10-Year Municipal Housing and Homelessness Plan for the City of Kingston and County of Frontenac – Five-Year Review

Environmental Scan and Needs Assessment

By Acacia Consulting & Research and Focus Consulting Inc.

For the City of Kingston.

September, 2019
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Executive Summary

The following report provides background information for the ongoing review of the 10-Year Municipal Housing and Homelessness Plan for the City of Kingston and County of Frontenac (the 10-Year Plan), originally adopted in 2013. Designed to complement the City of Kingston’s Official Plan, the 10-Year Plan focuses on affordable housing and homelessness, articulating a set of strategies and actions to address related challenges.

This year (2019) marks the midpoint of the 10-Year Plan, when the Province stipulates that Service Managers must review and update plans. In the time since the adoption of the Plan, relevant policies and funding have evolved as have the housing and homelessness pressures facing the City and County. This background report briefly summarizes changes in the policy and funding context before exploring how housing need and homelessness issues and challenges have evolved.

The purpose of this background brief is to review local housing and homelessness pressures in order to articulate revised actions and goals and monitoring mechanisms to be included in the updated Plan.

Growth characterized by net-migration

Population projections for the City of Kingston completed in the spring of 2019 are used to quantify how population growth will translate into new housing demand and need. The baseline projection estimates a Census Metropolitan Area (CMA) population of 176,000 by 2026, with 87% of growth in the city of Kingston. This translates to an average growth of between 600 and 700 households per year.

Local population growth is almost singularly driven by net migration, which is the real population growth after subtracting those moving out of Kingston from those moving to Kingston. Since 2015, total net migration has increased substantially, primarily due to two sources: non-permanent residents and intra-provincial migration. This has had a significant impact on housing demand. The heightened levels of net migration go a long way to explaining the decline in rental vacancies experienced since 2016 (down from 2.8% in 2015 to only 0.6% in 2018).

“Non-permanent” residents represent almost one-fifth of the City population. This is related primarily to post-secondary students not captured by the census yet having specific housing requirements and related impacts on housing availability. Student

1 The category “non-permanent resident” is a formal term used by Statistics Canada: Non-permanent residents (NPRs) are persons who are lawfully in Canada on a temporary basis under the authority of a temporary resident permit, along with members of their family living with them. NPRs include foreign workers, international students, the humanitarian population and other temporary residents.
households are projected to add a requirement for an additional 100-120 dwelling units per year to 2026.\(^2\)

The \textit{increase in intra-provincial migration} may also likely reflect some combination of (within province) students as well as older households relocating from the Greater Toronto Area with appreciated wealth to retire in Kingston, with its much more affordable home prices.

Because migration can be quite variable it can have significant short-term impacts on housing demand, as revealed in the decline in rental vacancies since 2016. Housing supply cannot react to such short-term changes in demand; rapid fluctuations in net migration can have substantial impacts on housing availability and affordability.

\textbf{New housing construction healthy but shows warning signs}

On the surface, the local housing market looks healthy with the annual volume of new housing construction on track to meet expected demand. Since 2014, \textit{housing starts have come very close to meeting growth-based requirements.}

Compared to other Canadian cities, \textit{home ownership is relatively affordable and accessible} in the Kingston area. The relatively affordable price of detached homes reduces demand for condominiums, which account for a much smaller proportion of stock than many larger cities. This is beneficial in avoiding the crowding out of rental construction and enables a viable and active new rental market. New rental construction is, on average, supplying a sufficient quantity of housing to meet current and projected requirements, at least over the long-term. In the short-term dramatic fluctuations in demand can however have disruptive impacts.

\textbf{Tightening of the rental market}

Despite this seemingly balanced level of new supply, the Kingston rental market has experienced a notable decline in the rental vacancy rate in recent years. Following four years of moderate vacancies of 2-3%, the rental vacancy rate fell in the past three years, dropping to 0.7% in 2017 and to 0.6% in October 2018.\(^3\) In part this reflects low construction starts in 2016 but was exacerbated by a rise in post-secondary enrollment especially from international students over the same period of time (as the institutions seek to offset constrained provincial funding).

Reports from Queen’s University and St Lawrence College indicate the two institutions do not plan to aggressively expand international enrolment over the coming years, suggesting that the surge of 2016-18 will not persist. Total enrolment is forecast to


\(^3\) Canada Mortgage and Housing Corporation, Rental Market Report Kingston CMA
increase annually by 300-400 students per year, requiring an estimated additional 100-120 dwellings per year.\(^4\)

Combined with a rise in rental construction to new peak levels and a large number of units still under construction this should allow the vacancy rate to gradually raise back toward a healthier range above 2.5% by 2020.

**Erosion of existing lower rent housing stock**

This report demonstrates that while increasing supply is important, affordability is more directly impacted by changes in existing housing stock (new construction adds less than 1.5% of housing each year). Over the past decade there has been a decline in the number of low-rent units (3,200 fewer units renting for under $750/month) while the number of households seeking assistance has increased.

Building on the benchmark that housing costs should not exceed 30% of a household’s gross income, this report demonstrates the shortfall in rental units by income groups, showing that there are more lower income households than there are rental units in the appropriate rent ranges. This forces lower income households to spend more than 30% (and for a significant number, over 50%) of their income on rent.

**Core housing need most common in renters, lone parents, and older adults**

This report explains the nature of housing need, who is in housing need, and where it occurs. Core housing need is a measure reported by the Canada Mortgage and Housing Corporation that incorporates three primary indicators: affordability (housing costing less than 30% of total before-tax household income), adequacy (housing not in need of major repair), and suitability (housing providing enough bedrooms to accommodate a household according to National Occupancy Standards requirements).

Over the past five years of the 10-Year Plan, there has been an upturn in both the count and incidence of core housing need; the proportion of households defined as in need has increased to 14.2% overall. While suitability and adequacy of homes are a concern, the predominant problem is one of affordability (paying over 30% of before-tax income), which affects over four-fifths of households in need. Outside of the City, adequacy is a larger concern, reflecting older homes in disrepair. The background review has identified the number of renters in core housing need at just under 7,000 households.

In both the City and County, the largest demographic in need are older, non-senior households; more than one-third of households aged 45-64 are in need. In the City housing need is much more prevalent among renters, while most households in the County are owners.

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The most significant types of households in need are non-family households (singles) and lone parent families. Overall senior households are not at greatest risk, as they benefit from various pension and income security programs.

**Insufficient supply of Community Housing**

City and County programs provide almost 2,000 units (comprised of rent-geared-to-income housing and rent supplements) in accordance with the *Housing Services Act* in addition to a further 280 rent supplement units. The total (1,922 project based units) makes up 3% of all housing in the CMA. This is about half the rate of the national and provincial averages. This count suggests an insufficient supply of Community Housing with below market rents or rents geared-to-income.

That said, the fact that almost 90% of households in need face mainly an affordability problem suggests that it is not necessary to build the way out of the problem. Strategic targeted affordable construction can and should be augmented with rental assistance – rent supplements or housing allowances (as proposed under the National Housing Strategy for implementation in 2020).

**Mixed progress in homelessness with reduced shelter utilization**

Progress in homeless numbers is mixed. The 2018 homelessness enumeration project showed a reduction in absolute homelessness (81 compared to 91 in 2016), but an overall increase counting other types of homelessness. Rural homelessness is not the same type seen in the City, with most respondents staying temporarily with family or friends. Homelessness in rural areas also appears to be an increasing trend.

Indigenous persons remain disproportionately represented among the core need and homeless population at about one-quarter of shelter users, though their numbers have dropped in line with the general decline.

The data suggests that the scale of homelessness in Kingston and the County is not overwhelming and there is a real potential to manage and end chronic homelessness. Discussion with supportive housing providers and support service agencies does, however, highlight the critical constraint created by an absolute lack of and ongoing erosion of appropriate affordable housing.

The transitional and supportive elements of the housing and homeless service system play an important role. While it may be possible to minimize requirements for emergency shelters, it is necessary to expand supportive housing availability and the levels of support offered to enable recovery and transition back to housing stability.

For a small number of chronic homeless with high acuity assessments (high need) transitional housing help may be insufficient – ongoing permanent supported housing is required.
Defining the challenge

Based on the background review, three key challenges frame the need to refine the 10-Year Plan:

1. The risks associated with a low rental vacancy rate and ongoing erosion of the lower rent stock;

2. Growing levels of core housing need – especially for renters, for whom the critical issue is one of affordability;

3. Some modest improvement in emergency shelter utilization but a persisting bottleneck in transitioning families and individuals out of homelessness – due to a lack of appropriate affordable housing and longer-term supportive housing options for high acuity (high need) individuals.

Stakeholder input

In support of the preparation of this background report, consultation with key stakeholders was conducted to support the data analysis and help to understand the local context and experiences under the first five years of the 10-Year Plan. Consultation events were hosted with a variety of stakeholders including: the Mayor’s Task Force on Housing, City of Kingston and County of Frontenac staff, community housing providers, Indigenous service providers and community members, homelessness system service providers, and supportive and transitional housing providers. Stakeholder consultation is an important component of the 10-Year Plan review and update process. Additional consultation events will be hosted to collect feedback on the strategies, actions, and objectives to be included in the updated 10-Year Plan.

