

# The Kingston Model for Affordable Housing Development



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## Presentation on the Continuum of Housing Needs

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# Overview of Presentation

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1.0 Introduction

2.0 The Continuum of Housing Needs

3.0 Conclusions



# 1.0 Introduction

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- Kingston Model for Affordable Housing Development --- an innovative approach to meeting housing needs
- Will incorporate legislative, regulatory, financial and related tools and resources



# 1.0 Introduction

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- Model must be based on understanding of housing needs of City of Kingston
- Housing needs represent a “continuum” from few housing options to wide range of choices and alternatives



# 1.0 Introduction

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- Concentrating project resources on developing supply solutions; therefore only providing brief overview of needs
- Nevertheless, critical to reach consensus among stakeholders about housing needs to be addressed by Kingston Model
- Accordingly, have invited cross-section of stakeholders to assist in ensuring needs are clearly understood



## 2.0 Continuum of Housing Needs

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- Continuum ranging from needs of those with few options to those with wide range of choices and alternatives
- Barriers for those with few options include income limitations, support service needs, lack of physical accessibility, need for special design features, etc.

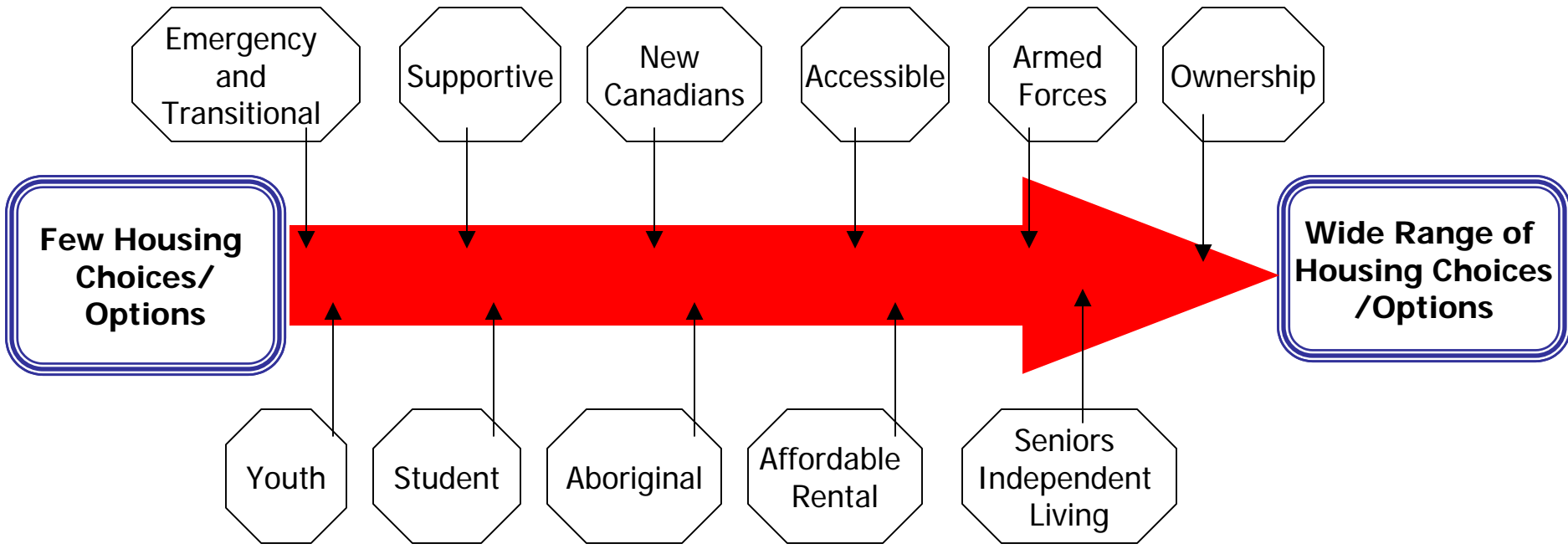


## 2.0 Continuum of Housing Needs

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- For others, concerns may simply be lack of availability or lack of understanding about requirements of becoming homeowner
- Eleven market segments identified on continuum of housing needs
- Each will be briefly discussed

# KINGSTON MODEL CONTINUUM OF HOUSING NEEDS



HOUSING NEEDS DUE TO FUTURE GROWTH



## 2.1 Emergency and Transitional Housing

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- Defined as temporary accommodation for persons facing immediate need for shelter and possessing few options (i.e. homeless or at risk of homelessness)
- Typical forms include shelters, church basements, “couch surfing”, etc.



## 2.1 Emergency and Transitional Housing

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- Transitional housing closely linked to emergency shelter
- Short to medium term accommodation accessible to homeless persons
- Often involves provision of support services to assist persons to maintain their housing and become more self-sufficient



## 2.1 Emergency and Transitional Housing

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- Factors causing need for emergency and transitional housing can include:
  - ✓ Family break-up
  - ✓ Domestic violence
  - ✓ Sudden loss of employment
  - ✓ Mental illness
  - ✓ Substance abuse
  - ✓ Eviction
  - ✓ Release from an institution
  - ✓ Natural disaster (fire, flood, etc.)



## 2.1 Emergency and Transitional Housing

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- “Hidden homelessness” can also result from above factors
- Community Plan on Homelessness and Housing Issues (May 2004) noted rising incidence of homelessness
- Community Plan advocated dual approach: strategies to prevent homelessness coupled with strategies to expand range of accommodation and supports



## 2.1 Emergency and Transitional Housing

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- Kingston subject to three forms of homelessness: chronic, episodic and transitional – all must be addressed
- Specific contributing factors to recent increase in homelessness are:

continued ...



