Appendix B:
STAKEHOLDERS’ FORMAL CONTRIBUTIONS TO THE TASK FORCE

A Foundation for the Public Good
Kina-maamweh we niimadziwiin
Recommendations to Increase Kingston’s Housing Supply for All
Hello Dieter,

Thanks for attending one of the open houses of the Mayor's Task Force on Housing.

I am writing you to just get all the details right of the place you are fixing up on Johnson across from the Hotel Dieu. If I understand correctly you are converting a house to seniors co-living and you would like to have the parking requirement removed. If you could reply to this email with any more details, it would be greatly appreciated. For example, how do you know that the seniors living there would not have a vehicle?

You also mentioned something about site-specific zoning charges being too high. Why do you say they are too high?

Any facts or evidence to help the Task Force strengthen its recommendations would be very appreciated.

Regards,

Ted Hsu, co-chair of the Task Force.

Hello Ted,

Thank you for taking the time to consider my situation with regard to the City's desire for more infill and densification.

The existing use of this building as registered with the City is as a single residential unit. However, for the past several years before my recent ownership of the building, it has been used as a 10 student rental. The zoning is "B, 3-6 units". My partner and I wish to create co-housing accommodation of 5 or 6 units. We have had our pre-application meeting with City Staff, who, by all indications, are supportive of our proposal and expect that our proposal is in alignment with the City's vision and will likely be approvable under a minor variance. When I spoke with you before the pre-application meeting, I did not know that it would go so well. Both my architect and planner were advising me that a site-specific zone change might be required at an expected cost of around $50,000 and 6 months. Since the site is already zoned for 3-6 units, I didn't understand why that would be the case, especially since the units we are talking about are not full apartments complete with kitchens. This co-housing is basically the same as how the students have been using it other than that the rooms will be 5 or 6 rather than 10. Situations like mine where the zoning already allows it, should in my view be almost a rubber stamp. I'm not a big developer and the hoops I'm being asked to jump through make me almost feel like just continuing to rent to students and forget the whole thing. I'm sure that I'm not the only small property owner who is intimidated by the red tape, the delays and the cost. It seems to me that if a developer is proposing something that is in total alignment with the City's strategic plan the permit should be almost automatic and also free.

At the pre-application meeting, City staff determined that what we are contemplating is a "rooming house". Under that designation, the parking requirements are less and we're fine with whatever label the City chooses to call our intended use. Responding to your question about resident's need for a
vehicle and, consequently, a parking space: my belief is that how the City can best achieve its vision of a "green" city, where residents in the urban core choose to use active transportation and public transit rather than using a car is to attract residents to that area of the city who are already aligned with that vision. **Let the housing supply, with some parking or no parking, create the conditions for attracting these people over others who will prefer not to live in the denser urban core and continue to desire cars.** In other words, let the market decide. Landlords will provide parking (or not) based on their desire to attract tenants. Landlords who do not supply parking can offer more affordable housing and tenants who do not want or need parking will be happy to not have to pay for it in their rent. I'm thinking that my application likely will get some parking relief. I have space for one car in the current garage and space for two additional cars in the driveway between the garage and the street. **My understanding is that the old rules actually do not allow parking in the driveway between the front of the house and the street but that does not seem to be enforced at all. It's just that it comes up as a rule when someone is trying to create more density.** Since this is not enforced other than as a barrier to new development, I think it should be scrapped immediately. Parking in the front yard is a different thing and I can see why the City wants some control over that for esthetic reasons. My property is a designated heritage property and the last thing I want to do is pave over the front yard. I'm keen to consider car sharing as it's fairly obvious to me that if people are able to house share, they should be able to car share, especially if it's 1 or 2 e-cars where there's no issue like "well I put gas in it the last time." This is also in alignment with the City's green vision.

Lastly on parking: Kingston has a very restrictive policy on overnight parking in the winter, allowing no on-street parking all winter long regardless of the need to remove snow. **Ottawa, for instance, seems to manage allowing street parking all winter long, even though they get more snow than we do.** They simply stick signs in snowbanks of streets that they plan to clear the next night and people park on the next street over. I think Kingston should take a serious look at the Ottawa model for on-street parking.

I thank you again for taking the time to ask me for my input. I don't want to burden you with any more to read, so I'll close. But, if you'd like anything further, please feel free to ask.

Best regards,
Dieter Rohde
To: Derek Ochej – Committee Clerk/Deputy City Clerk, Corporate Services
From: Doug Ritchie – Managing Director, Downtown Kingston! BIA
Re: Downtown Kingston! Input - Mayor’s Task Force on Housing
Date: October 30, 2019

The Downtown Kingston! BIA Board of Management strongly supports residential intensification in and around the downtown core. Since the Spring of 2015, we have had dozens of meetings and communications with the DK! Membership regarding our support for both the Capitol Condo proposal and the Homestead Development on the North Blocks. We presented at both OMB/LPAT hearings for these projects, and provided many reasons why residential intensification downtown is a benefit for the entire city. Residential intensification has been one of our strategic priorities over the last two terms of our Board:

![Downtown Kingston Board of Management Strategic Priorities and Proposed Objectives](image)

We are a full-service Central Business District, with shopping, dining and professional/personal services choices, all a short walk a part. This is an integral component to maximizing the benefits of the location of high density residential developments – economics, environmental and sustainability issues, social,
and health & wellness benefits to the community are all boosted when buildings are located on a major transit line, in or near a major employment zone, and with a high walkability score. Our research indicated that the economic boost in sales downtown would have been $7.2 million for The Capitol and $8.9 million for the Homestead project, per year. Beyond the commercial aspects of the location, the walk around the location must also be enjoyable – high pedestrian counts, slow moving vehicular traffic, narrow streets, large numbers of intersections per acre, interesting shops and an overall clean and safe environment are all found in Kingston’s core.

The current housing issue in Kingston is supply based – growth in the housing stock downtown is crucial in order to address the issue across the city, but we need more units in all price categories:

“Good research indicates that building middle-priced housing increases affordability through ‘filtering’, as some lower priced housing occupants move into more expensive units, and over time as the new houses depreciate and become cheaper.” (How Filtering Increases Housing Affordability – Todd Litman, August 27, 2018)

A proven market exists right now for housing downtown, based on the research already done for The Capitol and Homestead, however the recent OMB/LPAT setbacks have further spoiled our reputation with developers. We hope that moving forward, the city will work to remove some of the barriers that currently exist in order to allow for more residential projects in the core. New housing stock built in the place where people want to be, using infrastructure the city has already invested in (the Big Digs), that is in close proximity to the cultural amenities the city has spent millions of dollars on (Grand Theatre, Leon’s Centre, Springer Market Square, Artillery Park), is a great place to start.
Tiny Town Association Manifesto

21st Century Affordable Housing

Version 0319.22
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Introduction

About the Association
The Tiny Town Association believes that tiny homes should be a housing option available to all. While we see the most interest from singles, couples, and young families, we believe it should be available to anyone wishing a simplistic lifestyle. Tiny homes are an affordable form of housing that can become a stepping-stone into and out of traditional housing. Tiny homes are successfully being used as a way of addressing homelessness and assisting those vulnerable members of society regain their dignity through independent living.

Why Tiny Homes
Traditional housing is no longer affordable for many people. Location based demand continues to push house prices higher and when combined with ever increasing construction costs for new builds, traditional housing may never be within the reach of many service sector workers. To enter into the traditional housing market, most first-time home buyers need to work and save longer, in addition to combining their earnings with a partner and relatives.

Tiny homes can be an affordable stepping-stone into traditional housing. When built on wheels, they eliminate the need to include land in the cost of ownership, ensuring they can remain affordable. By supporting tiny homes on wheels (THOWs) municipalities, cities, towns and hamlets (collectively referred to as cities herein) can provide their citizens with an affordable housing option that can be scaled to meet demand.

Tiny Homes on Wheels
Tiny homes on wheels remove the cost of land from homeownership. Tiny homeowners can build or buy a tiny home, then rent space on which to park, providing an affordable form of housing for people that fit the tiny home demographic. While being built on wheels provides the opportunity to take one’s house with them when they move, tiny homes are not constructed for a nomadic lifestyle like travel trailers or motorhomes. They are big, heavy and the moving process is still a major event. The key benefit is the owner doesn’t need to find a new home, only a location for their home when they move.

Cities shouldn’t fear attracting a gypsy population as most tiny homeowners are simply looking for a stable lifestyle in an affordable home, not an easy way to move around.
Adding Tiny Homes
Integration Overview
The Tiny Town Association has identified 4 ways that cities can implement a THOWs program. The options can be used individually or collectively, and as with tiny homes themselves, they strategy can change with time. A city may start with one way that tiny homes can be added, expand to include others, and even reduce the options in the future, simply through zoning and permitting changes.

Vacant Land/Building Lots
Vacant rural land and city building lots are often an early choice for tiny home living. They provide the most privacy for the homeowner, but also the biggest expense to startup and the least flexible for the future. While they are allowed in a number of cities, they limit a homeowner’s options.

InFILL Housing
inFILL tiny home living is where a tiny home is placed on a residential building lot as a secondary or auxiliary dwelling. The tiny homeowner would rent the site from the primary homeowner and be connected to the city services through the primary homeowner’s connections.

Pocket Communities
A Housing Cooperative owns city land where 2-24 tiny home sites are built for member and non-member tiny homeowners. The community would be connected to city services through a shared account managed by the cooperative.

An alternative Pocket Community could provide tiny homeowner space on building sites that will be repurposed in the future. Where a developer owns land that is currently unused, temporary services could be installed and sites could be rented until final development of the site happens. This could provide rental spaces for tiny homeowners, a way of offsetting costs for the developer and a presence on the site to discourage vandalism. Tax concessions would provide incentives for developers as well.
Tiny Towns

A Tiny Town is located within commuting distance of the host city and provides rental sites to many tiny homeowners. The town is self-sustaining providing its own services to the town’s citizens. Towns are designed to encourage community living and include community service opportunities. Each town includes some social housing administered under the Affordable Rent to Own (ARTO) Program.

An Affordable Option

Homeownership

Tiny homes provide an affordable housing option for homeowners. They can address the needs of singles, couples and even young families, but as families grow, or lifestyles change, traditional housing becomes the better option. Many young individuals and couples are drawn to tiny homes because starting out, most do not have the possessions and a family dynamic that requires more space. While a minimalistic lifestyle attracts some people, affordability is still the biggest attraction for first-time homeowners. Typical home-built tiny homes cost $20-40,000 making them the most affordable form of housing available. Commercially built tiny homes start at $40,000, with the average being around $65,000. Any of these ways of acquiring a tiny home is far more affordable than every other type of home, and this is because they do not include land.

Homeownership vs Land Ownership

Tiny homes are affordable because they are not locked to a piece of property. They rely on landowners, leasing or renting them space to live on. By eliminating the cost of land acquisition, tiny homes are affordable and can remain affordable because their location does not have to influence their price. With traditional housing, a key determination of value is location, and tiny homes are exempt from this influence.

This housing model provides some key advantages to cities that embrace the concept. Existing infrastructure can support the addition of tiny homes and through permits, cities can manage how tiny homes affect density. The major costs of increased affordable housing can be born by citizens of the city that want to participate in the site development process.

Homeowner Demographics

Singles, couples and even young families find that tiny homes can provide an affordable housing option. While initially embraced by Millennials, Boomers and retiring empty nesters are considering tiny homes as an affordable “next-step” in their housing transition. Tiny homes can fee up funds for retirees that can be used to support a retirement lifestyle on a fixed income. Low maintenance, easy to maintain, and accessible designs are making tiny homes an attractive option for seniors looking to maintain an independent lifestyle.
Scalability Implementation

When a city is looking at affordable housing options, tiny homes are the easiest option to implement. Through a few zoning changes and permit implementations, cities can provide affordable housing faster than any other form of housing.

Once a city makes changes to their zoning bylaws to allow tiny homes, and outlines the site preparation requirements, property owners can apply for permits and begin site construction for tiny homes. A small permit force can oversee the various site setups and confirm that site preparation meets the city guidelines. Site preparation costs are born by the property owners and tiny house costs are born by the homeowner, meaning that cities can implement the strategy for a very low cost.

Once sites are established, permit fees can become a form of revenue for the city, without additional infrastructure costs.

Tiny Homes vs …

Tiny homes as an affordable housing solution can be implemented faster than any other form and at a lower cost to the city per resident, than any other way. Additionally, the availability of new affordable housing can happen faster and can easily be managed through issuing permits by the city. Areas of the city can be designated as permitting tiny home applications, that when combined with site requirements by the city, can provide a way to manage tiny home development.

Future Flexibility

Tiny homes provide a fast solution to housing affordability, in a non-permanent way. Unlike building an apartment, condo, row-housing or other permanent affordable housing solution, tiny homes on wheels are a flexible solution.

Through issuing an annual permit, cities can control the number of tiny homes in a given area, providing immediate access to affordable housing, but the changes to implement the strategy can easily be reversed. Should a traditional homeowner providing a site for a tiny home, decide to sell and the new buyer decide they do not want to continue to rent space, the site can be easily returned to other uses. The site permit could be applied for again in the future, should situation change again.

Citizen Based Solution

Where a city wants to implement an affordable housing solution, in the past they relied on an individual corporation to undertake a large project. The tiny home strategy allows site development to be shared by many citizen homeowners, providing a large pool of capital, a large base of existing developed land to be utilized and allowing many smaller construction companies to become involved. This is a key benefit of the strategy, because it can be funded by a large base of citizens who see tiny homes as both a solution to housing affordability, as well as a source of income in the form or site rental fees.

Strategy Benefits

- Sites are developed by coops, corporations and individual citizens,
- Tiny homes can be constructed by tiny homeowners,
• Tiny homes can be constructed by many small businesses/builders,
• Tiny home sites do not need to be permanent changes to a city,
• Tiny homes may be bought and sold, but these costs are expected to remain replacement-cost based rather than land/location-value based,
• Tiny homes can quickly provide needed housing in already developed areas,
• Tiny homes are owned, encouraging owner maintenance and not renter’s disrespect,
• Housing maintenance costs are eliminated from the program as they are the responsibility of the homeowner.
Tiny Town Design Notes

The Following notes outline our plans and ideas for Tiny Towns. We have been working on a design that is modular, so that each town can start off small, but grow following a preplanned design to ensure that services can easily be expanded into the new “neighborhoods” without affecting established ones.

The design is based on a neighborhood Pod, consisting of sites for 12 tiny homes. Each Pod includes space for parking, a community center which houses central solar collection and distribution, as well as garden space, community gathering center and common storage. We hope that the community center will provide a place where each Pod neighborhood can assemble and even share meals together.
A Pod can operate completely on its own as a standalone neighborhood. A single lane road runs around the Pod providing access to all tiny home sites. Parking for 1 vehicle for each tiny homeowner and guest parking is available within a short walk of each home. Paths connect each tiny home to the central community center, gardens and greenspace. Utilities run below each site and connect to the central utility room beneath the community center. Solar panels on the roof of the community center collect power, and each community center is connected to the Tiny Town’s smart grid.

Solid and liquid waste are collected through a sewer system and feed to a central anaerobic digestor the converts the town’s human and organic waste into Renewable Natural Gas that is then fed back into the gas grid and provide to each tiny home through their services hookups.

Each tiny home site is planned to provide electricity, sewer, natural gas, TV and internet hookups.
Appendix

The following Blog posts from the Association website cover various topics pertaining to tiny home living and Tiny Towns. [https://tinytownassociation.com/tiny-town-blog.html](https://tinytownassociation.com/tiny-town-blog.html)

Today’s conversation is on tiny home sites. We have identified 3 ways that you could live tiny, but if you know of or think of others, please share.

**Pocket Community Expansion - Thursday, 14 March 2019**

I wanted to send a thank you out to Martin Skolnick at Cushman & Wakefield in Kingston, ON for sharing the idea of commercial property owners renting out space to tiny homeowners until the site is scheduled for development. This is a real win-win idea because developers can get an income from undeveloped land that could off-set property taxes, as well as having the tiny homeowners on the property, thereby helping maintain the grounds and prevent vandalism.

This could potentially provide rental space for many tiny homeowners in desirable locations in a city. Where the developer didn’t want to provide any services, the tiny homes would need to be able to operate totally off-grid, but we see this as a small price to pay for in-city locations. As some development sites can be vacant for years while going through the design, planning, permit, and other processes using them as temporary Pocket Communities for tiny homes make sense.

We feel that through an application and annual permit process, the city would be able to manage and control the Pocket Community to ensure that the tiny homeowners appreciate that living tiny in the city is a privilege, not a right. The responsibility to integrate into the community where tiny homes park, lies with the tiny homeowners.

While we have thought that the best way to build and operate Pocket Communities was using a coop model, where a cooperative would own the land and rent it out to tiny homeowners/members, we can't ignore the creative sensibility of this idea. Using undeveloped commercial, light industrial or other investment type lands to quickly get more spaces, in key locations, available for tiny homeowners is just brilliant.
About the Association - Friday, 15 March 2019

I just wanted to take a moment to clarify what the Tiny Town Association is and is not for those that have not visited our website. We do not own or operate any tiny home communities but are advocating for governments to make changes to allow people to live tiny. We have identified 4 key ways that zoning bylaws can change to accommodate tiny homes, and while we have an affinity for our Tiny Town concept (hence the Association name), we strongly support all ways that allow tiny homes to exist alongside traditional housing.

We are advocating for tiny homes on vacant land/lots, as InFILL housing, in Pocket Communities, and in Tiny Towns. Expanded explanations are on our website, but in a nutshell, here is what we mean:

Vacant land is rural, divided but undeveloped land that an individual tiny homeowner would purchase, make the needed improvement to and live on. Building lots are the same but within a city. In both these scenarios, we expect that the city/municipality would assess a tax rate equal to the smallest traditional house size that could be built on the land, in place of the tiny home. The land is owned by the tiny homeowner.

InFILL Housing is where a homeowner with a big enough yard that met the city requirements could apply and receive an annual permit to provide services for and rent space to a tiny homeowner. This would be like the coach house or laneway housing model that many cities are adopting, but for tiny homes on wheels. The site is rented by the tiny homeowner.

Pocket Communities would be developed on vacant lots within a city. The lots would either be cooperatively owned or owned by a developer. Cooperative Pocket Communities would be permanent sites, whereas undeveloped sites we expect would be temporary. However, some temporary communities could exist for many years. The site is rented by the tiny homeowner, but in the coop model, they could have the stability and rent geared to cost that a coop offers.

Tiny Towns we feel are the most exciting and offer the most potential for tiny home living. Cooperatively owned and built on rural properties of 100 acres or more, we envision that they would be connected to their host city through public transit. Tiny home sites would be larger than within the city and offer lots of community space. The towns themselves would be off-grid providing the utility services to its citizens in an environmentally responsible way. We see this growing into a network of Tiny Towns connected to all major cities so that a tiny homeowner can relocate to another city (for work or family) in a similar way that traditional homeowners would, but taking their tiny home with them when they move. The site is rented by the coop-member tiny homeowner enjoying a cost-based rental rate.

Live Tiny Options - Thursday, 21 March 2019

Rent

This is the basic type of site where someone owns the property and you rent space to park and live in your tiny home.
Advantages:
1. The key advantage is a tiny homeowner's startup costs are low because the property owner has invested everything into making the site ready for you.
2. You are not locked into your site and can leave when your rent period expires.

Disadvantages:
1. Typically, the rent costs are high because the property owner needs to recover the costs to buy the property, plus make any improvements for a tiny home renter, plus make a profit.
2. The continued use of the site is not guaranteed, as whenever your rent renews, the owner could choose not to renew.
3. There are no "rent controls" governing the treatment of tiny home renters, so your rent could increase when it renews.
4. Monthly rents can cost $500+ and may require the renter to pay additional costs like utilities, maintenance, etc.

Own
This is what most tiny homeowners have done to date, as other options are limited so far. Basically, a tiny homeowner buys a rural building lot, prepares the site to live tiny on it and then moves their tiny home onto the lot.

Advantages:
1. You own the property so are in control of what is done to the property and how close your neighbors are.
2. You have continued use of your property.
3. You pay no rent, but you do pay property tax. While it is not a current situation, we expect that municipalities over time will develop a minimum property tax which will apply to tiny homes. We expect this will become the norm, as municipalities will still need to provide the same services, they do to every property owner.

Disadvantages:
1. High startup costs. You must buy the property and pay to have whatever services you want to be installed. This can include septic, electricity, water (well drilled), gas (connection if possible or tank rentals), driveway and site preparation to park your tiny home.
2. You will have to arrange any permits which may affect your ability to live on your property year-round, or hope no neighbor reports you if you decide to live on it without approval.
3. If you want to (or must, for work or family) move in the future, you will need to either sell your tiny home with your property (what many people are doing today) or find a buyer with a tiny home that wants to buy your lot with the improvements you've made.
4. If you cannot find a willing buyer when you want to sell, you may be stuck owning multiple sites or selling at a loss.
5. Startup costs can include the following:
   a. Property purchase price: $20,000 - $65,000+
   b. If you do not have the funds to pay the complete purchase price, expect that you may have to have a down payment of 50%.
   c. Lawyer fees: $1,500+


d. Land transfer fees: up to 1.5% of the property purchase price  
e. Hydro connection: $2,500+  
f. Septic System: $10,000+  
g. Well: $5,000+  
h. Permits & fees: $500+  
i. Property taxes: $100+/month

**Cooperative**

This is a newer concept the Tiny Town Association is working to establish for tiny homeowners. Basically, you become a member of a tiny home cooperative that owns multiple tiny home sites.

**Advantages:**

1. You have the permanency of being a member of the cooperative, so you can settle on your site, knowing the coop owns it and you will not be forced to move, unlike renting.  
2. The coop develops and operates the sites, so the rent is based on operating costs and not making a profit. This is expected to keep rents to a minimum, unlike renting.  
3. You can move within the coop from site to site, or to other coop owned sites in other towns, maintaining your coop membership, unlike owning.  
4. You can sell your coop membership back to the coop should you no longer wish to live on a site, which is much easier than selling a property you own.  
5. Startup costs will be more than renting, but less than owning your own property as costs will be shared among many sites instead of covered by yourself.  
6. If you own a tiny home on wheels (THOW) you are not locked into owning a piece of property, or at the mercy of a landowner. In a coop, you are a part owner.

**Disadvantages:**

1. You do not own the property and upon the sale of your membership back to the coop, you can only expect to recover your initial costs. This is unlike ownership where you may be able to recover your cost, and possibly some appreciation in the property value.  
2. You could only move to other sites available within the coop.  
3. You have a higher startup cost in joining the coop, then renting a site.  
4. Cooperative membership: $25,000 (TTA target)  
5. Monthly rent including utilities: $250 (TTA target)

We see the coop as it develops as the ideal model for tiny homeowners. You have the security of being a member/owner without the restriction of being locked to 1-location. As more coop-sites open up, you will be able to move from one host town to another to meet your lifestyle needs.
Dear Members of the Task Force,

As the mandated child welfare agency in the community, Family and Children’s Services of Frontenac, Lennox and Addington (FASCFLA) served over 1900 families last year, and we currently have 167 children in care. Although we often become involved where there are concerns of neglect and/or maltreatment, many of the services we provide are also to mitigate risk which is exacerbated by systemic barriers for the families we work with, such as poverty and housing.