Next steps

Following the circulation and presentation of the environmental scan and needs assessment actions will be developed which will seek to streamline and carry forward directions from the original 10-Year Plan. In some cases additional actions will be developed to address new challenges that have arisen or ones that were not sufficiently addressed in the original plan. Draft actions will be circulated to stakeholders for consideration; input will be received and evaluated prior to the updated 10-Year Plan submission to the Ministry of Municipal Affairs and Housing in December 2019. Following receipt of comments from the Ministry in early 2020 additional revisions may be incorporated prior to the formal presentation of the updated 10-Year Plan to the City and County Councils for consideration and adoption in winter 2020.
1. Introduction

Following the release of the Long-Term Affordable Housing Strategy in November 2010 the 2011 Housing Services Act required Service Managers to develop local housing and homelessness plan in accordance with the provincial interests outlined in the legislation and policy statements. In 2011, the Municipal Housing Strategy was developed and adopted and was updated in 2013 with the addition of a homelessness component under the 10-Year Municipal Housing and Homelessness Plan for the City of Kingston and County of Frontenac (the 10-Year Plan). In 2016, the province released a policy statement requiring Service Managers to update their housing and homelessness plans at the five-year mark, or halfway through the 10-year planning horizon.

As part of the process to review and update the 10-Year Plan it is first useful to examine how the context has evolved and how this has impacted the original priorities and action items established in the original plan.

This background report reviews the broader context and circumstances that should frame any revision and update of the 10-Year Plan.

The 10-Year Plan is a complement to other planning documents, most notably the Official Plans for the City of Kingston, County of Frontenac and its constituent Townships, which seek to anticipate and plan for growth in employment, population and housing. While the Official Plans set out broad policies, including some related to housing, the 10-Year Plan is focused on housing and homelessness and articulates a set of strategies and activities to address housing and homeless challenges.

It is also noted that the 10-Year Plan covers a large geography as it relates to the defined Service Manager area, for housing, as defined under the Housing Services Act, 2011 and includes the City of Kingston and the County of Frontenac.

Housing markets are metropolitan in scope and effect, and do not necessarily comply with municipal jurisdiction boundaries. For this reason, this overview uses primarily Census Metropolitan Area (CMA) data to explore overall issues and trends. The Kingston CMA includes the City of Kingston, Township of South Frontenac, Township of Frontenac Islands, and the Township of Loyalist. It is important to note while the Township of Loyalist is included in the CMA it is not included in the Kingston-Frontenac housing programs service area.

1.1. Evolving policy and funding context

Since the 10-Year Plan was initially adopted, in late 2013, the context has continued to evolve: the Province has updated the Long-Term Affordable Housing Strategy and consolidated existing funding programs for homelessness (Community Homeless Prevention Initiative). The federal government has created and implemented a National Housing Strategy (NHS), with ambitious goals and new funding, and the Province has executed a bilateral agreement to cost share certain elements of the NHS. In addition, the Province continues to pursue a community housing renewal strategy which is
intended to maintain, repair, and grow community housing stock across Ontario including support for programs such as the Portable Housing Benefit which allows Service Managers to meet their service level requirements through new creative and flexible approaches.

The resources available to respond to persistent need are increasing, primarily due to an infusion of new funding under the NHS. This creates new federal funding initiatives as well as levering provincial funding under a number of cost matching initiatives.

In addition to the shared Provincial/Federal housing programs and the local, ongoing social housing requirements (i.e. 2,003 rent-geared-to-income units) the City of Kingston has funded an affordable housing capital funding program at $1 million per year since 2012. The municipal Capital Investment in Affordable Housing Program has assisted in the development of various affordable housing projects across the city. Further discretionary municipal funding has supported the acquisition of strategic sites within the city (i.e. 645 Brock Street, 7 Wright Crescent, and 1316 Princess Street) which are to be developed with an affordable housing component through partnerships with non-profit and private sector housing developers.

Other key developments

- In Fall 2018, CMHC released vacancy rate data indicating the Kingston CMA had the lowest rental vacancy rate in the province and one of the lowest in the country.
- Housing affordability was a key issue in the 2018 municipal election; following the election the Mayor established the Task Force on Housing.
- City Council’s 2019 - 2022 strategic priorities include “Increase housing affordability”.
- The Provincial government established housing affordability as a key provincial initiative; legislative changes are proposed to streamline the housing development system in Ontario.

2. Potential new funding

The federal government through CMHC has implemented a National Housing Strategy (NHS) with broad goals related to reducing housing need and homelessness. The NHS includes a number of cost-matched funding programs as well as a number of unilateral federal initiatives, based on total national investment level, planned over 10 years starting April 2018.

In response to the NHS, the Province has outlined its intent in a new Ontario Community Housing Renewal Strategy (released April 30th 2019), including proposed funding for 2019-22 for cost matching programs including a rebranded Investment in Affordable Housing program and a new Community Housing Investment fund targeting existing social housing.
New unilateral federal support is now available under the following funds (unless otherwise noted, funding levels reflect the national budget):

**The National Housing Co-investment Fund (NHCF)** is a federally funded program ($13.2B) providing a mix of low-rate loans ($8.5B) and capital grant ($4.7B) to support new development, acquisition and renovation to expand the stock of units at affordable rents. This fund is accessed on an application basis – there is no allocation to the Province or local municipal Service Managers, thus it depends on providers being proactive and pursuing projects. Larger providers may have the resources and expertise to pursue such opportunities; however, others may not. The City could assist small less professional providers with technical support to advance projects to the shovel-ready stage. Applications with partner funding are scored high, so using City resources (e.g. capital contributions, land, waiving fees, etc.) as a partner contribution could effectively help to lever financing and funding from this federal source to maximize potential new construction.

**Federal Lands Initiative** is an enhancement to the previous federal surplus land fund to facilitate disposition of surplus federal lands for housing purposes. This is budgeted at $202M over the 10 years of the NHS. Local actions could include reaching out to federal partners to determine surplus land availability in the Kingston-Frontenac communities.

**Reaching Home (rebranded Homeless Partnering Strategy, HPS)** is the new extension directed to homelessness. Funded at $2.2B over 10 years (almost double the current HPS funding level) it places a strong emphasis of coordinated system planning and delivery to support the NHS goal of reducing chronic homelessness. Relative to provincial programs directed to shelter and supports, this will provide a relatively small amount annually, but can be an effective source of funding to pro-actively pursue coordinated system planning to focus and strengthen responses in Kingston and emulate the NHS goal to eliminate chronic homelessness.

At the provincial level, homeless programming is funded under The Community Homeless Prevention Initiative (CHPI) program. This provides a local funding contribution of $4.1M annually, roughly consistent with 2017-18.

**Rental Construction Financing Initiative (RCFI)** is a loan fund providing low rate financing (no subsidy) on favourable terms to developers building rental housing. It is not targeted to affordable housing, although it does include a requirement to include 20% of units at prescribed affordable rents. Originally funded at $2.5B over five years, the RCFI was increased by $1.25B to $3.75B in the 2018 federal budget, and is expected to produce roughly 2,500 rental units annually across Canada. This can be a valuable source to encourage the private sector to create more rental supply in general, but also for non-profit providers to undertake mixed affordable-market development as a way to strengthen and diversify their revenues (which are currently low due to rent-g geared-to-income rents) and help build reserves to complete retrofit of aging assets.

**Additional small initiatives:** the NHS also funds a series of more targeted initiatives including Indigenous need, housing in the north and expanding research capacity.
Ontario funding: As noted, most of the funding from the province is a result of matching requirements under the Canada-Ontario bilateral agreement. Funding allocations for the next three years have been announced by the province under its Community Housing Renewal Strategy.

Funding for new initiatives, formerly under the Investment in Affordable Housing program (IAH), now rebranded as the Ontario Partnership Housing Initiative (OPHI), will provide local funding for the next three years which will range between $700K and $1.3M per year. This program will be used mainly for capital projects for new affordable housing and to sustain the rent supplement program.

A new cost matched fund has been created to offset the effects of expiring federal subsidies to existing social housing. Branded in Ontario as the Canada-Ontario Community Housing Initiative (COCHI), this will provide locally $114K in 2019, $271K in 2020, and $715K in 2021, essentially neutralizing scheduled reductions in federal transfers. These funds can be used to preserve existing RGI rents as well as to invest in rehabilitating existing social housing.

The Canada-Ontario bilateral agreement also outlines plans to create a new national level Housing Benefit for implementation in 2020. The nationally aligned Housing Benefit would provide rental assistance to households facing a high shelter-to-income burden. Details and funding allocations will be released in the spring of 2020.

3. Overall housing requirements

As part of its broad growth management responsibilities, the City of Kingston commissioned a study to prepare employment, population, and housing projections. This study provides a timely update to projected housing requirements over the next 30 years, extending well beyond the timeframe of the 10-Year Plan. These projections help to frame the 10-Year Plan by quantifying how population growth will translate into new housing demand and need. The projections do not seek to estimate the degree to which population and associated household growth will impact on housing need and homelessness, however, estimates of these more specific changes can be developed based on overall growth and expectation of the incidence of need (as discussed later).

A population forecast for the City of Kingston was completed in the spring of 2019. This included an analysis of recent employment and demographic factors and used the 2016 census as a base starting point. This was undertaken for both the City of Kingston and the larger census metropolitan area (CMA). The CMA level of geography is used here.

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as it better reflects the extended urban area and effective employment and housing market applicable to the 10-Year Plan.\textsuperscript{6}

The population projection estimates growth over the next 30 years, but for the purpose of the 10-Year Plan our interest is in the immediate 5-10 year projection. As a typical method the study includes a range of estimates, low-to-high, but focuses on the mid-point as the baseline projection.