## 2.1 Emergency and Transitional Housing

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- Lack of permanent affordable housing
- Inadequacy of Ontario Works shelter allowances
- Lack of supports for mental health and addiction sufferers
- Lack of awareness of problem across community as a whole
- Lack of central, supervised space with programs and services for those in need
- Lack of sustainable funding



## 2.1 Emergency and Transitional Housing

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- Specific gaps identified in Community Plan include:
  - Emergency shelter system
  - Transitional housing
  - Support services
  - Prevention



## 2.1 Emergency and Transitional Housing

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- Community Plan recommended 5 priorities for allocating SCPI funds to address gaps:
  - 45% of funding for transitional housing and supports for youth, aboriginal individuals, single adults and families
  - 25% of funding to expand outreach workers and shelter beds
  - 20% of funding for day service centre
  - 5% of funding for coordinating discharge planning
  - 5% of funding for information, communication and research



## 2.1 Emergency and Transitional Housing

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- In summary, need identified for:
  - 20% increase to current total of 19,713 bed nights
  - Two transitional housing facilities
  - Supports at emergency shelters
  - Day service centre
  - 3 more support workers
  - Coordinated service and discharge planning



## 2.2 Housing for Youth

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- Report of Youth Net, Home Base Non-Profit Housing in 2001 noted housing problems of youth:
  - Lack of affordable housing
  - Reluctance of landlords to rent to this client group
  - Lack of skills to live independently



## 2.2 Housing for Youth

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- Home Base developed Youth Net Program in 1994
- Provides transitional housing, fosters personal growth and life skills for youth age 16-24
- Largest groups of street youth are males and females 16-18 (30% and 26% of all street youth)



## 2.2 Housing for Youth

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- As many as 15 youth on streets in summer months
- Few housing options – 51% homeless, 49% split between living with agencies and living in abusive homes
- 69% sleep in shelters, remainder on streets or with friends



## 2.2 Housing for Youth

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- Report concluded youth housing should be priority in community planning
- High volume of youth on streets due to:
  - Low vacancy rate
  - Overcrowded shelters
  - Lack of availability among agencies



## 2.2 Housing for Youth

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- Report suggested street youth require variety of housing options
- Most effective solution is providing more permanent affordable housing
- Youth workers in program spent much of their time searching for affordable housing, often to no avail



## 2.3 Supportive Housing

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- Defined as long-term accommodation for people needing ongoing support services to live independently in safe and stable environment
- Services can be provided by operator of housing or by another agency
- Services can be provided in-house or externally



## 2.3 Supportive Housing

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- Prime goal of support services is to enable people to maintain housing and become more self-sufficient
- Because many people in need of supports also have limited earnings capacity, affordability is crucial



## 2.3 Supportive Housing

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- Range of individuals in Kingston in need of supportive housing includes:
  - Persons with mental disorder/mental impairment
  - Persons with disabilities
  - Frail elderly individuals
  - Others (eg. persons with addictions, persons with acquired brain injuries)



## 2.3.1 Persons with Mental Disorder/Mental Impairment

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- MOHLTC Report in 2001 identified 96 units dedicated to persons with mental disorder/mental impairment in Southeast Region
- 76% were group homes, remainder included 14 one bedroom, 8 two bedroom and 3 three bedroom apartments
- 23% were in non-profit projects with supportive services provided by outside agency



## 2.3.1 Persons with Mental Disorder/Mental Impairment

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- Types of services provided include on-site housing support, housing coordination and case management
- Main gaps identified in report include:
  - Lack of affordability, especially in view of limited funding under ODSP
  - Lack of affordable independent apartments
  - Lack of 24-hour transitional housing



## 2.3.1 Persons with Mental Disorder/Mental Impairment

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- Other concerns include:
  - Lack of consumer money management skills
  - Difficulties arising when consumer behaviour mixed with substance abuse
  - Lack of transportation services in some areas



## 2.3.1 Persons with Mental Disorder/Mental Impairment

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- Suggestions for addressing gaps and concerns from agency standpoint include:
  - More funding for community supports
  - More RGI housing
  - Flexible tenure arrangements
  - Case management



## 2.3.1 Persons with Mental Disorder/Mental Impairment

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- Suggestions by landlords included:
  - Ongoing contact with support agencies
  - Ensuring these persons are not a danger to themselves and other tenants
  - Ensuring landlords have contact information for agencies
  - Having agencies take on rent liability for their clients
  - Ensuring landlord has information on tenant's condition



## 2.3.1 Persons with Mental Disorder/Mental Impairment

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- Consumers of mental health services suggested:
  - More affordable housing (both RGI and transitional housing)
  - Better support from agencies and government
  - Higher priority for securing housing and services
  - More help with costs of daily living



## 2.3.1 Persons with Mental Disorder/Mental Impairment

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- Older consumers needed more help with cleaning
- Concerned about cuts to Ontario Home Care Program
- Wanted more opportunities to share experiences with peer groups



## 2.3.1 Persons with Mental Disorder/Mental Impairment

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- Other needs included:
  - Proximity to services
  - Availability of transportation
  - More housing options to access new housing arrangements as needs change



## 2.3.1 Persons with Mental Disorder/Mental Impairment

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- Family members indicated their greatest need was a drop-in centre to meet other similar families
- Also echoed need for more transitional housing and greater level of in-home care giving by agencies
- Also advocated Housing Help Centres for persons with mental disorder/mental impairment

## 2.3.2 Persons with Developmental/Learning Disabilities



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- Primarily served by Community Living Kingston
- Provide support for 380 adults and children, including 42 people in group-home type facilities and 205 supported through family support

## 2.3.2 Persons with Developmental/Learning Disabilities



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- Residential Program aimed at enabling adults to establish and maintain home of their own
- Adults supported in variety of living arrangements in housing owned or leased by Community Living
- A major program is Supported Independent Living Program – employs workers, provides counselling and support to clients with ability to live in own home

## 2.3.2 Persons with Developmental/Learning Disabilities



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- Also operate Homesharing Program – matches adults with ideal roommate for weekend per month or full-time
- Home providers benefit from additional support through provision of caseworker

## 2.3.2 Persons with Developmental/Learning Disabilities



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- Community Living Kingston concerned about government cuts in funding support
- Causing reduced level of service and reduced availability of housing