We would like to request a discussion with the Task Force regarding the unique challenges of youth in care and some of the marginalized families we serve. Specifically, we would like to discuss how we can partner towards solutions for youth in care who are at significantly higher risk of precarious housing and homelessness. According to a Canadian homelessness study, 57.8% of homeless youth have histories of child welfare involvement, 73.3% of youth who became homeless before the age of 16 reported child protection involvement, and homeless youth are 193 times more likely to have been involved with the child welfare system than the general public (Gaetz, O’Grady, Kidd, & Schwan, 2016). One of the factors leading to homelessness is housing instability, which we see daily for the youth we serve. There are many services available in the community to support youth however, the youth transitioning out of care are especially vulnerable and have greater chances of success in their journeys to fully-realized independence with additional advocacy during their transitional periods. Although we attempt to match the needs of the young people with housing, such as room and board or supportive housing, the availability of options in Kingston can be limited.

FACSFLA has been focused on keeping children and youth in their families, cultures, and communities. To accomplish this requires strong community partnerships and resources to support families who often face a multitude of barriers. We frequently work with families who have been on the housing waitlist for numerous years, who might be staying in shelters, who cannot afford to pay rent, or are underhoused while caring for their children. Seeing some of the impact of this adversity on family systems, we would welcome any opportunity to be part of the solution and support the important work of the Task Force.

Thank you for your consideration.

Steve

Steve Woodman, BA, CPA, CMA
Pronouns he,him,his
Executive Director
Family and Children's Services of Frontenac Lennox and Addington

Situated on traditional Anishinaabe and Haudenosaunee Territory
Proud to be a Living Wage Employer
Hello everyone,

I hope you are all doing well. The federal election campaign has started today, and this will be very important to the MTFOH's work, going forward.

I have attended most of the meetings and events for the Task Force so far, having made 11 out of 13, I believe. So, I have followed the discussions, presentations, and community interaction in detail. The MTFOH has proven itself to be a worthwhile endeavor, and its recommendations are eagerly awaited by everyone in Kingston. I commend the Mayor, Council, and City staff, for their efforts so far.

The major idea which I am presenting here has not come up so far at these meetings, other than when I spoke briefly about it when the Mayor attended, as allowed by the Chair.

I actually had this idea from before the MTFOH began its meetings, and my thinking was reinforced, as the meetings progressed.

A few months ago, an article in the 'Toronto Star' newspaper covered a detailed report done on empty bedrooms in Ontario. I believe I saved this article, but cannot put my hands on it at the moment. It could be found online, probably quite easily, by the Clerk's Office, through a search there, and I will leave that work to them. The article was highly interesting, and pointed out that there are about five million empty bedrooms in Ontario, two million of which are in the Greater Toronto Area. No doubt, there are several thousand empty bedrooms in the Kingston area; the report perhaps could pinpoint a reasonably accurate estimate of this figure.

With Kingston in an ever-more-serious housing crisis, it is time to find a way to free up some of these empty bedrooms, and to get them onto the rental market. No doubt, many people who have these empty bedrooms in their homes would NOT wish to rent them out, for whatever
reasons, including privacy, safety and security, not wanting the extra bother involved in a possible re-zoning, not wanting to spend the money on a zoning re-classification, not wanting to spend money on possible renovations, wanting to retain the extra space for their family guests, and so forth.

So, here is my idea: the City of Kingston would create a funded program, to be debated and approved by Council, to INCENTIVIZE bringing a good percentage of these empty bedrooms, these potential rental units, onto the housing market.

I will leave the details of this, which I am sure are intricate and complex, to the specialists on City staff, to any necessary consultants, to the MTFOH, and to Councillors, several of whom (such as Councillors Rob Hutchison and Jim Neill) are quite knowledgeable in this field.

Just as a simplistic analysis, the City could offer a figure of $500 per month per bedroom, for example, for the first year, for property owners who would be willing to join the program, with this money to cover expenses, or simply as an incentive. It could also offer a straight grant of $5,000, for example, to property owners who may need to do some renovations to bring their property up to building code, to fix small problems, and so forth.

With more rental income going to property owners, this would generate tax revenue, both through federal / provincial income taxes, and through municipal property taxes. It would then be something of a stimulus to the economy, in those respects.

It would be very useful to learn whether any other Ontario and Canadian municipalities are proceeding with similar steps, so a comparison along these lines would be very informative.

Perhaps funding from federal and / or provincial sources could be accessed for this program.

I believe that taking action as soon as possible, using this recommendation, could appreciably assist in solving our crisis.

Thank you very much for your time and consideration.

Respectfully submitted,
Frank Dixon
Williamsville resident
Dear members of the Mayor's Task Force on Housing,

First of all thank you so much for your work and for reaching out to interested citizens for comments.

Wishing you success with this really important initiative.

I'm not sure that doing an oral presentation to the task force would say more than what is written here below. Here are my considerations,

Sincerely,
Mary Farrar, President,
Friends of Kingston Inner Harbour

**Macro Issue: Adequate Housing as a Basic Human Right.**

The most important underlying factor concerning the housing debate is the separation between rich and poor that has been legislated one way or another for hundreds of years. However this trend has been **vastly exacerbated by the global financial crisis of 2008** which led to the creation of a commodification/financialization of housing that has actually never been seen before.

This type of financialization gives local developers (both small and large) a bad name, results in fewer homes available for local residents in need - the poor as well as the middle class (especially as in recent years wages have not kept up with housing costs) and leads to unnatural spikes in real estate costs.

Following the lead of Leilani Farha, UN Special Rapporteur on the Right to Adequate Housing, Kingston needs to join with Montreal (and 40 other municipalities worldwide including New York) to declare housing a human right and partner with the federal government that is working to enshrine adequate housing as a basic human right. Kingston needs to do what it can to stop financiers from further buying/selling for investment purposes only. Kingston could be a national leader here.

**Kingston is definitely not immune.**

Starlight/Blackstone, the largest of the financiers involved, now owns 686 units in Kingston:
700-710 Sir John A Blvd with 100 units, 84 Runnymede Road with 110 units, 111-131 Notch Hill Road with 130 units, 800 Castell Road with 170 units, 480-485 Canatara Countrt with 164 units and 300-302 Frontenac St. with 12 units. Here is the link to their website: [https://www.starlightinvest.com/investment-strategies/canadian-multi-family](https://www.starlightinvest.com/investment-strategies/canadian-multi-family)
For more information see Steve Paikin of TVO's interview: [Housing as a Human Right](https://www.starlightinvest.com/investment-strategies/canadian-multi-family)
Micro Issues: A few smaller made-in-Kingston suggestions:
Housing barriers between different groups in society need to be broken down to help create a more equitable society and provide more housing options.

Current housing needs:
1) Student housing
2) Social, Affordable and affordable housing
3) Indigenous housing
4) Alternative shared housing options for seniors
5) Shortage of single family homes

Current housing surfeits:
1) Single or married seniors living in 3-4 bedroom homes
2) Empty student apartments in the summer.
3) Snow bird’s empty houses Jan - May (one university term)

Current market problems:
1) Downtown units being built and marketed as investments - increasing both downtown housing costs for buyers and renters as well as rental costs for downtown businesses.
2) Potential (and real) problems with non-resident investors causing escalating housing costs.
3) To quote from David Rockne Corrigan of TVO: "Focusing solely on the supply side is not the right approach. Doug Yearwood, a PhD student at Queen's who advocates on behalf of Katarokwi (Kingston) Union of Tenants, says that Kingston's housing system needs to be fundamentally restructured, as it focuses too much on market housing and not enough on non-market and social housing."

A few Kingston suggestions:
1) Organize a town/gown working group to arrange for single students to live with seniors throughout the city in spare bedrooms. This would help seniors: a) pay their taxes, b) provide the security of someone living in the house when they are away for whatever reason, c) provide friendship and help with odd jobs like cleaning, snow shoveling and gardening. This would help students by: a) providing them with a lower than market rate for housing. b) providing friendship and possible help with life issues. Legal arrangements would have to be put in place in case the arrangement didn't work out for whatever reason.

2) Organize a working group to consult with seniors and create both designs and a legal framework for building new shared living spaces. What has been suggested to me by several seniors is a sort of upscale version of shared student housing. It would be a shared building with spaces for each individual that would include spacious bedrooms/offices with ensuites but where kitchen and living/dining room space is shared. Responsibilities such as cleaning, show shoveling, gardening, food shopping and cooking, and maintenance/repair could either be shared or payment shared.
As a result of #2, seniors who are currently living in single family homes with mostly unused bedroom space could sell their houses to put more single family homes on the market.

Some sort of legal framework would need to be set up where interested seniors could find suitable housemates - e.g. people with similar interests and tastes?

3) Encourage more co-operative housing alternatives. Councillor Rob Hutchison has been working on this.

4) The city and federal government should partner to subsidize affordable housing and social housing in a variety of long-term ways? Perhaps the Federation of Canadian Municipalities could kick start this? Developers could be required to either create both social and affordable units as part of their build or give money towards a fund designed to support it.

5) Dramatically increase the number of secondary suites being allowed in suburbs. This would allow home-owners to rent something like a basement apartment to cover mortgage costs as well as increase rental space availability.

6) Limit short term rentals like Air B&B to a portion of a person's primary residence only rather than limiting the number of days.

7) Truly try to get a handle on the actual number of illegal rental properties on the market. I know this is being worked on - but it is essential information for planning.

8) Try to deal with the homeless problem. Certainly tiny homes are being suggested in other jurisdictions. Dealing with the influx of homeless people from other nearby jurisdictions also needs to be addressed.

9) Somehow discourage the marketing of downtown condos as investment properties for renting to students. In all honesty, students don't need to live in prime downtown real estate.

10) Actually work with Queen's and St. Lawrence College on joint planning for long-term student accommodation.

11) Perhaps a tax on empty houses/businesses if the problem becomes severe?

12) When considering new builds, the local context must be a serious concern - how the new build fits with its neighbouring buildings, with neighbourhood demographics, and with natural features. Protecting our waterfront and marshlands is critical for sustainability given the climate emergency. Heritage concerns also matter. Parks, trails, and all active transportation connections with other neighbourhoods, the water and the downtown also matter.
Q1 How has the supply of available housing affected your business? Check all that apply

Answered: 30  Skipped: 8

**ANSWER CHOICES**

| It has impacted the ability to recruit and retain talent. | 63.33% 19 |
| Caused an increase in commute time to/from work for employees. | 46.67% 14 |
| Changed our hiring policy. For example, hiring offsite employees who work remotely and do not live in the area. | 13.33% 4 |
| Impacted ability to grow my business | 46.67% 14 |

Total Respondents: 30

**SHARE YOUR STORIES**

| # | DATE | STORY
|---|---|---
| 1 | 9/10/2019 4:10 AM | We are in the condo that experienced an evacuation this summer. We were unable to secure any accommodation in downtown Kingston and had to live in a hotel for 90 days.
| 2 | 9/9/2019 5:04 PM | Higher prices
| 3 | 9/9/2019 6:34 AM | Rental prices continue to outpace those seen in other Ontario cities (Toronto being the exception), and as a relatively smaller city we do not have the same sort of amenities that young professionals desire in order to make the higher rents "worth it" to them.
| 4 | 9/9/2019 6:32 AM | We have had staff apply from the Toronto area who are shocked at the price of rent compared to the lower pay scale here in Kingston vs. Toronto. We also have staff that are commuting from rural areas because the housing prices are so much more affordable.
| 5 | 9/9/2019 6:20 AM | I don't think it has affected my business.
| 6 | 9/9/2019 5:40 AM | 1. One employee was sleeping on the couch of one of our other employees because there was not alternative/sufficient local housing. 2. One employee has moved to Napanee and commuted because of lack of local/affordable housing. 3. One employee for fortunate to have her mother live in Kingston and could live at home until she could save enough money to purchase a house.
| 7 | 9/9/2019 4:58 AM | It has impacted our clients in a negative way
<table>
<thead>
<tr>
<th></th>
<th>Business Housing Survey</th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
<td>Wwe need more 'locals' living in the downtown core. Our businesses cannot exist on summer tourism alone (but DO get the dock built ASAP!) The lack of available housing in the downtown core, and delays in building the planned apartments, has had a negative impact on the growth of our business. The Kensington apartments were delayed and now the Homestead ones and the Capitol are on the back burner! Honestly, it is so sad that a small group of people with deep pockets and the time and inclination to fight the OMB and the Tribunal, have such capability of squelching development and much needed housing for so many other people. Terrible. They'd rather have piles of dirt and weeds sitting around for years. We thought downtown was growing - but it's stagnating.</td>
</tr>
<tr>
<td>9</td>
<td>It also affects salaries, as younger professionals are spending 50% of their income on housing</td>
</tr>
<tr>
<td>10</td>
<td>The lack of available 1-bedroom apartments has forced us to house employees in our basements a couple of times for stretches as long as 5 months. Commute times for our suburban families are increasing, they want to live closer to the core, but can't compete with student housing investors for single family homes. We've offered jobs to toronto candidates and found that they had to live in hotels for several months before they could find a suitable renal apartment within walking distance to our downtown offices. We need a massive increase in the housing supply to keep rental and sale prices in check with the demand that exists. The echo boom is having kids and they want to leave toronto to find an affordable home, trouble is we in Kingston haven't created enough zoning supply for developers to meet the demand, causing home prices and rent to substantially increase year over year.</td>
</tr>
</tbody>
</table>
Q2 What type of housing is needed? Check all that apply

<table>
<thead>
<tr>
<th>ANSWER CHOICES</th>
<th>RESPONSES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing for young families</td>
<td>63.16%</td>
</tr>
<tr>
<td>Young Adult</td>
<td>63.16%</td>
</tr>
<tr>
<td>Seniors</td>
<td>31.58%</td>
</tr>
<tr>
<td>Middle Income</td>
<td>52.63%</td>
</tr>
<tr>
<td>Low Income</td>
<td>55.26%</td>
</tr>
<tr>
<td>Other - Please Comment Below</td>
<td>7.89%</td>
</tr>
</tbody>
</table>

Total Respondents: 38

<table>
<thead>
<tr>
<th>#</th>
<th>OTHER HOUSING COMMENTS</th>
<th>DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Nice larger Apartments with walk in showers. No need for bathtubs.</td>
<td>9/9/2019 5:04 PM</td>
</tr>
<tr>
<td>2</td>
<td>People in Kingston/coming to Kingston want more low-rise, single family dwellings. Intensification downtown is not a one-size fits all solution. Every other municipality in Ontario our size has developed north of the 401. At a minimum the City needs to expand the urban boundary to allow development/expansion east or west.</td>
<td>9/9/2019 11:35 AM</td>
</tr>
<tr>
<td>3</td>
<td>Higher density housing near the downtown core is absolutely imperative - increased housing supply without urban sprawl should at least partially mitigate some of the challenges faced by those seeking housing in the City</td>
<td>9/9/2019 6:34 AM</td>
</tr>
<tr>
<td>4</td>
<td>First time home buyers seems to have the most difficulty. As well we have young adult staff living with roommates due to the cost of rent.</td>
<td>9/9/2019 6:32 AM</td>
</tr>
<tr>
<td>5</td>
<td>Not sure.</td>
<td>9/9/2019 6:20 AM</td>
</tr>
<tr>
<td>6</td>
<td>all housing types, for all demographics, across our community are required ASAP</td>
<td>9/9/2019 5:58 AM</td>
</tr>
<tr>
<td>7</td>
<td>We are so short on housing that we need to increase supply to help provide relieve in the system. I cannot imagine what low income families will do in the coming decade in respect of housing... right now the situation is bleak in my mind</td>
<td>9/9/2019 5:40 AM</td>
</tr>
<tr>
<td>8</td>
<td>Any of these sub-groups need more housing available. Whatever gets built will allow movement and open. Seniors will move out of their long established homes and a family can move in, who moved out of an apartment and made room for a young couple!</td>
<td>9/6/2019 12:42 PM</td>
</tr>
<tr>
<td>9</td>
<td>We do not need more affordable student housing we need affordable housing for young families and low-mid income working adults</td>
<td>9/6/2019 8:45 AM</td>
</tr>
<tr>
<td>10</td>
<td>With the countries lowest vacancy rate, it's obvious that more housing is needed across the board.</td>
<td>9/6/2019 5:29 AM</td>
</tr>
<tr>
<td>11</td>
<td>More attention is needed on a planned approach to housing development as opposed to constant delays in development sending applications to OMB to satisfy the interests of a drastic minority who do not have a vision or are disconnected from reality.</td>
<td>9/6/2019 5:14 AM</td>
</tr>
</tbody>
</table>
September 4, 2019

Mayor’s Task Force on Housing
City of Kingston
mayorstaskforce@cityofkingston.ca

Dear Task Force Members,

I am pleased to make this submission on behalf of Habitat for Humanity Kingston Limestone Region. I would like to start by explaining that I have been in Kingston and with Habitat Kingston for less than one year. I feel somewhat limited in my experience to more wholly address some of the issues that might be barriers to the creation of housing, and especially housing that is affordable. I have come here from the National Office of Habitat where I was engaged with all the local Habitat organizations across in the country. When a small group of our Directors and I met with Ted, he asked that we talk specifically about our experiences with the process and dealings with the City’s Planning and Building departments to outline what barriers we might have encountered.

From there, in answer to the call for submissions I have included some of the practices I know of, have witnessed or experienced in other communities. In the interest of getting something to you, the organization of information may be somewhat compromised. For that I apologize in advance.

the talk of housing affordability

Let’s frame the discussion of housing affordability differently and keep it from sliding to education and employment. If people’s thinking is allowed to centre on other issues, we will continue to struggle with housing affordability and never move from where we are.

- Focus on remedies for systemic issues, promoting changes to housing policies that will influence affordability, policies that will make good housing more affordable in order to move public thinking forward and garner greater support for key policies and programs. Anchor discussion within the domain of housing connecting causes to the effects on the ground. Allow no reference to other social issues.
- Talk not about individuals but rather neighbours, community and our collective interdependence within society. Talk of how making sure that everyone has the opportunity to live in affordable and quality housing affects all of our well-being. Considering how we are all connected and influence each other helps lead to a more sympathetic and empathetic view of people who are unable to afford housing.
- Make an intentional departure from talking about how everyone deserves – and we’re just starting to do this at Habitat – because it has been proven to cause people to
think about the steps people need to take to make sure they can afford good housing, again shifting the conversation.

How affordability is typically defined is problematic. Habitat supports the recommendation submitted by the Social Planning Council that the definition of affordable be examined. Market value less 20% in an inflated market is out of reach for too many households. So long as there is insufficient housing stock to meet Kingston’s growing need, the balance tips to the landlord in choosing tenants and setting rent rates, the ownership market continues to rise. In an environment where housing prices continue to rise and wages remain largely unchanged year over year, a more realistic measure of affordability could instead be considered as 30% of median income for the area.

the reality of economics

Everyone in the housing picture is seeking to reduce costs, (increase profits for some) and remove risk from their particular role: Landowners, developers, architects and engineers, general and sub-contractors, lawyers, lenders, owners, tenants, governments. Everyone.

IF we can build partnerships that remove the complexity of “development” so that each partner optimizes the way they participate then we can create high-quality, low-cost housing for all. In all cases, ownership, finance and development structures should focus on optimizing the prosperity of all members of the community.

For the city this means not trying to recoup all staffing costs through DCs, as I have heard one councillor state. One way to partner would be to put in place a mechanism to relieve the burden of fees for not-for-profit providers of affordable housing.

experience with planning/building department

We submit a recommendation that city staff review by-laws and zoning requirements to remove elements that might be unnecessarily adding direct costs to or cause delay of construction. Build and adopt policies that get to development faster – for example, tax idle sites suitable for residential development at a higher rate.

Some of Habitat direct dealings in the recent past.

- Documents submitted to the building department in preparation for an occupancy inspection seem not to be centrally filed. When one inspector is filling in for another it seems they have no knowledge of whether a requirement has been met or not. This has been an issue on more than one occasion.
- The City currently has funds held for external securities on one of our projects. Simply to have staff review documentation provided by a third-party building professional attesting to work completed on site so that security held could be released, we were charged a fee of $500. The first request for release of the security was made in November after substantial completion of the work and to date it has not been done. The reason for the delay is unknown as inquiries to City staff both by telephone and email go unanswered.
- Kingston has a reputation for being overly officious and that has been borne out in my experience.
- I learned only from one of our partners that work will not commence prior to fees being paid. DASH (another issue entirely) offers an option to defer payment but
does not give critical information such as the fact that a (mandatory) pre-application meeting will not be scheduled unless and until the fee for the meeting has been paid. Only experience with the system allows you to know this.

- There are zoning by-law requirements that differ across the city. Standardization of key elements would benefit both sides of the development equation.
- Relax the restrictions that apply to the façade of a home.
- Why a garage? Relax parking requirements for building for low-income households, especially within close proximity to public transportation arteries.
- Notes for a meeting held with planning staff on July 30 were promised within a week and to date we have received nothing.

The fee structure for planning and building is a deterrent to building for us. More than 10% of our build budget is paid to the city for building permit fees alone. All of these costs are turned over to the (low-income) homeowner. You’ll see below that Habitats in the province collectively have asked for help to have fees deferred to eventual forgiveness upon maintaining a pre-set affordability period.

Communication overall with city staff is difficult because it is difficult to reach people. From outside it is difficult to know if the staff departures are an indication of a problem or a part of the solution and that is not for us to know. This is mentioned because our transitions from one staff to another have not been seamless. I can list on one hand the number of people I have called or emailed who reply promptly. Response within a defined period of time seems a reasonable request – the delays make progress difficult. As an aside, but related, the automated telephone answering system is so sensitive to sound that shuffling papers can get you through to an unintended extension. It is difficult to reach departments and people without knowing their extension prior to calling.

direct request to the Province

With the rationale that providing incentives and relief both demonstrates the government’s commitment to affordable housing and removes real barriers that a not-for-profit (NFP) faces in delivering a greater supply of affordable housing, Habitat for Humanity in Ontario has had discussions to request provisions in the regulations that will flow from Bill 108 legislation:

- Changes to the Development Charges Act to require municipalities to waive or defer development charges (DCs) for homeownership units providing “deep affordability” delivered by non-profits
- DC deferrals to be matched to an affordability period with a minimum of 25 years after which the fee is waived if affordability has been maintained.
- For every 3 homes where we pay development related charges we lose the opportunity to build another Habitat home
- Exempt NFPs from Community Benefits charges; include affordable housing in the language of the scope of investments to be considered in municipal community benefit strategies. The intention of this revision for the province is largely symbolic and a means to reinforce the importance of affordable housing, inclusive of homeownership, and not to impose a requirement on municipalities.
- Create a $25M Ontario Affordable Homeownership Partnership Fund to stimulate philanthropic, faith group and municipal contributions to eligible affordable housing projects.
- Identify provincial land assets that have viability for housing projects ensuring affordable ownership along with rental is prioritized in the bidding process.
It is important to state that these requests have been made to the province in an effort to have parity between municipalities for affordable housing providers – specifically those who are not-for-profit. There is a vast range of benefits and incentives offered across the province. In many locations Habitat’s strongest government partner in the work we do is the municipality, but where one participates fully by donating land and waiving fees and charges another might not participate at all.