Population projections for the County were undertaken in 2013, but have not yet been updated using the new 2016 data (estimated to be updated by end of 2019). However, the 2013 report noted that approximately 67\% of forecast permanent population growth in the County is anticipated to occur within the Township of South Frontenac (area abutting City). The overall annual household growth for the County was projected at roughly 110-150 households annually for 2016-26. To the extent that South Frontenac is included in the CMA, this area is included in the larger CMA projection below.

3.1. Highlights of the Population, Housing, and Employment Projection

The baseline and high estimate scenarios project average annual population growth of 710-1216 persons, which translates into CMA household growth over the decade 2016-2026 of some 6,000, an average of 600 per year (although slightly higher at 680/year 2016-21). The majority of this household growth (87\%) is projected to occur in the city of Kingston.

The projections also seek to identify potential dwelling preferences, based on recent dwell type propensities. This suggests that annual incremental growth over the remaining five years of the 10-Year Plan will continue to favour lower density detached homes. These account for 60\% of household growth; meanwhile the remaining 40\% are almost evenly split between medium density row/townhomes and multi-unit apartments. Based on recent (adjusted) propensity to rent by age, the estimates (Watson 2019) suggest that this translates into an annual requirement for rental housing of 180 rental units annually. This is well below the long-term average and below the average level of starts of the past two years (discussed further below). This demand for 180 rental units excludes student households (a further 111 units on average). Including post-secondary housing demand supports a requirement of 291 rental units per year required to meet anticipated permanent and post-secondary population growth over the next decade.

As noted, the projections commence at 2016, building on the most recent census. The overall population forecast for the baseline projection estimates a CMA population of 171,100 by 2021 and 176,000 by 2026. Of this, the City is expected to account for 127,800-132,000.

\textsuperscript{6} The overall totals of the CMA reflect a different geography than the Service Manager area. The CMA includes Loyalist Township which is outside of the Service Manager area and thus outside the scope of the 10-Year Plan the CMA also excludes two of the County townships (North and Central Frontenac), which are however part of the Service Manager area.
Against this projection for the CMA, Statistics Canada estimates that the population for 2018 is already ahead of the 2021 projection, at 172,936. It is not abnormal for actual population growth to run ahead or lag behind in single years. This is because the projections are linear and use average annual growth, whereas in reality growth is more variable, and reflects changing economic conditions, employment change, etc.

The main cause of this early deviation relates to some methodological challenges in how Statistics Canada counts the so called temporary or “non-permanent” population, which in Kingston is very significant, and related primarily to post-secondary students.

Statistics Canada’s count of permanent population excludes some 23,600 “non-permanent” students. This represents almost one-fifth (18.5%) of the city population and thus has a very substantial impact on housing demand and requirements. As shown in the chart below, this group has accounted for most of the overall population growth experienced in the last fifteen years. This is a significant factor in planning for and addressing housing need.

*Figure 1 Annual Population Growth: Permanent and Post-Secondary Populations*

![Graph showing annual population growth](image)


In developing the population and household projections, Watson and Associates reviewed recent enrollment trends at the area’s three post-secondary institutions (Queen’s University, St. Lawrence College and the Royal Military College) and separately determined likely growth in the student population and how this translates into new households and housing demand. Their estimates add an annual requirement for 100-120 homes to accommodate student growth.

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7 This count excludes any students that are permanent residents, primarily local students living with parents, and those that reside in Kingston through the summer and were therefore captured in the census enumeration conducted in May 2016.
The impact of demand for rental housing by these non-permanent students is discussed further below in examining rental trends.

**Figure 2 Full-Time Post-Secondary Enrollment Forecast: 2016 to 2046**

<table>
<thead>
<tr>
<th>Year</th>
<th>Forecast</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996</td>
<td>18,500</td>
<td>19,500</td>
</tr>
<tr>
<td>2001</td>
<td>21,000</td>
<td></td>
</tr>
<tr>
<td>2006</td>
<td>24,600</td>
<td></td>
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<tr>
<td>2011</td>
<td>28,500</td>
<td>31,400</td>
</tr>
<tr>
<td>2016</td>
<td>33,000</td>
<td>33,300</td>
</tr>
<tr>
<td>2021</td>
<td>35,300</td>
<td>36,700</td>
</tr>
<tr>
<td>2026</td>
<td>38,300</td>
<td>38,300</td>
</tr>
<tr>
<td>2031</td>
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</tr>
<tr>
<td>2046</td>
<td>40,000</td>
<td></td>
</tr>
</tbody>
</table>

*Note: Figures have been rounded.*


The population study highlights the fact that population growth is almost singularly dependent on migration – natural growth by comparison is very minor (and due to an aging population will turn negative over the longer projection period). Within this migration-based growth, students, as “non-permanent residents” comprise a sizable portion of estimated population growth.

### 3.2. Focusing on net migration

It is much more challenging to predict and project migration than natural growth. While estimates are presented in the projection, based on past levels and estimates of employment (which is a key factor in attracting or dissuading migration) it is noted that the estimates of likely migration substantially undercount this influence based on actual migration levels in the recent years.

Since 2015, total net migration has increased substantially, primarily due to two sources: intra-provincial and non-permanent residents. This has a significant impact on housing demand. The heightened levels of net migration go a long way to explaining the decline in rental vacancies experienced since 2016 (down from 2.8% in 2015 to only
0.6% in 2018). Housing supply cannot react to short-term jumps in demand, such as those created by increased migration.

The increase in intra-provincial migration may reflect some combination of (within province) students as well as older households relocating from the Greater Toronto Area with appreciated wealth to retire in Kingston, with its much more affordable home prices. The largest component of recent population growth is among non-permanent residents which includes international migrants as well as international students.

**Figure 3 City of Kingston Permanent and Non-Permanent Population Forecast**

![Graph showing population forecast](image)

*Source: City of Kingston Population, Housing, and Employment Growth Forecast, 2016 to 2046 (2019)*

While seen by some as tangential to the more narrowly defined focus of the affordable housing and homelessness planning, the causes of population and household growth have a direct impact. The decline of rental vacancies to below 1% creates pressure on the rental sector, and supports larger rates of rent increases, exacerbating affordability issues.

Strategies to address the impact of population growth resulting from people moving to Kingston (permanently or temporarily) include: developing additional purpose-built rental housing, continuing to increase the supply of affordable housing units through available capital funding programs, and preserving the stock of low rent market units.
Figure 4 Components of Population Growth (CMA)

Source: Statistics Canada Table 17100136

3.3. The existing housing stock in Kingston

As noted in discussing growth projections, the large majority of the population and thus dwellings in the CMA are in the City of Kingston. The form of housing is however substantially different: in the County over 95% are single-detached dwellings; in the City only half are single-detached, with a substantial share of multiple-unit properties.

The form and characteristics of the existing stock are important as this establishes housing options. New housing construction (discussed below) adds only a very small new increment each year (roughly 1% of the total stock), so it has only an incremental impact on availability and options.
Figure 5 Housing Supply by Dwelling Type: Kingston and Frontenac (2016)

Source: Statistics Canada, Community Profiles, 2016

Figure 6 Housing Supply by Dwelling Type: Kingston and Frontenac (2016)

<table>
<thead>
<tr>
<th>Dwelling Type</th>
<th>City of Kingston</th>
<th>County of Frontenac</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>#</td>
<td>%</td>
</tr>
<tr>
<td>Single-Detached</td>
<td>26,530</td>
<td>49.6</td>
</tr>
<tr>
<td>Semi-Detached</td>
<td>4,060</td>
<td>7.6</td>
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<tr>
<td>Row House</td>
<td>3,675</td>
<td>6.9</td>
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<tr>
<td>Apartment, Duplex</td>
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<td>3.7</td>
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<tr>
<td>All Apartments</td>
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<tr>
<td>Moveable/Other</td>
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<td>0.5</td>
</tr>
<tr>
<td>Total Dwellings</td>
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<td>100.0</td>
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</tbody>
</table>

Source: Statistics Canada, Community Profiles, 2016
4. **New housing construction**

Against the projected immediate demand requirements of almost 700 dwellings per year (2016-21), plus a further 111 for student growth, new housing construction (housing starts) since 2014 has come very close to meeting requirements (excluding any need to replace demolished dwellings), averaging 668 per year.

This average has however not been consistent: starts declined by 40% in 2016, primarily a result of limited apartment starts; they subsequently rebounded again, exceeding requirements, fueled by apartment construction in 2017 and 2018. As of June 2019 annual building permit issuance has totaled 811 units, 627 of which are apartment units, well above the five-year trend.\(^8\)

**Figure 7 Kingston (CMA) starts, by dwelling type**

\(^8\) City of Kingston, Planning, Building & Licensing data as of June 2019

It appears the limited rental construction in 2016 combined with the increased migration likely contributed to the significant decline in the rental vacancy rate in 2017 and again in 2018. In this regard it is important to understand that new housing starts do not reach completion and occupancy until roughly two years after construction starts so any effect on the vacancy rate lags for a similar period of time.

When examining starts by tenure it is also notable to see a near absence of condominium starts which is discussed in further detail in section 4.1.
A not insignificant number of new rental housing supply also comes in the form of second residential units, added in homes (these are not tracked and enumerated in the CMHC starts survey). There is a noticeable surge in such additions, as reflected in
building permits issued (although it is unknown what portion of these are pre-existing and have been formalized, versus new installations).

