is vastly different than its urban counterpart. Part of it is resiliency. Part of it is creativity. And for many, it is a term to be avoided. Why? For many who are dealing with homelessness, they have found a place to put their heads, whether it be a barn, a hunt camp or cottage; or knowing that our community will support them through 'couch surfing' and 'visiting.' They have a home. It's just not theirs.

"There are no motels or shelters in Frontenac County and rural residents do not want to leave their community, their friends and their families. Therefore, new ways to deal with homelessness are needed.

"The vast geography also has a bearing. Frontenac County is 3,163 km² — an area five times the size of the City of Toronto — with a population density of fewer than eight people per square kilometre. To get from Sydenham to Plevna, from one end of the County to the other, is almost two hours driving. When many homeless people also do not have access to reliable transportation, food sources and other community supports, the face of rural homelessness remains hard to find and even harder to support."

David Townsend.

Executive director, Southern Frontenac Community Services



HOMELESSNESS ENUMERATION 2018

In 2016, the province of Ontario passed legislation requiring municipalities to count - or enumerate - the number of people experiencing homelessness in the community every two years. Enumeration data helps the province, municipalities, and partner agencies better understand the scale and complex challenges homeless people face to better prevent, reduce and end chronic homelessness. In 2018, homelessness counts will be completed in Kingston's urban area as well as the County of Frontenac and the city's rural area. The information collected from this enumeration will be used to assist in developing homelessness policies and programs at the provincial and local levels to ensure services and funding is directed to support housing stability and positive outcomes.

HOMELESSNESS POINT-IN-TIME COUNT: 2013 COMPARED TO 2016

	Typical length of time homeless ²	Homeless individuals living unsheltered ³
STON		
106	3.5 months	16%
91	4 months	22%
	urveyed' STON 106	urveyed' homeless' eston 106 3.5 months

COUNTY OF FRONTENAC

2013	54	7 months	2%
2016	30	4 months	40%

To Learn more about the spring 2018 homelessness enumeration in your community please visit:

- United Way Point-in-time count UnitedWaykfla.ca/homelessness-pit-count



YOUTH HOMELESSNESS INITIATIVES

In November 2017, One Roof, Kingston Youth Services Hub, was opened to the area's youth, providing centralized access to mental health, addictions, housing, income support, education, family, life skills and employment services. Located at 426 Barrie St., One Roof is a partnership between more than 15 youth-serving organizations working together to support youth ages 16 to 24 years.

Staff members from Home Base Housing are onsite to help youth find and maintain stable housing, in conjunction with related, supportive services offered through the Youth Hub.

UNITED WAY - YOUTH HOMELESSNESS

Addressing the root causes of youth homelessness impacts future employment opportunities, quality-of-life, well-being and, most important, ensures the inclusion of youth as active, participating and contributing citizens of our community and society. Much of the work this community has undertaken, to address the issue of youth homelessness has been inspired, framed and guided by the voices, and the stories of lived experience, of those who are most directly impacted by the issue: our youth.

On any given night, more than 6,000 Canadian youth are homeless. Young people account for one in five of the people living in Canada's homeless shelters. In Kingston, in 2013, one in three shelter residents here were between the ages of 15 and 24. In 2017, as a result of community wide efforts, one in five shelter residents were youth.

To help these vulnerable young people put their homelessness behind them and live safe, productive lives, the United Way Kingston, Frontenac, Lennox & Addington (KFL&A) worked collectively with community partners to develop a plan and focus on prevention, providing timely intervention, and building a sustainable network of supportive resources.

The initiative is inspired by the voices of the youth in our community, ensuring our collective efforts continue to focus on identifying and removing barriers that keep young people from accessing safe, suitable and sustainable housing and ensuring that every young person in KFL&A has a place to call home.

To review a copy of the 2018 report on this effort please visit UnitedWayKFLA.ca/Youth.

■■■ 10 11 ■

^[1] Homeless enumerations are known to always undercount homeless individuals in a community due to the hidden nature and stigma associated with homelessness.

 $^{^{\}rm [2]}$ In Canada, chronic homelessness is defined as being homeless for at least six months in the past year.