Ideas from other communities:

- Relax zoning requirements – no longer allow SFD for new development (Minneapolis)
- Rewrite parking requirements for affordable homes, development along transit corridors
- Waive fees and charges for NFP affordable housing providers (Niagara, Ottawa)
- Airbnb properties that have some impact on housing availability in central areas: apply business taxation rate.
- It is good news that the Housing and Homelessness Committee is opting to move from a point-in-time count to a by name registry as this can help visibly track and show results for housing the most vulnerable in the community. I have been a part of homeless counts that provide much more tangible and positive outcomes than a PIT count.
- Facilitate opportunities for development partnerships
- Unlock land, especially along transit corridors, and open up unused public land.

I hope there is opportunity for further dialogue. Please know that we have tried to be very candid in our experiences and mean no offence to anyone in their position. We look forward to what we might be able to do to better housing options and affordability in the future.

Respectfully submitted: Cathy Borowec, CEO – Habitat for Humanity KLR
Housing as Social Infrastructure

Brief to the Mayor’s Task Force on Housing
by
Jamie Swift
November, 2019

The right to housing does not mean that everyone is entitled to a government provided home immediately. It means governments must ensure that everyone – particularly the most disadvantaged groups - should have access to housing that is adequate.”

“Why Housing?” The United Nations Special Rapporteur on the Right to Housing

INTRODUCTION

When free markets do not improve society's welfare, they are said to “fail”. As a result, public policy is required to address this failure. The present housing affordability crisis that confronts Kingston and many other Canadian cities is a classic market failure. Market dependent approaches treat housing as a commodity. The present analysis considers shelter as a social need.

This conflict became clear when social reformers were laying the groundwork for the foundations of Canada’s system of public provision.

Governments have historically come down on the side of market-oriented approaches. According to analysis of Canada’s welfare state origins, government generally “dismissed the idea that housing was a public utility like heat and water as opposed to a commodity like a car or a radio.” For its part, the housing industry was, at least historically, straightforward – even blunt -- about its attitude to non-market housing. A Depression-era brief by Canada’s construction industry to a Parliamentary Committee on Housing stated a bald fact that remains relevant 80-plus years later. “Our investigations of housing for low income groups show that provision of this class of housing cannot ultimately be profitable for private enterprise. The responsibility of housing these groups is, in the final analysis, the responsibility of the state.” (Finkel, Alvin, Social Policy and Practice in Canada: A History, Waterloo: Wilfred Laurier University Press, 2006, p. 222)
This fundamental reality has not changed. Private market interests in the development industry are motivated by self-interest and return on investment. Public policy aimed at providing non-commodity, non-market housing (hereafter NMH as opposed to terms such as “social” and “affordable”) requires concerted and consistent policy at all three levels of government. The Task Force is well aware that municipal governments have limited fiscal capacity – especially compared to senior levels of government – and that land and building costs are expensive. However, this does not mean that Kingston cannot adopt policies aimed at meeting social needs while mitigating the effects of market failure. Development industry interests have consistently issued calls for “cutting red tape” and “streamlining” planning approval processes as if such deregulation had anything whatsoever to do with the provision of NMH.

CONTEXT

The role of the state has waxed and waned with changes in provincial and federal administrations, with governments having retreated in the mid-nineties from several decades of concerted public policy aimed at addressing the need for NMH. (Suttor, Greg, Still Renovating: A History of Canadian Social Housing Policy, Montreal-Kingston: McGill-Queen’s University Press, 2016). Ottawa has recently renewed investment in non-market housing through a multi-year commitment to CMHC funding programs. Unfortunately, Ontario’s current government shows few if any signs of interest in NMH provision.

This fall and tentative rise in public support has been accompanied by the emergence of an increasingly fragmented labour market. Since the mid-nineties there has been a blizzard of studies explaining the growth of precarious employment – part time, contract, temporary work. As early as 1990 the Economic Council of Canada published a report with the suggestive title Good Job, Bad Jobs: Employment in the Service Economy. That was before government cuts to NMH.

In Losing Ground (2007) Toronto’s United Way sounded the alarm that precarious employment was aggravating Ontario’s social problems. This concern produced “It’s More than Poverty” (2011) prepared by the massive studies conducted by the Poverty and Employment Precarity in Southern Ontario (PEPSO) research group. The reports have elaborated on the social consequences of Canada’s polarizing income distribution by scrutinizing how insecure employment affects people’s lives. It explained that the issue is crucial because barely half of those the researchers engaged had permanent, full-time jobs. The Precarity Principle (2015)
showed that people with precarious jobs earn 51 per cent less than those in stable, secure work; they also live in households with 38 per cent lower income. In *Getting Left Behind* (2018) the PEPSO team revealed that, during the previous seven years of strong economic growth, temporary jobs grew much faster than permanent jobs. ([https://pepso.ca/research-projects](https://pepso.ca/research-projects))

All of which bears on the Kingston housing situation. In 2019 the Canadian Centre for Policy Alternatives released an important study of rental housing, linking affordability to market rents. It shows that rental subsidies are no substitute for the construction of new affordable housing, essential to increasing vacancy rates, cooling rental prices. It also shows that a Kingston family would need to be earning $23.08 an hour and working 66 hours per week to afford a two-bedroom apartment. ([https://www.policyalternatives.ca/unaccommodating](https://www.policyalternatives.ca/unaccommodating))

Suffice to say that many precarious service sector jobs in Kingston do not offer wages anywhere near this threshold. The 2016 North King’s Town Secondary Plan revealed that over 70 per cent of residents earn less than Kingston’s median income. Over one in three had incomes *far below* the average, earning less than $20,000 annually, before taxes. ([https://www.cityofkingston.ca/city-hall/projects-construction/north-kings-town](https://www.cityofkingston.ca/city-hall/projects-construction/north-kings-town))

The Task Force will be familiar with data on low vacancy rates and the chronic supply and affordability crises in Kingston. Gaps in supply have been persistent notwithstanding the presence of non-market institutions, many of which are oriented to meeting the needs of the poorest of the city’s poor. This is exemplified in the “housing first” approach. While our most vulnerable neighbors are in dire need of housing policy that takes their urgent needs into account, there has also been a chronic under-investment in non-market options that address the needs of low wage working class individuals and families. Efforts to streamline the development approval process and “cut red tape” will not address the shelter needs of this important segment of the population. Or, for that matter, any other part of the population that cannot afford a place to live.

Finally, on a global scale there has been an observable trend towards the intensive commodification and monetization of rental housing by private equity and asset management interests centred in financial markets. As can be expected, these interests operate for purposes that are disconnected from the needs of local housing markets. There is growing evidence that their business practices can be direct threats to the interests of tenants across the rental spectrum and have particularly
dramatic effects on tenants living in low-income circumstances. This in turn puts added pressure on NMH to pick up the pieces.

Council should be mindful that such interests have already entered the Kingston housing market, creating a new market dynamic to which the City has not, previously, been exposed.

It would be useful if the City would monitor, and even join, the evolving worldwide movement to reclaim and realize the fundamental human right to housing – to move away from housing as a place to park excess capital, to housing as a place to live in dignity, to raise families and participate in community.

This movement has been initiated by Leilani Farha, the United Nations Special Rapporteur on the right to housing, in partnership with United Cities Local Government Network and the Office of the United Nations High Commissioner for Human Rights. It offers, among other benefits, a forum for sharing information and insights regarding shared challenges and a venue for developing effective strategic responses.

RECOMMENDATIONS

Kingston can adopt cost-mitigation measures that can help NMH housing development. It can waive application fees for planning and building by non-profits and co-ops. It can waive development charges and defer or waive property taxes for such organizations and their initiatives. It can exempt the development from parks dedication or cash in lieu requirements.

Very importantly, the City can assign or hire staff to help usher applications by NMH groups through the approval process.

The City can much more closely monitor the housing market so that we have publicly available data to inform Council, and the network of housing providers, in dealing with this issue. This will also require an investment in staff whose work is explicitly oriented to supporting and facilitating NMH. This facilitation process would be a significant step forward and an indication that NMH is indeed a municipal priority. Kingston could commit itself to regular publication of a Municipal Housing Statement on a consistent basis to ensure that data regarding housing are both current and provided in an appropriately articulated context.

The above reflects the need for both institutional capacity and political will.
Council should reiterate its support for and commitment to measures that promote NMH. This includes underlining the City’s responsibility for planning as a social function, planning that works in support of the public interest. Such an approach will require the acknowledgement of the reality of market failure discussed above. It will also require the building of public capacity -- through the Planning Department – with the goal of providing NMH that addresses changing labour markets and social inequality.

With respect to political will, the City as a public institution needs to be proactive in terms of advocacy. Kingston should become more active in advocacy in support of:

- a reinforced provincial rent control program, directly and through the Association of Municipalities of Ontario.
- NMH supply at both the provincial and federal levels.
- living wage and related income-support programs such as basic income directly and through AMO and the Federation of Canadian Municipalities.
- housing as a human right that values housing as a place to live in dignity, to raise families, and participate in community.

In addition to working through the AMO and FCM, Kingston should actively engage with and support the Ontario Non-Profit Housing Association. The ONPA advocates for non-profit and community-based housing, promoting investments that, it argues, will pay dividends today and for future generations. It works to shape public policy at senior levels of government, promoting discussion of the value of NMH.

Above all, the City needs to commit to direct financial investment in NMH. Ideally this will involve re-thinking budget trade-offs which have historically placed greater emphasis on non-housing-related infrastructure projects. We need to reconceptualize NMH as integral to Kingston’s social infrastructure. The nature and means of City investment also need to be re-thought so that a full range of opportunities can be captured in support of the overarching objective to create additional NMH supply. Partnerships and in-kind contributions can and should be considered as part of this approach.
REPORT TO THE

MAYOR’S TASKFORCE
ON
AFFORDABLE HOUSING

KAREA
KINGSTON AND AREA
REAL ESTATE ASSOCIATION
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Kingston • Ontario • K7M 8H9
TEL: 613-384-0880 • FAX: 613-384-0863
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AFFORDABLE HOUSING IN KINGSTON

CHALLENGES, CONSEQUENCES AND SOLUTIONS
“Affordable Housing” is a broad term:

- Includes housing provided by the private, public and non-profit sectors
- Includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing
- does not refer only to rental housing that is subsidized by the government (social housing)

CMHC defines “affordable housing” as being less than 30% of a household’s before-tax income

We will focus on the CMHC definition of “affordable housing”
Situation in Kingston in 2019
LOWEST VACANCY RATE IN ONTARIO at 0.6 % [CMHC 2018]

AVERAGE PRICE OF HOUSE $397,113 [KAREA AUGUST 2019]

DEMOGRAPHIC SHIFT IN KINGSTON:
   HIGH STUDENT POPULATION that it increasing (>30,000 in relation to 117,000 inhabitants),
   MORE SINGLE HOUSEHOLDS,
   MORE RETIREES

NEW INDUSTRIES HAVE CONSEQUENCES FOR INFRASTRUCTURE INCLUDING HOUSING

LOW SALES INVENTORY IN HOUSING MARKET / UNREALISTIC EXPECTATIONS OF BUYERS

MILITARY UNABLE TO BUY HOUSES, TURNING TO RENTAL MARKET

NEW HOME PRICES DRIVING UP PRICES UP RE-SALE PRICES IN THE SURROUNDING AREAS

BABY BOOMERS LOOKING TO DOWNSIZE, HAVE NO ALTERNATIVES, DO NOT VACATE THEIR FORMER FAMILY HOMES.

LOWER MIDDLE CLASS PURCHASING POWER REDUCED BY MORTGAGE STRESS TEST
CONSEQUENCES

❖ RENT AND HOUSING PRICES CONTINUOUSLY INCREASING

❖ LIMITED INVENTORY OF AFFORDABLE RENTAL UNITS AND HOUSES
SOLUTIONS

- PROVIDE INCENTIVES FOR HOMEOWNERS TO CREATE RENTAL SPACE IN A SECONDARY RESIDENCE OR COACH HOUSE
- EXPAND URBAN BOUNDARIES WITHIN CITY LIMITS, OPENING UP AREAS THAT LAND CAN BE SERVICED AND SUBDIVIDED FOR FUTURE HOMES
- FREE UP DEVELOPMENTAL LAND FOR DEVELOPMENT OUTSIDE OF CITY LIMITS
- MAKE IT EASIER TO LEGALIZE EXISTING RENTAL UNITS (NON-CONFORMING) WITH AMNESTY PERIOD
- EXPEDITE AND CHANGE PROCESSES WITHIN THE CITY OF KINGSTON E.G. TO OBTAIN A BUILDING PERMIT
- SUPPORT STRATA DEVELOPMENT: ALLOW SEVERANCE OF EXISTING BUILDINGS INTO DIFFERENT LEGAL UNITS
- LOOK INTO EXISTING INDUSTRIAL BUILDINGS WITH VISION, REVIEW BROWNFIELD PROGRAM
- RELAX HEIGHT RESTRICTIONS MAKING IT ECONOMICAL FOR DEVELOPERS TO BUILD HIGH RISE ACCOMMODATIONS
- EXPAND THE PROGRAM TO ASSIST QUALIFIED FIRST TIME BUYERS TO BUY A HOME
SOLUTIONS

- Allow more new construction in the downtown area.
- Allow alternative housing types in specially zoned areas e.g. tiny home parks or tiny home cul-de-sacs.
- Rezone commercial to residential to that will allow loft homes etc.
- Sell city owned lots to builders and public with restrictions. Make it affordable and in line with average price.
- Encourage developers to build more economical, modest homes e.g. fee reduction.
- Relieve congestion in both new builds and re-purposed older homes e.g. allow double wide driveways where one parking spot in front of main entrance and other in front of garage and/or allow two or more small buildings on a lot without having to do a plan of subdivision.
- Address temporary housing with by-laws e.g. Airbnb’s which could restrict viable housing.
- Identify surplus public lands that have development potential and create partnerships with private sector to build housing e.g. beside prison.
- Expand city transport services to outlying areas such as Glenburnie, Woodhaven, Westbrook etc.
I had a young military officer posted to Kingston and looking to purchase his first home. We had difficulty finding him something in his price range ($300,000) and what little was available, required an extensive amount of work. He was also looking at rental properties just in case he could not find anything. When he could not find any rental properties, he became very concerned. Luckily, we were able to find something suitable for him, but he did end up in a multiple offer situation competing against 5 other buyers. Had he not won this competition; he was not sure where he would be living.

Young family looking to buy their first home. They have the down payment but are in the price range that is very popular where there is very low inventory. They have found themselves in two competing offer situations and, due to their budget, cannot go beyond a certain point. They would purchase a new home, but will need to wait too long to do so.

I had a client who sold her home and wanted to buy another property but could not find one to match her needs. It needed to be on one level (due to her husband's condition), she was wanting a slab on grade home, found it but was it sold before she had a chance to purchase it. She has since decided to rent an apartment with an elevator. (Both seniors)
I had a client since October trying to buy a house and it was a very frustrating experience for a first time buyer. He just purchased a price 2 weeks ago after 5 failed offers... all of which were over asking price and unconditional.... he was very patient and didn’t want to get caught up in the overbidding process ...I was feeling like I was failing him as a realtor ... lol... in the end it worked out but not everyone has the luxury of waiting 9 months to purchase a house.

Client who has offered on 2 properties which were in multiple offer situations she could not compete with the price and no conditions on the other offer. Still looking.
3 of my listings this year sold for over $25k over asking ... they could have sold for $5k over asking but the buyers came in high (and even unconditional on one rural property not doing a water or septic test) when the realtor and client didn’t want to take the chance of not getting the house....I feel that the client was out in a precarious position as well as inflating the prices surrounding these properties...

Existing subdivision in Kingston’s East End within City boundaries was started in the 60’s with a master plan to be developed in phases. Before it could be finished, developer suffered early Alzheimer. Land is zoned developmental, new developer wants to finish and put 30 lots in - City is not allowing subdivision because of the official plan discouraging development beyond the ..... 

Many first-time home buyers who wanted to buy a house in Kingston failed in multiple offer situations and moved to Napanee or Gananoque as a result - taxes are lost for the City of Kingston
In a very tight rental market, finding an affordable apartment is very much a challenge. This spring, my client and I spent 3 months looking for accommodation that would be both affordable and suit my client’s limited mobility. During that search, I discovered that rent-to-income spots for seniors can have up to a 6 year waiting list. Most available apartments (as few as those were), while beautiful and full of amenities, were well beyond her means. My client and I were very fortunate to find her a new home. A spot was found in an older building that was slowly being upgraded. Her “affordable” apartment was $850.00 per month – beyond the 30% standard currently accepted as affordable housing. The apartment she took had not been cosmetically upgraded but was completely adequate. Her home did sell and will give her some additional funds over her lifetime. She did not need something that could be featured on HGTV – she needed a home with the basic amenities.
Kingston Coalition Against Poverty Proposal For Social Housing Survey

Purpose:

To conduct a survey of residents of social housing in Kingston, Ontario, for several purposes. The primary two are to determine whether, in the opinions of tenants, conditions have changed in social housing over the past 2-10 years, and ascertain whether or not there is a perception among tenants that those who raise issues to management are punished. The survey will also ask some questions about conditions and about repairs. This survey will only ask tenants about their perceptions, and will therefore discover only what perceptions exist, not whether or not said perceptions are justified.

Methodology:

KCAP Volunteers will visit the apartment complex on Van Order Drive, the apartment complex on Cliff Cres., the town homes on Cliff Cres., the town homes on Curtis Cres. and Nickle Ave., and the town homes on Compton St. once each at 10am on a weekday, 2pm on a weekday, 6pm on a weekday, and 2pm on a Sunday once each. Specific dates for each time will be determined by the availability of volunteers. They will ask residents the survey questions, and record answers, including how many have declined to take the survey. There will be a list of reasons that volunteers can check off if they have declined to take the survey, however they will not ask residents why they did not take the survey, but rather record the answer only if one was volunteered. This is to ensure that we are respecting people’s decision not to take a survey, and not creating a second survey for people who have declined the first.

All data will be collected anonymously, with no record of who has submitted what answers, except for the building in which they live. Volunteers will be equipped with a piece of paper on which to record all of the unit numbers that have answered the door (even if they declined to take the survey), but this is only to ensure that we do not ask the same person twice, and this information will be shredded once the data collection process is complete.

Volunteers are to dress with no identifying markers indicating they are from KCAP. They are to knock on the door in sequential order and introduce themselves with, “Hi, my name is [name], and I’m with a local independent research group. I’m not with the city. I’m here conducting a survey about the condition of this building/these units. All data will be collected anonymously, would you like to participate?”

Volunteers are to operate in teams of 2: one to ask the questions and one to record the answers. This is both for efficiency and because one of the questions involves potentially entering the unit, making it a safety concern for volunteers to be operating alone.
Survey:

Question 1: How long have you lived here?

Question 2: Would you say that your home environment is different or more or less the same than it was when you first moved in?

Question 3: (Ask only if answer to 2 is “different”) Would you say that it is better, worse, or the same in quality, but different in other ways?

Question 4: (Ask only if you have asked 3) Why do you say that?

Question 5: Would you describe yourself as satisfied or unsatisfied with the condition of your home?

Question 6: Have you ever reported an issue to your landlord, superintendent, or other person in charge of running the building/units?

Question 7: (Ask only if yes to 6) Do you feel, on the whole, that management is responsive to issues in the building/units?

Question 8: (Ask only if yes to 6) Have you ever brought up an issue to your landlord, superintendent, or other person in management that you do not feel was resolved in a timely manner?

Question 9: (Ask only if yes to 8) Would you describe it as an issue with: the unit, the building, your neighbours, or other? (If other, ask to specify)

Question 10: (Ask only if yes to 8) Is the issue ongoing?

Question 11: (Ask only if yes to 8) Can you describe the issue?

Question 12: (Ask only if yes to 8 to 10 and if applicable) Would you be willing to show me? (If yes, volunteer who goes in will recount what they say to the other volunteer following the conclusion of the survey)

Question 13: (Ask only if yes to 8 and no to 10) How long did it take for the issue to be resolved?

Question 14: (Ask only if yes to 8 and yes to 10) How long has the issue gone unresolved?

Question 15: (Ask only if yes to 8 and no to 10) Do you feel the issue was resolved fully?
Question 16: (Ask only if no to 15) What do you feel was left unresolved?

Question 17: Do you feel that there are any issues with reporting concerns to management?

Question 18: (Ask only if yes to 17) Can you go into further detail?

Reasons Someone Has Declined Taking the Survey:

None Given, Fear of Reprisal, Language Barrier, Lack of Interest, Busy, Other

Data Publishing:

Results to the yes-or-no questions and questions with quantifiable answers (for example, lengths of time) will be published in a both in-general form and in a per-building form. Answers to more open-ended questions such as 7, 8, or 12 will be published in their entirety, if they do not contain any potentially identifying information. If either some part of the given answer or the disclosing of the information about building location from which a particular answer came is deemed to be potentially identifying, it will be redacted or omitted. All completed surveys will be kept by KCAP indefinitely, so that we may answer any questions that we are able to answer about the data after publication.
Kingston Coalition Against Poverty Housing Survey Report

August 27th, 2019

(Note: While the data collected in this survey is intended to be scientific in nature and methodologically rigorous, this report itself is not. It is anecdotal in nature, and relies on the subjective interpretation and conjecture of its author.)

Our surveying efforts revealed what we believe to be some consistent problems throughout Kingston’s social housing units, but it also revealed contrast. Our results can be categorized into two sections: ways in which patterns are constant throughout, and ways in which certain factors show dramatic improvement in the townhouses located at or near the corner of Compton and Weller Streets (in contrast to the townhouses at Curtis and Nickle Crescents, and the apartment building at 123 Van Order Drive).

First, our results indicated that, no matter where surveying took place, residents reported that maintenance staff did not fix problems in a timely manner, including some potentially serious concerns. Further, surveyors noticed issues with the property that were visible, and did not need to be reported by residents (the Surveyors’ Notes section for 123 Van Order Drive is smaller only because we did not begin taking Surveyors’ Notes on an ongoing basis until the second surveying session, and thus only that which was remembered weeks later by the surveyors was included).