In the coming years it can be expected second residential units will become an important source of housing opportunity by providing new housing options for seniors, smaller households, family members requiring live-in supports, and low to moderate income households requiring the rental income to subsidize monthly mortgage payments, amongst other unique household groups. Most recently City Council approved Official Plan and Zoning By-law Amendments to permit second residential units within primary dwellings and within accessory or detached structures on residential properties across much of the city. Excluded locations include areas of the city where servicing capacity or other constraints exist.

4.1. Absence of a condo market

The other notable aspect of the recent construction activity is the limited level of condominium development. This tenure type has not been developed extensively in Kingston, largely due to the availability and relatively affordable price of detached homes (the median detached home price in 1Q/2019 was $369,000 CAD).

Aspiring owners tend to favour a detached home, if it is affordable. Condominiums are much more evident in larger, higher-cost markets, where less affordable detached prices constrain ownership aspirations, thus the condominium option becomes the primary source of market access.9

In many cities condominiums have also been a response to older households seeking to downsize, but preferring to retain real estate equity, versus shifting to rental. To-date the development of condominiums, and products targeting seniors have been limited in Kingston as only 258 condo units have started since 2001. However, this pattern could change with a growing senior and retirement population.

The absence of an active condominium market in Kingston also enables a viable and active new rental market. In higher cost cities with more condo development, the price of multi-residential land is driven up by condo development and often precludes rental housing development, except at high-end rents. In effect, the limited condo market is beneficial to the rental market in Kingston.

Notably, the high share and relative volume of rental construction is very different than most of the country. In many CMAs the proportion of rental starts substantially lags behind the proportion of households that are renters. Nationally one-third rent, but less than 15% of new starts are purpose built rental; in Kingston since 2014 rental construction has on average accounted for 34% of new housing construction.

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9 In a recent analysis examining tenure patterns across mid-large CMAs in Canada a very high correlation coefficient was estimated between median home price and the proportion of starts in condo form (Pomeroy and Maclennan 2019, Maytree Urban Project Framing Paper).
Comparing these recent new construction volumes with the projected household growth, and related need for new dwellings, the recent housing construction activity indicates that, on average, the market is coming quite close to supplying a sufficient quantity of housing to meet current and projected requirements. It also reveals a vibrant and strong rental sector and levels of new rental construction consistent with the overall tenure split in the CMA.

Against this seemingly balanced market, other data, notably recent rental vacancies, suggests a tight market. What factors explain the paradox of sufficient supply with an extremely low rental vacancy rate? This challenge is examined later.

4.2. Access to and price of homeownership

Access to ownership in Kingston is relatively affordable, compared to other Canadian cities. Prices have exhibited a steady increasing trend, similar to the majority of cities, and driven by sound fundamentals – employment and income growth combined with low mortgage rates that together have increased potential leverage. This is only partly offset by changing mortgage borrowing policy and regulations (stress tests and revised underwriting criteria introduced at the federal level in 2018).

*Figure 10 Residential Average Price – Kingston and Area*

There is limited evidence to suggest access to ownership in Kingston is constrained, although reduced inventory of homes for sale has placed some upward pressure on
prices (up 8.6% year to year since Q1 2018). Kingston has the smallest inventory of completed and unabsorbed single and semi-detached homes among all CMAs, suggesting some limitations in new supply (current inventory is only 2.2 months, versus CMA average of 9.4 months).

**Figure 11 MLS Single Detached Homes Sales by Price Range (Q1 only)**

Source: The Canadian Real Estate Association

The price point (February 2019) for new homes is well above the existing price (median $369,000) at $415,000 (median). This reflects the absence of lower price new condo apartments that in other cities acts to pull down the median and average price.

This remains important to monitor to ensure that constrained access to ownership does not shift demand to rental and create pressure in that part of the housing system.

**4.3. Rental trends – new construction and vacancies**

As noted above, rental construction has dominated the multi-residential market, adding on average 225 new units annually for the past five years. 2018 was a peak year, achieving 377 rental starts (representing 41% of all new starts). However, rental starts have a lagged effect, typically entering the market up to two years later, so the recent high levels of starts in 2017 and 2018 are yet to have an effect on rental vacancies (as of October 2018 when the rental market survey was conducted there were 550 rental units under construction – most of which will enter the market in 2019).
Following four years of moderate vacancies between 2-3%, Kingston has experienced a substantial decline in rental vacancy rates in the past three years, dropping to only 0.7% in 2017 and to 0.6% in October 2018.

The low vacancy rate creates pressure in the rental sector and pushes rents higher, at a faster rate than inflation. This then exacerbates affordability problems when rents increase faster than household wages.

**Figure 12 Rental Vacancies**

<table>
<thead>
<tr>
<th>Year</th>
<th>Vacancy %</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>3.2</td>
</tr>
<tr>
<td>2008</td>
<td>1.3</td>
</tr>
<tr>
<td>2009</td>
<td>1.3</td>
</tr>
<tr>
<td>2010</td>
<td>1.0</td>
</tr>
<tr>
<td>2011</td>
<td>1.1</td>
</tr>
<tr>
<td>2012</td>
<td>1.7</td>
</tr>
<tr>
<td>2013</td>
<td>2.3</td>
</tr>
<tr>
<td>2014</td>
<td>1.9</td>
</tr>
<tr>
<td>2015</td>
<td>2.8</td>
</tr>
<tr>
<td>2016</td>
<td>2.6</td>
</tr>
<tr>
<td>2017</td>
<td>0.7</td>
</tr>
<tr>
<td>2018</td>
<td>0.6</td>
</tr>
</tbody>
</table>

*Source: CMHC Rental Market Survey*

4.4. **What has caused the vacancy rate decline?**

There are two primary factors that have combined to create this outcome: levels of new rental construction and recent trends in migration (i.e. people moving in and out of Kingston).

Looking specifically at new rental construction, the level of rental starts has been variable, alternating between fewer than 100 and almost 400 in alternate years. When completed these units enter the market to address demand, so it is more useful to look at completed rental units. Reflecting starts, these too have been variable. The key insight in recent years is a low number of starts in 2016, translating into few new units becoming available in 2017-18 when the vacancy rate experienced significant declines.
The higher levels of completions in 2012-2014 enabled vacancies to improve; this has reversed since 2015. Clearly a lower number of starts (and thus completions) have contributed to fewer vacancies. This reflects the influence of new supply on the vacancy rate. On a positive note, a substantial number of new rental units (over 500) were under construction at the time of the 2018 survey; and year-to-date 2019 (June) new building permits have been issued for a further 627 multiple units (most of which are likely rentals). It is anticipated when complete these new units will have a positive impact on the vacancy rate.

**Figure 13a Rental Starts & Completions, Kingston CMA**

![Graph showing rental starts and completions from 2007 to 2018.](image)

*Source: CMHC. Housing Starts & Completions Survey*

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10 CMHC excludes new completions from their fall rental market survey until completed and occupied for six months (i.e. only units completed before April 2018 are included in the Oct 2018 survey).
The other important element is demand – and this is created primarily by migration patterns – how many new households are coming into the Kingston market (or forming locally as young adults leave the family home).

As noted, and illustrated graphically earlier, over the past five years Kingston has witnessed a significant change and increase in certain forms of migration. The two areas of increased migration are intra-provincial (people coming from elsewhere in Ontario) and “non-permanent residents” – most of whom are likely to be international post-secondary students.

Source: CMHC (Note: completed units are not included in survey until six months after completion)
Figure 14 illustrates the relationship between vacancy rates and increased migration, particularly since 2016, which is clear.

**Figure 14 Rental Vacancies and Net Migration**

![Graph showing rental vacancies and net migration over time](image)

*Source: Vacancies: CMHC. Rental Market Survey; Migration: Statistics Canada*

From the perspective of housing need and affordability, persistent low vacancy rates typically result in increased housing pressures and rising rents. Somewhat surprisingly, the decline in vacancies post 2016 has not (yet) translated into a large rise in rents, although these have consistently increased above the rate of inflation.
Figure 15a Annual Change in Monthly Rents, by Number of Bedrooms, 2007-2018

Source: CMHC Rental survey, CPI Statistics Canada Cansim 18-10-0005-01

Figure 15b illustrates the 10-year average market rent increase for one and two-bedroom units from 1998 to 2018 for various communities in Ontario. The Kingston CMA has experienced the greatest increase in average rents amongst the comparator communities. Over the ten-year period one-bedroom average rents have increased by 89% in Kingston whereas the average amongst the comparator communities was 69%. Over the same period two-bedroom average rents increased by 84% in Kingston whereas the average increase amongst the comparator communities was 66%. This is an indication of how rents in Kingston are trending relative to other communities in the province and illustrates how housing affordability has become a particular challenge in Kingston in recent years.
Figure 15b 20-Year Rent Increases (1998 to 2018) – Community Comparison

Source: CMHC, average rent for areas with a population of 10,000 and over

While new rental construction does add to supply and vacancies, the rent levels in newer units tends to be higher than those in the existing stock. CMHC reports rents by age of building, with the latest category post 2005, a custom tabulation was submitted to obtain data with a more recent breakdown, including all rental units completed since 2015. Units completed since 2015 have rents at least 140% above the overall average market (identified in charts as “new premium”). As a result, the benefit of new construction is muted when new rents are high, as most are (we see a 40% premium for new), other than units developed by non-profits under federal-provincial programs.
New supply has some positive effect, in both creating vacancies and pulling mid-higher income renters into new units to free up existing units, although vacancy decontrol then also shifts vacated units upward (see below: rents in vacant units tend to be higher than in occupied – at least for bachelor and one-bedroom units).