## 2.3.3 Frail Elderly

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- Housing options range from supports for independent living to long term care (Kingston Model pertains to former)
- Almost 15% of City population is age 65+
- Higher than Ontario as a whole and growing rapidly



## 2.3.3 Frail Elderly

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- District Health Council notes that there is growing demand for supportive housing for frail elderly persons
- Expected growth of 20% in Kingston seniors population in next 20 years will create significant pressures on need for expanded housing and supports for frail elderly persons



## 2.3.3 Frail Elderly

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- Recent report of District Health Council (2004) recommends development or expansion of community-based services and residential alternatives for frail elderly, including:
  - Cooperative housing
  - Shared accommodation
  - Supportive housing (eg. Abbeyfield)



## 2.3.4 Persons with Severe Physical Disabilities

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- Defined as persons with medical conditions giving rise to various forms of physical disabilities
- Need ongoing supports and modified units to live independently
- Often stuck in institutions due to lack of suitable housing with supports



## 2.3.5 Other Supportive Housing Needs

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- Include range of other individuals requiring ongoing supports to live independently, such as persons with HIV/AIDS, persons with acquired brain injuries, persons with substance addictions
- Growth of City will bring increase in these needs over time, thereby requiring expansion of accommodation and supports



## 2.4 Student Housing

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- Queen's University full-time enrolment is 15,700+ (largely out-of-town students)
- St. Lawrence College full-time enrolment is 1,000+, also largely from out of town
- Queen's student residences (including houses adjacent to campus owned by University) accommodate only about 1,000 students
- St. Lawrence provides 395 furnished student residence units on campus



## 2.4 Student Housing

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- Therefore, majority of students are housed in private market (some as boarders, others in self-contained units or shared accommodation)
- Place severe pressure on affordable rental supply
- Essentially compete with low and moderate income households for affordable rental housing



## 2.4 Student Housing

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- Recent upswing in enrolment due to double cohort adding to demand from students
- Affordable rental housing supply needs to keep pace



## 2.5 Housing for New Canadians

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- New Canadians (immigrants and refugees) often face severe barriers to finding secure and affordable housing
- Need more information to understand impact on housing needs in Kingston



## 2.6 Housing for Aboriginal Families and Individuals

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- Tipi Moza (Iron Homes) provides 17 scattered homes to Aboriginal households in Kingston on RGI basis
- Recently acquired former RCMP detachment property to house two more Aboriginal families



## 2.6 Housing for Aboriginal Families and Individuals

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- More information is needed to understand overall impact of Aboriginal housing need on housing market in Kingston. Most urban Aboriginal households tend to have lower incomes than the average and a greater need for affordable units



## 2.7 Accessible Housing

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- City Accessibility Plan notes difficulties facing persons with disabilities
- Plan points out that, not only do these individuals face physical barriers, they also often face economic barriers
- Only 6% of adults with disabilities in Ontario have university degrees compared to 15% of total adult population and only 49% of working age people with disabilities are employed



## 2.7 Accessible Housing

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- Research by HRDC suggests that 11% of Canadian population have long-term or permanent physical disabilities, with 30% of persons over age 65 experiencing mobility impairments



## 2.7 Accessible Housing

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- Community Services Housing Division has identified 69 households within Social Housing portfolio occupying modified units with wheelchair accessibility
- SCPI Program has also been used to improve accessibility to shelter by funding modifications to emergency shelters



## 2.7 Accessible Housing

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- Approaches to meeting the needs of persons with physical disabilities include incorporating elements of barrier-free design and universal access into all forms of housing and ensuring modifications made to meet these needs are suitable and appropriate



## 2.8 Affordable Rental Housing

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- Rental housing fulfills many roles in the housing market:
  - Provides flexible form of accommodation that supports active and mobile lifestyle
  - Provides relief from day-to-day maintenance responsibilities of homeownership
  - Provides greater opportunity for social interaction with neighbours
  - Often more suitable for persons with disabilities than ownership units
  - Provides housing for students



## 2.8 Affordable Rental Housing

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- Main benefit is affordability
- For all of these reasons, it is critical that communities provide sufficient supply of rental housing to meet needs of local population and that this supply expand as population grows
- Given its capability to meet affordability needs, a major emphasis should be placed on preserving and expanding the supply of affordable rental housing



## 2.8 Affordable Rental Housing

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- Kingston highly unusual – former City has 61% of all dwellings as rental- possibly the highest percentage of any major community in Ontario
- Amalgamated City has 44% rental overall- reflective of diverse range of needs (students, Armed Forces, special needs, low income singles and families, seniors, etc.)



## 2.8 Affordable Rental Housing

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- Despite increase of 1,500 in City population in past five years and strong role of rental housing, the number of occupied rental units actually declined from 1996 to 2001
- Virtually no new rental starts in past decade and complete lack of new social housing



## 2.8 Affordable Rental Housing

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- Lack of new supply has contributed to decline in vacancy rates, increased rents and increase in shelter-to-income ratio for renters
- Vacancy rates stood at 1.9% in 2003 – up slightly from 0.9% in 2002, but one of lowest in Ontario and one of lowest levels in Kingston history



## 2.8 Affordable Rental Housing

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- Average rents for one bedroom units rose 15.7% from 1999 to 2003 and for two bedroom units rose 16.7%, while minimum wage and social assistance levels were frozen and Canada Pension Plan rate of increase was far slower
- Result has been considerable loss of affordability within rental market for persons in greatest need of affordable rental housing