That being said, the dominant narrative that emerged was not that which was always wrong, it was that which was drastically different between the first two surveying sessions and the third. The general impression given to surveyors throughout the first two sessions was that of deeply unhappy, long-suffering residents, while the impression given to surveyors during the third session was markedly more positive.

Throughout the first two sessions, respondents overwhelmingly stated that conditions had gotten worse than they were when they first moved in. In all, 5/7 residents who answered question 3 reported that things had gotten worse (2/2 at Van Order, and 3/5 at Curtis and Nickel), while only one maintained that it had gotten better (while qualifying that they were only referring to some aspects), and one was not willing to categorize their answer as positive or negative. While 60% of residents at Van Order Drive described themselves as satisfied with their home, 8/13 respondents at Curtis and Nickel described themselves as unsatisfied, while 3 answered satisfied, and 2 answered that they were unsure.

Answers to non-fixed-value questions throughout the first two sessions revealed concerns of serious maintenance issues gone unaddressed, misconduct by management and employees of housing, and fear of potentially dangerous neighbours with no options for recourse.
In contrast, survey responses during our third session were more positive. 2/3 respondents described themselves as satisfied with their home, and the same number stated that things had gotten better since they moved in. While many of the answers to non-fixed-value questions seemed similar in content to answers from the first two sessions, they were markedly less severe. Two of three survey respondents listed only one issue each, while the third listed three issues, one of which pertained to something visible to surveyors, that surveyors were not willing to corroborate. Only one survey response mentioned misconduct by management and maintenance, while one survey response explicitly asserted that management and maintenance were doing the best they could with the resources they had.

Further evidence that conditions were better at Compton and Weller can be found not in analysis of survey data, but by the lack of survey data. More residents declined to take the survey (19) than did during the first session (6), the second session (7), or both combined (13). Further, unlike the other two sessions, an outright majority (10/19) stated that their reason for not taking the survey was lack of interest. The percentage of respondents who did not want to take the survey was the highest of the three sessions at 86% (19/22), in contrast to 55% at Van Order (6/11), and 35% at Curtis and Nickle (7/20). Although not stated outright by respondents, surveyors got a sense at Van Order that residents were declining to take the survey out of fear that neighbours could hear, while residents at Compton and Weller genuinely seemed disinterested in answering the questions. This did not seem to stem from a sense of general apathy either. Surveyors noted that a much higher percentage of residents at Compton and Weller were utilizing their flower beds compared to other townhouses surveyed, and additionally there were more decorations adorning units, such as flags, lawn ornaments, and stickers on doors. Other anecdotal observations seemed to indicate a higher sense of morale, including the higher number of children playing in their yards, and observed interactions between neighbours passing on footpaths.

This is not to suggest that the results obtained at Compton and Weller should be regarded as universally positive. 3/3 respondents expressed concerns about the length of time repairs take, and surveyors noted structural issues and damages throughout (albeit to a lesser degree). However, something is clearly going right in these units that is not going right in the other two areas surveyed, and at least some of the credit, evidence would indicate, belongs to management.

That being said, there was another factor in play that cannot be overlooked. While the third surveying session yielded the fewest number of completed surveys, and the highest number of total responses by only 2 (22, compared to 20 at Curtis and Nickel), the number of doors knocked on was the highest by a much larger proportion. However, the fewest percentage of residents were home. This could be attributed to a number of factors, but among them is likely the recently renovated community centre at the site of the former Wally Elmer Arena. It is therefore possible that the improved results seen at Compton and Weller are the result not
only of superior performance on the part of housing, but also of greater community investment overall, leading to a greater and more positive sense of community.

KCAP’s recommendations are therefore twofold: First, we recommend that greater resources must be dedicated to Kingston & Frontenac Housing Corporation to serve the existing population. Second, we recommend that further investigation be done on what is producing superior results at Compton and Weller, and that these factors be implemented in other sites throughout the city.

Sincerely,

Ian Clark
President, Kingston Coalition Against Poverty
Curtis and Nickel – July 20, 2019

Answers to Question 4:
People (neighbours) don’t seem to care (to keep their units maintained), garbage is everywhere, management is unresponsive, regards residents as trapped
- neighbours on drugs, needles found in backyard
- no peephole in front door (someone dangerous coming after her)
- trees in front yard too big and hit neighbours unit when windy
- people put garbage out Wed and it isn’t supposed to go out until Sunday
- doors that were removed and have nails in them are left in the grass
- no screen in kitchen for 3 years (maintenance said they don’t do that even though she has no frame to put a screen into)
- intoxicated people, drunk people passed out in cars
- wires left with paper on them when they are installed
- dead trees on lawns and pieces fall randomly in wind – marked 2 years ago for removal and never done
- peeling paint (has 14 m old) – had to call Property Standards
Better: units, maintenance (routine maintenance), readiness to respond to requests, connecting people to services
Worse: sometimes unresponsive to repair requests, lack of access to information
- cheap rent, otherwise bad
- wheelchair ramp is not done to code – the rail is wiggly (verified by surveyor)
- mold took a year for them to clean
- wiring
- small bathroom (not accessible)

Answers to Question 5:
- does own repair work or it would not get done

Answers to Question 11:
- no latch on back gate (issue for tenants with dogs), took 5 months to fix
- neighbour yelled at her because she wouldn’t let children play in her front yard where her garden is
- arrogant maintenance guy
- when they replaced the tiles, the surface was left uneven
- management parks on the front lawn, eavesdropped on her private conversation and when she complained about it, appeared to be looking for reasons to enact retribution
- dumped dirty water into tub while repairing
- put hot/cold taps on backwards
- black mold throughout unit, son with asthma and she has allergies
- leak has gone unresolved in basement for a year, still don’t know where the origin of the leak is
- kitchen ceiling caved in (fixed but not properly and you can see where the hole was)
- discarded door with rusty nails where kids can play
- wires downstairs wrapped in paper, called a year ago, no one has come by to see, trees in yard need to come down because they are dead and could come down
- floor repairs, tiles coming up when wet, said would fix when the tenant moves out, brick wall of planter at front lawn sinking (visually verified) and kids play on the wall (dangerous)
- youth causing property damage, parents not notified by management, no help – gotten better as kids have grown up, comes in waves (as in gets better or worse depending on average age of kids in neighbourhood)
  - Neighbours illegally subletting, she reported it and management does nothing
  - Rusty nail boards reported and multiple work orders put in, but management does nothing
  - Drug dealer neighbour, reported and no results
  - Management tells her to “use your voice and take back your community” (seems like management doesn’t like the paperwork and doesn’t inspect the units to easily see who lives there – way too much stuff for not having boarders)
  - Loud trampoline being used at all hours of the night, reported, no response
  - Loud parties, reported, no response
  - Lots of drugs
  - Told her the onus was on her to prove veracity of issues
  - People put their garbage out several days early
  - wiring issues, fire alarms go off and management says to unplug it, then come by the next day and threaten fines for having it unplugged, there have been fires in the other units
  - heat has gone out, hot water has gone out, had to fix it himself - even when he told them he had kids they did not respond in a timely fashion
  - when they do fix it, it is not done well
  - Ceiling leaking
  - Issues with basement
  - ramp not up to code (verified by surveyor), wiring not up to code, bathroom not good for people with disabilities, not allowed to put a chair lift on the stairs because he doesn’t own the unit
  - large crack in front window (visually verified), door lock is loose (verified) and currently doesn’t lock
  - management tried to fix it and left with it worse – worked badly before they came and did not work at all when they left so now anyone can get into her unit
  - mold on upstairs bathroom, replaced drywall and did not repaint, wiring, pipes
  - have done some renovations, feels they are good ones
  - Feels because she is complaining, the neighbours want to “smash her face in”
  - With recorded video of the neighbours pit bulls jumping fences and running wild, she is reluctant to call authorities in fear of being identified (city wants her name for complaint) and repercussions from neighbours

Answers to Question 16:
- Ceiling leak
  - “Places are not up to code and management gives work contracts to the cheapest company when the workers don’t have licences to do that work”
  - his front door is right next to the parking lot yet management will not give him a wheelchair accessible spot there

Answers to Question 18:
- feels the issues have improved but she also is hesitant to report issues – maintenance guy is hostile to directions from Property Standards
- management is lazy
- people are not in the office a lot when you call, but do call back eventually
- some things are considered too low a priority
- Maintenance doesn’t call ahead to say when coming and just shows up unannounced
- management is lazy and don’t want to be bothered with paperwork
- harassed for reporting issues
- take too long
  - management only responds sometimes
  - they’re unqualified and unintelligent, and they don’t care
  - don’t respond quickly enough, say it is not an emergency
  - workers did not fix it right, now worse
  - Getting timely response

Surveyors’ Notes (These are things that the surveyors noticed that were not necessarily mentioned in survey responses)
- Visual damages the tenants don’t mention – no windows; broken windows; many, many missing light covers
- Unit 10 – flapping siding above front door and holes in the siding
- Peep holes in most doors (but not in lady who had abusive spouse she is hiding from)
- Windows are on the window side of the door – safer if they were on the other side because you could break a window and be able to reach the door knob and unlock the door
- 4 units in row were egged with egg on siding and bricks

Reasons Tenants Declined Taking the Survey
- None Given – 5
- Fear of Reprisal –
  - Language Barrier –
  - Lack of Interest –
  - Busy –
  - Other - 2

123 VanOrder Drive - July 11, 2019

Answers to Question 4:
- some of the people are horrible – fights theft
- resident’s own choice of friends (as well as others, not just him)

Answers to Question 11:
- moved to building from another housing building against my will, wanted to move but not here
- drug problem in building (crack, IV, meth)
- leave bikes everywhere
- people try to break in
- sneak in open front doors
- loud neighbour

Answers to Question 18:
- every time, they tell tenant to contact the police, don’t want to talk
- misidentified breed of dog as being a dangerous one (surveyor visually verified that the dog is not the breed the respondent alleges that management thinks it is)
- ex stalks her
- if you report people’s friends, people (tenants), will exact retribution
- someone who complains regularly will be ignored

Surveyors’ Notes:
- Hallway very hot
- Flooring issues
- General state of uncleanliness in hallways
- Broken window

Reasons Tenants Declined Taking the Survey
None Given – 1
Fear of Reprisal –
Language Barrier –
Lack of Interest – 3
Busy – 1
Other - 1

Compton and Weller – August 25, 2019

Question 4.
- less violence and people seem friendlier
- management got rid of the neighbours who were IV drug users and left needles everywhere
- don’t fix anything or it takes 6 months

Question 11.
- damaged walls and an exposed wire but it is too high up for anyone to touch
- the sink was broken for so long that the cupboards rotted, sink fixed and cupboards still rotten
- maintenance people have accidentally caused structural damage and one was rude in response and management did nothing about it either time
- dying tree in yard, should be removed – surveyor did not verify

Question 18.
- wishes they were faster but understands they are busy – big issues get solved quickly
- slow
- takes too long, unresponsive and don’t do anything when their own people do something wrong

Surveyors’ Notes:
- Some lower-located, smaller windows were broken
- Eves troughs full of vegetation
- Some dryer vents blocked with lint
- Unit numbers not always visible (which could cause serious problems for emergency services)
- Lawn maintenance sometimes poor
- Some shingles mossy or rotting (although some roofs clearly well-maintained or new)

Reasons Tenants Declined Taking the Survey
- None Given – 3
- Fear of Reprisal – 0
- Language Barrier – 0
- Lack of Interest – 10
- Busy – 3
- Other - 3
This summary outlines Kingston Home Base Non-Profit Housing (HBH) concerns on the impacts of affordability and availability of housing for homeless, low-income individuals and families.
Submission to Mayor’s Taskforce on Housing

KINGSTON HOME BASE NON-PROFIT HOUSING INC.

HOME BASE HOUSING OVERVIEW

Since 1987, Home Base Housing has been a community leader in providing and advocating for safe, affordable housing and necessary supports for youth, adults, and families at risk of homelessness in the Kingston area.

We:

- provide 54 emergency shelter beds each night to single women, men, and families in two emergency shelters;
- assist over 1,300 people yearly to find and maintain housing through our Housing Help Centre;
- provide permanent accommodation with supports to 97 single adults in our Supportive Housing program;
- find permanent solutions to end youth homelessness through our Kingston Youth Services program which provides 30 units of youth housing with on-site supports and an outreach service.

Our Programs

- Housing Help Centre offers a one-stop centre for all housing-related services: housing listings, Community Voice and Postal Mail and ID (Identification) Bank.
- Our emergency shelters include In From The Cold (men and women, 25+ years, 35-bed capacity) and Lily’s Place (families, 19-bed capacity). Individualized support plans assist clients to transition from emergency shelters to permanent housing.
- Prevention Diversion case managers assist those who are housed but are at imminent risk of homelessness and they help divert those who are seeking emergency shelter services.
- Our Housing First case managers work with private sector landlords to assist chronically homeless individuals and families to secure housing.
- Street Outreach Services have staff and volunteers who connect with individuals on the street, living rough or precariously housed.
- Supportive Housing provides rent-gearered-to-income housing and supports for single men and women facing a variety of life challenges. Individualized support plans and referrals to other agencies assist clients in achieving their goals.
- Kingston Youth Services provides transitional and permanent housing with intensive support services for 30 at-risk youth (16 to 24 years of age). Our outreach services assist street youth to obtain housing and support in the community. The One Roof – Kingston Youth Hub provides services to youth through partnerships with over 25 youth-serving agencies.
Impact

OUR CURRENT ENVIRONMENT

Home Base Housing will not dwell on the statistics of vacancy rates and the need for affordable housing. These have been articulated by the City and others. We trust the Taskforce has been sufficiently briefed.

We will, however, bring your attention to the challenges we face as an organization dedicated to providing support services and housing to the most vulnerable populations in Kingston. These include youth, families and single adults who are homeless and at risk of homelessness which includes the working poor.

FAMILIES, many of whom have been left out of the ability to afford a home within reasonable access to central services such as public transportation. A basic two-bedroom apartment requires an income of $48,000 per year which equates to earning $23.08 per hour or working 66 hours per week at minimum wage if the supply of those units were available to them.

We are in a crisis of affordable housing for families. Lily’s family shelter reaches capacity regularly and in all of 2018 we turned away 115 Homeless Adults and Children seeking shelter. In 2019 in the period of January through to August turn aways increased to 167 Homeless Adults and Children seeking shelter. If this trend continues we would be looking at 250 Adults and Children being turned away from the emergency shelter due to capacity issues in 2019. This is more than double the previous years total.

YOUTH are one of Kingston’s most vulnerable and marginalized populations. Many are underskilled, undereducated, unemployed or earning minimum wage, nutritionally vulnerable, have declining mental health, low school participation rates, criminal victimization including human trafficking often experience chronic housing instability and ageism from landlords.

The average room to rent in Kingston is approximately $600. Single Youth receiving Ontario Works has a maximum shelter allotment of $390 which means they must pull money from their basic needs ($343) in order to pay their rent, which often leaves them with just over $100 for the month. A Single youth on ODSP receives $497 for their maximum shelter allotment and a total of $672 for their basic needs.

Kingston does not have sufficient supportive and transitional housing for youth to meet demand. The Kingston Youth Shelter provides two shared-housing programs, which are staffed 24 hours and can accommodate a total of 15 youth. Home Base Housing offers a 21-unit apartment building that is staffed 16 hours/day and two shared houses for another 8 beds of housing for youth (29 in total). These programs are currently full.

1 Unaccommodating:Rental Housing Wage in Canada, Canadian Centre for Policy Alternatives, David Macdonald June 2019, pg 12
SINGLES face additional challenges with a one-bedroom apartment requiring a fulltime wage of $19.38 per hour or 55 hours per week at minimum wage.2

Our Supportive Housing Case management strives to stabilize housing with tenants who require ongoing assistance to manage their tenancies, most commonly tenants are referred and housed through the Housing First program. The Adult Housing First team is currently working with 62 homeless individuals in the Housing and Homelessness system, 46 of those are chronically homeless. Our Street Outreach team worked with 51 unique adult individuals who were homeless in the month of July and our system continues to work with our most vulnerable and challenging community members to find these individuals' housing.

Housing First Case Management focuses on moving people who are chronically or episodically homeless from the street or emergency shelters into permanent housing with supports that are individualized to client needs. Case managers or case management teams are quickly assigned in order to serve as the main point of contact for the client from assessment to housing and follow up. This process is completed as seamlessly as possible so clients have every opportunity to be successful in their housing searches to find safe and affordable housing.

The average monthly market rent for a 1 bedroom apartment is $1,012.00. Single clients on Ontario works receive $384.00 for shelter allowance and ODSP receives 489.00. The waitlist for a 1-bedroom unit with the Social Housing Registry Geared to Income is 936 individuals and growing. Where do we turn for affordable housing?

IMPACT OF STUDENTS ON HOUSING COSTS AND AVAILABILITY

Kingston is privileged to have both a University with an international reputation as a top tier institution and a Community College offering a wide range of programs. These two institutions have enriched the cultural and business community in Kingston for many years. There has however been, a major negative impact on the housing sector and the poor.

The working poor, singles and families have been pushed out of the ability to rent homes and apartments by Post Secondary students who are paying $700-$1150 per bedroom plus utilities. Four bedroom homes are renting for $3200 month and $1600 a month for a two-bedroom apartment. These rents are just simply unaffordable to the majority of youth, singles, and families.

Queen's, St. Lawrence and to a lesser extent the Royal Military College have placed significant pressure on the availability and affordability of housing in Kingston. The growth in student populations for Queen's

2 Ibid.
University and St. Lawrence College (Kingston Campus) has had a direct impact on the availability of affordable housing and vacancy rates.

We believe that post-secondary student growth and the current need for an increase in profitable foreign student growth and program expansion to serve local, national and international demand that both Queens, and St. Lawrence to be the single largest contributors to the negative impact on vacancy rates and rental affordability. These educational institutions must be responsible for the provision of student housing to bring back affordable levels of home and apartment rentals through a significant increase in purpose-built student housing supply.

Our Post Secondary Sector has failed in its social responsibility to ensure sufficient housing is available for their student populations and growth over the last ten years.

Queen’s and St. Lawrence’s enrollment growth is the single largest contributor to the housing crisis we face and responsible for displacing families and singles, and the working poor from putting an affordable roof over their heads.

There will be an argument made that the private sector’s renewal in construction has begun to provide purpose-built student housing specifically in the Williamsville corridor along Princess Street to meet demand. The private sector is profit-driven and interested in their return on investment as are their lenders. Are private sector rental housing providers motivated to bring down vacancy rates? Current landlords enjoy the ability to charge students an average of $800 per month per bedroom. To suggest that the private sector will help resolve the impact of students on the housing market with purpose-built student housing is unrealistic. They may in the interim consume some of the student housing growth only as long as the demand with low vacancy rates is maintained. Private sector landlords are not providing lower rental units and rents of $800 per bedroom are not affordable.

What we need is an oversupply of purpose-built student housing to move students out of existing converted family homes and apartments. These new units of student housing should be located on or near campus.

Queen’s University

Queen’s success has lead to a student enrollment increase of 15% over a ten year period. In 2009, enrollment was at 22,351 students\(^3\) and in the 2018/2019 school year is at 25,779\(^4\). This growth alone has had the impact of requiring the consumption of 3,428 beds or an equivalent of 857 four-bedroom homes or 1,714 two-bedroom apartments over the last ten years. Queen’s plans an enrollment of 26,878 students\(^5\) for the 2021-2022 school year representing an increase of 4% in the next three years. This is an increase of 1,099 students. The impact of this growth alone requires an additional occupation of 275 four-bedroom homes or 550 two-bedroom apartments.

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\(^3\) Queen’s University, Report to the Senate, November 2009 Enrollment Report Executive Summary, appendix D, page 30
\(^4\) Enrollment Report to the Senate Committee on Academic Development, March 7, 2019 Table 2: Enrollment Summary, page 8
\(^5\) Ibid.
We understand Queen’s is looking to build additional 300-bed units of housing on a site off of Albert Street. However, this is insufficient to match the dislocation of family and singles for affordable homes and apartments over the last ten years, let alone meet the needs of their expected student population growth.

The current expansion of Queen’s students has now impacted beyond Sydenham district, consuming Williamsville, King’s Town and Portsmouth districts with intrusions into Kingscourt/Rideau district. What were once affordable homes and apartments are disappearing as investors and students need to go further afield to find housing beyond the Queen’s neighborhood.

**Conversion of single-family homes, townhouses, and apartments to student rentals is at an alarming state devouring modest and affordable rental properties in historically lower-cost neighborhoods.**

Queen’s recently sold its property at 40 Sir John A. Macdonald Blvd. instead of utilizing the vacant land on the site for additional student housing. A lost opportunity to help resolve the housing crisis.

Queen’s acquisition of St. Mary on the Lake, Province Care site on Mary street has the capacity to add 250,000 sq. ft. of additional program space and enrollment growth without a single additional housing unit being built. **Queen’s should be required to build an additional 5,000 units of student housing on the St. Mary’s site which would have the impact of returning and preserving the equivalent of 1,250 four-bedroom houses, or 2,500 two-bedroom apartments for families to live in.**

This would assist in the absorption of anticipated growth in enrollment and have a significant impact on increasing the vacancy rate and returning to affordable levels.

**St. Lawrence College**

St. Lawrence College Kingston campus has grown with an increase from 4,543 students in 2011/12 to 6,889 in the 2018/2019 school year\(^6\), representing an increase of 51% to date. This represents an additional 2,346 students who have seriously affected the community of Portsmith District. The 2,346 students could consume and displace families from 586 four-bedroom homes or 1,173 two-bedroom apartments. Not taking into account those who are able to live with family.

St. Lawrence College likewise should be required to build additional housing on its Kingston campus site for any growth in student enrollment for that campus. We do acknowledge that additional housing has been built in recent years on the Kingston St. Lawrence site, however, it is still insufficient to deal with the demand created by enrollment growth.

**St. Lawrence should not be permitted to create a downtown campus site without adding the equivalent number of College-owned student housing beds for the total number of students who will be enrolled in courses held directly on and at that site.** Any expansion of the College downtown would only exacerbate the already desperate housing affordability and availability in Kingston.

\(^6\) St. Lawrence College, Annual Report 2010-2011, page 15  
\(^7\) St. Lawrence College, Annual Report 2018-2019, page 12
MUNICIPAL ACTION IS REQUIRED

Understanding the City’s budgetary restraints and the current allocation of up to $18 Million for affordable housing, it is incumbent on the City to ensure they leverage those funds to create the greatest amount of affordable units possible.

The City of Kingston and Council should take bold action by:

- Immediately place a two-year interim control bylaw freezing any development and building permits on property owned and controlled by Queen’s and St. Lawrence until completion of a Student Housing Study on the impacts of off-campus housing with a view to creating housing options within their campuses.