**Erosion of existing “affordable” rental stock**

While new supply is important to address population and household growth, affordability issues are more directly impacted by changes in the existing rental housing stock. As noted earlier, new construction adds roughly 1% to the stock each year, so it has a limited overall impact. Typically, older rental units tend to be the main source of lower rent supply (augmented by social-affordable or community housing). However, this important resource is often at risk due to redevelopment-intensification pressures as well as general inflation in rents.

Comparing the total rental stock distribution in 2011 to that in 2016, there is a notable decline (erosion) in the number of units renting below $500 and below $750, affordable to households with incomes below $20,000 and $30,000 respectively.}

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11 Census data includes secondary rental units.
In total there are almost 3,200 fewer units under $750 in 2016 than there were in 2011. There was a further “loss” of some 2,200 units below $750 between 2006 and 2011. It is important to note that this “loss” includes some absolute loss via demolition, but in most cases the units are not physically lost, they have simply moved into a higher rent range. This shift to higher rent levels reduces opportunities for low-income renters and exacerbates affordability issues.

While some renters have experienced increases in incomes, the number of renter households earning less than $30,000 has declined by only 1,130 (compared to the reduction in units below $750 of 3,180). In Kingston’s case, the affordable stock is contracting much more rapidly than are the number of lower income households. This is reflected in increasing levels of core housing need, examined in more detail below.

In addition to the reduction of low market rental units, new “affordable” supply has only a minimal effect in offsetting losses in the existing stock. As examined in the next section, the volume of new affordable units is negligible when compared to this erosion. Between 2011 and 2016 only 157 new affordable or supportive units were started; and since 2016 a further 74 have since been initiated for a total, post 2010, of 231. It is noted than some of these are supportive and special purpose targeted units. Compared to erosion of over 3,100 existing low-modest rent homes, for every new “affordable” unit constructed, 13 existing low-modest units have been “lost” (i.e. removed from an affordable rent range).
Figure 18 Change in number units in rent ranges Kingston CMA 2006-2016


Low-income households in need (and those prioritized as formerly homeless or victims of domestic violence) can also be assisted from the existing stock of social-affordable housing. This however relies on turnover in the existing stock to create an opening.

The centralized waiting list for social housing provides an indication of this turnover. Over the past decade, the number of households seeking assisted housing has steadily increased, and again, at a faster rate than new affordable housing has been constructed. At the same time, the turnover rate in existing assisted housing has been declining (as represented by the number of new households housed in the existing social stock).
4.5. Affordability mismatch

Another way to quantify affordable need is to compare the availability of lower rent units to the requirements, based on the widely accepted benchmark of not spending more than 30% for adequate and suitable housing.

Using 2016 census data we can examine the relationship between supply (i.e. existing stock) and requirements. For each $10,000 income band, the equivalent affordable rent is determined at 30% of the upper boundary of that income band. The number of households in each income band is then compared to the number of actual rental units reported to exist in the census (occupied rental units), so it misses any unoccupied units at time of the census (May 2016).

Figure 20 reveals that there is a mismatch, with more lower income renter households than there were rental units in the appropriate rent range. The result is that lower income households occupy units in the next higher ranges – and as a consequence spend more than 30% of their income on rent. In total there is a shortage of almost 3,900 lower rent units.
Figure 20 Rental Units Required vs Existing, Kingston, 2016


This does not necessarily require constructing 3,900 new affordable units – if the existing unit is suitable and adequate, the affordability problem can be remedied via providing some level of housing assistance (e.g. a supplement or portable housing benefit – a form of assistance already used in Kingston.).
4.6. Post-secondary student population and housing demand

Kingston is not alone in experiencing growing post-secondary student housing demand. Across Canada post-secondary institutions are experiencing trends that place new demands on housing including the number of students coming from outside of Canada is increasing, additional domestic students are attending post-secondary education adding to increased enrollment numbers, and more students are choosing to study at schools outside of their home community.

Kingston’s post-secondary student population is substantial and recently has shifted increasingly toward international students.

While categorized by Statistics Canada in the census as “non-permanent residents”, students (both domestic and international) do nonetheless demand housing and occupy the available housing stock. As discussed, the recent increase in the post-secondary student enrollment has been an important factor contributing to the recent decline in the rental vacancy rate.
The annual reports from Queen’s University and St. Lawrence College note increases in both overall enrolment in past few years and acknowledge that international student recruitment has been a considerable part of this.

Queen’s University reports that total enrolment between 2017 and 2019-20 has increased by roughly 2,000. During this period the share attributable to international students has increased from 20.9% to 24.8%.

At St. Lawrence College international students enrolled in the Kingston campus have expanded from 87 to over 1,100 in five years. SLC also notes that over time more of their enrolment has come from out of town students rather than students that were already living in Kingston with family (and thus do not create rental demand).

As part of the background research in preparing the updated population and household forecasts, staff from the City together with consultants from Watson and Associates, discussed with representatives from the institutions future plans and expectations on both international and overall levels of enrolment. These discussions found that the two institutions do not plan to aggressively expand enrolment over the coming years. Total enrolment is forecast by Watson and Associates to increase by 300-400 students per year requiring an estimated additional average annual requirement of 111 new dwellings.

There may be some shift in favour of continuing to increase international recruitment, but this is more likely to be absorbed within existing enrolment projections (i.e. displace domestic students), such that there should be only minimal new net demand for rental accommodation.

To the extent that student population and housing demand directly impacts the rental stock, and in comparison to building new social-affordable housing, student-targeted housing is far more viable.

A potential strategy to manage the growth in students is to encourage the post-secondary institutions and private developers to explore options to build new student targeted rental accommodations in proximity to the campuses where housing demand is greatest and the housing needs of students can be met most sustainably.

5. Community Housing (affordable and social housing)

The housing system extends along a continuum from emergency facilities to permanent market-based housing. The distribution of households across this continuum is illustrated below – the emergency, transitional and supportive part of the system is relatively small (less than 0.5%). Assisted households in permanent housing include

13 The summary of these discussion was provided in background notes from the interviews attended by City Planning staff.
those receiving rental supplements to help them afford private sector housing, those living in rent-geared–to-income (RGI) social housing, and a smaller number living in newer affordable housing, where rents are below market but not RGI (3.7%). In some cases, the affordable housing program units may also have a stacked rent supplement to further improve affordability.

**Figure 22 The Kingston Housing Continuum**

<table>
<thead>
<tr>
<th>Publicly Funded and Non-Profit Agency Housing</th>
<th>Private Market Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Shelter</td>
<td>Rainal (primary market)&lt;sup&gt;2&lt;/sup&gt;</td>
</tr>
<tr>
<td>Transitional Housing¹</td>
<td>Rental (secondary market)&lt;sup&gt;2&lt;/sup&gt;</td>
</tr>
<tr>
<td>Supportive Housing¹</td>
<td>Ownership Housing</td>
</tr>
<tr>
<td>Social Housing (RGI)</td>
<td></td>
</tr>
<tr>
<td>Rent Supplement (in addition to RGI)</td>
<td></td>
</tr>
<tr>
<td>Affordable Housing (below market rents)</td>
<td></td>
</tr>
<tr>
<td>69 beds</td>
<td>13,700</td>
</tr>
<tr>
<td>775</td>
<td>26,100</td>
</tr>
<tr>
<td>1.1%</td>
<td>44,135</td>
</tr>
<tr>
<td>1,974</td>
<td>490</td>
</tr>
<tr>
<td>2,744</td>
<td>44,135</td>
</tr>
<tr>
<td>3.7%</td>
<td>35.4%</td>
</tr>
</tbody>
</table>

Notes:

¹Transitional and Supportive include some units not primarily for homeless, but providers do extend services to families or individuals at risk. There are an additional 35 emergency shelter beds not included here targeting Violence Against Women, that are not generally available to other women experiencing homelessness.

² Primary market includes CMHC surveyed purpose-built three plus units; Secondary includes rented homes (e.g. single-detached, semi-detached, townhouses, second residential units, duplexes, and rented condominium units).


A key objective of the 10-Year Plan is to address unmet housing need. The City, as Service Manager for housing programs in the City and County, is responsible for the administration of existing social housing, most of which was constructed under legacy social housing programs in place from the 1950s through the mid-1990s. It also leads on funding for new initiatives under the federal-provincial Affordable Housing Framework (now replaced by the National Housing Strategy).

As Service Manager, the City administers almost 2,000 units, most on a rent-geared to income basis. This includes stock owned and operated by the Kingston-Frontenac Housing Corp (KFHC) as well as 15 other non-profit or co-op providers. It also includes administration of rent supplement agreements under various versions of rent assistance programs.
Since 2001 there have been approximately 450 affordable housing units (included in 1,992 “project based” in Figure 23) developed under long-term agreements with the Service Manager where tenants pay below-market rents (typically 20 to 40% below-market).

**Figure 23 Existing social and affordable - households assisted**

<table>
<thead>
<tr>
<th></th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project based</td>
<td>1,992</td>
</tr>
<tr>
<td>Rent assisted</td>
<td>712</td>
</tr>
<tr>
<td>Renovation assistance</td>
<td>30</td>
</tr>
</tbody>
</table>

*Source: City of Kingston. 2019. Housing and Social Services Department*

Together these programs account for almost 2,000 units (excluding rent supplements) and accordingly make up 9% of all rental housing and 3% of all housing in the CMA. This is lower share of both rental and total than the national or provincial average, which have 5% and 6% of total stock respectively.