A HOME FOR **EVERYONE**

AFFORDABLE RENTAL HOUSING

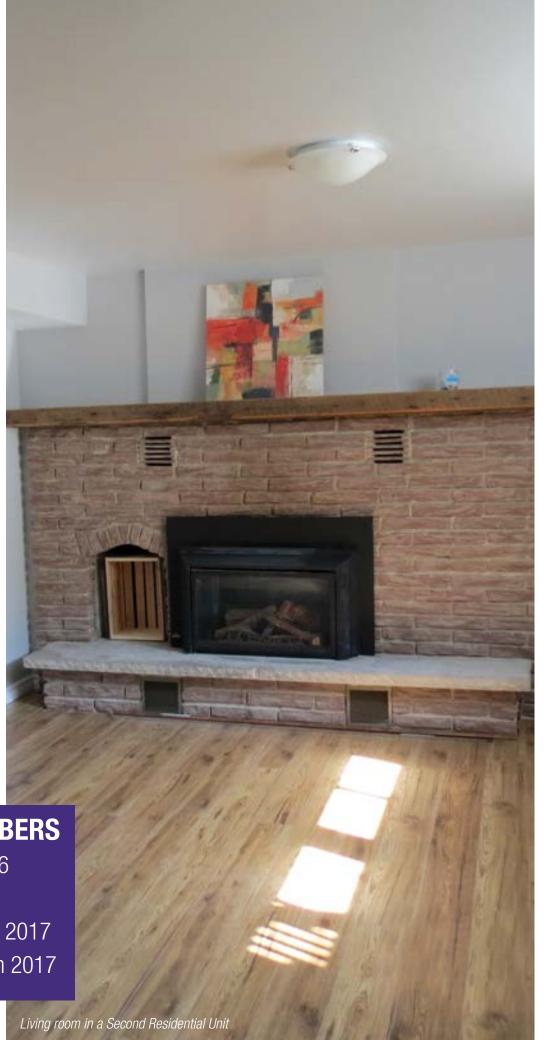
Affordable housing projects provide rental housing units at belowmarket prices often in buildings that include both market-price and affordable rental units and households with a mix of income levels. The City's affordable housing program uses federal, provincial, and municipal government funding to provide capital contributions to developers in exchange for below-market rental units that are maintained at affordable rates for a period of time, usually 15 to 20 years. Since 2006, a total of 431 affordable housing rental units have been completed or are currently under development. The development of the new units has been supported by more than \$33 million of capital funding provided by the three levels of government. Affordable housing capital-funding programs are intended to provide affordably priced housing for low- to moderate-income households. In 2017, nine affordable units were completed and funding was approved for an additional 21 units that will be completed in 2018/19.

The affordable rent for a one-bedroom unit in 2017, including utilities, was \$754; the maximum income level for a household renting an affordable one-bedroom unit was \$33,000.



AFFORDABLE HOUSING IN NUMBERS

- 431 affordable units created since 2006
- 10 home-ownership grants in 2017
- 27 home-rehabilitation grants issued in 2017
- 1 second residential unit grant issued in 2017





KINGSTON-FRONTENAC RENOVATES PROGRAM

The Kingston-Frontenac Renovates Program offers low- to moderate-income homeowners grants of up to \$3,500 to make their homes more accessible, or interest-free loans of up to \$10,000 to bring homes up to address emergency repair requirements. The goal of this program is to improve the living conditions of households in need and to increase accessibility through modifications and adaptations to support independent living.

"I heard about this grant from a friend. I was very surprised I was able to get this grant and that I qualified. I needed a new roof and steel door. My roof had been leaking for some time. Turns out I was eligible and the Kingston Frontenac Renovates Program came to my rescue! This isn't something I would have been able to afford on my own, so I'm very thankful for the help I received."

Leona, Kingston Frontenac Renovates Program recipient



HOME OWNERSHIP PROGRAM

The Home Ownership Program assists low-to-moderate-income renter households to buy affordable homes by providing down-payment assistance in the form of a forgivable loan. This down payment assistance is available to help current renter households buy a home with up to five per cent of the purchase price up to a maximum of \$14,529 in 2017. This program offers assistance to households who can afford the ongoing costs of home ownership, but who may struggle to obtain the initial down payment.

"The program is great. It came at such an amazing time for me and my family."

Brodie, Home Ownership Program



SECOND RESIDENTIAL UNIT GRANT PROGRAM

The City of Kingston offers forgivable loans and rebates to homeowners who are looking to add a secondary rental unit to their home. This program not only assists the homeowner with the costs associated with creating the suite, but also encourages the development of additional housing options for renters in the community. Program participants must commit to renting the suite to tenants with an eligible income at an affordable rate for five years.

