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# **The Kingston Model For Affordable Housing Development Continuum of Housing Needs**

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# 1 INTRODUCTION

The Kingston Model for Affordable Housing Development is an innovative approach to utilizing all available resources/tools to meet the current and future housing needs of the City of Kingston. These resources and tools will incorporate legislative, regulatory, financial and other elements to provide innovative approaches for the development of housing aimed at meeting these needs.

In order to develop an effective Model, it is critical that a clear understanding be provided of the range of housing needs facing the Kingston market. This range of needs can be considered a “continuum”; that is, a series of needs ranging from those households with very few housing options to those with a wide range of choices and alternatives.

Given that considerable study has already been undertaken on identifying the housing needs of the Kingston market, it was decided that the most effective means of developing the Kingston Model would be to concentrate the resources for the project almost entirely on the development of innovative housing supply solutions, rather than spending significant time and funding conducting further research on housing needs.

At the same time, it was recognized that the starting point in the process must be to achieve consensus among stakeholders about the housing needs to be addressed by the Kingston Model. Accordingly, the consulting team has used existing sources of information previously developed by various Kingston-area organizations to summarize these needs. This summary is provided below by market segment.

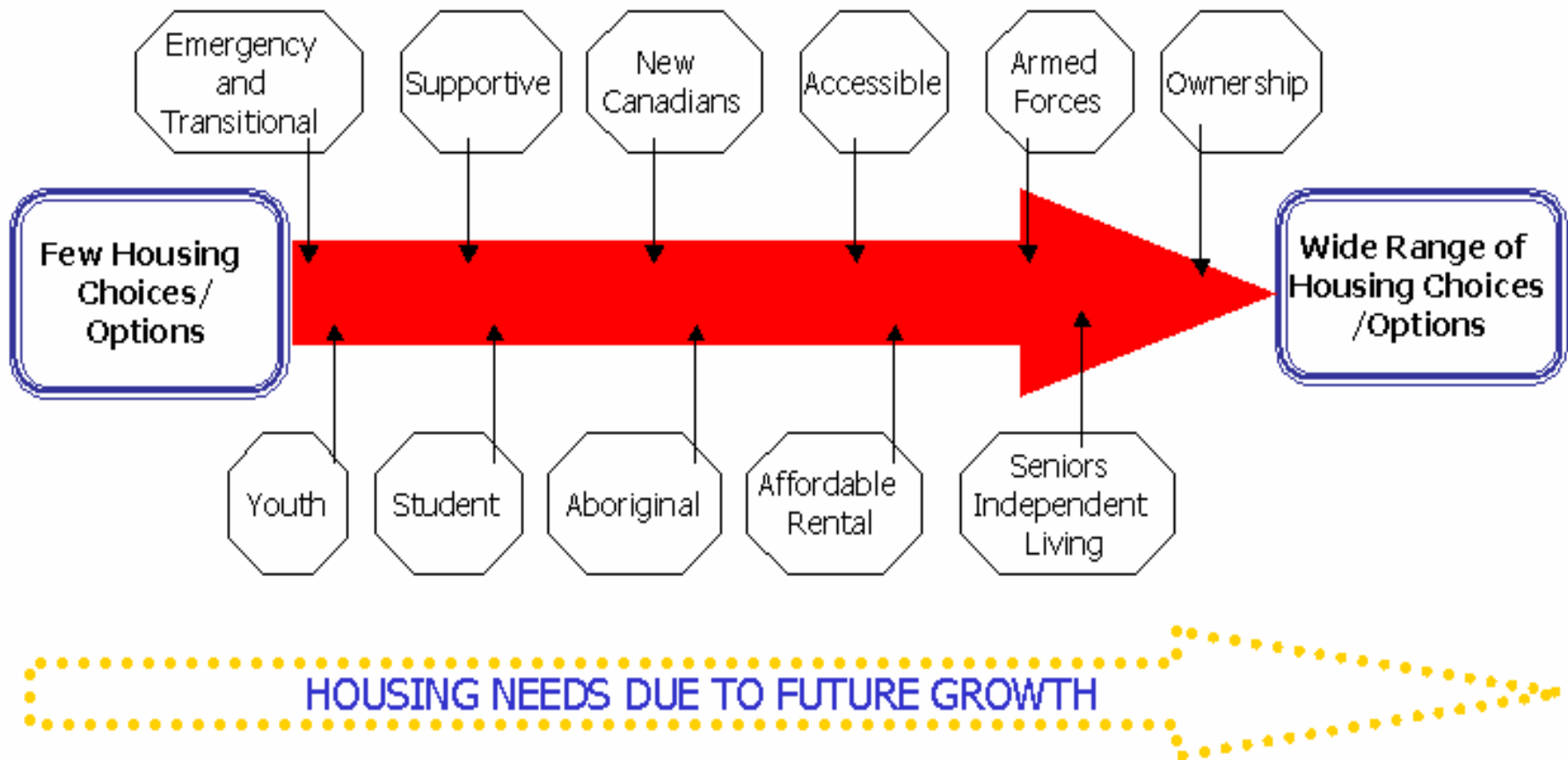
The intent is to obtain the input of a cross-section of stakeholders familiar with each of these segments in order to achieve consensus about these needs.

## **2 IDENTIFYING THE MARKET SEGMENTS COMPRISING THE CONTINUUM OF HOUSING NEEDS**

As noted above, housing needs can be described as a continuum ranging from the needs of those with very few housing options to those with a wide range of choices and alternatives. For those with very few housing options, barriers can be a result of various factors such as severe income limitations, support service needs, lack of physical accessibility, the need for special design features, etc. For others, concerns may simply be a lack of availability or lack of understanding about the requirements of becoming a homeowner.

We have organized the housing market into eight market segments reflecting an increasing range of choice on the continuum of housing needs. Below we summarize the needs that have been identified in various reports and studies provided at the outset of the study. The attached chart illustrates this continuum.

Figure 1: Kingston Model – Continuum of Housing Needs



## 2.1 Emergency and Transitional Housing

Emergency housing can be defined as temporary accommodation for persons facing an immediate need for shelter and possessing few options – i.e. shelter for those who are homeless or “on the brink” of homelessness. Typical forms of emergency housing include shelters operated by community agencies or municipalities, church basements, “couch surfing” with friends, etc. Transitional housing is closely linked to emergency housing and is generally defined as short to medium-term accommodation that is accessible to people experiencing homelessness or at risk of homelessness and often involves the provision of support services to assist these individuals to maintain their housing and become more self-sufficient.

A number of factors can contribute to the need for emergency and transitional housing, such as:

- Family break-up
- Domestic violence
- Sudden loss of employment
- Mental illness
- Substance abuse
- Eviction
- Release from an institution
- Natural disaster (fire, flood, earthquake, etc.)

These factors can leave individuals and families homeless and in need of emergency accommodation. Such factors can also lead to “hidden” or invisible homelessness, where individuals and families are inadequately housed or are one paycheque away from being out on the streets.

The Community Plan on Homelessness and Housing Issues in Kingston & Area prepared by the Community Homelessness & Housing Advisory Committee and updated in May, 2004 by the United Way serving Kingston, Frontenac, Lennox & Addington noted:

*“In Kingston, the number of individuals, youth and families seeking shelter has been on the rise.....Kingston faces many issues that result in an increase in homelessness. The City has one of the lowest vacancy rates in the province, we have a high number of individuals on the welfare system and the median annual wage is \$10,000 below the provincial average. There is a high concentration of people with mental illness and substance abuse. With 8 correctional facilities, Kingston also needs coordinated discharge planning to enable integration of individuals released from these facilities.....At this point, service providers and organizations have been coping with a steep increase in the need for shelter beds and emergency services. At some point, as a community, we will need to look at strategies to prevent homelessness when it can be prevented and move as many families and individuals as possible into safe, affordable*

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*housing, while continuing to provide shelter and support to those who are in need of emergency shelter....This model will work if there is coordination and collaboration among service providers, government, funders, private and public sector organizations and the community at large. The community will need to ensure that projects are sustainable and continue to provide services long term to residents in need."*

A recent report on the "In From the Cold" Program operated by Home Base Non-Profit Housing (April, 2003) provides further information about homelessness in Kingston. It notes that:

*"Because of a lack of shelter space and affordable housing in the City of Kingston, Home Base Housing has had to open an emergency shelter at 428A Barrie Street for the third year in a row. The homeless population has increased dramatically in the past few years and the current vacancy rate of 0.9% is one of the lowest in the province."*

The report goes on to note that from November 22, 2002 to April 30, 2003, a total of 1,613 nights of service were offered to a total of 279 residents. This works out to 83% of capacity. As many as 19 individuals stayed at the shelter on any given night.

A total of 78% of residents were male and 22% female. Of these, 22% were youth age 16 to 24. The overall number of youth has increased steadily over the past two years. Shelters are also seeing many more families and single mothers unable to afford accommodation and ending up in the shelter system.

Only 9% of residents were from out of town and 87% had no fixed address. A total of 58% of users had no reportable income and only 14% were on Ontario Works and 21% were on ODSP. A high percentage of residents appeared to be suffering from some form of mental illness. Many had serious medical problems and should have been hospitalized. The average length of stay was 5.6 days, with some stays extending as long as 25 days.