This does suggest that there is an insufficient supply/stock of social-affordable housing with below market or rent-geared-to-income rents, and further that the erosion issue highlighted earlier is exacerbating this low stock, wherein many lower rent units are increasing to levels that are no longer affordable.

That said, as described below, the primary issue is one of affordability, not necessarily supply. It is important to clearly define the nature of the problem in order to explore appropriate and efficient policy responses in the updated 10-Year Plan.

### 6. Updating core housing need

The rental mismatch analysis suggests that a considerable number of renter households are paying in excess of 30% of gross household income and as a consequence will be in core housing need.
Core need is a concept established by CMHC to consistently assess housing need across the country. It uses a two-step process. First, it assesses three types of problems: affordability (paying over 30% of before-tax total household income); adequacy (dwelling in need of major repair); and suitability (sufficient number of bedrooms to fit household). It then applies an income threshold to eliminate households deemed to have sufficient income to address their need (the thresholds are established on the basis of the income required to afford a median rent unit of an appropriate size in the local market).

Some households may experience only an affordability problem (they have a suitable and adequate unit); others may experience these additional problems, alone or in combination. The core need estimates developed by CMHC, using the 2016 census data-file provide a source to update core housing need, compared to the 2011 National Household Survey data used in developing the original 10-Year Plan.

Looking at broad trends across the Kingston CMA, core need has fluctuated overtime, but has been a persistent challenge. After peaking in 1996, there was some improvement in core housing need. This was attributable mainly to strong income growth rather than a housing response. Housing activity was minimal during this time due to low levels of funding under the post-2001 IAH programming.

Over this 25-year history, the vast majority of need has been among renter households. Renters have much lower incomes than owners and consequently are much more likely to experience affordability issues (in fact 5-6 times more likely)\(^\text{14}\). This is illustrated using both the absolute count of need as well as the incidence rate by tenure.

\(^{14}\) Median household income of homeowners in the Kingston CMA is more than twice as high as that of renters. For example, $93,548 compared to $41,766 in the city of Kingston. (Source: Statistics Canada. 2016 Census)
**Figure 24 Core Housing Need Kingston CMA**

![Graph showing core housing need Kingston CMA](image)

Source: Statistics Canada. 2016. Census Custom Tabulation

For the purposes of the five-year review update, the most important aspect in the trend is that over the past five years there has been a noticeable upturn both in the count and incidence of need, despite efforts under the 10-Year Plan to address housing and homeless need.

In absolute terms the number of households in core need has reached a new peak, both for owners and renters. The incidence of need has also increased from its low point in 2006-11 (12.7%) to 14.2% overall (with owners at 5.4% and renters at 31.6%). While core need has increased among owners, it remains a far larger challenge for renters.

### 6.1. Type of need

Figure 25 illustrates that the predominant problem, both locally and in the province is affordability amongst the three core housing needs measures. The proportion of households that experience either a suitability or adequacy problem is very small. Meanwhile more than one-in-four households experience an affordability challenge (housing costing over 30% of before-tax household income) and this incidence is much higher among renters (Figure 25 combines both tenures). More than 90% of households in need experience an affordability challenge in combination with either adequacy or suitability.

In the County, adequacy, either alone or in combination with affordability, is a more significant problem, reflecting older homes in a state of disrepair.
Understanding the nature of need is useful in designing programmatic responses – issues related to adequacy may require rehabilitation assistance; those related primarily to supply require some form of rental assistance; and absolute lack of supply may require new affordable housing development.

**Figure 25 Core Need by Type of Problem**

Source: Statistics Canada. 2016. Census Custom Tabulation

### 6.2. How need varies across the service area

As noted, this overview uses CMA data to paint the broad picture. For the purpose of assessing need, it is however important to distinguish between the City and the less urban nature of the remaining service area.

In particular, areas outside the City have far fewer renters (ownership rates generally above 90%, versus 61% in the City), and accordingly the absolute count of core need is higher for owners. While the incidence of need appears to be very high among renter households in the County, this is based on a very small number of renters in these areas, so some caution is required in focusing on incidence rates for the County.

### 6.3. Who is in need?

Breaking down core need first by age of households also reveals significant, albeit not unexpected, variations between the City and rest of the Frontenac service area. In the City need is spread across all age groups; in the County, however, it is more evident among older (over 45 age groups).
Figure 26 Core need by tenure in townships

Source: Statistics Canada. 2016. Census Custom Tabulation

Figure 27 Core need by age group - City Kingston

Source: Statistics Canada. 2016. Census Custom Tabulation
In both the City and County, the single largest core need group are older, non-senior households. This group also has the highest incidence with more than one-third of households aged 45-64 in need. In the City they are predominantly renters, and mainly owners in the County. While there is a common perception that need is high among seniors, it is in fact this mature single (45-64 years old) group that is more often found to have high need. In part this reflects the high incidence among lone parents in younger age cohort – and once children leave these households typically become low-income single women.

By contrast, seniors have more generous income assistance and pension income (Old Age Security/Guaranteed Income Supplement/Canada Pension Plan), which help to moderate need.

**Figure 28 Core need by age group - Frontenac County**

Another dimension of core need is by household type, encompassing different family types (couples without children at home; couples with children and lone parents) as well as non-family households. The latter includes both single persons as well as two or more unrelated individuals.

- Housing need is much more significant among non-family (mainly singles) and lone parent families (who have by far the highest incidence of need).
- Couples, both with and without children at home, frequently have two incomes and therefore have greater household incomes to avoid affordability problems.
Seniors account for just over one-third of non-family households and are predominantly single, and just over half of the remaining non-family group are over 30, so this does not reflect student households.

**Figure 29 Core need by household type and area**

![Bar chart showing core need by household type and area]

*Source: Statistics Canada. 2016. Census Custom Tabulation*

In seeking to respond to core housing need, it is clear that the predominant problem is one of affordability, and this tends to impact predominantly renters, with the greatest need among lone parents and older non-senior singles.

### 6.4. Indigenous core need

In many communities Indigenous households are disproportionately represented among core need. This is not the case in Kingston, although this varies across areas and tenures. Overall households self-identifying in the 2016 census as Indigenous represent 8% of the total households, but only 5% of total core need. Of the 700 Indigenous households in core need most are renters (78%) and live in the city (83%).

Among renters, Indigenous households are disproportionately in core need (38% in need compared to 31% among all renters).
As with non-Indigenous households, in the County most Indigenous households in core need are owners, but again the absolute count is quite low (75 vs. 35 households).

**Figure 30 Core Housing Need, Indigenous and General Population**

<table>
<thead>
<tr>
<th></th>
<th>County</th>
<th>City</th>
</tr>
</thead>
<tbody>
<tr>
<td>In Core need (households)</td>
<td>75</td>
<td>55</td>
</tr>
<tr>
<td>Indigenous as % core need</td>
<td>10%</td>
<td>16%</td>
</tr>
<tr>
<td>Indigenous as % population</td>
<td>6%</td>
<td>14%</td>
</tr>
<tr>
<td>Incidence of Indigenous core need</td>
<td>14%</td>
<td>44%</td>
</tr>
<tr>
<td>Incidence of non-Indigenous core need</td>
<td>8%</td>
<td>37%</td>
</tr>
</tbody>
</table>

Source: Statistics Canada. 2016. Census Custom Tabulation

### 7. Homeless services update

As the 10-Year Plan covers both housing and homelessness, it is appropriate to review recent trends in homelessness across the service area. Addressing homelessness challenges was a strong element of the original 10-Year Plan development with a number of actions directed to minimizing shelter use and facilitating transition into housing stability via a Housing First model.\(^{15}\)

The two main metrics available to assess the issue of homelessness include the homelessness enumeration projects (conducted spring 2016, 2018); and administrative data on emergency shelter utilization rates.

#### 7.1. 2018 Homelessness Enumeration Project

With support from the federal Homeless Partnering Strategy, a formal methodology for counting homelessness was implemented and used in 2016 to establish a baseline, and repeated in 2018 to examine trends.

In 2018 a total of 81 absolutely homeless persons were counted in the urban area including:

- 13 sleeping outside;
- 8 with no address and nowhere to sleep that night
- 60 in the emergency shelters

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\(^{15}\) ‘Housing First’ is a recovery based approach that focuses on moving people experiencing homelessness into permanent housing with supports to pursue long-term housing stability while reducing emergency shelter demand.
This represents a reduction in absolute homelessness from 91 in 2016.\textsuperscript{16}

The national methodology also counts individuals in transitional housing (i.e. they have no permanent home) and others without a permanent address, living in a motel, or with friends. This added a further 71 persons (compared to 46 in these categories in 2016). So overall the total count of homelessness increased from 137 (2016) to 152 (2018).

Among this count the number that meet the definition of chronic (homeless more than six months continuously) increased from one-third (33\%) to one-half (50\%). At the same time the number that had experienced homelessness only once also increased (from 51\% to 63\%).

7.2. Rural homelessness

In order to assess homelessness in the County a survey approach was utilized over a ten-day period in April 2018. Typically, rural homelessness involved “couch surfing” rather than shelter use as no emergency shelters are located in the rural area in Kingston-Frontenac.

The survey was completed with 37 households who indicated they did not have permanent housing to return to on the date the survey was completed. The 37 households represented 61 individuals.