- Utilizing their powers of persuasion, the moral authority of the offices they hold and the levers of the powers they have, to take all necessary steps to cause both Queens and St. Lawrence College to build additional student housing.

- The City of Kingston should ensure that any redevelopment of the Kingston Collegiate and Vocational Institute school site be only repurposed for student housing.

- Encourage all and any redevelopment in and around the campuses of Queen’s and St. Lawrence to become student housing through municipal planning bylaws.

- Refuse “in lieu of” payments from private sector developers and assemble land on their properties to landbank wherever possible for the use of affordable housing.

- Change the Official Plan to require the building/development of 20% permanently affordable housing units in all developments.

- Allow Private Sector for-profit builders/developers to transfer their 20% affordable housing unit requirement to local Non-Profit housing providers, by paying the Non-Profits the cost of building those new permanent affordable housing units as part of the Non-Profit’s building portfolio.

- Ensure that future affordable housing grants to developers are conditional on the affordable housing to be maintained as such for a minimum of 20 years.
Mayor Paterson and Task Force Members,
City of Kingston,
216 Ontario Street,
Kingston, Ont. K7L 2Z3

October 28, 2019

Re: Mayor’s Task Force on Housing

Founded in 1950, the Kingston Construction Association (KCA) brings together business’s involved in the Industrial, Commercial and institutional (ICI) construction sectors. Serving Eastern Ontario, the Association seeks to achieve a closer relationship and better understanding among the various branches of the industry. This includes General Contractors, Road and Infrastructure Builders, Trade Contractors, Suppliers, Architects, Engineers and other Professionals, and not least the owners, both public and private. The KCA is a member centric and community focused Association comprised over 400 member firms who live, work, learn and provide employment to many thousands in the communities in which they serve.

- An integral part of KCA member support is to liaison with the City of Kingston on various issues affecting the Industry and this is the impetus behind this letter regarding the Task Force on Housing. With this in mind, we feel it is important to bring to your attention a growing level of frustration with the Developer, Home Building and Multi-Unit Residential component within our membership. While not a core activity of the majority of our members, we do, in principle support well planned and appropriate development across all facets of the sector and in this instance, residential, as the “trickle down” affect through the building and supply chain is significant.

- Additional housing stock will benefit the community as a whole through sustained employment and an increasing tax base which lends itself to additional funding available to support social and community focused programs. The social pressures in experiencing low residential vacancy rates and escalating rental rates for residential units could, in part, be resolved by creating additional supply of all home types within our community. Expanding the urban boundary should be completed during the next official plan update as the majority of serviced land available is at capacity.

- Developers have been intimating that they are experiencing lengthy development approval processes and are unsure of the type of development that is desired or will be supported by the City. Out of date zoning by laws provide varying regulations for the same type of development rather than
offering a consistent regulation road map. This has led to an arduous approval process culminating in unclear LPAT decisions. Until such time as an updated zoning by-law is completed and approved, City staff should consider processing applications under a minor variance designation as an effective method to expedite the process.

- It is recommended that Council and City staff prioritize and complete the active list of long range planning projects currently on the docket. Adding new projects could be deferred until several of the aforementioned active projects have reached completion. Similarly, Council could reduce the burden on planning staff by limiting additional requests and studies.

- It would benefit the current Mayor’s Task Force on Housing to consider and revisit the recommendations made by the previous Mayor's Task Force on Development in 2012. We expect many of the issues found in 2012 remain or have resurfaced as the actions taken have lost momentum. We genuinely believe developers want to work with the City to create strategies to improve process and ultimately benefit the community. Steps should be taken to create solutions to improve the culture of development in the City and the development approvals process.

- From the ICI side, KCA over many years has enjoyed open and honest communication with City of Kingston Engineering, Construction and Real Estate Services, Parks and Recreation and Utilities Kingston departments in such areas as Tendering/RFP processes, project status updates, and capital spending programs along with input in Development Charges and Impost Fee studies. These meetings have occurred either annually or semi-annually and considered extremely valuable and mutually beneficial. Perhaps a similar approach with representatives of the development community and Kingston Homebuilders Association would yield similar results.

In closing, the KCA would like to acknowledge and thank the Task Force committee members for their time and effort and wish you success in finding solutions and common ground on this important topic.

Sincerely,

Stephen Bedford, President

Harry Sullivan, Executive Director
October 16, 2019

Mayor Patterson and Task Force Members
City of Kingston
216 Ontario Street
Kingston, ON K7L 2Z3

Re: Mayor’s Task Force on Housing

This letter was prepared on behalf and in consultation with members of the Kingston Home Builders Association (KHBA).

The Kingston Home Builders Association represents the majority of builders and developers living, working and building in the City of Kingston. We have been advocating for the industry since our organization’s creation.

Based on our industry experience and discussions with developers, Kingston currently is experiencing an historically low vacancy rate and housing affordability is quickly deteriorating. Vacancy rates and affordability are directly related to a supply shortage and indirectly related to a number of systemic problems.

From 2008 to 2017 on average 563 residential units were issued permits for construction, this varied from 277 units to 765 units per year. In 2019, permits were issued for 915 residential units. This may be perceived as unprecedented growth by staff but in reality, we are recovering from only 277 units being issued permits in 2016 and 545 units in 2018. A couple of the large projects issued permits in 2019 have been going through the OMB / LPAT process since 2015 and were anticipated to be issued permits in 2016.

Recently members of the KHBA attended a City of Kingston staff presentation to the Mayor’s Task Force that inferred they were experiencing 400% more permits being issued this year than last year. This is misleading when comparing the numbers on an annual basis. When you average the last four years of building permits, we are growing at Kingston’s average pace over the past 10 years. The same presentation from staff goes on to project that the vacancy rate will reach 3% in 2 years. Purpose built rentals will not increase the vacancy rate as staff may expect, existing dwelling’s that rent bedrooms to 5 or 6 students may only rent to 3 or 4 students.

It is expected that student population growth will outpace purpose-built rentals for the foreseeable future. Apartment and multi-unit rental buildings scheduled for construction completion within the next two years are 60 to 100% leased while under construction. Single detached, semi-detached and townhouse units cannot keep pace with the market demand. They are pre-selling units one year to 18 months before they can be constructed. It is expected that the vacancy rate will continue to stay below 3% for at least the next 5 years depending on the level of building that takes place.
Based on the City of Kingston staff presentation to the Task Force, 8,571 residential units overall are pending, this would represent approximately 15 years of growth based on the previous 10-year average. These types of numbers can be deceiving to individuals that are not involved with the development process on a regular basis. A number of these projects will not get approved and some of these projects will not receive approval for many years. The projects that do receive approval can take 5 to 10 years before construction commences and two to three years to build.

The above does not consider construction phasing, supplier limitations, trade shortages, project viability, financing conditions and requirements, servicing constraints, onerous requirements rendering a project not viable, market conditions and several other limitations.

What staff fail to mention is a number of these projects have taken 5 years or more to get through the zoning and official plan amendments and most of them require a year or two to get through a final plan of subdivision process or site plan process.

City of Kingston staff have mentioned in several reports that developers are not building approved project’s fast enough and have implied that delaying the projects is in the developer’s best interests. It appears they do not understand that the local building industry is at capacity, suppliers and the various trades cannot keep pace with the demand for buildings. Retiring trades workers are leading to a labour shortage, worker productivity is decreasing due to a demographic shift. Furthermore, suppliers such as the concrete plants in the area have a limited capacity with all the large ongoing infrastructure projects. When these factors are combined, the local building industry is at capacity and affordability deteriorates as there is limited competition.

The KHBA would like the City of Kingston housing industry to continue to grow and be affordable.

Expediting the approval process and bringing pending units to the market will increase the housing supply and make units more affordable.

Based on our industry experience and market conditions, we have identified several systematic issues with development in the City of Kingston as follows:

- There appears to be a culture and general perception intrenched within City of Kingston planning staff, our elected officials and the local community, that developers have unlimited financial resources. There is also a lack of understanding and comprehension of the overall project costs for each aspect of a project. Land development is expensive and risky. Difficult municipal processes and practices increase the project costs and risks. Increased costs are passed onto purchasers and erode affordability.
- Customer service is deteriorating throughout the planning process. Instead of providing negative feedback and ‘no’ as the first answer, try taking a team approach and work collaboratively to come to a solution that is acceptable to the developer and staff.

- Development approvals include many municipal departments. There does not appear to be any one department or group of staff that is coordinating and streamlining development reviews and approvals. Applications continue to become more complex and costly. Approval processes are lengthy and can require several iterations of technical review, and public consultation before they are moved toward a decision by Council. City staff need to take a project management type approach to processing an application.

- Developer’s are working with an outdated zoning by-law and a comprehensive zoning by-law update does not appear to have moved closer to completing. This creates a confusing regulatory environment. Most development require some form of zoning by-law amendment due to the outdated zoning by-laws. City staff should consider processing more applications under the minor variance process similar to other municipalities to reduce the onerous submission requirements and staff workload, while expediting the approvals.

- The City has a variety of guidelines and continues to implement additional guidelines. In general, the requirements are not realistic and relatable to most site conditions. Staff treat the guidelines as if they are regulations with little flexibility. Guidelines in general limit creativity and erode affordability and will continue to do so unless there is a cultural shift in the way they are implemented.

- The City of Kingston Official Plan is very prescriptive, reading often closer to a zoning by-law than a guiding policy document. With its level of detail, it is often difficult to complete a development that does not require an Official Plan amendment. Prescriptive policies lead to projects that staff support being challenged at the LPAT.

- More planning staff are needed, and Council needs to reduce the burden on planning staff by limiting the number of ongoing planning projects, guidelines and studies being requested.

- There are areas of the City which could be identified as needing special policies or secondary plans. The planning department should be leading and preparing policies that will encourage these areas to develop in accordance with the City of Kingston’s vision. We would strongly recommend that when these policies are prepared, the development community be given significant input on the realistic factors that make realizing the vision feasible. New policies that the City implements continue to add costs to the end user and continue to impede development (community benefits, podium style buildings, etc.).

- The pending residential inventory needs industry input and should be reviewed with the KHBA Land development committee.
• Staff need to identify areas in the City of Kingston where high density development is acceptable and develop a growth rationale that maintains an appropriate mix of housing types and greenfield development. A review of the urban boundary should be completed during the next official plan update.

• The urban boundary has not been expanded since it was originally delineated, infilling within the boundary has made up the majority of development over the past 5 years, increasing the land inventory will create market competition by increasing the supply and making units more affordable.

• The mix of housing in the pending and committed inventory does not meet the objectives of the City of Kingston and County of Frontenac Municipal Housing Strategy.

• Too much weight is being placed on comments from local special interest groups and Councilors. Planners need to provide expert leadership and not be reactionary.

• Technical comments from other departments are not being reviewed nor coordinated by planning staff. Certain departments are consistently late with their technical responses.

• Planning Managers no longer will provide direction prior to a pre-consultation on minor project issues. This leads to an increased workload for planning staff and frustrating delays for more minor developments that typically would not require a formal pre-consultation.

Inclusionary zoning has been mentioned during several of the Task Force meetings and within the City of Kingston and County of Frontenac Municipal Housing Strategy. Inclusionary zoning will decrease development within the City of Kingston by increasing the per unit cost of development which gets passed onto the end user. I encourage the Task Force to provide incentives to developers to bring on affordable units and bring units to the market faster. An example includes allowing for additional height above what is requested to provide affordable units, this does not include height that is above what a site is currently zoned for but height in excess of what a viable project requested. Alternatively, deferring taxes or reducing security requirements for constructing a new subdivision in advance on building construction.

The 2012 Mayor’s Task Force on Development made several recommendations that addressed some of the concerns raised above. The recommendations were implemented for a short while, and improvements were seen. Unfortunately, the changes have gradually been dismantled to bring us back to this point. We suggest the Task Force incorporate some of the previous recommendations.

I would encourage the Task Force to seek additional industry consultation prior to releasing their recommendations.
We believe there is a lack of industry and market representation and experience providing insight into planning decisions within the City of Kingston.

Our members have industry experience and insights that would be invaluable to the Task Force. The KHBA has always and will continue to be an active member of the community and are available to work with the Task Force.

Sincerely,

Kyle Nielissen, P.Eng.
KHBA
First Vice President

cc: KHBA members
Submission to the Kingston Task Force On Housing June 11, 2019
Matthew Greeter

It was suggested by a member of the City staff that I provide a precise of issues I intend to address in future documents, so that the Task Force can take into account the ideas in their early deliberations.

1. Facilitating development.
The Zoning Bylaw is meant to provide the guidance for developers so that they can proceed "as of right" with developments that conform to the zoning for a parcel of land. Experience in Kingston has been that the current zoning has not functioned adequately in that way. New social pressures and market factors have come up against divergent views of what should be built. (This is evident in the Central Kingston Growth Strategy study and how it came about.) Hopefully, the Zoning Bylaw exercise now under way will lead to a contemporary guide that speeds up the process.

I have advocated for the task force to negotiate a community vision with the various sectors of our City. This vision would recognize the housing goals the City has pronounced: a full range of housing types and costs to meet the cross section of housing needs. A commitment of all parties to some share of responsibility in this happening. The developers, small and large, and, less so the City, have the land and the financial clout and the in house capacity to leverage the situation. Their buy-in is essential to achieving this vision. Getting their commitment depends on the costs and benefits to be consistent with the profit driven society in which we live. I believe there are many developers that would accept a lower rate of profit for the general good, as long as it was marginally lower, created a community that would be stable and economically strong and growing. This would increase the value of their properties in the long run. There also would have to be a reasonable quid pro quo in terms of facilitating their efforts and reducing cost.

To that end, I wish to provide guidance as to some principles that could reduce conflict over location of high intensity buildings. As part of the Central Kingston Growth Strategy Study, planning staff took Kingscourt residents (via Kingscourt Community Association) on a walking tour of Kingscourt. After the tour, we were asked to provide individual input with photos. I prepared a personal report with over a hundred photos. I will provide a copy of the report after I reformat it to make the photos larger. The core of Kingscourt is composed of “war time housing units”. It is one of the few areas in the City in which housing is affordable to low moderate households. It is single detached homes on reasonably large plots. Various examples of additions and even intensification are visible. Most are consistent with the character of the neighbourhood, but the bad examples stand out like sore thumbs.

It is on the preiphery of Kingscourt that one finds many locations where multiresidential developments would be viable. In fact, there are a number of small multiresidential buildings along Division Street that could be redeveloped with much greater height, in my opinion. A good example of what could work in that regard is along Nelson Street north of Concession. Looking at that street you will see various buildings of no clear character. Some are converted warehouses. What I see as working and causing little consternation would be buildings along Concession that are high, and stepped down as you move closer to the war timer areas. There is at least one large vacant lot behind the strip mall at the north west corner of Division and Concession. It could handle a much larger building in my mind.
This principle of large buildings or other higher intensity developments of other sorts at the junction of main corridors and near transit with stepping down of housing as one moves toward interior stable neighbourhoods can be seen in operation thoughout Kingston. I have the impression that such examples can be seen in the west end such as at Taylor-Kidd and Bayridge Drive. A location that I would opine has great potential is at the corner where we find Quattrochi’s North west corner of Montreal and Railway. This property is within easy active transportation distance to downtown on the KP trail.

I am suggesting that, not only amend zoning to foster development consistent with this idea, but that the City take an active role in pre-approving developments consistent with this approach. The City could create a database of all such properties and ownership, especially vacant properties. This database would highlight properties that were underdeveloped. Not only would this provide a guide, but it would provide encouragement through reducing red tape. It also provides the opportunity to pre-consult with various sectors and interests. Steps to mitigate concerns expressed could expedite development for developers.

2. Inclusionary Zoning. I have been following this concept and applications for many years. Those active in municipal politics will know that I have advocated for this idea widely. Inclusionary zoning will not provide a large number of low income housing units. It is one tool that has a critical role to play. The contribution of some affordable units will be important to the people who live in them. In my heritage there is a saying: a bissl oon a bissl macht a fuller shissl. A little and a little makes a full pot. But beyond the number of households server, there is a goal emphasized in the Location Study. We need to mix people throughout the City. Ghettoization needs to be broken down. The diversity helps the affluent as well as the less-affluent. There is also a special benefit to lower income people living in new facilities. The facilities will meet current accessibility codes. The facilities will be energy efficient.

There are many problems to be worked out and a number are set out in the legislation. The most immediate issue for the task force is working out what would be fair and manageable. The burden of lost revenue should not be born only by the developer or through higher housing costs. Height and Density bonusing should balance some of the costs. Some contributions from the City or other government levels should be put into the mix. Administrative and operational challenges could be ameliorate if the City purchased some units or rented them on a long term bases and assigned the rent and supervision of the units to housing delivery organizations.

I will provide more details on principles for effective implementation of Inclusionary Zoning in a future submission. I will base my comments on the website www.Inclusionaryhousing.ca You may wish to visit this site yourself. It is quite comprehensive and reflects what I have observed about the in the past. There are three points I wish to emphasize.

- There should not be paying to get out of providing such units or moving them out of the area of development. Let’s not lose the benefit of diversity in all parts of the City
- The term of affordability should be as close to perpetuity as possible. At least 25 years.
- It is important to include some deep subsidy rental units. It is a common practice for jurisdictions to include income levels at the median household incomes. Where lower income level households are including they usually aren’t below the 40 percentile level. To meet the objective of meeting the housing needs of a cross section of the population, finding ways to include households closer to the 30th percentile level is required. Of course, the financial implications of this would impact the number of lower income households that could be accommodated.
• Assuring that the number of units that remain affordable is a challenge. One doesn’t want to force people out of their housing just because their incomes improve. Subsidies would need to be moved to other units in the building. Hence, it is unwise to build units for lower income households at a lower quality than other units in the development. The City or affordable housing providers could play a significant role in helping to meet this challenge.

3. I wish to emphasize the importance of diversity in development and management of affordable housing. We have had lots of experience with large bureaucratic management that has been unresponsive and heavy handed. Of course, we have had lots of experience with small operators failing also. There are advantages to size in terms of being well-resourced with expertise and buying power. However, such expertise and buying power and management capacity can be shared. Diversity allows people who don’t fit in one model to find a better fit in another.

Consider Kingston Co-operative Homes. Its 100 units have supplied excellent mixed income housing for 35 years. Local control and power sharing had special benefits for the development of residents. It was so well run that the cost of housing for full payers is below the market rents in Kingston. Before jumping toward the corporate promoted model for development, ask yourself, “What has made Kingston Co-op so successful?” On the other hand, Catarraqui Co-operative Homes could benefit from increased size, When we build Catarraqui Co-op we expected to get second phase funding to add another 50 or so units nearby. (I was on the founding board of the Catarraqui Co-p) As you probably realize the Mike Harris government stymied the further development of co-operative housing and it hasn’t happened since. Nonetheless, Catarraqui Co-op has worked with the other co-ops to get its needs met. It has provided quality housing to 28 households for over 30 years

Small non-profit housing providers have a special place to play with many benefits of being a caring manager providing diverse models for housing. “Tiny” homes, co-housing, co-operative living, special needs housing for example. However, they start disadvantaged, especially when trying to have access to city land offers. Producing a submission, housing design plans, funding arrangements, construction expertise are all delayed. They wouldn’t have such expertise in-house. In addition, City staff often find it easier to work with organization with which they already have a relationship. Hence, opportunities for alternative development, development of community connections and using the motivation of citizens as an asset are lost.
Hi Derek,

I spoke to Ted Hsu at the Open House for the Housing Task Force on June 12th, wherein I presented an idea that he suggested I put on record through the clerks office.

We spoke about including tiny homes in our community, specifically what location would be ideal for a pilot site. I suggested the old First Ave Public School lot in Kingscourt. My reasoning is that the neighbourhood is already scaled to the small wartime houses, the location is close to parks, schools, shopping, employment, and on a bus route. A limitation of tiny houses in planning is that they do not utilize height as effectively as a multi story building, so ideally the lot chosen would not be better served by a tall building. Due to scale of the existing neighbourhood, this location would not be ideal for a high rise building and worth the consideration of a tiny house community.

Additionally, at the previous meeting for the housing and homelessness committee, Scott Woodall from Ryandale, suggested that the city provide land towards affordable housing initiatives. It could be possible that the city sets up the site for tiny house lots, and offers a portion to organizations like Ryandale and Dawn House. These organizations would be responsible for their own build and tenant agreements, but not bear the financial burden for the lot itself; while the rest of the lots would be privately owned or rented.

Logistically the lot could run like a coop and share outdoor spaces, and garbage and snow removal responsibilities.

I hope these ideas spark some conversations in the Task Force.

All the Best,

--

Melodie Ballard
Mayor’s Taskforce on Housing
Attention: Councillor Holland and Mr. Ted Hsu
By E-Mail mayorstaskforce@cityofkingston.ca.
August 11, 2019
Dear Councillor Holland and Mr. Hsu
I am writing to elaborate on my earlier comments submitted to you as per the Attached and to
reply to Mr. Hsu’s two (2) questions to me, which are noted below.
Recognizing that the Housing Issue is complex with many dimensions so too are the solutions.
My input deals primarily with just one but not insignificant dimension, that being the student
population and the associated housing needs.
First, I will restate
- Queen’s expected student enrollment of 23,822 for the fall of 2019 vs 20,764 in 2013, impacts
  housing in Kingston.
- Queen’s Strategy documents Item 5.4 “Partner with the City to create a diversity of housing
  opportunities that minimize strain on stable residential neighborhoods” needs to be acted
  upon.

To these I will now add the University of Toronto’s recent ‘Four Corners Strategy’ whereby U of
T addresses it’s housing, for staff and students, shortage by formulating a real estate strategy to
build housing. Please see Appendix ‘B’ following. I feel that the issues that U of T is facing
mirror those of Queens and as such the U of T strategy seems relevant and worth considering. I
contend that the extent to which Queen’s students (23,822) and staff housing is addressed will
affect the larger housing issue in Kingston.

Suggestion: As an outcrop of his ‘Task Force on Housing’ Mayor Paterson could reach out to
the new Queens President, Dr. Patrick Deane about their joint housing issue.
In response to Mr. Hsu two following questions.

1) Regarding the idea of promoting high rises for student housing to relieve housing pressure
elsewhere in the City, based on your knowledge of the residents surrounding Queen’s, what would
be possible criteria for determining the boundaries of areas where student residence high rises
could be promoted?
2) What specific areas could student high rises be encouraged?