The report noted that the most difficult challenge facing the shelter and the Housing Help Centre was trying to assist clients with affordable housing options. With homelessness not being a priority category in the non-profit housing program and the vacancy rate being very low, staff were only able to help place 21 individuals in permanent affordable housing. This is a much lower number than in previous years. The report observed that:

*"Each year the IFTC has consistently proven that there is a lack of regular shelter services within the city and that the need for a minimum barrier shelter has never been greater....The number of homeless individuals and families in the community is growing and the lack of financial resources as well as a decrease in affordable housing options has impacted on an under-funded shelter system. All area shelters operated at or near capacity during winter months and worked together with the IFTC ensuring that all individuals and families found appropriate shelter, which at times even involved trading clients to support families staying together."*

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The Community Homelessness Plan identified three different patterns of homelessness:

**Chronic Homelessness:** These individuals often have a number of complex issues, including mental health, history of hospitalization and/or incarceration, possible substance abuse

**Episodic Homelessness:** These people frequently use shelters, leave when they get home or use shelters seasonally. They may have trouble sustaining employment or housing due to substance abuse or behavioural issues

**Transitional Homelessness:** These individuals or families are homeless for a shorter duration, in times of economic hardship or temporary housing loss for a number of reasons

Some of the key contributing factors to the increased need for emergency and transitional housing in Kingston noted in the Plan include:

- The lack of permanent affordable housing
- Ontario Works allowances were considered “woefully inadequate”
- Lack of supports for mental health and addiction sufferers
- Lack of awareness of the problem across the community as a whole
- Lack of central, supervised space with programs and services for those in need
- Lack of sustainable funding

Specific gaps and needs re: emergency housing identified in the Plan include:

**Emergency Shelter System:** Although there was an increase in shelter beds and some expansion and upgrades were done to existing shelters in SCPI Phase I, Kingston is currently closing 21 emergency shelter beds (April, 2004). There is a need for summer beds and sustainable winter emergency shelters with an increase in maximum lengths of stay.

**Transitional Housing:** Discharge planning and transitional housing is needed for individuals with addictions and mental health issues as well as recent releases from the prison system. More long term facilities are needed with support services to help with the transition to independent and sustainable living quarters.

**Support Services:** Although there are many sponsored food programs, there needs to be central coordination of programs to ensure all days of the week are covered. Shelters need increased support services to help with transition activities. There is a need for more support/outreach workers in the community with day services rather than drop-in services.

**Prevention:** Will increase with the further development of community capacity. There is an ongoing need for public education and partnerships to work on communication

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strategy. It will also be important to prevent homelessness from the “working poor” and the “hidden” homeless. Once in homes, individuals need supports to maintain housing.

The Community Plan for Homelessness and Housing Issues identified five priorities (by level of recommended funding):

**Priority 1 (45% of funding):** look at ways to transition homeless youth, aboriginal individuals, adults and families to permanent housing. For this to happen, they must be provided with supports, transitional housing and, eventually, access to affordable housing (i.e. expand supply of transitional housing and increase number of outreach workers).

**Priority 2 (25% of funding):** continue to provide shelters and supports for individuals that are “chronically” homeless (i.e. expand number of outreach workers and ensure an adequate supply of emergency beds in summer and winter).

**Priority 3 (20% of funding):** day services will provide programs and services, such as counseling, information, peer support & mentoring, education, recreation and skills development (i.e. establish day service centre and ensure access by all homeless individuals and those inadequately housed).

**Priority 4 (5% of funding):** discharge planning, meal services, food needs to be coordinated through community planning and coordinating body (i.e. set up sub-committee to work with faith community and service providers to coordinate services, continue to work with hospitals and institutions to ensure discharge planning is coordinated).

**Priority 4 (5% of funding):** Coordination of research, services, information – identify exact number of beds and services needed (i.e. update report card regularly, conduct research into number of homeless, services available, ensure consistency of hardware and software for shelters to maintain and share records, identify exact numbers of beds, shelters, housing and services required to implement plan).

There is currently a total of 19,713 bed nights in Kingston. There is a need for a 20% increase in bed nights, two transitional housing facilities, supports at emergency shelters, a day centre, 3 more support workers and coordinated service and discharge planning.

## 2.2 Housing for Youth

The Report of Youth Net, HOME BASE Non-Profit Housing entitled: “*Youth Homelessness in Kingston: Youth Transition Worker Project Review*” prepared in 2001 reported on the problems being encountered by youth in need of housing in the City of Kingston. It noted that:

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*“One of the obstacles facing homeless youth today is the ability to find affordable housing. Not only is there a shortage of available low income housing but many landlords hesitate in renting to youth because they do not have a secure income and often lack the skills necessary to live independently.”*

In order to address the growing concern of youth homelessness in Kingston, Home Base Housing developed the Youth Net Program in 1994. It fosters person growth and provides single youth age 16 to 24 the opportunity to attain valuable life skills while providing them with safe transitional housing. The housing is provided at two levels – Passage House, which is a 24-hour support house that can currently accommodate five youth and one emergency use bed and the Second Stage Program, which provides housing and support services for youth capable of living more independently within three houses throughout the City. The youth admitted into the Youth Net Program come from a variety of “unhealthy” situations and are often the victims of abuse.

In order to prepare the report, Youth Workers surveyed street youth in Kingston over several months. The largest group of street youth were males age 16-18, who comprised 30% of all street youth. Male youth ages 22 to 24 were consistently the smallest percentage (5%) of youth on the streets. The largest group of female youth on the street was also the 16-18 age group, which represented 26% of all street youth. During the winter month, there were actually no youth identified living entirely on the streets, while the number increased to as high as 15 during the summer months. It was observed that the number of youth living on the street correlated closely to the average temperature at that time of year.

The report found that these youth had few housing options. A total of 51% were homeless, while the remaining 49% were split between living with agencies and living at home (often in an abusive situation). A total of 69% of homeless youth take refuge in Kingston’s shelters. The remainder sleep on the streets or find refuge with friends.

The report concluded that youth housing should be a priority in community planning. It noted that the volume of youth seen on the streets is a testament to the low rental vacancy rates, overcrowded shelters and lack of availability among housing agencies in Kingston. It suggested that street youth require a variety of housing options to suit their unique situations and that the most effective solution would be to create more permanent affordable housing in Kingston. The Youth Workers employed under the program spent much of their time searching for affordable housing for these individuals, often to no avail.

### 2.3 Supportive Housing

Supportive housing is defined as long-term accommodation for people who need support services on an on-going basis in order to live independently in a safe and stable environment. Such support services can be provided by the operator of the housing or by another agency. They can be provided in-house (on-site) or externally (off-site).

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The type and extent of support services depends on the needs of the client group being served. The prime goal of the support services is to enable people to maintain their housing and become more self-sufficient. Because many people in need of support services also have limited earnings capabilities, it is often important that supportive housing be highly affordable.

There are a wide range of individuals in the Kingston area who are highly dependent on housing with support services. These include:

- Persons with mental illness
- Persons with intellectual disabilities
- Frail elderly individuals
- Persons with severe physical disabilities
- Others with special needs requiring ongoing supports (eg. persons with addictions, persons with acquired brain injuries and others)

A number of studies and reports have been prepared describing the need for various types of supportive housing in the Kingston area. Their findings are summarized below.

### 2.3.1 Persons with Serious Mental Illness

Information provided by the Providence Continuing Care Centre – Mental Health Services and by Frontenac Community Mental Health Services notes that there are 126 units of non-profit permanent housing dedicated to people with a serious mental health illness and funded by the Ministry of Health and Long Term Care located in the City of Kingston. A total of 115 of these units are operated by Frontenac Community Mental Health Services and provide support on a portable basis to tenants as required. Higher support is available for 27 of these units. The remaining 11 units are located in Homes for Special Care, which are run by private home operators that provide 24-hour care for people with a serious mental illness.

A report of the Ministry of Health and Long Term Care and the Mental Health Implementation Task Force prepared in 2001 in cooperation with the Southeastern Ontario District Health Council entitled: *“Mental Health Housing in Southeastern Ontario: An Assessment of the Supply of and Need for Housing and Community Supports for People with Serious Mental Illness”* provided further information on the needs of persons with serious mental illness in Kingston and across Southeastern Ontario.

It noted that the types of services most commonly provided include on-site housing support, housing coordination and case management. Respondents to the survey noted that the greatest strength of their mental health housing program was having an integrated continuity of care. Other key strengths included the ability to provide consumers with supports and services that span the entire continuum of care, such as providing access to day programs, vocational training, ACT teams and crisis services.

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In terms of gaps (i.e. unfulfilled needs), 54% of survey respondents reported “affordability”. It was noted that in almost all cases, persons with serious mental illness who received income from ODSP have a very difficult time finding housing they can afford. Similarly, mental health agencies have a difficult time providing their clients with housing units that are within their clients’ budgets. Agencies also reported a lack of affordable one bedroom, self-contained units and a lack of 24-hour operated transitional housing (“Safe Houses”). As a result of the lack of affordable housing, clients often experience long waiting lists for housing. The lack of 24-hour operated “Safe Houses” results in increased hospitalizations. All of these problems add stress on the mental health consumer and ultimately on the system which these individuals use.

Other reported barriers/gaps were the lack of consumer money management skills and their inability to pay rent, as well as the difficulty that arose when consumer behaviour was mixed with substance abuse. A lack of transportation services for these individuals was also mentioned as a gap. These issues, however, were felt to be of far less frequency and significance than the lack of affordable housing units.