Of those, 75\% indicated they would be staying with a friend or family member on the night of the survey. 19\% of respondents, or 7 households, indicated they would be sleeping in some form of shelter unfit for long-term accommodation, including one household sleeping in a vehicle. Of the remaining two households, one indicated they would be staying in transitional housing, while the other did not know where they would spend the night.

7.3. Shelter utilization

Emergency shelters, located within the City, include facilities targeting youth, adult males and females, and families. Shelter utilization data provides a quantification of the scale of homelessness as well as recent trends in reducing homelessness.

\textit{Figure 31 Emergency Shelter System Capacity (# of beds)}

<table>
<thead>
<tr>
<th>Shelter Name</th>
<th>Provider</th>
<th>Beds</th>
<th>Shelter Mandate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kingston Youth Shelter</td>
<td>Kingston Youth Shelter</td>
<td>15</td>
<td>Homeless youth (16-24)</td>
</tr>
<tr>
<td>Lily’s Place</td>
<td>Home Base Housing</td>
<td>19</td>
<td>Family shelter</td>
</tr>
<tr>
<td>In From the Cold (Co-ed)</td>
<td>Home Base Housing</td>
<td>29</td>
<td>Adults</td>
</tr>
<tr>
<td>In From the Cold (Female)</td>
<td>Home Base Housing</td>
<td>6</td>
<td>Adult women</td>
</tr>
<tr>
<td>Total Beds</td>
<td></td>
<td>69</td>
<td></td>
</tr>
</tbody>
</table>

\textsuperscript{16} ‘Absolute homelessness’ refers to those living unsheltered in the streets or other outdoor informal structures and include those who spend nights in emergency shelter.
The 10-Year Plan seeks to reduce duration in homelessness and end chronic homelessness – defined as persistent shelter use beyond 180 days. In the last three years, shelter staff have also assessed the client self-reported homelessness and separate from actual shelter stays record the reported duration of homelessness, for those not using the shelter. This provides a more complete assessment of homelessness.

The data suggest that the scale of homelessness in Kingston and the County is not overwhelming and there is a real potential to manage and end chronic homelessness. While there will continue to be a need to respond to emergency homelessness, the 10-Year Plan seeks to ensure that homelessness is a temporary condition and individuals and families are quickly assisted to secure housing.

Since the implementation of the recommendations of the 10-Year Plan it appears that there has been a discernible improvement in both shelter utilization rates and the count of unique shelter users (based on monthly averages in each reporting year).

In the past four years average shelter utilization has steadily declined – reflected in both the count of unique individuals and the shelter occupancy rates. In fact, the number of unique shelter users has dropped every year since 2012, with the exception of a slight rise in 2016 followed by subsequent declines.

Between 2012 and 2018, the annual number of unique shelter users fell by 233, from 818 in 2012 to 585 in 2018. This year is on track to be the lowest yet- as of June 7 2019, shelters had accommodated 233 unique users. Average monthly figures allow for
comparison of the past four years, including the current year (2019). This projection suggests the lowest number of unique clients and lowest occupancy rate since 2012.

**Figure 33 Annual Unique Shelter Users**

![Graph showing annual unique shelter users from 2012 to 2018.](image)

**Source:** City of Kingston. 2019. Housing & Social Services Department

Shelter turnaways decreased dramatically from 2016 to 2018; over those two years the number of turnaways (bed nights) dropped from 531 to 170. There was also a 68% decrease in the average monthly turnaways for that same period; the average of 44 bed nights in 2016 fell to 14 bed nights in 2018.

**Figure 34 Shelter demographics - unique users (monthly average)**

![Graph showing shelter demographics from 2016 to 2019.](image)
The greatest decline has been among singles, of both genders (a small number of transgender/other are omitted from chart). Families experiencing homelessness are few, fluctuating between 9 and 12.

The characteristics (gender, families, veterans, youth, and Indigenous) reflect the characteristics of those using the shelter system.

This decrease in shelter use corresponds to a broader trend. Shelter use dropped for individuals from the City of Kingston as well as those from parts of the County of Frontenac and across Ontario and other provinces. Only people coming from the area of Leeds and Grenville saw a slight increase in the average number of clients accessing shelters in Kingston, from an average of two clients per month in 2018 to an average of three per month so far in 2019.

As is found in many cities, Indigenous persons are disproportionately represented among the homeless population. In Kingston Indigenous persons account for roughly one-quarter of shelter users, and this proportion has remained relatively constant.

Both Indigenous and non-Indigenous shelter users have decreased since 2016 but the overall proportion of each group has remained relatively unchanged. With the caveat that the absolute number is quite small, there is a 26% decrease in the average number of clients accessing shelter that identify as Indigenous (2016 to 2019), and a 29% decrease in the average number of clients accessing shelter that do not identify as Indigenous (2016 to 2019).

**Figure 35 Indigenous Shelter Use (monthly average)**

Source: City of Kingston. 2019. Housing & Social Services Department
While shelter occupancy suggests sufficient capacity, there have been some months where high demand resulted in turnaways, especially for family and women's shelters, suggesting that the emergency nature of the system remains a critical feature. That said, programming related to prevention and diversion support the transition into permanent housing via a housing first model and appear to have been effective in helping to prevent the increase in homelessness and in achieving a small reduction.

While overall shelter use is an important statistic to monitor, a critical concern is the number of persons experiencing persistent homelessness. Typically, this draws on a definition of chronic homelessness.

Shelter and support staff in Kingston utilize the federal Homeless Partnering Strategy definition:

- Chronic homelessness – 180+ days of homelessness within the previous 12 months
- Episodic homelessness – 3+ episodes of homelessness within the past 12 months. Episodes are considered to be periods of housing that are under 30 days.

Staff look at a combination of shelter admissions and homelessness history in the homelessness information management system to determine whether clients met these thresholds.

Using the broader definition (homeless experience outside of the shelters) the count of chronic homelessness is more significant than that based solely on shelter data.

**Figure 36 Chronic homelessness**

![Chart showing chronic homelessness statistics for 2016, 2017, and 2018](chart)

Source: City of Kingston. 2019. Housing & Social Services Department
8. **Supportive & Transitional Housing**

A key element in responding to and ending homelessness is a system of support to assist individuals and families to address the underlying causes of their housing instability and homelessness. For many this is related to a loss of or lack of sufficient income and a very limited stock of lower rent housing. For others their homelessness is triggered by traumatic events – accidents, abusive situations, domestic violence and family estrangement and separation. Once homeless or at risk, situations can be exacerbated by physical and mental health as well as various forms of addiction and substance abuse (and the longer people remain in precarious situations these issues intensify).

As a consequence, a bridge or transitional period – with both housing and appropriate supports is critical to recovery and stabilization for a portion of higher-need homeless individuals and households.

Accordingly, the transitional and supportive elements of the system play an important role. While it may be possible to minimize requirements for emergency shelters, it is necessary to expand the availability and levels of supports to enable recovery and transition back to housing stability and to sustain stability. For a small number of chronic homeless with high acuity assessments (high need) transitional help may be insufficient – ongoing permanent supported housing is required. If appropriate support/transitional services are provided demand will be reduced on a variety of emergency services including shelters, hospitals, police, and justice system interactions, etc., creating cost savings across the broader public system.

Efforts to rapidly rehouse individuals or families presenting at emergency shelters or housed via Housing First programs are constrained by the absence, and ongoing erosion of lower rent housing options.

In March 2019 a network of service providers presented to the Housing and Homelessness Advisory Committee and confirmed many of these issues. They highlighted that:

- Issues of addiction, mental health and high acuity need are increasing. There is a severe lack of lower rent bachelor and one-bed units – a preferred option to group homes and rooming houses which can exacerbate challenges when multiple high acuity individuals are housed in the same dwelling.
- Most rely on fundraising and United Way programs to fund supports – there is minimal public operating funding in the system.
- Higher cost public funded institutions such as the Kingston Health Sciences Centre are unable to place patients ready to move on – there is a bottleneck in the transitional and supportive part of the system. As a result, a considerable portion of hospital beds are occupied by those needing transitional or supportive housing, not long-term hospital bed care.
While an unquantifiable number of clients are high acuity and will require 24/7 wrap-around supports, many low to moderate acuity clients would be able to live semi-independently with minimal supports in appropriate and affordable housing. For this population rent supplements and housing allowances would provide an effective mechanism to help in accessing and affording housing. While there are constraints and insufficient funding to fully fund support services, it is the lack of affordable housing options that is the larger system constraint.

The bricks and mortar social housing sector and support service providers have historically operated separately, largely due to funding models by different ministries. The creation of an integrated housing and homeless plan is a good start in helping to strengthen partnerships and collaboration. However, a more focused coordinated system planning approach is required, and should be a focus of the 10-Year Plan update.

Currently an array of community based support agencies operate to serve a broad range of clients. Many are specialized in providing support services rather than housing providers and many lack the expertise to manage real property assets. These agencies were not created solely or primarily to serve the homeless population. However, among other clients they do extend services to individuals who are at risk and often do experience homelessness (e.g. victims of family violence; youth aging out of care, individuals paroled from the corrections system).

At the same time, some sixteen social housing provider organizations operate in Kingston (including one in the County) and do have property management expertise. Since priority placement for homeless households was introduced in 2001, many social housing providers increasingly house a population with multiple challenges and have a need to bring in some support services. Consequently, there is a natural opportunity for collaboration, partnership and an exchange of expertise amongst housing providers and support services.

Appendix A lists the current transitional and supportive housing operated in the City.