## 2.8 Affordable Rental Housing

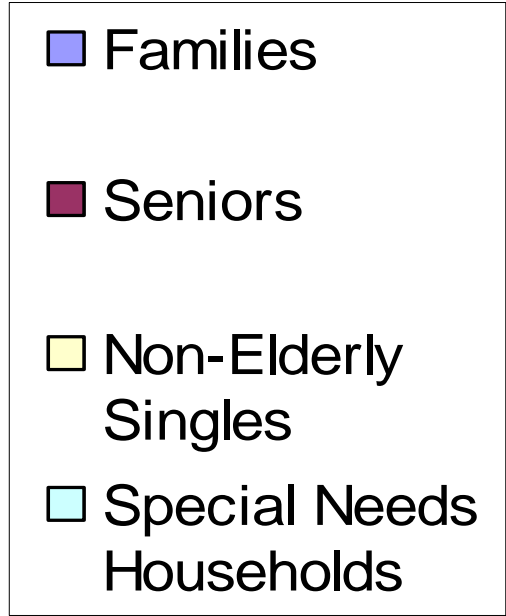
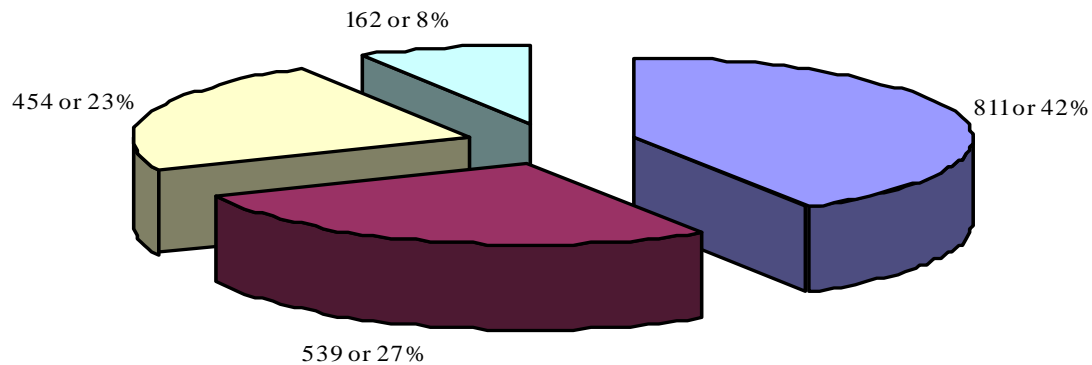
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- Average shelter-to-income ratio in Kingston for renters in 2001 was highest of any community in Ontario (31%)
- Kingston area has a portfolio of approximately 2,200 social housing units administered by the City of Kingston
- These social housing units provide rent geared to income and lower end of market rental housing to low and moderate income families, seniors, singles and special needs households as shown on the following charts

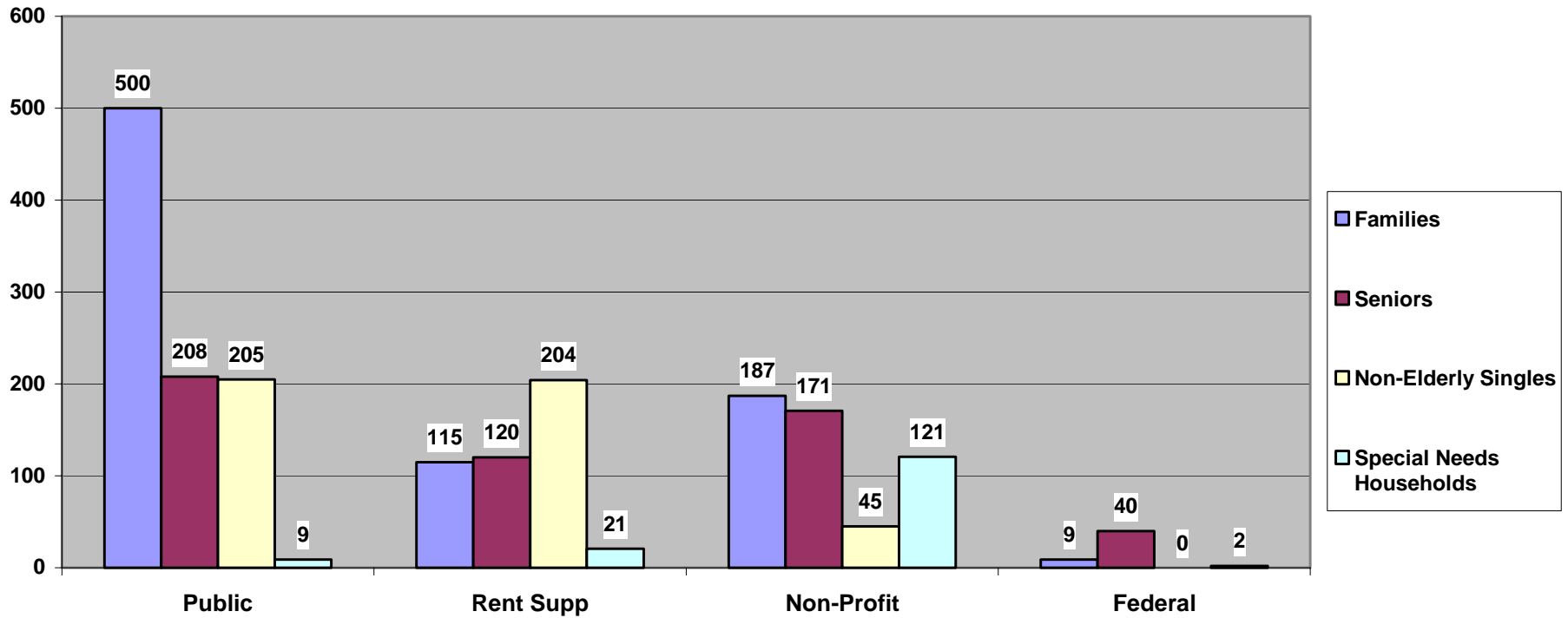
# Total Social Housing Portfolio Administered by City of Kingston