A variety of approaches have been adopted to try and address these needs and gaps. The most common approach is partnering with existing agencies to ensure clients’ needs are met; if not by their agency, then by the hospital, the shelter or other community mental health support partners. The most effective approach to meeting needs is the ability to deliver community supports in a timely fashion when required. More funding and a guarantee of rent would also improve the ability of landlords to house these individuals. Rent controlled and RGI housing were seen to be highly effective mechanisms in this regard, as well as flexible tenure arrangements, case management and appropriate support services. Here again, the most frequent response to questions about improving services was to expand the supply of subsidized units.

From a landlord perspective, it was reported that it is not adequate for mental health support staff to simply make contact with landlords who rent units to persons with severe mental illness. Contact must be useful, ongoing and work to ensure a successful tenancy. Other effective approaches include support from case managers before and after tenancy, ensuring these persons are not a danger to other tenants, ensuring landlords have contact information for support service agencies, having agencies take on rental liability for their clients and ensuring information on the tenant’s condition is passed on to the landlord. The biggest need is adequate, reliable support available 24 hours per day, 7 days per week.

When consumers of mental health services were consulted themselves through a series of focus groups, they noted that their greatest need was for “affordable” units. Their number one difficulty in finding a place to live was finding a place that met their basic individual needs, such as having a backyard for their children to play in and having a secure and safe building to live in. Other difficulties included long waiting lists for affordable housing units and unsupportive housing agencies and staff. A great deal of frustration came from their observation that funding and government subsidies for

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housing were guided by an “unpublished, uncommunicated, prioritized list of illnesses.” Mental health consumers believe they are at the bottom of the list. Most stated that they had received little help from agencies in finding a place to live and were forced to find housing on their own.

The biggest barriers making it difficult for these individuals to maintain independent living were costs and cleaning. Costs, such as rent, utilities, telephone, food and general maintenance and repair make it difficult for them to maintain independent living. Given their low incomes, paying these costs leaves them little or no money for other necessities and none for savings. This causes great anxiety and stress. More RGI units and more transitional housing were seen as the best solutions to this problem. It was emphasized strongly that placing these people in hospitals for extended stays was the most expensive and least desirable solution, yet this was being widely practiced. The main reason for an increase in transitional housing would be to help them make the transition from a hospital setting and helping them access resources and supports.

Older persons, in particular, had difficulty with cleaning, especially as they lose mobility. Cuts to the Ontario Home Care program have made the situation worse and created greater difficulties in this regard. It was felt that Home Care services were going more often to persons with physical disabilities than psychological ones. Peer support groups were reported to be a great positive that provided consumers with an opportunity to share similar experiences, learn from the challenges of others and provide solutions or suggestions on accessing helpful agencies or available resources.

In terms of housing type, elderly persons reported a preference for shared accommodation (such as group homes), while all others preferred their own self-contained apartment unit (usually a one-bedroom unit). Proximity to services was paramount, as was the availability of transportation. Consumers stated they want options – access to housing that meets their individual needs now, while having the option to access a new housing arrangement when, and if, their needs should change.

Family members indicated that their greatest need was the need to have a family member drop-in centre where they could meet other similar families and share experiences and information, or at least a telephone support line. Family members also echoed the need for more transitional housing and for a greater level of in-home care giving to relieve family members of some of the burden. They also advocated the implementation of Housing Help Centres, specifically for persons with severe mental illness. They emphasized that none of these services were available to the extent required anywhere in Southeastern Ontario, including Kingston.

In conclusion, the main gaps for persons with serious mental illness in the Kingston area identified in the study were:

- the need for additional affordable and safe permanent housing units, especially self-contained one bedroom apartments that enable independent living
- 24 hour emergency short term (transitional) housing

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- improved transportation linkages
- education for landlords and other tenants
- increased funding for mental health agencies and peer support groups
- accessible and timely community mental health support available to consumers and landlords
- increased community support to residential care owners/operators
- increased support from physicians
- 24 hour on-call service
- mandatory monitoring of consumers' ongoing health, safety and overall well-being
- increased housing options for consumers
- increased priority for meeting the needs of persons with severe mental illness
- a family drop-in centre

### 2.3.2 Persons with Developmental Delays

The primary agency serving persons with developmental delays is Community Living Kingston. Their mandate is one of supporting the participation of individuals with developmental delays in the life of the community. A major area of activity for Community Living Kingston focuses on meeting the housing needs of these individuals. They provide supports and services to 380 adults and children, including 42 people supported in what might be termed “group homes” and 205 people supported through Family Support.

Their Residential Program is aimed at enabling adults to establish and maintain a home that is truly their own. Adults are supported in a variety of living arrangements, with the specific living arrangement determined on the basis of individual needs and preferences in housing owned or leased by the agency. A major program of the agency is the Supported Independent Living Program, which employs workers who provide counselling and support to people who have the ability to reside in their own apartment or home. As noted above, 42 people are supported in a shared living environment similar to a group home.

Community Living also operates a Homesharing Program, where adults supported by Community Living Kingston are carefully matched with an ideal roommate, couple or family to visit for a weekend per month or to live full-time. Homesharing roommates have the opportunity to participate in both home and community life. Homeproviders benefit from additional support through the provision of a caseworker.

Available reports from Community Living Kingston did not quantify the overall need or gap in providing housing for persons with developmental delays. However, their most recent annual report (for the fiscal year 2003/2004) noted that:

*“The pattern of chronic under-funding by the Province continues as reported in previous years. Qualified workers are leaving the field and the constant need to recruit and train new staff adds to the cost of service. It appears that all support systems of this and*

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*other agencies are serving more people than rated capacity suggests is reasonable. We, like other agencies, have compromised quality and downsized to avoid cost overruns that put whole programs at risk. There are numerous consequences to this systematic degradation of service quality and flexibility, one being that there is no longer capacity in the entire region to house and additional person in an emergency.”*

The report goes on to note that the one house that was purchased to expand the supply of such accommodation in the past year can accommodate three men and was paid for entirely out of local donations, with no government support dollars.

### 2.3.3 Frail Elderly (Long Term Care)

This form of supportive housing itself can be viewed as a continuum ranging from housing with supports enabling seniors to live independently to long term care facilities for frail elderly persons in need of ongoing supports. The former can be considered part of the housing continuum, while the latter is generally regarded as part of the health care system and falls outside the housing market and therefore would not be incorporated into the Kingston Model.

The Report entitled: Southeastern District Health Council Profile (2004) notes that 14.8% of the population of the City of Kingston is 65 or over (16,890 persons). The largest concentration of seniors is in the inner city. While lower than the proportion of seniors in the rest of Southeastern Ontario, this figure is higher than Ontario as a whole and reflects the growing role of Kingston as a retirement centre.

The report goes on to note that there are significant increases in the prevalence of many health conditions after the age of 70. The average number of visits per year to family physicians doubles between age 50 and 75 for men and increases by 50% for women. As a result, the need for a variety of support services and facilities increases greatly with age as well. The range of such services includes:

- Professional services
- Homemaking services
- Adult day programs
- Person support care (including visiting attendants and 24 hour supportive housing)
- Community support services (such as meals on wheels, volunteer transportation, friendly visiting)
- Palliative care
- Specialized services (eg. rehab for persons with hearing and visual impairments, geriatric psychiatry, etc.)

The report indicates that there is currently a growing demand for supportive housing for seniors but limited availability. The expected 20% growth in seniors population in the Kingston area over the next few years will increase this gap unless steps are taken to meet this need.

The report recommends the development or expansion of community-based services and residential alternatives, such as cooperative housing, shared accommodation and supportive housing in order to help alleviate social isolation and economic stress for many Long Term Care consumers. In fact, supportive housing for elderly persons was identified as one of the greatest priorities facing the LTC system in Southeastern Ontario, due to its limited availability.

### **2.3.4 Persons with Severe Physical Disabilities**

The City of Kingston Accessibility Plan (September 2003) identifies the “disability continuum”. At one end of the spectrum are those individuals with medical conditions giving rise to various forms of disability. At the other end of the spectrum are disabilities that can be explained in terms of the social and physical contexts in which they occur. It goes on to note that various forms and levels of disability are actually quite commonplace to much of the population, especially as people age and experience various forms of decline in range of motion, bodily strength, mental powers, auditory sensitivity and so on.

Supportive housing for persons with severe physical disabilities deals with the end of the spectrum containing persons with medical conditions giving rise to various forms of physical disability. These are individuals with limitations on their housing choices arising from physical barriers presented by conventional housing design and the need for ongoing supports to enable them to meet the tasks of daily living. Other accessibility issues around housing are addressed in section 2.6 of this report. Agencies like the Cheshire Homes (an Ontario-wide support service agency serving severely physically disabled persons) provide 24/7 support service to help meet these needs.

Many individuals with severe physical disabilities end up with long stays in chronic care hospitals and institutions due to the lack of suitable housing and support services that meet their needs within the community. No specific need or gap could be identified from the information provided on individuals with severe physical disabilities in Kingston.

### **2.3.5 Other Supportive Housing Needs**

There are a variety of other individuals in Kingston in need of housing with supports, such as persons with HIV/AIDS, persons with acquired brain injuries and persons with substance addictions. Further information is needed to identify any gaps in the provision of supportive housing for these individuals. Given the steady growth of the City of Kingston, it is likely that the incidence of such needs is going to increase over time. The Kingston Model should incorporate approaches for addressing these needs on an ongoing basis.

## 2.4 Student Housing

Kingston is home to two major post-secondary educational institutions (Queen's University and St. Lawrence College). Queen's University has a current full-time enrolment of 15,700 students, a large portion of which come from out of town and require student housing. St. Lawrence College has full-time enrolment of approximately 1,000 students, the majority of which also come from out of town.