"I wanted to say that the Secondary Suites Program is a great program and I would highly recommend it to anyone considering a secondary unit. The financial support from the city helped make the unit affordable for us to build, and affordable for the tenant residing in the unit. The best part is knowing the unit meets code and that both the tenant and ourselves are living in a safe space. We rented our unit for the first of September and are very happy with our tenant."

Brenda, Second Residential Unit Grant Program

Living Toolin in a Second Residential Onit

AFFORDABLE HOUSING **SUCCESS STORY**

Dawn House opened a new affordable housing project in 2017. Dawn House Services and Housing for Women Inc. is a local charity supporting and empowering homeless, vulnerably housed, and marginalized women. Its vision is for all women to live in safe, affordable and accessible housing. Dawn House supports the principles of Housing First and provides short-term housing in nine new affordable bachelor apartments funded through the Social Infrastructure Fund program. Rents are established at 80 per cent of the average market rent for a comparably sized unit inclusive of utilities.

Dawn House connects women with community resources, provides advocacy with community organizations and agencies, as well as individualized wellnessbased services and programs. Dawn House strives to enhance the quality-of-life for the women it serves while assisting them to build healthy, inclusive, supportive relationships amongst their peers and with others in the greater Kingston area.

RENT-GEARED-TO-INCOME (RGI) HOUSING

RGI housing, also known as social housing, is offered to those on the centralized wait list. An RGI household's rent is calculated at 30 per cent of the gross monthly household income or as per a rent scale for those on social assistance. Sixteen housing providers manage the 1,530 RGI units in the City and County for eligible seniors, families, and single people and modified units for those with physical disabilities. Monthly rent-supplement funding is offered to 658 households for units in the private or non-profit sectors. Victims of domestic violence are given priority. The wait for RGI assistance can be very long due in part to size and location of the apartment desired by the applicant.

Bedroom size	Approximate wait times	Number of eligible households on waitlist
Bachelor or 1 bedroom	5-8 years	941
2 bedroom	2-5 years	185
3 bedroom	6 months (3+ years)	93
4 or 5 bedroom	6 months (3+ years)	84

RGI waitlist stats

- 1,303 of households on waitlist as of Dec. 31, 2017
- 185 of households housed from the waitlist in 2017





In 2016, the federal and provincial governments provided the Social Infrastructure Fund (SIF). It was developed to offer support to local housing initiatives related to affordability. SIF includes the Social Housing Improvement Program (SHIP), which provides capital funding to maintain the quality of social housing that already exists within the province. SHIP can assist with repairs and renovations to help conserve energy and water to reduce utility costs for social housing tenants and the social housing providers.

Examples of these repairs could include:

- New energy efficient windows
- New energy efficient hot water tanks
- New LED lighting systems
- New low-flow toilets
- New insulation, etc.

In 2017, SHIP funding was accessed by a number of the City's social housing providers. The funding was used to upgrade social housing units at 205 Bagot St. This building received 108 new windows and 51 new patio doors. While the energy savings cannot be completely attributed to the new windows and doors it can be seen that there was an energy savings of 18 per cent between 2016 and 2017. Tenants have also appreciated the updates as they have helped reduce street noise and drafts.













The City of Kingston is the service manager for housing and homelessness programs for the City of Kingston and County of Frontenac. You can contact us and learn about our services and programs at:

HOUSING AND SOCIAL SERVICES 362 Montreal St. Kingston, ON K7K 3H5 613-546-2695 ext. 4907 CityofKingston.ca/Housing

HOUSING PROGRAMS

- Affordable Housing Capital Funding
- Kingston-Frontenac Renovates
- Home Ownership Program
- Second Residential Unit Grant

housing@cityofkingston.ca 613-546-2695 ext. 4907

SOCIAL HOUSING REGISTRY

Rent-geared-to-income applications

theregistry@cityofkingston.ca 613-546-2695 ext. 4764

HOMELESSNESS SERVICES

For information about the homelessness services offered by the funded service providers through the Kingston-Frontenac Housing & Homelessness Services System please visit CityofKingston.ca/Housing.

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.

On the cover:

- * A balanced vacancy rate is three to five per cent.
- ** Home sales recorded through the MLS System of the Kingston and Area Real Estate Association.