RGI Households	Public	Rent Supplement	Federal			Non-Profit	Total
			Section 95 pnp	Section 95 mnp	Urban Native	Provincial	
Families	500	115	0	0	9	187	811
Seniors	208	120	29	11	0	171	539
Non-Elderly Singles	205	204	0	0	0	45	454
Special Needs Households	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>1957</b>
Market Households	Public	Rent Supplement	Federal			Non-Profit	Total
			Section 95 pnp	Section 95 mnp	Urban Native	Provincial	
Families	24	17				59	100
Seniors	5	3	37			75	120
Non-Elderly Singles	7	1				15	23
Special Needs Households			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>
Vacancies	19	24	0	0	0	13	56
<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>2210</b>

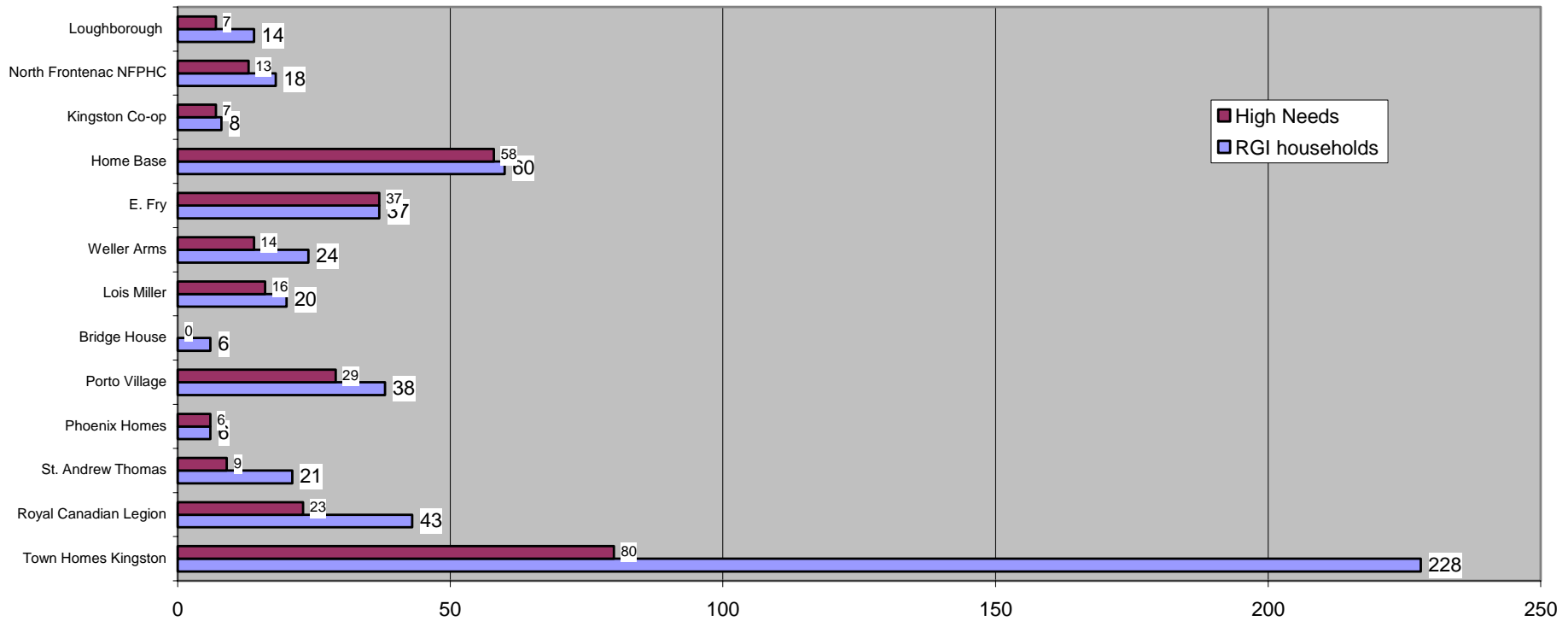
# Households in RGI Units



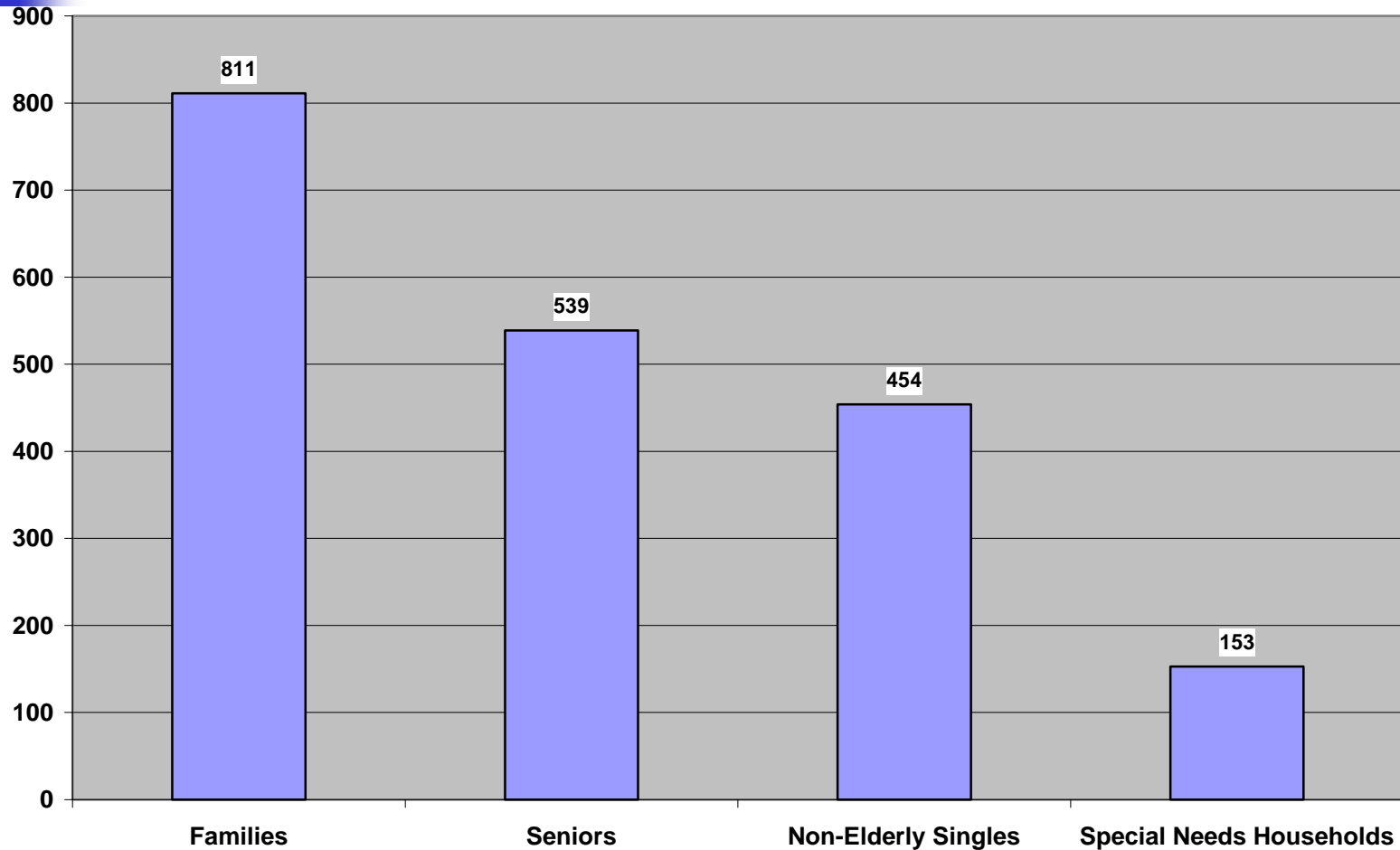
# Households by Social Housing Program Type