Both institutions provide on-campus housing in the form of student residences. Queen's has two main residences – John Orr Tower, a 16 storey apartment building containing 123 one bedroom apartments currently renting for \$554 per month (including utilities) and the An Clachan Apartment Complex, a 260 unit, three storey apartment with a mix of one, two and three bedroom apartments. Current rents are \$591 per month for one bedroom units, \$670 per month for two bedroom units and \$837 per month for three bedroom units (includes utilities).

Queen's also owns a number of houses adjacent to the campus which are rented to students. There is such a high demand for these units that a lottery is held each year to select the occupants. In addition, the Science 44 Co-op was set up by a group of students in 1941 and now provides 20 co-ed houses accommodating 150 students. The co-op is partially funded through a CMHC mortgage.

St. Lawrence College provides 395 fully furnished student residence units on campus at a cost of \$3,900 for a shared double room or \$4,500 for a single room (inclusive of meals) for the eight month school year. Summer residency can also be provided at \$122/week for double occupancy or \$142/week for single occupancy.

As can be seen, the number of out-of-town students requiring housing far exceeds (by several thousand) the number of on-campus units in student residences, particularly at Queen's. While some of these students are housed as boarders in private residences, many occupy affordable rental units in apartments, townhouses, basements and other such locations. This adds substantially to the demand for affordable rental housing and, in essence, places students in competition with permanent residents of low and moderate income for this limited supply.

## 2.5 Housing for New Canadians

Another group at the modest end of the continuum of housing needs are new Canadians – refugees and immigrants. While not a major segment of the housing market, these individuals and families often face unique challenges in terms of language and employment and often require highly affordable housing due to their earnings limitations.

Data from the 2001 Census shows that there are a total of 15,100 persons in the City of Kingston who have immigrated to Canada. Of these, 3,240 immigrated between 1991 and 2001. The attached map shows the incidence of immigrant population across the

area. Accordingly, while not a significant portion of the population, immigrants do comprise a sizeable component of Kingston residents. The needs of those arriving most recently need to be fully understood and addressed in order to help them overcome any existing barriers to accessing the housing market.

## **2.6 Housing for Aboriginal Families and Individuals**

The 2001 Census reports a total Aboriginal population of 1,765 in the City of Kingston and 2,205 in the Kingston Census Metropolitan Area. While not a major component of the population, Aboriginal individuals do comprise a sizeable portion of Kingston residents.

Tipi Moza (Iron Homes) is the largest provider of affordable Aboriginal housing in the Kingston area. They were founded in 1989 by members of the Kingston area Aboriginal community. Over the next two years they purchased and repaired 17 homes scattered across the City and currently rent them out to Aboriginal families of low and moderate income on a rent-geared-to-income basis. On December 31, 2003, they acquired the former RCMP detachment property in Kingston from the Government of Canada and are converting it into two family houses for Aboriginal families with disabilities.

Aboriginal populations in Canada are currently growing faster than the population as a whole. They tend to have larger family sizes and lower incomes than the Canadian average and also tend to be over-represented in the homeless population. For these reasons, it is important that the housing market respond strongly to the needs of the area's Aboriginal population.

## **2.7 Accessible Housing**

As noted earlier under the discussion of Supportive Housing for Persons with Severe Physical Disabilities, the City of Kingston Accessibility Plan (September 2003) identifies the "disability continuum". At one end of the spectrum are those individuals with medical conditions giving rise to various forms of disability. At the other end of the spectrum are disabilities that can be explained in terms of the social and physical contexts in which they occur. It goes on to note that various forms and levels of disability are actually quite commonplace to much of the population, especially as people age and experience various forms of decline in range of motion, bodily strength, mental powers, auditory sensitivity and so on.

A survey conducted by HRDC in 1991 found that 11% of the population of Canada identified themselves as having long-term or permanent physical disabilities. The incidence of physical disabilities increases as people reach middle age, with 30% of people over age 65 experiencing mobility impairments. These conditions translate into a need for all forms of housing to be accessible to persons with physical disabilities and for particular efforts to be made to provide a range of housing within the community designed and equipped for persons with physical disabilities.

## The Kingston Model for Affordable Housing Development Continuum of Housing Needs

The Accessibility Plan was prepared by the City's Accessibility Advisory Committee and focuses strictly on removing barriers in City of Kingston properties and services for persons with disabilities. Nevertheless, the themes put forward in this Plan are also of importance to all properties in the City, including housing.

While the earlier section on Supportive Housing for Persons with Severe Physical Disabilities focused on the needs of those individuals requiring ongoing support in order to meet the requirements of day-to-day living, the majority of persons with physical disabilities can live independently when typical accessibility barriers are removed. For the most part, this translates to incorporating elements of barrier-free design and universal access into all forms of housing and to ensuring modifications made to meet the needs of persons with disabilities are suited to their needs.

At the same time, as noted in the City's Accessibility Plan, persons with disabilities tend to have lower incomes than the population as a whole and therefore have a great need for affordable accommodation. The Plan points out that only 6% of adults with disabilities in Ontario have a university degree, compared to 15% of adults without a disability; and only 49% of working age people with disabilities are employed.

In reviewing the properties owned and operated by the City of Kingston, the City's Accessibility Plan notes that the City is directly responsible for a number of residences modified for persons with disabilities. It also sets policy on the use of modified units within the overall social housing stock it administers.

The Community Services Housing Division has prepared a modified unit inventory and has identified 69 households within the social housing portfolio occupying modified units with wheelchair accessibility. Accessibility features of each unit have been identified through a detailed survey. Housing providers have also been made aware of their responsibilities to ensure these units are occupied by persons with disabilities as spelled out in the Social Housing Reform Act.

The SCPI Program has also been used to help improve accessibility to shelter. SCPI funding recently helped the Ryandale Shelter for the Homeless to provide more accessible facilities for homeless people facing mobility challenges. These include an accessible bedroom, bathroom, laundry room and intake office.

In summary, the housing needs of persons with disabilities fall within three broad categories:

- reducing physical barriers within all housing types in order to facilitate access by persons with disabilities;
- ensuring modifications made to housing units to meet the needs of persons with disabilities are appropriate and suitable; and
- ensuring persons with disabilities have access to a sufficient supply of affordable housing units

## 2.8 Affordable Rental Housing

Rental housing fulfills a number of roles in the housing market. For single individuals and non-family households it can provide a flexible form of accommodation that supports an active and mobile lifestyle. For seniors unable to cope with the day-to-day upkeep of detached homes, rental housing offers relief from the burden of maintenance and repair and greater potential for social interaction with neighbours. For persons with physical disabilities, modest unit sizes, elevators, the lack of stairs and other advantages can often better meet their needs than detached homes. For students who face a temporary living situation in a new community, short-term rental housing presents an ideal option.

Beyond these lifestyle advantages, however, perhaps the main role of rental housing in any community is its affordability relative to most forms of home ownership. Rental dwellings in most cases tend to require lower monthly payments than the principal, interest, taxes, utilities and maintenance costs associated with home ownership. There is also no need to pay downpayments (other than first and last month's rent), legal and closing fees, land transfer tax and other costs associated with the purchase of a home. Further, RGI rental housing is provided on a subsidized basis geared to 30% of household income, providing a fully affordable form of accommodation for households at virtually any income level.

For these and related reasons, it is critical that all communities provide a sufficient range of rental housing to meet the needs of the local population and that this supply expand as the population grows. It is also important that this supply consist primarily of permanent, purpose-built rental housing in order to ensure the stability and security of tenants.

Census data for 1996 and 2001 show the clear importance of rental housing to the residents of Kingston. In 1996, prior to amalgamation, a total of 61% of the former City of Kingston's 25,655 housing units were rented – among the highest proportions of any city in Ontario. Conversely, the more suburban areas of Kingston Township and Pittsburgh Township had only 19% and 28% rental housing, respectively at that time. Combining the three areas finds that 44.0% of all housing across the market area in 1996 was rental (19,555 units).

Census data for 2001 showed that the population of the City of Kingston grew by some 1,500 persons (from 112,605 to 114,195) from 1996 to 2001. Despite the importance of rental housing to the Kingston market, the number of occupied rental dwellings reported in the Census actually declined to 19,390 from the 1996 level of 19,555 units. Reasons for this decline likely included a virtual total lack of rental housing production, some demolition/conversion activity, as well as decisions of owners of non-conventional rental units (eg. singles, semis, townhouses and condominium apartments) to take them off of the rental market. This situation has continued since 2001. Building permit data for 2002, for example, show that building permits were issued for only 4 multiple dwelling units in the amalgamated City, compared to 603 singles and semis.

## The Kingston Model for Affordable Housing Development Continuum of Housing Needs

The impact on the rental market of this lack of expansion of the rental supply has been significant. Whereas the average Shelter-to-Income-Ratio for Ontario as a whole was 29% in 2001, it was 31% for Kingston – the highest of any Census Metropolitan Area in Ontario (eg. Toronto's was 29% and Ottawa's was 27%).

Average rents have escalated in recent years. The CMHC Market Rental Survey shows that average one bedroom apartment rents increased 15.7% from 1999 to 2003 (from \$542 per month to \$627) and average two bedroom apartment rents increased 16.7% (from \$658 per month to \$768). Vacancy rates stood at 1.9% in 2003 – a slight improvement over the 0.9% reported in 2002, but still one of the lowest in Ontario.

Vacancy rates in one bedroom apartments are only 1.0%, leaving this segment as the tightest portion of the rental market and providing extremely limited choice for single individuals in need of rental housing. This is of particular concern in light of the rapid growth in the number of applicants without dependents on the City's Social Housing Waiting List (see below).