9. **Summary – defining the challenge and framing revised goals**

This background review has examined the evolving context to which the 10-Year Plan must respond. It has traced recent trends in market housing, with an emphasis on the rental part of the housing system, as the functioning and issues in the rental sector directly impact on the affordable (non-market) part of the system, as well as on the homeless serving sector.

9.1. **Market performing well – with some exceptions**

The review found that the regional housing market is performing reasonably well: new housing construction starts are on average roughly aligned with recent and projected population and household growth; home prices are reasonable and allow access to first
time buyers; and associated weak condo demand avoids issues of land price pressures that in other cities are constraining rental construction.

However, most new rental development is coming on stream at rents well above levels affordable to households in need.

Recent events have caused some disruption and resulted in upward pressure on rent levels, exacerbating affordability challenges. These include a one-year pause in rental construction in 2016, coinciding with a surge in post-secondary student enrollment largely related to recruiting international students. The result was a decline in rental vacancies, to one of the lowest levels in the country in 2017 and 2018.

9.2. New and expanded funding resources

Another positive event is the implementation of a National Housing Strategy (NHS) in 2017. Including both federal and provincial cost matching, this brings new funding to support the preservation and renewal of aging social housing assets. This will fund new development of both market rental and affordable housing and provide funds to directly address housing affordability issues.

While long-term social housing subsidies are expiring, this is coincident with maturing of mortgage payments, such that many existing community housing providers will have improved cash flows and opportunities to lever their assets, drawing on new NHS funding and financing programs.

9.3. Defining the challenge and framing the revised goals and targets for the 10-Year Plan

Three key challenges frame the need to refine the 10-Year Plan:

1. The acute risks associated with rental market disruption (i.e. short term migration and student change) and ongoing erosion of the lower rent stock;

2. Growing levels of core housing need – especially for renters, for whom the critical issue is one of affordability;

3. Some modest improvement in emergency shelter utilization but a persisting bottleneck in transitioning families and individuals out of homelessness – due to a lack of appropriate affordable housing options.

This background review has identified evidence of a well-functioning housing market that has been impacted in recent years by a temporary slowdown in rental housing construction and over the same time an influx of new permanent and temporary residents all generating housing requirements. While it is expected the current resurgence of rental housing construction activity will support the return to a stable and healthy vacancy rate, the escalation of rents which have outpaced income growth for low to moderate income households, have created a growing affordability problem as reflected in the increase of households captured in the core housing need indicator.
The impacts on the broader housing market are not isolated to the private market-based housing sector. The erosion of low market rental housing has a direct impact on the success of the housing first system which seeks to redirect chronically homeless households to long-term, modest, yet stable housing opportunities. In effect available subsidies for housing first households are insufficient to support households in available units as rents are increasing substantially upon a vacancy occurring.

In order to support the return to a healthy vacancy rate the market based approach must be supported by continued affordable housing development, including supportive and transitional housing options for high to moderate need households. Continued reinvestment in bricks and mortar social housing properties will maintain an important component of the non-market housing stock. Supporting community housing providers expansion of housing assets through infill development on social housing lands and new project development will continue to expand the proportion of housing which is affordable to households on fixed incomes and those that have not experienced income growth relative to rent inflation.

Based on the background review including its data analysis and key stakeholder consultation components it is proposed the updated 10-Year Plan to be framed around three key strategy areas:

- Transform and Strengthen Homelessness System to Support Vulnerable Households to Maintain Housing Stability
- Create New Affordable Housing Opportunity and Support the Community Housing Sector
- Support and Enable a Strong and Diverse Market Housing Sector

9.4. Next Steps

A set of specific actions are required in order to make meaningful progress toward achieving greater housing stability and affordability within the community. Some of the original actions specified in the initial 10-Year Plan may fit well and can be retained, and some may no longer fit. There may also be a need to introduce new actions.

Next steps in the 10-Year Plan update process involve sharing this background report with the community, key stakeholders, and service providers to receive feedback, assess feedback and combine with best practices to determine final updated recommendations and actions.

An initial round of consultations with key stakeholders groups including social and affordable and supportive housing providers and service agencies, City and county staff and the Mayor’s Task Force on Housing were completed in May to review and validate the background context.

The next steps will involve another round of consultations to review and refine the proposed new goals, targets and associated actions.
Ideally the updated plan will be focused around the three suggested overarching strategies, articulate clear outcomes and targets (to monitor progress) and either consolidate, remove or replace some of the more detailed actions.
Appendix A: Details on existing transitional, supportive and permanent social-affordable housing

<table>
<thead>
<tr>
<th><strong>Transitional Housing</strong></th>
<th><strong>Provider</strong></th>
<th><strong>Capacity</strong></th>
<th><strong>Mandate</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Kingston Youth Shelter (Kingston Youth Transitions)</td>
<td>11</td>
<td>Youth 16-24 yrs.</td>
</tr>
<tr>
<td></td>
<td>Home Base Housing (Transitional Housing)</td>
<td>7</td>
<td>Adults</td>
</tr>
<tr>
<td></td>
<td>Home Base Housing (Rise@149)</td>
<td>6</td>
<td>Youth 16-24 yrs.</td>
</tr>
<tr>
<td></td>
<td>Ryandale Transitional Housing</td>
<td>8</td>
<td>Formerly homeless individuals</td>
</tr>
<tr>
<td></td>
<td>Elizabeth Fry (Community Residential Facility)</td>
<td>12</td>
<td>Women in conflict with the law</td>
</tr>
<tr>
<td></td>
<td>Dawn House for Women</td>
<td>7</td>
<td>Women 16+ yrs.</td>
</tr>
<tr>
<td></td>
<td>Interval House (Robin's Hope)</td>
<td>29</td>
<td>Women 16+ yrs. and their children</td>
</tr>
<tr>
<td></td>
<td>Interval House (Temporary Shelter)</td>
<td>25</td>
<td>Women 16+ yrs.</td>
</tr>
<tr>
<td></td>
<td><strong>Total Capacity</strong></td>
<td><strong>105</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Supportive Housing</strong></th>
<th><strong>Provider</strong></th>
<th><strong>Capacity</strong></th>
<th><strong>Mandate</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Addiction and Mental Health Services – KFLA</td>
<td>165</td>
<td>Men and women 16+ yrs.; mental health and addictions</td>
</tr>
<tr>
<td></td>
<td>Christian Horizons</td>
<td>17</td>
<td>Adults with development disabilities</td>
</tr>
<tr>
<td></td>
<td>Community Living</td>
<td>49</td>
<td>Adults with development disabilities</td>
</tr>
<tr>
<td></td>
<td>Ongwanada (group homes, host families, and supported independent living)</td>
<td>200</td>
<td>Adults with physical and development disabilities</td>
</tr>
<tr>
<td></td>
<td>Home Base Housing (social housing units and rent supplements)</td>
<td>97</td>
<td>Adult supportive housing</td>
</tr>
<tr>
<td></td>
<td>Providence Continuing Care Centre (Endymion Supportive Living Unit)</td>
<td>10</td>
<td>Adult supportive housing</td>
</tr>
</tbody>
</table>

17 Source: City of Kingston. 2019. Housing and Social Services Department
### 10-Year Housing and Homelessness Plan Update

Environmental Scan and Needs Assessment

<table>
<thead>
<tr>
<th>Program Description</th>
<th>Capacity</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dawn House for Women</td>
<td>9</td>
<td>Women’s supportive housing</td>
</tr>
<tr>
<td>Home Base Housing (Rise@149)</td>
<td>13</td>
<td>Youth supportive housing</td>
</tr>
<tr>
<td>Elizabeth Fry (social housing units and rent supplements)</td>
<td>41</td>
<td>Women in conflict with the law</td>
</tr>
<tr>
<td><strong>Total Capacity</strong></td>
<td><strong>601</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Social-affordable Programs</th>
<th>Units</th>
<th>Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Housing Services Act - Service Level Units</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Housing (physical units)</td>
<td>1,451</td>
<td>16 Social Housing Providers</td>
</tr>
<tr>
<td>Regular Rent Supplement (various landlords)</td>
<td>412</td>
<td>Town Homes Kingston (THK), KFHC, Central Frontenac Housing Corporation, Zion United Church Foundation, Home Base Housing, E. Fry, Tipi Moza, KFHC, and various private landlords</td>
</tr>
<tr>
<td>Portable Housing Benefit Pilot Project</td>
<td>20</td>
<td>RGI Wait List - Service Manager</td>
</tr>
<tr>
<td>Social Housing/Rent Supplement (vacant units or tenant paying market rent)</td>
<td>91</td>
<td></td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td><strong>1,974</strong></td>
<td></td>
</tr>
</tbody>
</table>

| **Non-HSA Rent Supplement Programs** | | |
| Kingston Rent Subsidy Program | 71 | Home Base Housing, Addiction & Mental Health Services |
| IAH Rent Supplement Program | 65 | RGI Wait List - Service Manager |
| **Subtotal** | **280** | |

| **Strong Communities Rent Supplement** | 63 | Various private landlords |
| IAH Rent Assistance Program | 6 | Housing First/Rapid Re-Housing Program |
| **Subtotal** | **280** | |

| **Other Programs** | | |
| Home Ownership Program (annual average) | 10 | Service Manager |
| Kingston-Frontenac Renovates Program (annual average) | 30 | Service Manager |
| Affordable Rental Housing (IAH, SIF, Municipal) | 450 | Various non-profit and private landlords |
| **Subtotal** | **490** | |