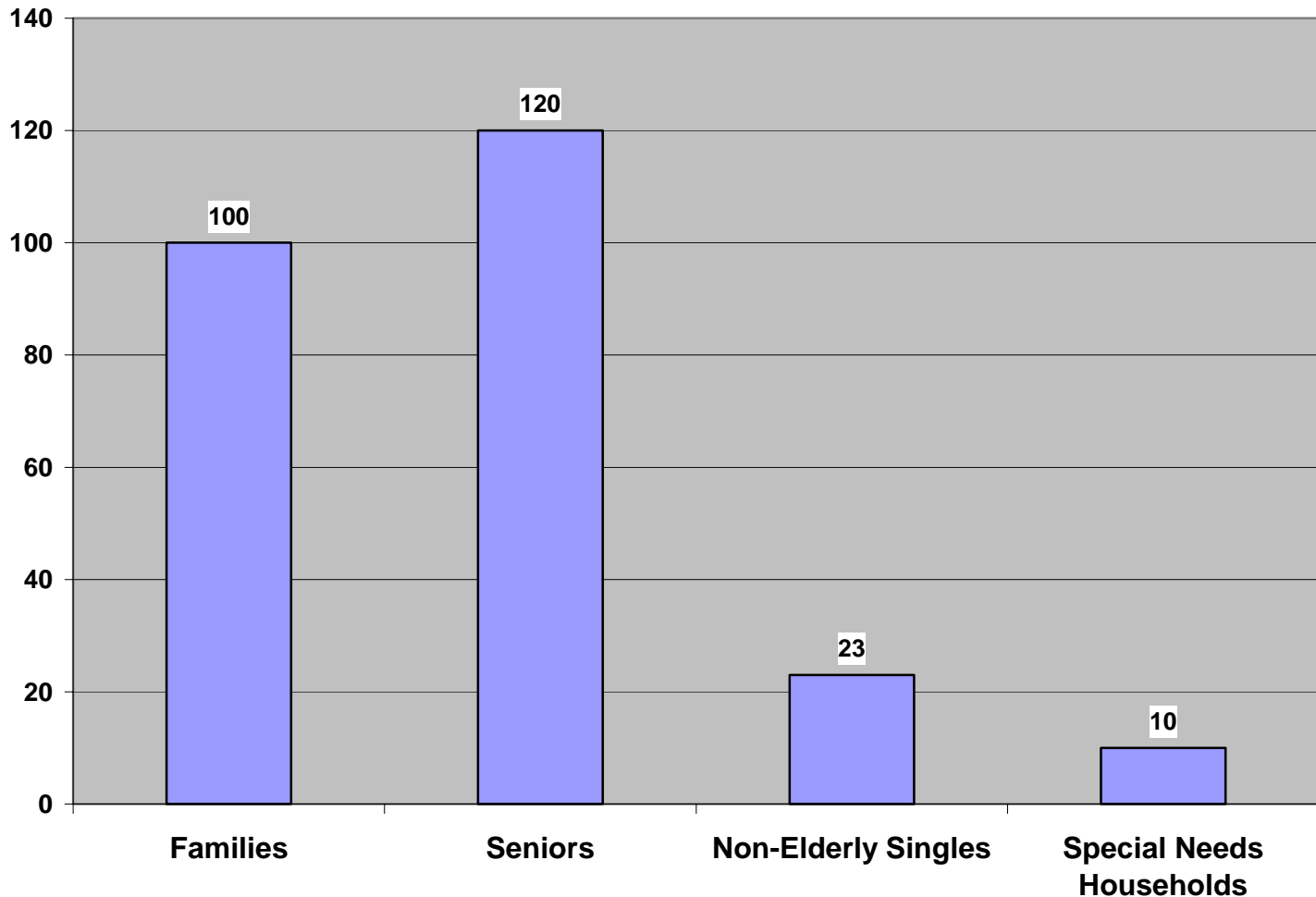
# RGI and High Need Households in Non-Profit Housing