The CMHC 2003 Rental Market Survey noted that there were 223 vacant units out of a total universe of 11,484 conventional rental apartments in buildings of 3 units and over. Simply bringing the vacancy rate to 3% (without regard for affordability), therefore, would require the immediate addition of approximately 150 new units of rental housing.

While the situation is of concern in the overall rental market, it is particularly difficult in the affordable segment of the rental market. Low and moderate income households in need of rental housing have seen their housing options continue to shrink due to the lack of expansion of affordable rental supply.

The City of Kingston, as Service Manager responsible for administration of social housing, administers close to 2,500 social housing units in Kingston and Frontenac County. The attached charts show the composition of this portfolio.

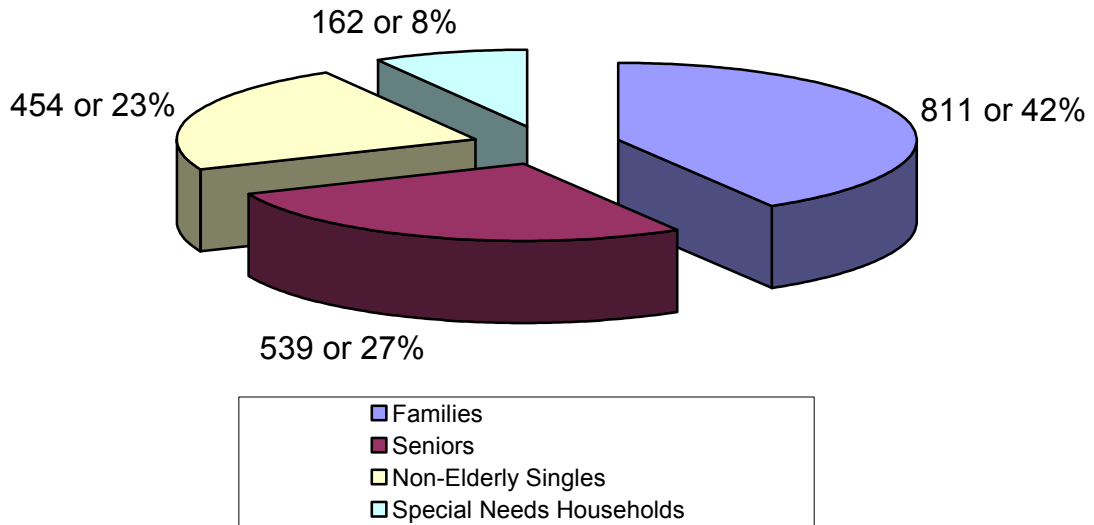
The Kingston Model for Affordable Housing Development Continuum of Housing Needs

Table 1: Total Social Housing Portfolio Administered by the City of Kingston

RGI Households	Public	Rent Supplement	Federal			Non-Profit	Total
			Section 95 pnp	Section 95 mnp	Urban Native	Provincial	
<b>Families</b>	500	115	0	0	9	187	811
<b>Seniors</b>	208	120	29	11	0	171	539
<b>Non-Elderly Singles</b>	205	204	0	0	0	45	454
<b>Special Needs Households</b>	9	21	1	1	0	121	153
<b>TOTAL</b>	<b>922</b>	<b>460</b>	<b>30</b>	<b>12</b>	<b>9</b>	<b>524</b>	<b>1,957</b>
<b>Market Households</b>							
Market Households	Public	Rent Supplement	Federal			Non-Profit	Total
			Section 95 pnp	Section 95 mnp	Urban Native	Provincial	
<b>Families</b>	24	17				59	100
<b>Seniors</b>	5	3	37			75	120
<b>Non-Elderly Singles</b>	7	1				15	23
<b>Special Needs Households</b>			3			7	10
<b>TOTAL</b>	<b>36</b>	<b>21</b>	<b>40</b>	<b>0</b>	<b>0</b>	<b>156</b>	<b>253</b>
<b>Vacancies</b>							
	<b>19</b>	<b>24</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13</b>	<b>56</b>
<b>Total RGI &amp; Market</b>							
	<b>958</b>	<b>481</b>	<b>70</b>	<b>12</b>	<b>9</b>	<b>680</b>	<b>2,210</b>

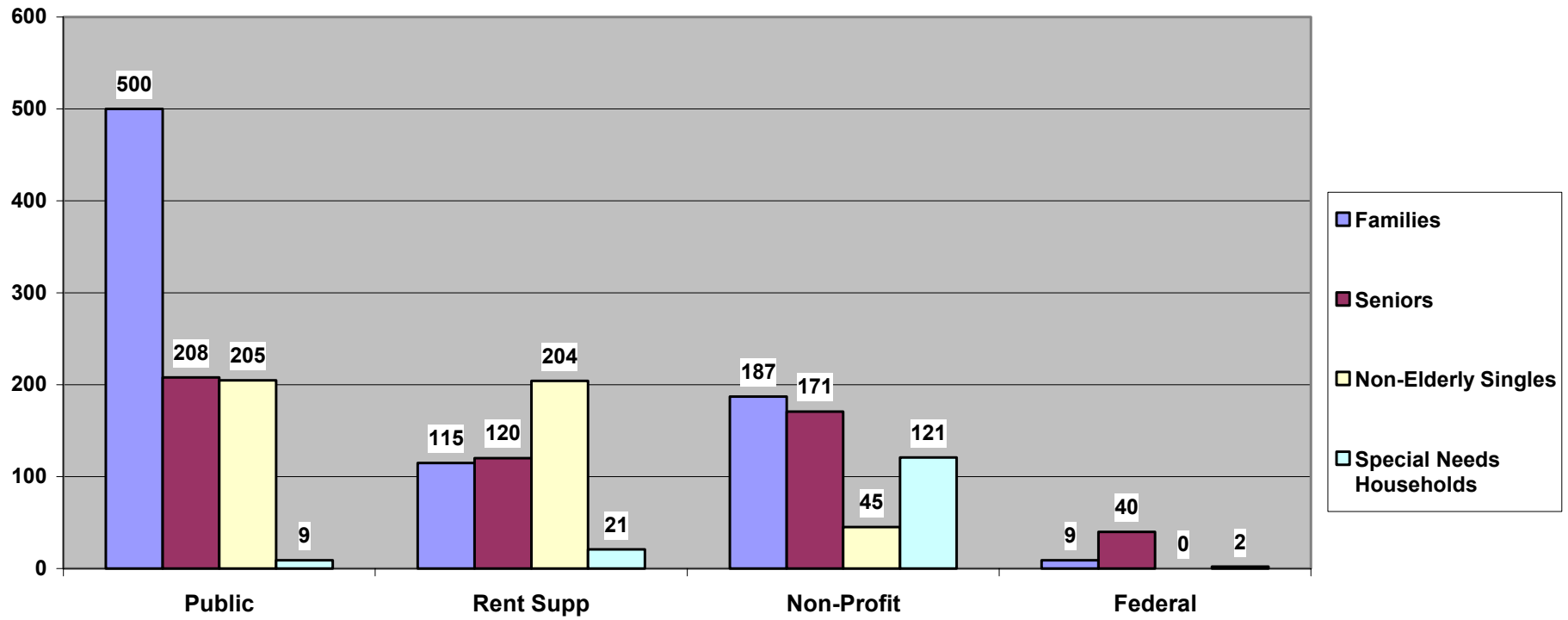
Source: Reference: Service Manager Annual Information Return, December 31, 2003

Figure 2: Service Delivery in Kingston and the County of Frontenac Types of Households Residing in Rent-Geared-to-Income Units



Source: Reference: Service Manager Annual Information Return, December 31, 2003

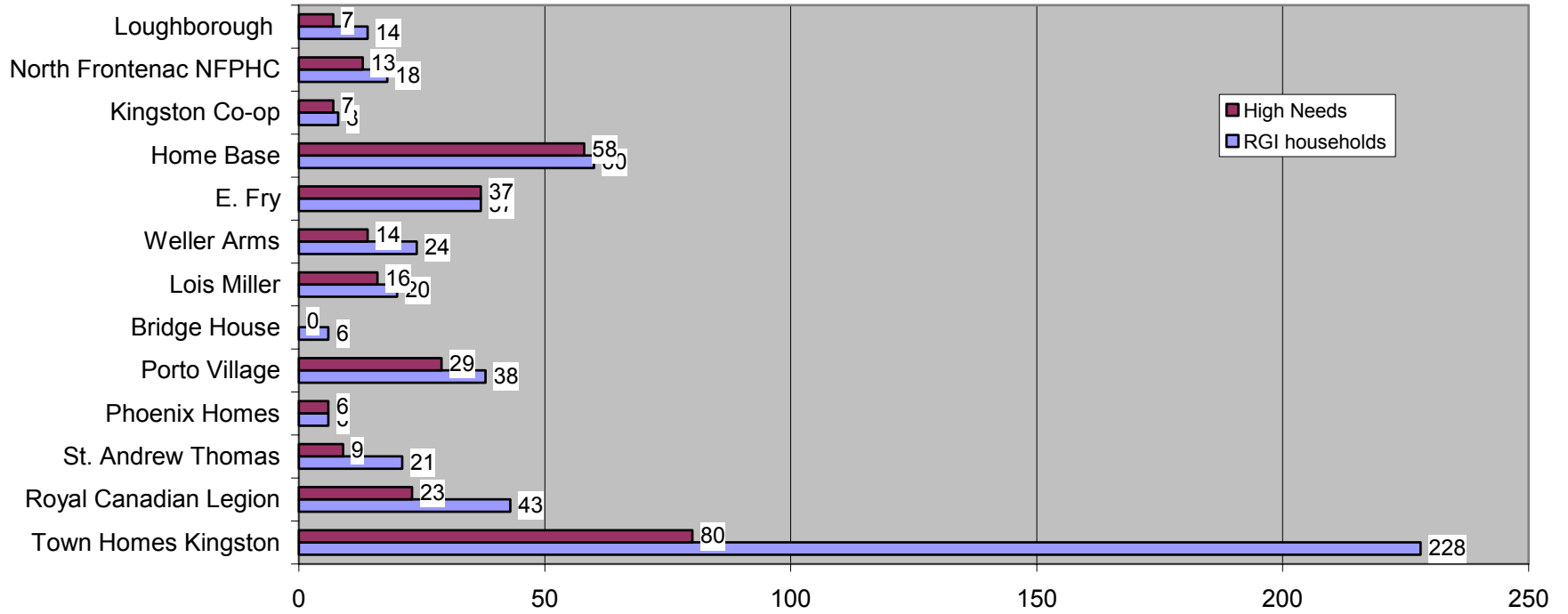
Figure 3: Households by Social Housing Program Type