I am unable to speak on behalf of residents in my area about boundary areas for High Rise
Housing. I can however give my personal view. One thing I have noticed which may serve as a
High Rise Boundary criteria is ‘relationship to nearby structures’. For example Queen’s
Waldron Tower, 10 storeys in height, roughly at the corner of Barrie and King St. goes largely
unnoticed as its height fades amidst nearby KGH Buildings. Waldron Tower is also a good
example, to me, of the High Rise boundary criteria of ‘appropriate for the location or setting’.
While that may seem subjective, it is one of those ‘you know it when you see it’ things. As
mentioned below ‘setback’ is an effective design strategy to minimize the impact of high Rise
development. Finally I would confirm the City of Kingston strategy of ‘placement along
corridors’ as the appropriate location for high rise development.

As to Mr. Hsu’s question about specific locations for High Rise, I drove around Sydenham
District and noticed a 16 storey High Rise on the edge of Sydenham District that I had
overlooked previously. I am speaking of John Orr Tower on Queen’s West Campus. Setback from Sir John A MacDonald Parkway the Tower is largely unnoticeable. I see this as illustrative of what Queens can replicate to address the housing needs that its staff and students are facing. Addressing Queen’s student and staff housing needs with another such High Rise will directly and positively impacts Kingston’s housing shortage. With 67 acres of land at West Campus and recognized in Queen’s Strategic Planning Documents as having surplus, there appears to be ample land to twin the John Orr Tower. High Rise development elsewhere on West Campus would also be appropriate and would meet the high rise boundary criteria that I have noted above. Queen’s activities in such developments could fall along a spectrum of involvement, for example, possibly starting with simply making land available for development by others.

More generally, just as there may be a need to ‘up zone’ to accommodate High Rise development I can speak for residents in my area to say there is a corresponding need to address the oversize additions to homes allowed under the present zoning. The amount of building floor area that a developer is permitted to build in a single dwelling (A) zone is not allowed in other cities. Absent the appropriate by-law changes the neighborhoods surrounding Queens and St Lawrence College will continue to be eroded. Piecemeal by-law changes are divisive and to be avoided. Co-ordination of the Task Force findings with the Central District Growth Management Study will ensure a balanced approach to needed by-law amendments across the City.

Thank you for the opportunity to provide further input
Respectfully Submitted
Neil Donnelly

APPENDIX ‘B’

U of T’s new real estate strategy

Four Corners aims to increase housing, generate $50 million annually by 2033

U of T recently approved the Four Corners Strategy framework to guide the university in new real estate investments. Four Corners replaces the previous real estate strategy, which was implemented in 2007.

Four Corners Strategy goals

According to the Four Corners Strategy Report, one of the two main goals of Four Corners is to “facilitate amenity uses that support the [university’s] academic mission.” The key tenet of this goal is to expand available housing for faculty, staff, and students.
In an interview with *The Varsity*, Vice-President Operations and Real Estate Partnerships Scott Mabury said that a detailed housing survey of employees and graduate students had been conducted. With over 1,000 graduate students on waiting lists for housing each year, Mabury believes that there is a need to expand the available residences owned and operated by U of T.

“The solid outcome of that survey is that there is significant demand from faculty and senior staff for wanting to live near or at the University of Toronto,” said Mabury. “[We] have the confidence of building residential units that our faculty and staff will want to live in.”

Other objectives of the amenity use goal include providing space that “supports the university’s research and commercialization efforts,” creating “gathering and meetings spaces” for the campuses and broader community, and facilitating “retail uses serving the campus community’s needs.”

Another main goal of Four Corners is to “grow ‘other’ revenue while maintaining long-term real estate interests.” Given that U of T is heavily dependent on student fees and government and donor funding, the report suggests that diversifying U of T’s revenue streams with new sources will create “increased financial visibility, flexibility, and security.”

“Almost the entire university budget — 87 per cent — comes from students paying tuition fees or government operating grants,” said Mabury. “That’s not financially sustainable. We need to grow the remaining 13 per cent, to increase the resilience and sustainability of the institutional budget.”

The Four Corners Strategy aims to generate $50 million in operational funding per year by 2033 through its two cornerstone developments: a 23-storey residence at Spadina and Sussex Avenues and a 14-storey innovation centre at College Street and University Avenue.

Source: ‘The Varsity’ : The University of Toronto’s Student Newspaper Since 1880, Article by Nicole Shi

Various other sources available online
Submission dated June 12

Dear Councillor Holland and Dr. Hsu

I have a few comments for your consideration prompted by the Taskforce online survey

In particular the question from the Taskforce online survey “Do you have any ideas for CREATIVE PARTNERSHIPS that could increase the supply of affordable housing? (Examples: faith-based organization with land to re-purpose, business with empty retail space, etc)?”

In relation to this question I have attached excerpts taken from Queen’s Campus Master Plan that seem to align with the kinds of ventures that the Taskforce is seeking. In particular please note item “5.4 Partner with the City” to create a diversity of housing opportunities that minimize strain on stable residential neighbourhoods.”

It is not a stretch to say that Queen’s, with a planned enrollment of 23,822* for the Fall 2019, plays a significant role in the housing shortage in Kingston. Notably, Queen’s Master Campus Plan effective March 2014 identifies concern for Queen’s impact on residential neighborhoods.

Related, it may be helpful to review the City of Oshawa’s experience with similar- to- Queen’s dynamics of student housing. Oshawa took action to facilitate high rise development and to protect residential neighborhoods. This online quote below from a google search explains the parallel well.

“The City of Oshawa is fast becoming a hub for post-secondary education with Trent University and UOIT announcing plans to expand their presence in Oshawa by the start of the fall 2010 semester. In addition, Durham College plans to create new teaching spaces at its Oshawa campus to accommodate increased enrolment numbers and will soon be home to a new Student Services building.”

Attached FYI a City of Oshawa ‘Student Accommodation Strategy’ to address the issues in Oshawa.
Note: The Student Accommodation Strategy is available at the following link:

I hope that these comments are helpful.

Best Wishes to you and the Taskforce with this challenging subject
Queen’s University Campus Master Plan Part 1

The updated Campus Master Plan (CMP for Queen’s, released in March 2014)

The Campus Master Plan for Queen’s University is a framework for change that will guide how the University physically evolves over the next 10 to 15 years within the context of a 50-year vision. The Campus Master Plan focuses on the University’s Main Campus and West Campus but also includes recommendations pertaining to other University land holdings such as the Donald Gordon Conference Centre and the Isabel Bader Centre for the Performing Arts. The University’s relationship to its physical context — the places, streets and infrastructure that are shared with its neighbours — is also addressed. The vision and recommendations contained in this Plan will ensure that as the University physically evolves in response to contemporary learning, research, and social needs, its campus continues to be an exceptional place for students, faculty, staff and their neighbours.

West Campus is farther removed from the core of the City, and lacks many of the same social infrastructure and gathering spaces as Main Campus. However, it is located in proximity to Portsmouth Village and, has a large amount of land available for development. With the recent acquisition of the former Prison for Women site and installation of the multi-purpose sports field at its northern portion, change on West Campus has already begun. Changes nearby on non-University land holdings, such as the decommissioning of the Kingston Penitentiary for Men and the possible relocation of Correctional Services of Canada Headquarters, provide significant opportunities for change for this area of Kingston.

Student demographics are also changing the future. Queen’s students will likely be somewhat older and increasingly diverse and Queen’s will be challenged to accommodate these new students, which may include providing space for graduate students; special-interest, religious, and cultural groups, clubs and events; as well as amenities such as family housing, child care facilities and medical facilities to support adult students. Attracted by life-long learning opportunities, aging baby boomers may be attracted once again to university life, further extending the range of ages served by the campus and creating the need for specialized dining, recreational, and care facilities.

Planning Principle 2 Enhance the campus experience

2.4 Support Queen’s role as a residential university by offering a range of housing options, social spaces and services for students, staff, faculty and the community

Planning Principle 5 Integrate the campus with its settings

Queen’s is fortunate to be situated in Kingston, in proximity to historic neighbourhoods, waterways, and numerous parks. The Campus Master Plan aims to enhance Queen’s connection with its surroundings in ways that are sensitive to the uniqueness of our location.

5.1 Enhance connections to Lake Ontario through new pathways and careful placement of new buildings

5.2 Ensure new development transitions sensitively to adjacent residential neighbourhoods and parks

5.3 Seek partnerships and city-building opportunities with the City of Kingston

5.4 Partner with the City to create a diversity of housing opportunities that minimize strain on stable residential neighbourhoods
There are tiny homes all over North America, but the most innovative and transformative such project is the Cass Tiny Homes Community in Detroit, Michigan. That’s because the concept of “community” comes first, and only then are the houses built.

This is not a commercial venture. While skilled, credentialed tradespeople install the roof, plumbing and wiring, things like flooring, drywalling, painting, and landscaping are all done by volunteers — many of whom travel from out-of-state to participate in this collaborative venture.

There’s nothing “cookie-cutter” about this subdivision. It’s most decidedly not a clone-zone. Each house is attractive, and different from its neighbours (see photos), which contributes to the residents’ sense of dignity. The homes vary in size, from 250 to 400 square feet, with a rent-to-own arrangement that has occupants paying a dollar per square foot per month, for seven years, to become the deeded owner.

Each lot is 30-feet wide by 100-feet deep, and has a backyard solar panel, which provides 20-30 percent of the power needed for the all-electric house. Connecting to electricity and water cost $22,000 per house.

Occupancy is open to individuals and couples who are carefully screened to ensure the likelihood of effectively managing the challenges. (See screening criteria further on in this submission.) Residents commit to attending monthly homeowners’ classes to learn about basic preventive maintenance of their properties and to understand the various factors that have an impact on property values. They are in the process of forming a homeowners’ association to formulate rules for maintaining a congenial, orderly neighbourhood.

As a further catalyst to building a sense of community, residents must volunteer for a range of services. For example, since the houses have neither basement nor garage for storage, there is a lending bank for tools and bicycles. There is also the Freight Farm, where a shipping container is
used for growing organic food indoors — vertically and hydroponically — year-round, without fertilizers or pesticides. Volunteers can also contribute to community coffers by working in the commercial car wash or at Green Industries, where tires are recycled into doormats. Other volunteer opportunities can be found in the Arts Sanctuary, the food bank, the re-store (modelled after Habitat for Humanity), and by providing neighbourhood-watch-style security.

Most significant, though, is the person who defined the vision for this enterprise, then championed it both nationally and internationally. That person is Reverend Faith Fowler, author of Tiny Homes in a Big City (2018). Her unstinting advocacy has resulted in donations of money and materials from churches, schools, foundations, along with eager volunteers who see merit in the concept.

To launch the undertaking, Rev. Fowler bought the land where the tiny homes have been and continue to be built. She is now actively buying property — typically vacant warehouses — to provide accommodation for wholesome businesses, and where “undesirables” like payday loan operations, pawnshops, and “medical” marijuana shops will be kept out.

Speaking from her experience, Rev. Fowler has valuable advice to offer. First is that scattered sites wouldn’t work well, when the goal is building a cohesive community. Next comes establishing screening criteria designed to set people up for success. Here are the criteria used by the Cass Tiny Homes Community:

* must have an income of between $7,500 and $15,000 a year
* a not-too-débilitating debt load
* a reassuring housing and employment record
* good references
* no recent criminal history and no sex offenders
* a clear understanding that living in an innovative community can sometimes feel like living in a goldfish bowl, because of all the positive
publicity it generates, so some capacity for congeniality is essential in the early stages.

Interim Chief Administrative Officer Lanie Hurdle has said there is city-owned land on Montreal Street that might be suitable for a tiny homes project, so along with this submission, I am lending the Mayor’s Task Force on Housing my personal copies of Rev. Fowler’s book and the Case Community Social Services Annual Report for 2018.

Respectfully submitted by Pamela Cornell
Community Impacts of Market Imbalances from Investment in Kingston’s Housing Market:
“The Tragedy of Housing Lost”

Submission to City of Kingston Mayor’s Housing Task Force
(Dated August 2, 2019)

by

Patricia A. Streich, Housing Researcher & Policy Analyst

[The views expressed in this Submission are personal, professional opinions and do not necessarily reflect the views of any organization, agency or other groups.]
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1. Focus of this Submission

2.1 Perspectives on Kingston’s Housing Situation

As a Kingston resident for the past 34 years, I have watched, listened to and sometimes participated in public meetings, council meetings, and consultations about housing. I look at our housing with a professional background spanning 25 years working directly as a public servant on housing policies and programs.

Some new housing has been developed in Kingston but many other plans have withered and died on the vine. It is difficult to explain why Kingston has the housing problems it has. Kingston has not had to cope with the growth pressures around the GTA or in BC’s Lower Mainland. True, the numbers of students in Kingston have been increasing steadily in the past decade causing some increased demand for rental housing. There have been some new purpose-built rental and condominium projects in the upper end of market. We live in a slow growth market, and, if the market was working efficiently as economic theory suggests, one might expect that the rental market would have adjusted.

In the past few years, I have observed a rise in ‘outside’ investment into our real estate market. Though the effects are most visible in ‘new buildings’ added, the effects in the existing housing stock are much harder to define, measure or assess. In part this is because of the many processes at work within and across ownership and rental markets.

There is existing rental housing supply (what is often described as ‘the stock’). This is where most of the housing demand has to be met. The ‘flow’ of ‘new’ units into the supply is very small by comparison (at best 250 units a year) compared with total rental supply in the range of 20,000 units in the primary and secondary rental markets.

My assessment is that (for various reasons) losses of existing rental units in the more affordable market segments are outstripping the additions into the market and have now reached critical levels indicated by near zero vacancies in existing supply. Furthermore, I suggest that, one important factor in this trend is the influx of investment capital into our market.

1.2 Purpose & Focus of this Submission

Given the above, for my submission to the Mayor’s Task Force, I choose to focus on the supply of existing rental housing (the ‘stock’) which contains the supply of more affordable rental and I focus on questions such as:

- What are the impacts from investment in Kingston’s housing market on affordable rental housing?
- What does this mean for the community (why is it important)?
- Why does it matter?
- What tools do we have to deal with imbalances in the market, slow down losses and protect the supply we have?

There are various economic rationales for interventions in rental markets like Kingston and this paper suggests it is time to have that discussion as our market seems to have failed. (Annex A)
To discuss the rental housing system, we need to clarify the definitions of terms for ‘rent’ and what is ‘affordable’.

For purpose of this Submission, ‘housing affordability’ is defined as rents no more than 30% of household incomes (the National Housing Strategy (2017) definition). When renters pay more than 30% and could not afford an average rent they are defined as been in ‘core housing need’ (CMHC definition).

Various terms are used to describe ‘rents’ and have caused confusion because of how rents are set across the private, public and non-profit sectors. The three key types are:

- **‘Market rents’** in the private rental market (average or median rents for various sizes of units)
- **Rent-Geared-to-Income (RGI) rents** in the public sector rental (tenants pay 30% of incomes)
- **Below market rents** in various government assisted rental program, including non-profits

Renters pay affordable rents with 30% of their incomes in RGI housing or with ‘rent supplements’ in private rental or non-profit rental. Non-profit rental can have mixes of rent levels with overall revenues to cover all operating expenses. Some non-profit rents are lower than average market rents but affordability to tenants depend on their income levels. In recent housing programs, capital grants were intended to produce rents at 80% of market rents but there were no requirements for the rents to be under 30% of tenant incomes.

In market-based housing, affordability is determined by the tenant incomes. (See Annex B for more discussion of rent variations.)

### 1.3 Background Overview of Kingston’s Market

- **Rental Markets:** Kingston (like other communities) has a mixed-market system of housing. By this I mean that the private market provides much of the housing (at market prices) while the non-profit sectors deal with below market priced housing for people who cannot afford market prices.

  To work efficiently, rental markets need about 3% vacancies (so that there are sufficient buyers and sellers to set prices). Kingston’s vacancy rate has now declined to 0.6% (the lowest rate in Ontario). A large part of the market is for student demand where rents rise faster due to higher turnover in student rentals than in other rentals and the landlords are able to increase rents for new ‘tenancies’.

  New market buildings are adding units at the top of the rent scale – rents out of reach for the average renter. Very little new development at below-market rents has proceeded in the past 5 years (less than 50 units per year according to the City’s housing reports).

  **The pace of new rental development has not even kept up with losses of rental units, mostly lower rent unis in the secondary rental market.**

- **Investment:** At present, real estate experts say Kingston is one of the five best cities in Canada to invest in residential real estate (that is to say that investing here is very profitable for investors). Investment properties have and are springing up along upper Princess in Williamsville, and proposals for high rises downtown have been hotly debated. Non-resident
ownership (that is, investors from elsewhere buying up property to lease) is happening across the City, and affects both the rental and the home-ownership segments of the market.

Investment in rental housing can come from two basic sources: people who live and own property in Kingston (residents) and people who live elsewhere (non-residents). Kingston residents have been investing in rental buildings for a long time as what are described as ‘small landlords’ and in the student housing market. They make up most of what is defined as the ‘secondary rental market’.

From a development perspective, where capital comes from is largely irrelevant. Capital is very mobile. However, when thinking about impacts locally (such as the benefits to the community), it can potentially make a difference. Returns on local capital may be more likely to stay and be reinvested into other local developments as compared with non-resident investment.

Recent data from CMHC demonstrate that Kingston has higher rates of non-resident ownership of both residential properties and single-detached homes than Toronto, Ottawa, and in the province as a whole. A February 27, 2019 CMHC update shows that (in 2018) 2.8% of residential properties are owned by non-residents (double the rate in Ottawa). As well, 2.3% of single-detached houses are owned by non-residents compared with 1.4% in Toronto. (Kingston Market Update, Olga Golozub, CMHC Market Analyst, Feb. 27, 2019)

Investment condos are another potential source of new rental supply in the upper part of the market. Investors can be ‘residents’ and/or ‘non-residents’. For example, in the proposed IN8 Capital Condos proposal, rents were forecast at $1,350 to $2,700 in 2016. With rising costs of construction, rents in 2019 would more likely be in the $2,500-3,500 range (two-three times the average market rent). Tenants would need incomes of $85,000 to $120,000 a year to cover their rents. Such rents are out of reach to young working families, starting professionals or students, and are well-above average market rents. The real return on investment for investors may be much lower than originally projected. Student condos and high end ‘retirement’ projects are other types of investment vehicles.

- **Construction activity (new purpose-built (multi-unit) apartments not including condos)** in Kingston averaged close to 250 new rental units each year over the past decade. (Kingston Market Update, CMHC, Feb. 27, 2019) Though it may take 18-24 months for completing and marketing units, there appear to be a stream of new units coming to the market.

Therefore, the new rental supply in the primary rental market has been increasing somewhat. **Since vacancy rates in the primary market have declined it must be concluded that Kingston’s secondary rental market has been losing units at an alarming rate.**

Though no-one is actually tracking these numbers, data suggests that at least 250-300 lower-priced rental units are being withdrawn from the rental market each year for one reason or another. If a market loses this many units every year, the effect is to reduce the growth in overall rental supply. CMHC data covers only the primary rental market and there are no data on the secondary market. When existing rental units are removed from the secondary market,

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1 These are technically defined as ‘starts’ (i.e. when construction began). Once begun, the units are tracked as ‘under construction’ (sometimes referred to as ‘in the pipeline’). Statistics are collected on completions (CMHC Starts and Completions).
the tenants are forced into the primary rental supply – consequently vacant units have all but disappeared.

If these trends continue, it would be unreasonable to expect any improvement in the rental situation in the short or medium term. Kingston has some new demand such as a net influx of several hundred additional students each year and others are moving to work here in Kingston. It appears that the market has just not kept up with the demand.

The consequences of these trends are what I refer to as ‘community impacts’ from investment. Some of the factors at play are outlined below. (A separate paper is being prepared on a ‘Community Benefits Approach’ may be circulated at a later date.)

2. Investment Is Reducing Supply of Rental Housing
Most people think of ‘investment’ as it relates to large-scale project developments. However, smaller-scale investment in real estate is having direct effects on the existing supply of rental housing. Although little has been reported about the losses in this supply, it appears that the units disappearing are at the lower end of market rates and we are losing supply on a daily basis. New units (at rents 2 to 3 times average market rents) have not been able to compensate for this loss just to keep a balanced status quo.

2.1 Losses from the Existing Rental Supply
Several processes at work result in negative community impacts for the supply of existing rental housing, mostly in the more modest rent ranges.

Two broad types of ‘losses’ are discussed below:

- Withdrawal of units from the general rental market, and
- Loss of affordable rent units created under previous housing subsidy programs

Withdrawal of Units from the General Rental Market
Rental units are being lost from several types of conversions and shifts to different market segments or to alternate tenures. Many processes are at play in different parts of the City.

- Conversions of lower priced housing from the general market to the student market have been occurring for a long time in Kingston. With more than 25,000 students living in Kingston, the growing demand for ‘student rentals’ and the higher profitability of these properties attracts outside investors. They flooded into some neighbourhoods to snap up existing real estate. Once properties are physically converted for multi-unit student houses or units they command a higher ‘rent’ and are no longer within reach of the average Kingston renter.

These ‘investment properties’ are (in effect) removed from the rest of the market. They are sold and bought like other real estate, but they command a much higher price due to the higher revenue stream – they are sold more like ‘commercial real estate’. Single family homes are not immune from these conversions, and much of what was once reasonably priced owner-occupier home-ownership property has become ‘group’ living for a number of students (such as around St. Lawrence College). Studentification of neighbourhoods has been shown to accelerate after some ‘tipping point’ is reached in an area (estimates put this as low of 10-15% conversion) – after which it accelerates until all former residents are displaced somewhere else.
• **Home-buying for students by ‘parents’ purchasing a family home** for use by their children and others while they attend Queen’s or SLC is another form of non-resident investment in housing. This trend occurs across the City in predominantly home-owner areas. Typically, these homes remain as part of student housing for 4 years or more, after which they may return to local owner-occupancy (i.e. it is a temporary “loss” until the parent-owner sells and puts it back into the regular market). If other real estate investors see the potential profitability of buying homes as an investment property it is permanently lost to local residents.

• **Purchase of homes for short-term rentals (Airbnb)** represents another loss of homes for permanent residents. Owners of the Airbnbs may be local residents of Kingston or non-residents. Airbnb is different from an owner leasing out a home to a family who lives there permanently as a ‘renter’. Airbnb’renters cater to people who are not permanent residents of the City. They do nothing to meet any of the local housing demand. Essentially they are withdrawn from the housing market as long as they remain short-term/Airbnb rentals. Some may be seasonal (such as in summer or winter when the ‘owner’ is away) while others are ‘year-round’ short-term rental.

Last summer, the City tabled its rental licensing by-law proposals and has plans to launch ‘licensing’ of AirB&Bs sometime in 2019-2020. Though licensing may produce other benefits, it will not remedy the loss of this ‘supply’ of housing as a rental or even as a home for someone to buy and live in. Though we do not have exact numbers, City reports projected there may be 1,500 homes though the figures may be much higher. This represents a significant withdrawal of real estate from the housing market – essentially converting the stock to commercial properties. Of course, AirB&B properties could (at some time) be sold back into the regular market (as rental or for owner-occupied housing). However, other homes may enter this short-term rental market – data would be needed on buying and selling of these properties.