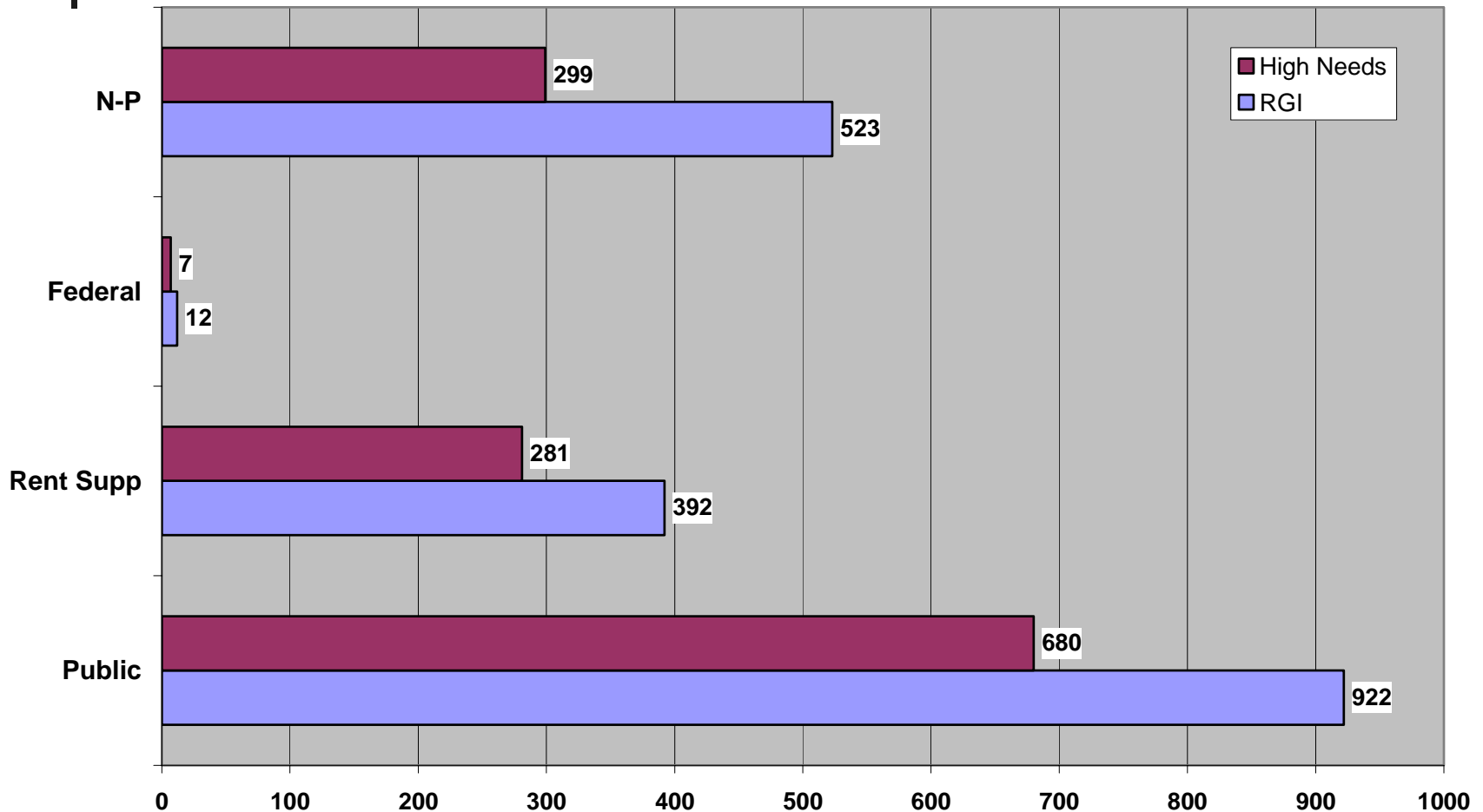
# Types of RGI Households



# Total Market Units in Non-Profit Housing



# Number of RGI and High Need Households by Program





## 2.8 Affordable Rental Housing

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- Social Housing Waiting List acts as indicator of growth in need for affordable rental housing
- Social Housing Waiting List has grown from 563 eligible applicants and 221 pending in April 2003 to 1,020 eligible applicants and 289 pending in July 2004 – an increase of 67% in a little over a year



## 2.8 Affordable Rental Housing

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- Part of increase due to transitional and stabilization period in waiting list operations
- Alternative/supportive waiting lists were incorporated into system
- In addition, waiting list includes current RGI tenants, either seeking external transfer or over-housed households
- Approximately 11% of total eligible applications are from current tenants



## 2.8 Affordable Rental Housing

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- The gap between new social housing applications and the low rate of housed households in social housing units (the number of eligible applicants for social housing on the centralized waiting list) is increasing almost four times faster (on average 119 per month in 2003) than social housing units becoming vacated and becoming available for occupancy (on average 32 applicants per month were housed in 2003).
- While legislated service level is 2003 households, only 1,849 received RGI assistance.



## 2.8 Affordable Rental Housing

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- The growing number of market households in social housing projects and rent supplement units has resulted in lower service level being provided to the targeted groups
- The number of high need non-elderly singles accommodated in social housing portfolio has increased



## 2.8 Affordable Rental Housing

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- Over 50% of incoming applications to the Social Housing Registry in 2003 were from recipients of Ontario Works and Ontario Disability Support.
- The majority of applicants (approximately 84%) on the central waiting list were high need households paying more than 50% of their income on current accommodation



## 2.8 Affordable Rental Housing

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- The number of applications for supportive accommodation submitted directly to 3 supportive housing providers in November 2003, was 1,087



## 2.8 Affordable Rental Housing

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- Given magnitude of above data, it is clear that greatest priority of Kingston Model is to increase the supply of affordable rental housing
- City has initiated three new projects totaling 105 units under new Federal-Provincial Program
- A total of 20 of these units will be developed by supportive housing providers
- Much greater effort needed



## 2.9 Housing for Armed Forces

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- CFB Kingston is largest employer in the City (4,500 employees)
- Approximately 2,750 CF personnel stationed at Kingston
- Of these, approximately 800 are Officer Cadets living in single quarters on the Base