Source: Reference: Service Manager Annual Information Return, December 31, 2003

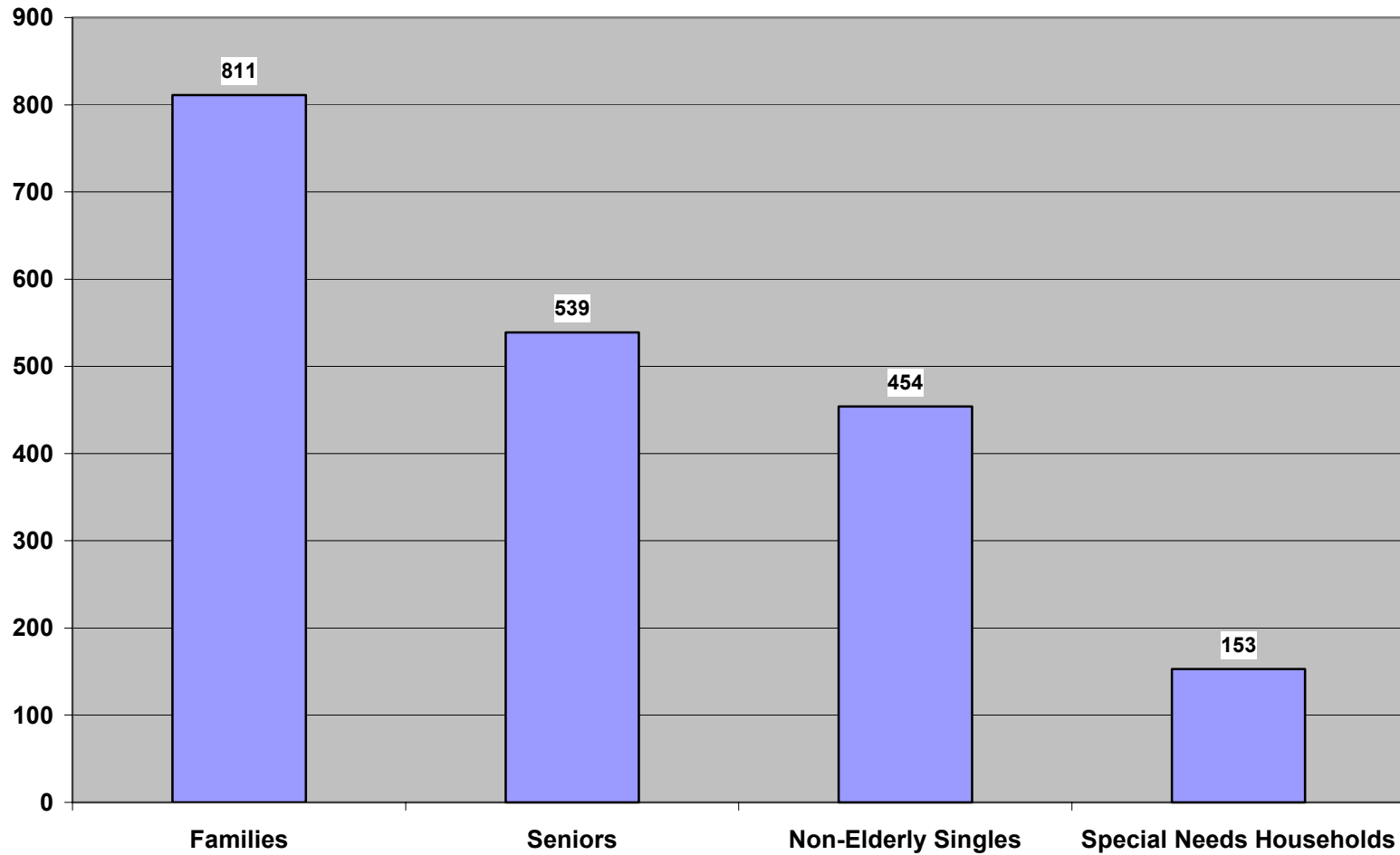
The Kingston Model for Affordable Housing Development Continuum of Housing Needs

Figure 4: RGI and High Need Households in Non-Profit Housing



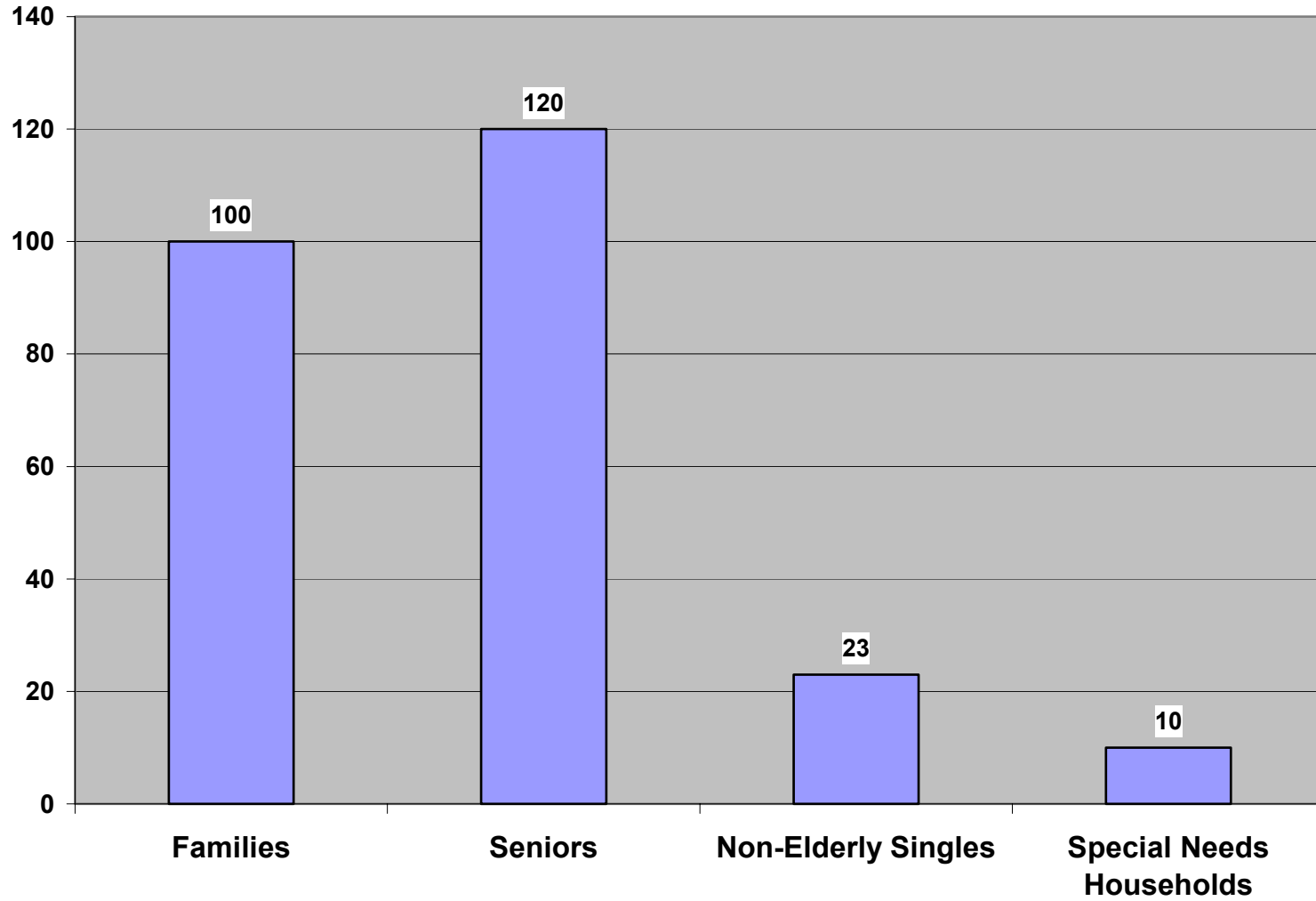
Source: Reference: Service Manager Annual Information Return, December 31, 2003