• **Demolition of existing units for new builds (‘infills’) is a direct and permanent loss of some affordable rentals or homes** people could afford to buy. ‘Infill’ and higher density building is most noticeable in the core, closer to Queen’s where some ‘multiples’ have been built for student housing. Older properties are purchased and demolished and the site rebuilt with more expensive rents.

Since additional units are created the supply is increased. However, the rents in new properties are much higher and out of reach for renters in the neighbourhood. Therefore, it represents a loss of lower rent or lower priced property units in the market. ‘Densification’ or ‘intensification’ is an official City planning policy based on arguments to make more efficient use of residential land.

• **Gentrification of existing properties often involves major renovations and increased property values.** Generally it is part of a neighbourhood transition, often with people buying homes for their families (individual investors using their resources for their own housing, usually as home-owners). Therefore, the process involves local residents and local investors.

Parts of the core and North Kingston have seen these processes which reverse the ‘filtering down’ of aging real estate to a lower price point. The negative effects for the community occur when lower-income renters are displaced such as when an older home had previously been divided into 3 or more apartments at reasonable rents. These tenants are displaced and several rentals are lost.
• **Redevelopment to build larger, luxury homes in ‘desirable’ neighbourhoods.** Small homes (of 1,000 square feet) on large lots are being acquired by local builders to construct luxury (3,000 + square foot) homes prices in the $1M to $2M price range. Widely known in the community as mega-homes these are clearly marketed to out-of-town buyers with sufficient equity to invest and the income to finance the purchase.

Some of the small homes have long been rental for young couples or single older people seeking a home-like environment. Property values are soaring in the neighbourhoods affected. Therefore, there is not only an immediate loss of rental units but there is a permanent loss of small starter homes for buyers to enter the ownership market – prolonging their stay in rental. Building one such mega-home does not increase the supply – it simply replaces one previous unit but at a significantly higher price level that few local residents can meet. One concludes these homes are built for sale to people from other markets.

• **Growth in CFB Employees is another significant local trend.** Over the past decade, DND has reduced housing on the base at CFB Kingston causing most of the military staff to find housing in the community. For families this has tended to mean buying a home, whereas single persons are more likely to be renting. Though there is turnover – and some relocate to other bases, the Government of Canada announced its intention to expand its employment at CFB Kingston, meaning more short- or long-term residents looking for housing.

Housing for military staff has some similarities to student housing in that there is turn over as people move into and out of the market. With long-term postings, some homes owned by a member can be rented to in-coming staff and ‘rents’ can be related to living expense allowances. However, one difference is that families of military staff may remain in the Kingston community while the staff member lives and works elsewhere for specific terms. So, even though some staff move (to other bases), their families may remain as Kingston residents.

No data is readily available on growth in military personnel. However, DND is the largest area employer and even a modest 5-10% growth in staff can mean hundreds more families or single persons looking for a place to live. In the aggregate, the effects are even more significant than higher enrolments at Queen’s and SLC combined. Recently, it was suggested that DND may be reconsidering its own housing policies and perhaps constructing some housing on its CFB property. In time, that could relieve some of this pressure on Kingston’s housing stock.

**Many of the above are normal market processes and investment within the existing market. The impacts and extent of the changes depends on the attractiveness of the market to investment. Some of these processes do relate directly to student demand but that is only one of many factors at work. All have impacts on the supply of lower rent housing and cumulatively a loss of affordable rental supply.**

As long as investment in existing real estate is profitable, these trends are likely to continue at some rate. Individually, each trend and each real estate sale may affect only a few properties. Adding all of the trends together the aggregate effects can be significant and impact the secondary rental market (small rental properties) where rents are typically lower than newer residential construction. All of the conversions and demolitions are already ‘regulated’ through building permit regulations, so the City may have some information that could be useful to assess.
Direct Loss of Affordable Rent Units under Previous Subsidy Programs

In addition to the market factors above, there are threats to the below market rent units created in the past with government subsidies. These directly affect the current supply of affordable rental to meet some of the demand for rent-geared-to income housing.

The extreme cases are actual demolition without replacement of the lower rent, subsidized RGI housing or sale of publicly-owned RGI housing. Examples in Kingston include the demolition of 30 units on Daly Avenue some years ago, although the City planned to ‘replace’ them in new builds elsewhere. To-date, 20 units with subsidized rents have been provided. Some sales of ‘individual’ homes have also occurred because of the costs of upgrades required or the lack of demand for larger family units. In these instances, in-situ tenants could be offered alternate KFHC homes at a similar rent. The homes revert to the private market so it is not lost but it is ‘lost’ as an affordable unit.

There are three other types of threats to losses of affordable rent units at this time.

- **Loss of lower rent units at the end of rental agreements with private developers under grant programs** to provide below-market rents in some previous federal-provincial housing grant programs. Capital grants per unit were provided to achieve rents at 80% of average market rents. The City allocated grants to some private developers and some non-profits. The terms of the funding evolved and changed. Private developers had to agree to keep rents at the ‘80% of AMR’ for a defined term of years (10, 15 or more years).

  The City would have the detailed data on two private developments. Cantara Court (Fern Building Co) and Blackburn Mews (Jay Patry). When their agreements end (possibly in the coming 5 or so years), the units return to regular market rent – which means a 20% rent increase for current tenants or they could move somewhere else and face regular market rents. This is not the fault of the landlords and, presumably, the landlords will provide adequate notice of rent increases to their tenants as prescribed by law. However, the result is that all those units are lost from the below market rent stock. Of course, they will remain as part of the regular market rental stock. It is just their affordability that changes.

  In the cases where the capital grants were made to non-profits and assuming that there are mixes of full market rent and below market rent, a non-profit landlord may have entered an agreement for long-term below-market rent (say, for the life of a mortgage or beyond). Where that is the case, their below market rent tenants may face no more than regular increases on their base rents (as set under the provincial guidelines for existing tenancies). They may also choose to enter into new tenancy leases with in-coming tenants at the existing rent (rather than raising rents to full market).

- **Loss of rent supplement units with private landlords** occurs when agreements expire and the landlords decide not to renew for another term of years. Under these agreements, people from the RGI wait list are referred to the landlords. When a lease is signed, the tenants can pay their share of the market rent directly to the landlord, and landlords receive the balance owing from the City. For the City, the agreements are useful to place people from the wait list and especially for smaller (one-bedroom units) which are in short supply in publicly-owned stock. Other advantages are that tenants have more choices of location and living in regular rental buildings.

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2 These programs were called the Affordable Housing Initiative and the Investment in Affordable Housing. However, the capital grant financing was to create rents at 80% of average market rent in the area.
In tight markets (with low vacancy rates), landlords are less interested in these types of agreements, vacant units are easily rented. When agreements expire and not renewed, the tenants have to move or pay the higher market rent themselves.

In the past five years, ‘rent supplements’ have been used as part of the ‘housing first’ program adopted by the City in its 10-year Homelessness and Housing Plan. Priority, chronically homeless persons could be located in regular market buildings and support workers come in to assist the tenants. According to City reports, ‘housing first’ has been successful in achieving stable tenancies for most of the people placed in housing. When tenants are receiving financial support (such as through the Ontario Disability Support Program (ODSP), the amount designated for housing (the shelter component) can be paid directly from ODSP to the landlords to ensure that the tenant’s portion is paid in rent. The City pays the balance up to market rent to the landlords.

The impact of rent supplement tenants on private rental property management and other tenants is not well-documented, What is known is that some landlords are withdrawing units units from the program so as to lease them to regular ‘market’ tenants at market rents. Difficulties with some tenants or damage to units may be creating problems for other tenants, causing higher turnover among market tenants. Whatever the incidence, the net impact of withdrawing units and returning them to market rent is a loss in affordable rent supply. Another impact may be more reliance on placing rent supplements in the non-profit rental sector so as to maintain the number of subsidized units in the City’s service manager agreement with the Province.

- **Loss of affordable non-profit rental at end of mortgage terms** is a real and looming issue in the non-profit sector generally. Federally-funded non-profits and co-ops have begun to deal with the end of operating agreements. Provincially-funded non-profits with mixes of market and lower rent units also face questions about their future. Non-profits include both municipal non-profits and private non-profits.

In Kingston, under Ontario’s present manager system, the responsibilities for the supply in the public and non-profit sectors rests with the local service manager. If local non-profits are permitted to ‘exit’ from existing agreements there could be losses of the lower rent profile in favour of moving closer to average market rents. Although there are some measures under the new National Housing Strategy to reduce the impact within the federally-funded parts of portfolios, the situation in provincially-sponsored non-profit portfolios is unclear. Those projects are not as old as many of the federal projects and it may be some years before redevelopment is the best option, especially given the high construction costs of new rental. The important point to note is that there are risks of losses in current non-profit rental that is a key part of the affordable rental stock.

In the examples above, the actual properties and rental units remain in the rental stock (until they undergo redevelopment). The key changes are in the positioning in the rental market as units move from affordable rentals to full market prices.

**Over time, losses in supply at the lower end of the market and at below average rents can be expected in both the private market and the non-profit market.** Trends will likely accelerate the shift of the supply curve toward the higher end where new rental development is adding the new supply. **Problems with rental supply at the lower end will increase and the new supply is not affordable to the average renter at 30% of their household incomes.**
3. Does It Matter if We Lose Affordable Rental Supply?

The key question to consider is whether or not it matters if we lose rental supply and the more affordable rent units.

Some might argue that these are normal market processes and it is simply the market adjusting itself, for example:

- Economists may see this as the market working the way it should and that prices will adjust in the market.
- Investors might say this is just normal real estate investment and is bringing new money into Kingston’s market.
- Developers may legitimately argue that they are building what is demanded or (more importantly) what they can get approved.
- Planners may say any development is fine if it fits under the plan and they are doing what they are supposed to do – administer the plan. That is, in fact their job.

As a housing policy person, I would argue:

“**Yes – it does matter**” because we are losing housing too fast, it costs too much and it takes too long to replace it. We should look at the impacts such as:

- **Loss of hundreds of lower-rent units** is an immediate problem for tenants who used to rent them. Where do they go to live – do we even know? Are they homeless, having to move in with someone else, or moving out of town to find something cheaper? Or do they try to apply for the RGI waiting list? We know that it takes really long time to build any additional units – and the people need housing now.

One reason we have such a low vacancy rate is because we keep losing rental supply. We cannot build enough at the top of the market when we are losing more units at the bottom. People will not move to Kingston to work if there is no place to live.

- **Replacing lost rental units is very costly** due to high construction costs (materials and labour). These are just a fact of life – we have actual data on current costs. In 2019, it costs $130 – 150,000 (2019$) to build a small unit (bachelor/one-bedroom). If we lose 10 rental units, we need to invest $1.5 million to replace them. If it is 100 units we lose, it will cost $15 million to rebuild.

  Taxpayers need to ask themselves if they want their taxes to go to pay for building more units. The cost argument alone should be enough to convince any rational person that it preferable to avoid the loss.

- **The time it takes to ‘replace’ units is too long.** We know it is taking years to build affordable rental projects. Even a small project can take 3 or more years. Larger projects with more planning problems can take 5 to 10 years. The question is where people are expected to live in the meantime.
So, it matters when we lose these units – they will be very costly to replace and it will take years, even if we could find a place to build them. The City learned a valuable lesson when it demolished 30 units on Daly Ave – it has taken years to replace those and we are not even there yet. Plus, it is costing $150,000 (or more) per unit (2019$) to build one-bedroom apartments.

When proposals come forward to consider alternatives, it is common to hear an array of arguments in opposition. Many of these fall under two classic headings: ‘non-interventionism’ and ‘lack of municipal powers’. These are worth noting.

The ‘Do-nothing Policy Option’: In the policy world, there is always the option of doing nothing. If a city decides to take no action, that is their policy choice although it is not often stated as a Council decision.

When we decide to do nothing or take the easiest option, we are making a choice that has consequences. Laissez-faire economics leads to non-interventionist strategies and free markets. Governments could, theoretically, exit from all housing policies and interventions in the housing market and the housing finance system.

There has much discussion over several decades about Canada’s system for mortgage insurance and whether or not we need a ‘public insurer’ which is CMHC. Mortgage insurance was created to improve access to private capital for borrowers and reduce or eliminate risk to lenders. Its effect was to create high-ratio borrowing (so that home-buyers could buy with lower down-payments) and to create more favourable (lower) interest rates on first mortgages (reducing payments for borrowers and making home-buying more feasible).

Some governments have proposed ‘privatizing’ mortgage insurance and some private insurers entered the market as ‘competitors’ with the public insurer. Canada’s Mortgage Insurance Fund remained as an insurer of last resort and to provide access to insurance on higher risk lending, in locations where private insurance was not provider and for publicly-sponsored developments using private lending. Experience showed that private insurers could indeed serve the more profitable end of the business. However, to make a public insurance fund viable required a balance with the commercial end of the business. CMHC’s MIF regularly generates ‘surpluses’ which are returned to the federal Treasury as it is a ‘public fund’.

In a non-interventionist approach, many fewer people would be able to enter the home-ownership market, would require 30% (or more) in downpayments, and would be paying much higher interest rates if they only had middle-incomes. The cost of home-buying would be beyond the reach of a significant proportion of families.

The City of Kingston has had small-scale programs to assist first-time buyers. Using a part of its allocation in F/P capital grant funds for down-payment ‘boosts’ has helped small numbers of buyers each year. A much larger scale program would be needed to have any impact on the rental situation.

The Federal Government has announced a special assistance plan for first-time buyers. It is based on a shared equity model that offers buyers a no-payment equity loan that is repayable on resale of the home. This is similar to the Options For Options model and plans like Calgary’s Attainable Homes program. Assisting first-time buyers helps accelerate the home-buying decision (i.e. people are able to buy sooner than they would have otherwise been able to do).
Indirectly, policies supporting home-buying have substantial effects on the rental housing markets. For example, enabling buyers to purchase a home sooner will free-up a rental unit for another family. Today, condo ownership can play this type of role providing that condo prices are within reach for first-time buyers in particular. In this way, lower-priced condos for purchase can be viewed as a stepping stone from rental and ease up tight rental markets.

**Lack of Municipal Powers to Act:** Another commonly heard argument is that the City cannot stop what the market is doing! There is no question that there are many things the City cannot do. However, land use, development, infrastructure and local taxes are areas under their direct control. Further, with the downloading of housing responsibilities from the Province, municipalities are required to plan for and manage funding to provide adequate housing in their jurisdictions.

Given the very extensive amounts of controls municipalities have in existing planning legislation and regulations, the City controls things every day. Even as homeowners, we are restricted in everything we may want to do on with own properties.

Many municipalities also go the Province for approvals (waivers) on a broad range of authorities to enable them to adopt variances in areas related to public finance.

Being aware of the likely counter-arguments may help to be prepared when we come to talk about taking action.

**4. Time for Action – It may not be too late to prevent things from getting worse**

There are economic rationales for interventions in housing markets. (See Annex A).

These are typically based on addressing inefficiencies in the market that cause ‘negative externalities’. Loss of rental supply in a tight rental market could best be described as a negative externality – given that there is strong demand for the housing. It is caused by investment going to something with a higher rate of return.

As a first step, action is needed to slow down the loss of more rental, and, in the process, maybe even trying to add a few more units to existing rental properties. Conditions could be added on demolitions and conversion permits such as a requirement to replace as many units or add units. Recommissioning older rental can help to improve the quality but adding more units could really help.

**Let us consider an alternative policy proposition such as to ‘save our housing’** based on the certain knowledge that, if we ‘save’ a unit we are in fact saving society $150,000 for a one-bedroom unit. This could be coupled with improved incentives for people an ‘add a unit’ bonus in existing properties to make up for losses elsewhere. Setting targets for ‘saves’ and ‘add-ons’ could potentially generate as much housing as a high rise apartment building.

This may be a RADICAL TRANSFORMATION IN MINDSETS for planners, economists, the real estate industry, and politicians. It requires looking at every building proposal to see how the community benefits. This is not completely radical. Under planning legislation, housing has been included under the definition of ‘community amenities’ with community improvement area designation. In some jurisdictions, their inclusionary zoning provisions define affordable housing as ‘Community Benefits’. With a little creativity, any city can find ways to make a difference.
Strategies that put the community benefit value into the equation means shifts in decision models for all housing sectors (private, public and non-profit). Some key aspects of such an approach lead to the types of recommendations below.

**PROPOSED RECOMMENDATIONS:**

1. Adopt a policy for ‘saves’, ‘adding’, and creating incentives for housing that benefits the community.
2. Set goals and targets for slowing down the loss of the affordable housing we have and position this as part of the solution. Elsewhere, these have been called ‘no net loss’ policies -- it means (for example) that three units of housing cannot be replaced with only one unit.
3. Create added incentives for saving ‘affordable’ existing rental units across all sectors of the market. Creatively use available renovation funding to improve the financial viability of existing rental properties to maintain the rent levels.
4. Provide active technical support and assistance to all types of housing providers to keep and create more rental housing that average Kingston residents can afford.
5. Value the assets we have and protect them from further attrition. For example, smaller landlords have always been a valuable strength in housing markets but are becoming extinct as all the focus shifts to large, corporate real estate development.
6. Assess all proposals and policies for the positive community benefits and impacts they bring to the community as a whole. Add these criteria to the ratings for development decisions on all scales of housing development.
7. Adopt policies that create incentives rather than obstacles. Working towards ‘how to do things’ rather than ‘reasons why things can’t be done’ sets us on a path to improve on what was done in the past.

All of the above rests on the assumption that we are prepared to work collaboratively with all sectors of the market to find better solutions for Kingston’s housing. It is an opportune time to consider alternatives since Kingston is reviewing its plans for the coming five years of its Homelessness and Housing Plan.

I trust that these ideas will be useful to the Task Force on Housing in its work to advise the Mayor.

Respectfully submitted by

Patricia Streich
ANNEX A. Economic Rationales for Intervention in Markets to Deal with Inefficiencies, Imperfections & Externalities

Governments intervene constantly in our economy and in markets for all kinds of products, goods or services – not just in markets for housing. The rationales for these policies vary and can change over time and with conditions in the economy. With respect to housing, policy rationales have most often been based on economic efficiency or equity goals. Housing market economists typically cite inefficiencies in the market or market imperfections (or externalities), as the grounds for policy interventions. With ‘housing’ being a durable good and in fact a bundle of attributes, markets frequently fail to reach efficiency and, as a result, housing is ‘over-priced’ in relation to consumer demand. It is difficult for consumers to adjust their consumption to match their ability or willingness to pay, and markets are slow to adjust their products to offer ‘smaller’ or less expensive products that more closely match consumer demand. Prices in housing markets (rentals and house values) are notoriously ‘sticky downwards’ (unless there is a massive economic recession or the entire financial system crashes or in ‘boom-burst’ resource towns and so on). Even in the best of economic conditions, housing markets rarely meet the conditions for ‘perfect markets’ and the markets are slow to reset to new equilibrium prices for efficient markets.

Governments in most western economies have a raft of intervention policies related to housing markets to influence the supply- and/or the demand-sides of the market (sometimes both). Sometimes, critics of government policies may argue that policies in fact tend to amplify or worsen the efficiency of the market – and non-interventionist strategies are promoted as a way to let the market ‘sort it out’! Sometimes these have led to large scale over-supply conditions that ultimately drive down prices. At other times, over-heated markets see rapidly escalating prices throughout the supply making housing unaffordable to a large segment of the population. Eventually, there are large scale losses among consumers as the escalation bubble bursts and house values plummet eradicking people’s life savings and massive fore-closures on mortgages. Major cities around the world saw such large scale drops in property values by 20-30% simply due to speculative real estate investment.

No-one wants such a calamity in Kingston’s market – and to-date, speculative building of condominium investment properties has been modest. Nevertheless, rents and house values have been rising quickly in Kingston and much faster than people’s incomes, and the losses at the bottom-end of the market have more to do with investment in real estate than any thought to the housing demand in the City.

Stopping or redirecting the flood of investment capital coming into Kingston is certainly no easy task but there are some steps which might help deal with what could best be described as inefficiencies and externalities in this market.

Ontario municipalities have considerable powers in housing, planning and building regulations. While true that municipalities are affected by the whims of federal and provincial policies and decisions, all can be looked at through the lens of ‘opportunities’ rather than as obstacles.
ANNEX B. Background on Term & Definitions for ‘Rents’

For purposes of this Submission, the term ‘affordable housing’ is defined as rents not exceeding 30% of households’ incomes. The National Housing Strategy (2017) adopted this national standard for Canada’s housing strategy and CMHC housing programs.

Many different terms are used to describe ‘rents’ paid by tenants. The only ones which guarantee affordable housing whatever the tenant income are highlighted in Blue. In other cases, the affordability varies with tenant incomes. Tenants with large enough incomes could have affordable housing in all types of housing.

- **Market rents (average or median market rents) in private rental housing** (e.g. in CMHC Reports on Rental Markets). MRs or AMRs or MMRs can be affordable if tenants have a large enough income. However, the rent charged is set by the market and in a tenant’s lease, with provision for regular, allowable increases (e.g. annually). Provincial rent regulation guidelines set a percentage increase for continuing tenancies. ‘New’ leases (with new, incoming tenants) set rents based on whatever the market will bear. (I.e. this is not like ‘rent control’ where the control is tagged to the units). If market rents rise faster than tenants’ income, the housing can become unaffordable, and tenants would need to find and move to a less expensive unit.

- **Rent-Geared-to-Income (RGI) rents** (e.g. used in subsidized rental housing operated by KFHC and the Centralized Wait List). Rents are set at 30% of tenants’ household incomes and can be adjusted if incomes change. RGI rents are broadly consistent with our definition of ‘affordable’.

- **80% of average market rent** (used in developments financed with capital grants to lower the rents below private market rents for some time period). As the grants were funded from federal-provincial programs called the Affordable Housing Initiative and Investments in Affordable Housing), these were referred to as ‘affordable rental housing’. However, the rents are not based on tenant incomes, so there was no requirement for them to be affordable to tenants even though tenants paid less than the full cost and what the market rent would be.

- **Rent supplement rents in private or non-profit rental** (e.g. landlords can agree to lease units to applicants on the Municipal Waiting List based on the rents in their buildings). Tenants would pay the landlord an amount based on 30% of their incomes and the landlords receive the balance (the so-called ‘rent supplement’) from the City.

- **Below-Market Rent or Break-Even Rents or Low-end of market rents (LEMRs)** (e.g. in some non-profit & co-ops financed under federal or provincial programs). Rents are set to cover operating costs and repayment of mortgages). Capital grants and/or lower-interest rate mortgages reduced the project costs, and non-profits were expected to cover ‘costs’ with lower rental revenues than the full market rent. Units typically offered housing at lower than market rent equivalents. Moderate-income tenants may pay less than 30% of their incomes for rents, making the housing affordable.