## 2.9 Housing for Armed Forces

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- Of remaining 1,950 CF personnel, only 700 live on Base in military housing operated by Canadian Forces Housing Agency
- Remaining 1,250 live in private market – 800 in homeownership units and 450 in rental units



## 2.9 Housing for Armed Forces

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- Most CF personnel have modest incomes – 55.3% in 2000 had incomes below \$41,000 (excluding Cadets, whose incomes were only about \$13,000)
- Privates had incomes of \$28,000 and experienced the greatest difficulty securing private market housing



## 2.9 Housing for Armed Forces

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- Federal budget constraints and aging of Base housing stock will continue to contribute to strong demand for private market housing from CF personnel
- Therefore, market needs to provide strong supply of affordable ownership and rental units to accommodate demand from CFB Kingston



## 2.10 Seniors Housing (Independent Living)

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- Most seniors are capable of independent living
- Most live in homeownership units with little or no mortgage and therefore do not face severe affordability problems
- However, some are on fixed incomes and pensions and have difficulty meeting operating costs (taxes, utilities and maintenance)



## 2.10 Seniors Housing (Independent Living)

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- For these seniors, rental housing or low cost condominiums are most suitable option, but are in short supply in Kingston
- Social Housing Waiting List for seniors has grown from 57 eligible applicants and 8 pending in April 2003 to 91 eligible and 13 pending in July 2004 – an increase of 60% in just over a year



## 2.10 Seniors Housing (Independent Living)

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- Rapid increases in rents and declines in vacancy rates have decreased the options for those seniors facing affordability difficulties
- Other seniors also need more options due to physical difficulty of maintaining home



## 2.10 Seniors Housing (Independent Living)

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- Projected growth in seniors population in Kingston will intensify these needs over time
- Population age 65+ expected to grow from 20,815 in 2001 to 30,000+ by 2026
- Therefore, major initiative required to ensure supply of affordable seniors housing expands in corresponding fashion



## 2.11 Ownership Housing

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- Despite high proportion of rental housing in Kingston, ownership housing is still highly desirable in terms of stability, security and economic benefit to the owner and the community as a whole
- Ownership housing in Kingston actually quite reasonable in comparison to many other major Ontario communities



## 2.11 Ownership Housing

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- Royal LePage Survey found the average detached bungalow in Kingston sold for \$150,900 in 2002, compared to \$152,000 in London, \$176,000 in Waterloo, \$215,000 in Ottawa and \$335,000 in Toronto
- Assuming 5% downpayment and 6% mortgage over 25 years, the average bungalow would be affordable to household with income of \$42,000



## 2.11 Ownership Housing

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- Given City of Kingston average household income of \$59,890 in 2001 Census, average bungalow is quite affordable to the overall population
- However, closer look at household income profile finds average renter household income was only \$35,917 (compared to average owner household income of \$72,612)
- Thus, the opportunity for renters to move to ownership was limited



## 2.11 Ownership Housing

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- Given benefits of homeownership to individual household and City as a whole, measures should be taken to make option of ownership affordable to wider portion of population



## 2.12 Housing Needs Due to Future Growth

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- Population forecasts prepared in November, 2003 (Medium Projection) estimate growth of 32,000 persons in City of Kingston from 2001 to 2026
- Projections also estimate growth of 19,000 dwelling units
- Therefore, clear need to not only fill current gaps but also to continue to expand all forms of housing to meet projected growth



## 2.12 Housing Needs Due to Future Growth

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- For example, if 44% of total households continue to require rental housing, this will require additions of 8,000 more rental dwellings over 25 years, or about 320 per year to keep pace – far beyond recent production levels
- Kingston Model needs to provide approaches for both meeting current market gaps and keeping pace with future needs



## 2.2 Kingston Housing Response

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- Wide range of service providers, housing providers and advocacy groups currently addressing these needs
- Kingston Model needs to ensure close linkages among all participants
- Following chart illustrates the continuum of agencies addressing needs

**Services Continuum**

Emergency Hostel(s) Services  
 Supports to Daily Living  
 Community Partners Program

RGI assistance  
 Rent Bank  
 The Social Housing Registry  
 Tenant Support

Planning and Development services

PHIF  
 OSIS

Community Services to Homeless  
 6 Food Banks, Meal programs,  
 Drop in Centres

**Housing Continuum**

**Emergency Shelters**

**Supportive/ Transitional Housing**

**Social Housing Portfolio, Rent Supplement Units**

**Affordable Housing**

**Market Housing**

**Providers' Continuum**

Ryandale  
 Dawn House  
 Kingston Youth Shelter  
 Harbor Light Centre, (The Salvation Army Hostel)  
 In From the Cold  
 Kingston Interval House

Home Base – Youth Net  
 Frontenac Community Mental Health  
 PCCC Endymion Project  
 Migizi Wigwaam  
 Home Base Housing  
 Half Way House (E. Fry)  
 Portsmouth Community Correctional Centre  
 Bridge House  
 Almost Home  
 Geaganano Residence

18 Housing Providers

105 Units CRHP  
 10 units – Abbeyfield House Society  
 Habitat for Humanity

**Advocate**

Social Planning Council  
 Room of One's Own, Closing the Distance  
 Kingston Housing and Health Coalition  
 CHHAC  
 Homes are us Kingston  
 Kingston Coalition against Poverty

KNFPHA  
 NFPHA

**Groups**



## 3.0 Conclusion

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- Above discussion provides brief outline of continuum of housing needs, based on existing research and recent publications
- Further elaboration by participants in today's workshop would help shed more light on these needs and improve relevance of Kingston Model.



# Focus Group Questions

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- *In your opinion, does our preliminary analysis accurately identify the continuum of housing needs in Kingston?*
- *Do you have ideas on actions or strategies which could be put in place to address these housing needs?*



# Focus Group Questions

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- 3. In your opinion, what are the critical elements which must be included in The Kingston Model for Affordable Housing Development?*