Figure 5: Types of RGI Households



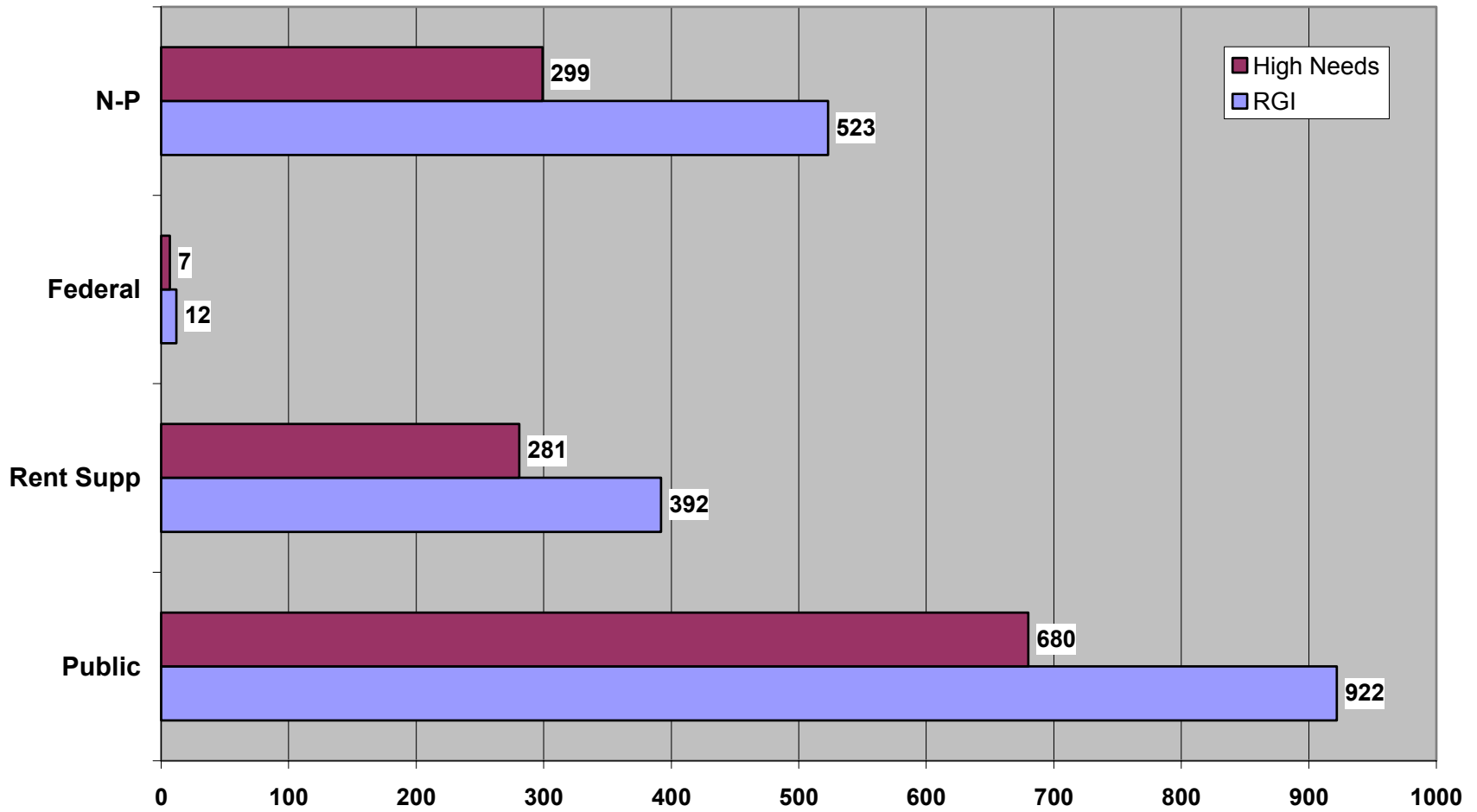
Source: Reference: Service Manager Annual Information Return, December 31, 2003

Figure 6: Total Market Units in Non-Profit Housing



Source: Reference: Service Manager Annual Information Return, December 31, 2003

Figure 7: Number of RGI and High Need Households by Program



Source: Reference: Service Manager Annual Information Return, December 31, 2003

## The Kingston Model for Affordable Housing Development Continuum of Housing Needs

While the number of social housing units administered by the City of Kingston as Service Manager totals close to 2,500, there has been virtually no expansion of this stock of affordable rental housing for a decade. Three new projects totalling 105 units are in the planning stages under the new Community Rental Housing Program and will make some contribution to meeting the need for affordable rental housing. However, with a Social Housing Registry Waiting List that stands at 1,020 eligible households as of July 31, 2004 (347 households with dependents, 582 households without dependents and 91 senior citizen households) and another 289 pending applications, it is clear that a significant expansion of the permanent affordable rental stock is urgently needed in Kingston.

The Social Housing Registry actually manages the waiting list on behalf of the 18 participating housing providers who manage housing projects for rent-geared-to-income assistance in Kingston and Frontenac County. This waiting list has grown from a total of 563 eligible and 221 pending applications in April, 2003 – an increase of 67.0% in a little more than a year. The increase is particularly pronounced among households without dependents. It must be kept in mind that the increase in numbers on the waiting list is somewhat misleading due to the fact that the Housing Registry were deeming applicants eligible under the new rules contained in the Social Housing Reform Act and this number later increased.

Given the magnitude of the above data, it is clear that perhaps the major priority of the City of Kingston in terms of filling gaps in the housing market is the significant expansion of the supply of affordable rental housing, both to directly serve those households with immediate needs and to bring the overall rental market back into a more balanced state of demand and supply.

Succeeding in this regard would simply address the current gap; it would not take into account future growth in the City's population and household needs over time. Comments on the impact of future population and household growth are provided later on in this paper.

### 2.9 Housing for the Armed Forces

Another key component of the continuum of housing needs in the City of Kingston is housing for the Armed Forces stationed at CFB Kingston. This Canadian Forces Base is actually the largest employer in the City of Kingston, with total employment of 4,500.

A study carried out by the Canadian Forces Housing Agency in November, 2000 on Housing Requirements for CFB Kingston found that there were approximately 2,750 Canadian Forces personnel stationed at CFB Kingston. Of these, 800 were Officer Cadets living in singles quarters at the base. Of the remaining 1,950 CF personnel stationed at the base, only approximately 700 lived within the base.

The remaining 1,250 personnel are housed in private accommodation outside the base, primarily within the City of Kingston. Of these, approximately 800 are owners and 450

are renters. Thus, the Armed Forces personnel comprise a significant component of housing demand in Kingston's private housing market.

Further, given the modest incomes earned by most Armed Forces personnel, most of these households require housing that is highly affordable. The study showed that, at that time (November, 2000), 55.3% of all CF personnel at the base (excluding Cadets), had incomes below \$41,000. Three of the largest ranks (privates, corporals and second lieutenants) had incomes of \$28,000, \$39,000 and \$37,500, respectively, and represented almost 40% of all personnel (excluding Cadets). Most of these personnel live in single income households.

Recent discussions with representatives of the Canadian Forces Housing Agency indicate that this situation is likely to continue in view of ongoing federal budget constraints and the aging of the housing stock at the base. Therefore, there is a need to ensure that the housing market will continue to provide ownership and rental housing affordable to households with incomes below \$40,000. This translates to ownership housing of approximately \$150,000 or less or rental housing that rents below \$1,000 per month. For lower ranking privates, such shelter costs need to be in the range of \$700 per month to be affordable.

## **2.10 Seniors Housing (Independent Living)**

This section deals with housing needs of seniors capable of independent living and, as such, excludes retirement homes, assisted living and long term care facilities.

As noted earlier, seniors comprise a major portion of the population of the Kingston area. The 2001 Census indicates that there were 20,815 persons age 65 and over in the Kingston Metropolitan Area at that time, representing 14.2% of the total population.

The independent living senior citizen population is actually accommodated in a wide range of housing. Most of these seniors are homeowners with little or no mortgage who are adequately housed and face few serious housing difficulties. A number of senior homeowners, however, are single individuals living on fixed pensions who tend to experience increasing difficulty coping with the ongoing operating costs (i.e. taxes, utilities and repairs) and maintenance requirements of homeownership.

For many of these seniors, rental housing or low cost condominium-style housing ultimately present more suitable solutions. Yet, with a vacancy rate below 2%, little or no additions to the supply of social housing for seniors for many years, and little new affordable condominium development in Kingston, these options are in short supply. Indeed, the current social housing waiting list for seniors in Kingston numbers 91 eligible applicant households and 13 pending – an increase of 60% from the 8 pending and 57 eligible senior citizen applicant households on the list in April, 2003.

For those seniors on fixed incomes living in market rental housing, the rapid increases in rents noted earlier (15.7% for one bedroom units and 16.7% for two bedroom units

over the 1999 – 2003 period) have left them in a state of declining affordability. Given the almost total lack of new rental housing production, particularly geared-to-income rental housing most suitable for seniors on fixed pensions, these seniors face few affordable options.

Not only do these seniors face serious challenges in securing suitable and affordable accommodation; recent population forecasts prepared by the City of Kingston in November, 2003 indicate an expectation of strong growth in seniors population in future years. The “Medium” projection contained in the report projects an increase of 32,000 population in the Census Metropolitan Area to the year 2026. Were the percentage of population age 65 and over to remain at 14.2%, this growth alone would increase the number of seniors in the population by 4,500.

At the same time, however, Statistics Canada forecasts indicate that the aging of the population is expected to increase the proportion of seniors in Canada to some 20-25% of the total population over the next 25 years. Applying the lower end of this figure to the projected total population in Kingston would bring the total number of seniors to some 29,000-30,000 – an increase of almost 10,000 from current levels. Given Kingston’s increasing appeal as a retirement centre, it is quite likely that these numbers are conservative.

Given the current lack of options in the Kingston housing market facing many seniors, it is clear that the aging of the population and ongoing growth in seniors population will give rise to heightened demand over time for all forms of independent living seniors housing, particularly seniors housing affordable by those seniors of low and moderate income on basic fixed pensions. A major effort is required to meet these growing needs.

## **2.11 Ownership Housing**

Homeownership is often viewed as the ultimate housing goal in North American society. The literature details numerous advantages associated with homeownership in comparison to rental tenure. Homeownership is often viewed as the most important way to build personal assets, thereby helping to reduce poverty. It offers stability in day-to-day living and visible standing in the community. It is also viewed as the ideal form of personal investment. In essence, a mortgage is a form of forced savings.

Preliminary findings of a survey conducted for Habitat for Humanity – Canada, “Assessment of the Outcomes for Habitat for Humanity Home Buyers” (November, 2003) has found that security of tenure can lead to improved performance in school and better behaviour among children. In fact, the preliminary findings of the assessment found that about 28% of those responding to the survey indicated that their children’s grades had improved since they moved to their Habitat home and 60% of respondents reported that their children were happier, more outgoing and more confident.

## The Kingston Model for Affordable Housing Development Continuum of Housing Needs

Thus, an important goal of the Kingston Model is to incorporate measures to help improve access to homeownership in the Kingston area, particularly among those currently facing barriers presented by income constraints, lack of downpayments, lack of selection in the homeownership market and so on.

Recent data from the Royal LePage Survey of House Prices indicates that the average price of various forms of ownership housing in the City of Kingston is actually quite reasonable compared to many other major Ontario cities. Of the five forms of housing reported in the survey, the comparable prices as of 2002 were as follows:

House Type	Kingston	Waterloo	Ottawa	London	Toronto
<b>Standard Condo</b>	\$88,500	\$95,000	\$110,000	\$66,000	\$370,000
<b>Luxury Condo</b>	\$250,000	\$190,000	\$295,000	\$140,000	\$520,000
<b>Detached Bungalow</b>	\$150,900	\$176,000	\$215,000	\$152,000	\$335,000
<b>Standard Two-Storey</b>	\$177,500	\$186,000	\$335,000	\$155,000	\$600,000
<b>Executive Detached</b>	\$317,500	\$232,000	\$380,000	\$198,000	\$885,000

When combined with interest rates that have reached historically low levels and the relaxation of downpayment requirements by CMHC, the above price ranges enable a wide portion of the Kingston population to afford homeownership. Indeed, it is felt that this improved affordability has led to many renters entering the ownership market, thereby contributing to an increase in vacancy rates despite the lack of new rental construction in the City. For example, an average detached bungalow selling for \$150,900 in Kingston would result in monthly principal, interest and taxes of approximately \$1,050 (assuming 5% downpayment and a 6% mortgage amortized over 25 years) and is affordable by a household with an income of approximately \$42,000 at 30% of annual income.

Given the average 2000 household income of \$59,890 reported in the 2001 Census for the Kingston CMA, the above figures indicate that the average bungalow is indeed quite affordable to a considerable portion of the population. Standard condominiums are even more affordable, although they are not in strong supply in the Kingston area.

A closer look at the income data for the City, however, reveals some key issues that need to be addressed in relation to homeownership. While the overall average household income for the Kingston CMA was \$59,890 in the year 2000, there was a considerable difference between the incomes of owners and renters. The average income of owner households in 2000 was \$72,612, while the average income of renter households in 2000 was only \$35,917 (less than half the average of owners). In order

to move from rental to ownership tenure, therefore, most renter households face serious affordability barriers.

Given the importance of homeownership, any measures that can be taken to make the option of ownership affordable to a wider portion of the population would bring great benefit to not only these individuals and households, but to the community overall. Habitat for Humanity Greater Kingston and Frontenac has built 3 homes for families in need in the Kingston area and is planning the next building project for spring 2005. The Kingston Model needs to incorporate approaches through which greater production of such units can be achieved.

## **2.12 Housing Needs Due to Future Growth**

The above discussion focuses primarily on current needs and gaps in the Kingston housing market. However, as noted earlier, population and household projections for the area demonstrate that considerable future growth is expected. The Medium Projection outlined in the November 26, 2003 report on Population and Housing Projections for the City of Kingston estimates growth of some 32,000 persons in the City of Kingston from 2001 to 2026 (from 114,195 to 146,712) and growth of some 19,000 dwellings (from 46,610 to 65,466).

Given the demographic and income profile of the City of Kingston, it is likely that a significant proportion of the additional population will possess many of the same characteristics and needs as the current population. Thus, there will be a clear need to not only fill current gaps in the housing market, but to continue to expand all forms of housing to meet the needs of the projected growth.

For example, if 44% of total households continue to require rental housing, then 44% of the projected 19,000 new dwellings would need to be rental housing. This would create a need to add some 8,000 new rental dwellings over a 25-year period, or 320 per year for the next 25 years. This is far beyond recent production levels.

The Kingston Model, therefore, needs to provide approaches for addressing not only current market gaps, but gaps that may occur due to future growth, as well.

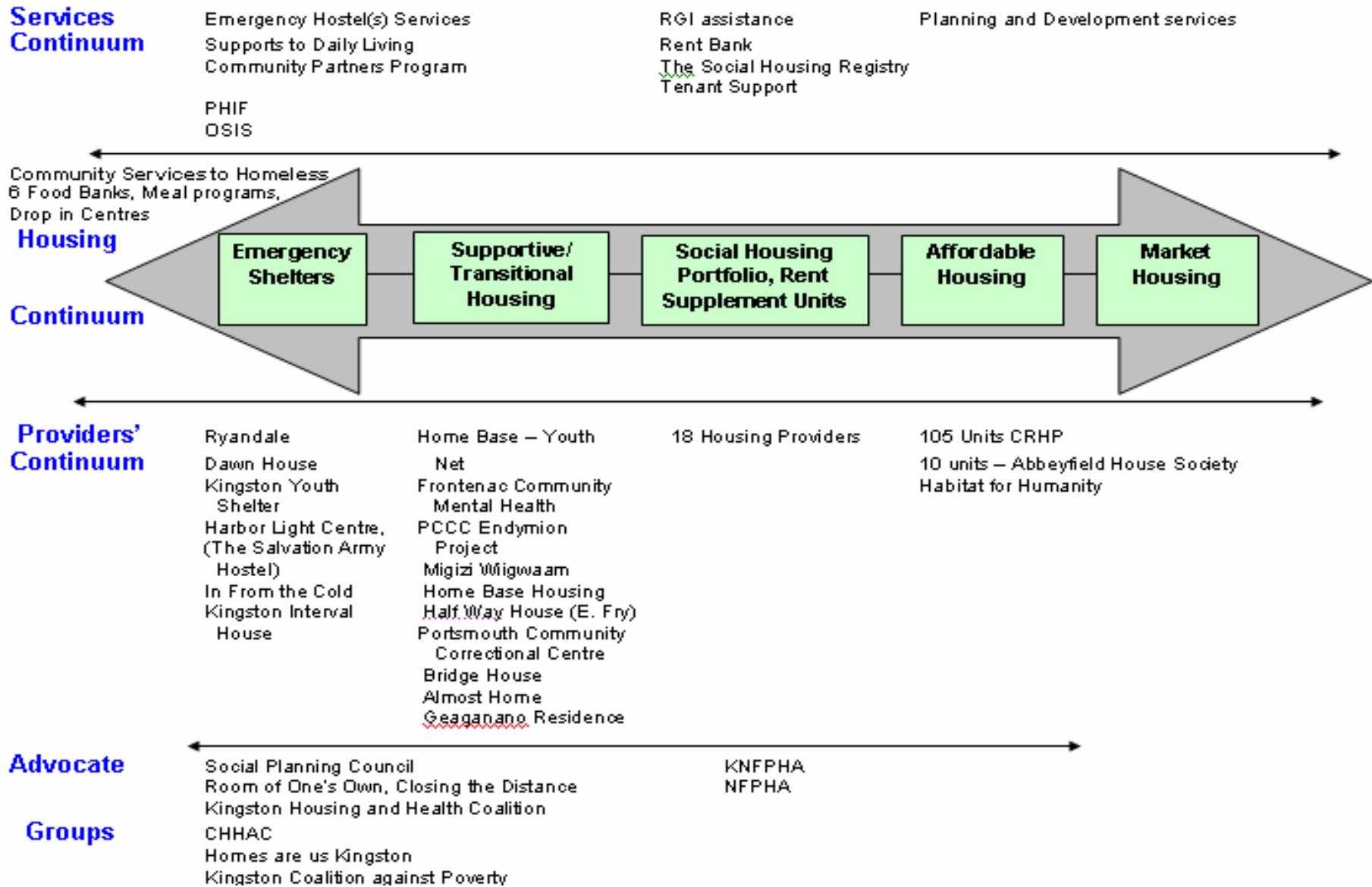
### **3 CONCLUSION**

The above discussion provides a brief outline of the continuum of housing needs facing the City of Kingston and is based on readily-available data provided to the consulting team. It also outlines the range of housing providers and support agencies involved in meeting these needs. These are summarized in the attached chart.

The Kingston Model will focus on incorporating approaches to expanding the supply of the various forms of housing needed to meet the needs identified in this report.

The Kingston Model for Affordable Housing Development Continuum of Housing Needs

Figure 8: Continuum of Agencies Addressing Needs in Kingston



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