- **Portable Housing Benefit (PHB) or Housing Allowance** (e.g. as proposed in the NHS and as currently available in some cities or provinces or for some target groups such as seniors or survivors of domestic violence). These are different from rent supplements (which are paid to landlords for specific units). PHBs or HAs are ‘paid’ to tenants and tenants can move to any rental unit. ‘Affordability’ depends on the structure (or formula) used to calculate the amount of the benefit. Some (but not all) PHBs or HAs pay enough to make the units affordable as in RGI housing. All programs have ‘caps’ (maximum rent eligible) for the benefit. If tenants choose
or cannot find a unit with a lower rent, they may lease a more expensive unit but have to cover the amount about the cap.

**Variations:** Tenants who received income benefits (such as ODSP) and live in RGI or rent supplement units may pay their rent portion directly to the landlord OR, in some instances, the ‘shelter amount of their monthly benefit is transferred directly to the landlord. This variation is sometime used with PHBs or HAs to ensure that landlords receive rent payments. Similarly, under ‘housing first’ type programs (which house homeless people in private rental buildings) the ODSP shelter amount goes directly to the landlords.

**COMMENTS**
Caution is needed in generalizing about the possible affordability of any type of rental housing. When rents are set related to ‘market’, affordability is determined by the amounts of tenant incomes. At the same time, it is important to note that the market has a rent distribution with some (usually older) lower rent stock and some (newly built) rental with rents two or three times the median market rent.

In the housing literature, terms such as ‘economic’ and ‘social rent’ are used but these are not common in our housing sector. HAs or PHB are sometimes considered as income supplements which is not strictly true as they are conditional on housing expenses.

The problems in Kingston’s rental market are with the supply of stock in the lower end of the rent ranges, where housing is usually somewhat more affordable to lower- and moderate-income tenants.
Personal Background Notes:

- Have lived in Kingston or immediately surrounding area (e.g.: Kingston Township) for 60 of my 61 years.
- Places of residence have included what is now:
  - Lakeside District
  - Sydenham District
  - Trillium District
  - Collins-Bayridge District
  - Williamsville District
  - Pittsburgh District
  - South Frontenac Township (about 50 metres beyond the city limits)
- We currently own a home in Williamsville District. Part of it is owner-occupied; part is rented.
- We were renting part of this home as a short-term rental for the past 2 years. As of September 1st, we are reverting to renting it on a traditional longer-term lease.
- We also own a condominium in another jurisdiction. We use it as a vacation home; we leave it vacant when we are not there. Over the past 5 years we have seen many of the other condominium units in this complex become short-term rentals.
- Since the age of 16, I have worked in the construction industry in the City of Kingston. I am now completing my 46th season in that industry
- I have extensive experience supplying to and working on rental housing stock in the City of Kingston. Twice, for a total of about 5 years, I have owned rental housing in the City. In general I find I get better returns on my investment elsewhere. I only own now because it happens to be a larger house than we need but in a great location – so we rent part of it.
- Over and above my construction training and courses, my formal education includes an MBA in Finance from Dalhousie University (the one year I did not live in Kingston; my undergrad is a B. Comm. from Queen’s)

1.) Beware of Unintended Consequences – Quality of Housing Stock

Short-term rentals tend to be maintained to a much higher standard than long-term rentals – and this makes logical sense.

A good friend of mine, a gentleman about 25 years older than myself, was a major residential landlord in the City of Kingston (over 1,000 apartments). He is no longer; he divested himself of all residential properties and now only owns and operates commercial rental property.

This gentleman started in the business when he was a school teacher. He started by building duplexes in the summer. In the mid 1960’s he left the teaching profession. He continued to build and own residential rental properties, mostly in Kingston and Kingston Township. Eventually, he focused solely on rental buildings with over 100 units in each.

He told me that....
a.) Rent controls were the best thing that ever happened to him. He knew how to manage the system, and they guaranteed him 100% occupancy rates because they led to a shortage of housing units.

b.) He could not make a satisfactory return on buildings of less than 100 units. The property management costs and maintenance costs on smaller buildings made them uneconomic. When he spent the money to maintain the buildings without allowing them to deteriorate and also paid staff to do the management, in the end he could not make smaller buildings pay.

I have done the math myself, and concur.

For example.....
Assume a small building with a few units. The building is built to current low-rise residential standards. The cost to construct such a building – in “sticks and bricks” but not including soft costs such as permits, development charges, impost fees, design fees – is about $250/square foot.

Hence, an 800 square foot 2-bedroom apartment costs about $200,000 to build.

The economic life of that building construction technique is 50 years. Some things (like the foundation and framing) will last more than 100 years if properly done. The furnace will last 15 to 20. The roof 20 to 30. The flooring 10 to 20. Etc. On average, the building has to be “replaced” every 50 years. This is born out by Canada Revenue Agency. They allow a capital cost allowance tax deduction of 4%. CRA does not give up tax revenue unless it truly is an expense. A 4% tax deduction based on a declining balance translates into a 50 year expected economic life of the asset.

It costs twice as much per square foot to renovate a building “piece-meal” relative to building brand new all at once. So -- $200,000 to build brand new means $400,000 to renovate piece-meal. $400,000 over 50 years equals $8,000 per year, or $667/month.

That is how much of the monthly rental revenue from an 800 square foot 2 bedroom apartment in a low-rise building has to be put towards maintenance just to maintain the building in “like new condition”. Either spend the money, or put it in a reserve account to cover the cost of a major repair like a new furnace.

That is why landlords like my friend and like Homestead Landholdings no longer build smaller buildings with low-rise residential construction technology.

That is why homes in the “student ghetto” are not maintained to the same level of care that homes on Willingdon Avenue tend to be maintained to.

Landlords are still willing to buy homes in the student ghetto. But in general, they do not maintain them to the standards that owner-occupied homes are because the financial returns are not there. They are depending on property appreciation for a good portion of their income. This will continue to happen as long as the city continues to grow and as long as new development in the downtown core is restricted. It does not happen in Deseronto.

The one advantage to short-term rentals is that landlords are often able to get a higher return on their property.
The advantage for neighbours of short-term rentals is that the ability to rent for the short-term at higher rents is very dependent on the condition of the property. Hence, the landlord has to maintain the property. We have noticed at our vacation condo that the neighbouring units rented on the short-term rental market are maintained to a much higher standard than the units rented to longer term tenants.

Yes – there are property standards bylaws. However, these standards are a.) minimum standards – and far below the standards many owner-occupied homes are maintained to b.) have to be enforced – and I can assure the committee, based on over 40 years of working on rental housing stock in the City of Kingston, that after 40+ years of experience the city does not yet have the enforcement accomplished. I suggest that it is a utopian dream for this enforcement to be more than minimally effective, and hence it is not practical for the city to rely on it when setting other policies. In short – if you haven’t figured out how to do it in 40 years, don’t assume you will be able to figure out how to do it next year.

Eliminating short term rentals in low-rise residential buildings is not the solution to affordable housing. For affordable housing in low-rise residential buildings, the solution requires public funds to be invested. You cannot force the individual private citizens to lose money to subsidize a public good – they will find another option. For example – running down the quality of the housing stock before eventually selling, or selling in the short-term leading to gentrification.

2.) Gentrification

In the downtown area (Sydenham, Williamsville, Kings Town), the demand for housing far exceeds the supply. I am constantly amazed at the prices people pay for houses in this area and then proceed to spend healthy 6-figure sums renovating them. I remember when Sydenham Ward was an area you felt uncomfortable walking in after dark.

I am now frequently working on houses that have been purchased by high income millenials. Ordinary people (like the journey person carpenter working for me who has a working wife and a working mother-in-law living in the same household) can no longer afford to purchase a house within walking distance of the downtown.

Because property values are so high coupled with property taxes that are now based on current value assessment, we are looking at a situation where some older people who have lived in the house for decades are now having difficulty maintaining them.

That was the origination of Airbnb. It was a couple of young millenials who had a place in San Francisco and started up this “online bed and breakfast listing” to try to help themselves pay their bills so they could afford to live downtown.

Fortunately my wife and I are not in a position where we need the higher income generated by the short-term rental. It was more work to manage on our part; we wish to travel extensively and it is tough to manage when overseas; so we switched to a traditional long-term rental even though it yields less financial return. If this does not work, we will leave the apartment vacant – not a good solution for rental housing supply nor for a sustainable city.
We would not even rent at all, except an old red brick house of 3,000 square feet in downtown Kingston is more than the two of us need.

**However, others need the income. To deny them the ability to access it may lead to people of modest means being prohibited from home ownership in the downtown core.**

Note that short-term rentals are not new. My family frequently stayed in “Tourist Homes” when travelling growing up. My Dad (a World War 2 vet) and 2 friends toured his old stomping ground in Britain 33 years ago – eating in pubs and staying in Bed and Breakfasts. My wife and I prefer to stay with families in “Guesthouses” over hotels when we travel – we did so this spring in Croatia and Montenegro; last year in England, and over the years in many places around the world.

3.) **Highest and Best Use**

Related to points 1 and 2 is the concept of “highest and best use”. The value of a piece of property is equal to its value at its “highest and best use”. If the “highest and best use” is legislated out of the market, logic says that the property will go to its “second highest and best use”. It appears that a lot of public commentators assume that the “second highest and best use” of a short-term rental property will be “long term rental”.

However, for low-rise residential technology buildings, “long term rentals” are essentially uneconomic in their own right – they are simply a way to recoup some of the carrying costs as the investor relies on property appreciation for investment return.

I suggest that the “second highest and best use” for a lot of properties that are of sufficient quality to viably support short term rentals will be for “gentrification” and reversion to owner-occupancy. We have been advised by an experienced downtown realtor that, should we choose to sell our “high quality maintained” property, it will likely sell to a retiree out of Toronto who finds $1,000,000 a “low price” for a classy downtown home; they will use the main apartment themselves when they are not away travelling and likely not even rent the other apartment – just keep it for visiting family members and guests.

4.) **Greenhouse Gases, Climate Change, and a Sustainable City**

Residential housing is a large consumer of greenhouse gas in our society. Commuting from the outskirts to the centre of a city is also a high consumer of greenhouse gas. Keep in mind that visitors from out-of-town do not have the opportunity to become familiar with the mass transit options, schedules, and inevitable limitations of a smaller city.

One of the simplest ways to make optimum use of the built housing stock that exists downtown is to make sure that it is used – the maximum number of heads on pillows every night.

Short-term rentals help accomplish that. My wife and I arrived in Budapest and were looking for a place to stay. We found a one-bedroom apartment right downtown, one block from the Opera House. It belonged to a young lady who worked out of town on a regular basis. When she was out of town, she rented out her apartment. **It helps her be able to afford to live downtown. It helps the vibrancy of the downtown because, when she is not there, the pillow is still used and people are still there to use the cafes and frequent the corner stores. It helps the climate in that it contributes to a compact urban footprint.**
5.) Your online consultation questionnaire is flawed and leads to a lack of validity of the results

On the “number of days per year” question, the maximum is 180. There are 365 days in a year.

In our short-term rental, our most frequent guests were medical students from universities out of town who were coming to KGH for a two-week rotation as part of their training. These students were essentially looking for a warm clean bed, a bathroom with a shower, and the ability to prepare their own simple meals. For two weeks. In a typical month, we might have one or two vacant nights. In August, we only have two guests but between the two of them we are booked every night.

Out of 365 days in the year, we were full about 330 of them.

When my father and his siblings left home in the late 40’s/early 50’s, my grandparents were left with a big old red brick house and limited means to pay the bills. They took in short-term rentals and were able to stay in their home another 20 years before selling it and moving to a smaller place on the outskirts.

To arbitrarily limit your questionnaire answers to 180 days left me with no way to answer. Should I put down “180” when I really feel that is unreasonable in many cases? Should I leave it blank? Should I read into this that the committee has already reached a decision, and is wasting my time to only “pretend” to consult.

**For the sake of one extra box, the committee has negatively affected the validity of its consultation questionnaire.** Why?

6.) Other legitimate needs

As already mentioned, there are needs in the community for short-term rentals. The medical student example already given is one. There are other multiple training courses offered in Kingston that require people of modest means to stay for a week or two. We recently had a therapist from Burlington stay with us for a week while she took an upgrading course at Queen’s.

In my earlier working career, I did a lot of work out-of-town. I stayed at a B and B in Cobourg for 2 nights a week for 4 months.

Are we to tell that medical student who, while he/she will likely some day have a good-paying job, is likely now burdened down with significant student debt, that they cannot help that young millenial couple, or that older empty-nester couple, pay some of their home ownership bills?

7.) Summary

Limiting short term rentals will likely...

a.) Lead to a decline in the quality of housing stock
b.) Accelerate the gentrification of the downtown
c.) Increase home ownership affordability to those of modest means -- both millenials and seniors
d.) Have a negative impact on the city’s attempt to be “Canada’s most sustainable city”
e.) Have a negative impact on climate change, and be at odds with council’s motion declaring climate change an emergency.

f.) And may not have as significant an impact as many assume on rental stock as “second ranked highest and best use” for high quality housing will in many cases not be long-term rental.

In the long term – the solution to the city’s lack of affordable housing is not to force certain private citizens to subsidize this public good (they won’t – they will find a way around it. Maybe like me, they will sell off their rental stock, invest elsewhere, and let gentrification take hold).

The solution to affordable housing is to either use public funds to subsidize housing or allow high density (lower per unit cost) buildings to be built in central locations – or a combination of both.
OUR IMPRESSIONS OF HOW OUR NEIGHBOURHOOD, POLSON PARK, HAS CHANGED WITH REGARDS TO STUDENT HOUSING

Although we support the idea of residential suites in basements to help ease the housing shortage, we have had some very negative experiences over the past year with the house next door to us that was rented to 6 Queen's students. We anticipated some of the problems and these problems did arise:

Parking: there were 4 vehicles: a long pick up truck, a small Audi and 2 SUVs. These students broke many by-laws. They: parked for much longer than 12 hours in a row on the street
parked on the street during the winter overnight
parked far from the curb on our narrow street
parked facing opposite to the flow of traffic
got tired of moving their cars around. Three of the 4 vehicles could fit in their driveway. They had nowhere to park the 4th car, so it was always parked on the street.

Property standards: they stored a garbage can and full recycling boxes on the front porch, attracting ants.
they threw beer cans and rubbish into their front garden.
they did not put out garbage and recycling each week - instead, they stored SCORES of full garbage bags on the screened- in porch attached to the back of their house.
they allowed rubbish to build up at the back of their driveway.

When they first moved in, we welcomed them and advised them about parking, garbage, and recycling. They told us that their priorities were school, sports and social life and these housekeeping details were unimportant to them.

In short, the social implications of allowing an absentee landlord to make money by renting to 6 students negatively impacts the neighbours. If the city allows a 3 bedroom bungalow to become a "6 man house", this makes these houses unavailable to families who want to live in this neighbourhood. These short term renters often allow the houses to fall into disrepair inside and out. Things like grass cutting fall by the wayside. Noise from parties and loud music has been experienced by some of our neighbours, though not by us so far. Other neighbours have noticed garbage and dog feces in our walkways that connect streets. Deterioration begets deterioration.

Our meetings with members of the Planning Department and with Parking have produced mixed results. The parking department is stretched thin and the planners have a mandate to increase housing density. However, we feel our neighbourhood is needlessly being threatened and bylaw enforcement is fairly infrequent. Some tickets were issued, but not many.

Do you feel it is a good idea for the city to allow another neighbourhood such as Polson Park to deteriorate, in order to solve the housing problems of our post secondary institutions? Do you feel it is right to further the interests of absentee investors and ignore the quality of life issues experienced by homeowners who take care of their homes and properties, and respect the bylaws?
We do not want a "Calderwood" situation to take root in Polson Park! We have lived here for 42 years in the same house. We are not happy with the deteriorating situation.

From 2 long-term residents of Polson Park
Submission by Queen’s University to the

Mayor’s Task Force on Housing

December, 2019
About Queen’s University

Queen’s University is one of Canada’s leading postsecondary institutions and one of Kingston’s largest employers. The university employs 3,507 full and part-time faculty and researchers, 2,949 administrative and research staff, as well as 2,465 students on a part-time basis. As detailed below, approximately 23,600 Queen’s students call Kingston home. Queen’s is currently in the process of hiring 200 new faculty members over five years, representing a significant recruitment of highly-skilled and well-paying jobs for Kingston. Queen’s is also proud to provide a range of services, programs, and resources to Kingston and surrounding communities, including but not limited to:

- Community athletics and recreation programs and facilities
- Summer camps
- Leading health research and patient care
- Innovation, scale-up, and consulting services to support local businesses, entrepreneurs, and community groups
- World-class artistic and cultural programs, venues, and resources, including the Isabel Bader Centre for the Performing Arts and the Agnes Etherington Art Centre

Queen’s students, staff, and faculty contribute in numerous ways to the Kingston community, including economically, socially, and culturally. This includes serving as a pool of skilled talent for employers and as a source of dedicated volunteers for community organizations. With top students coming to Queen’s from across Canada and from 123 countries around the world, and with ongoing global searches for new faculty hires, Queen’s is also an important driver of diversity in the Kingston community.

The Importance of Dialogue and Action on Housing Issues

While Queen’s provides many benefits to the Kingston community, the university understands that, when enrolment increases, there is the potential for associated pressures both inside the university, such as student services and physical space demands, as well as pressures on the broader community, such as additional demand for housing. Housing-related issues are complex and have multiple causes, and therefore require multiple stakeholders to work together to implement multiple solutions. Housing challenges are not unique to Kingston, but rather are provincial and national in scope. They require all levels of government to be part of the solutions. As with many cities across Ontario and Canada, there is a pressing need for a greater supply of affordable, non-market housing in Kingston. At the same time, Kingston has unique contexts and challenges, and issues such as the low vacancy rate are particularly acute across all areas of the city.

Queen’s thanks Mayor Bryan Paterson and all members of City Council for taking these issues seriously and for striking a task force that encourages dialogue and problem-solving by its members. The
university applauds the commitment of housing task-force co-chairs Councillor Mary Rita Holland and Ted Hsu, and all task force members for their commitment to working with stakeholders, members of the public, and city staff, to examine this complex issue. Queen’s is pleased to be at the table for these discussions and is represented on the task force by Donna Janiec, Vice-Principal (Finance and Administration). As the task force concludes its deliberations and ultimately delivers its recommendations to City Council, there will be an ongoing need for dialogue and cooperation on this issue. The university is committed to remaining engaged and continuing to work with all stakeholders, including the City of Kingston, community members, developers, community organizations, and others with an interest in housing. This commitment includes a desire to continue to be transparent about the university’s enrolment planning process so that all stakeholders have the opportunity to be aware of Queen’s plans as they develop.

Enrolment at Queen’s

At Queen’s, enrolment planning is done on a rolling, three-year basis and must be presented to the university’s Senate on an annual basis for approval. Enrolment decisions are made in alignment with the Long-Term Strategic Enrolment Management Framework and involve the consideration of many factors, including:

- The quality of the student learning experience
- Government funding and policy impacting enrolment
- University capacity and resources
- Emerging trends and student demand for programs
- Impacts on the broader community

Queen’s is committed to transparency around its enrolment planning process and regularly meets with stakeholders, including the City of Kingston, developers, and the community to provide information on its enrolment plans. Queen’s reports annually on its enrolment, and annual enrolment plans and enrolment reports are posted online. The preliminary enrolment summary table below, taken from Queen’s 2019-20 Enrolment Report, shows the university’s total full-time enrolment as of November 1, 2019. As of that date, Queen’s had a total full-time headcount of 25,260 students. Included in this number are several groups of students that do not reside in Kingston, including students away on exchange, enrolment at the Bader International Study Centre in the United Kingdom, post-graduate medical education, and distance programs such as degree programs delivered online and the executive MBA. This represents approximately 1,600 students, leaving approximately 23,600 students who reside in Kingston.
# Preliminary Enrolment Summary

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Over the years, Queen’s enrolment has grown in a relatively linear fashion, with the total full-time headcount averaging an annual growth rate of approximately three per cent over the past 10 years. Queen’s most recent enrolment projections (as presented to the university’s senate in March, 2019 and published in the Annual Enrolment Plan) show a planned fulltime headcount of 25,431 in 2020, and 25,720 in 2021. This represents an expected average annual growth rate of roughly one per cent from 2019 to 2021, a somewhat slower rate of growth than the past ten years. It is important to note that, as described above, not all of these students will be resident in Kingston.

As mentioned above, Queen’s does enrolment planning on an annual basis, with a rolling, three-year time frame. Due to a number of constraints and uncertainties, it is very challenging to do accurate enrolment planning beyond a three-year timeframe. These constraints include, but are not limited to:

- Constraints on funded enrolment growth due to government policy
- Queen’s guarantee of a residence space for all first-year students
- Shifting demographics and programs demand from prospective students

Queen’s Residences and Community Housing

Queen’s provides housing to its students in two ways, through its residences and community housing, and guarantees a residence room to all incoming, first-year undergraduate students.

Residences – on campus housing

- 4,640 beds across 17 buildings, including 4,000 beds in 15 buildings on main campus, and 640 beds in two buildings on west campus
- primarily housing first-year students
- 4 per cent of residence beds (180) allocated to student staff – Dons and Residence Society
- 3-6 per cent of residence beds allocated to upper-year undergraduate students (based on what is required to meet first-year student guarantee)
- 640 beds at West Campus, in two buildings of Jean Royce Hall
- Since 2003, Queen’s has added 1,091 residence beds and is currently proposing to build a new residence that would add more than 300 additional beds
Community housing

Queen’s community housing consists of properties at three locations, housing 734 students. 46 per cent of student tenants are graduate students and 54 per cent are upper-year undergraduates. Community housing includes:

- **University District**: 62 properties with 101 units, providing 315 bedrooms
- **John Orr Tower, West Campus**: 124 apartments—123 one-bedroom units and a single two-bedroom unit (125 beds)
- **An Clachan (Van Order Dr. and MacPherson Ave)**: 261 apartments in 19 buildings totaling 431 bedrooms. Many graduates students with families live here. On-site daycare.

In total, Queen’s offers 5,374 beds, which house nearly a quarter of all its students who live in Kingston. This compares favourably to other universities in Ontario in terms of the proportion of students Queen’s houses in university-owned residences and community housing. There has been some community discussion about whether Queen’s should seek to house a greater proportion of its students in university-owned housing, including upper-year undergraduates. Queen’s is happy to have this discussion with the community, but there are a number of factors that must be consider by both the university and community, including:

- The financial capacity of the university to undertake significant expansion of its housing supply, given that its primary mission is to provide an exceptional student learning experience and to advance research and discovery
- The availability, zoning restrictions, and appropriate use, of the university-owned lands on which additional housing could potentially be built
- The benefits and drawbacks of university-owned housing for the community, including the addition to the municipal tax base associated with private development – allowing the City to make additional investments in essential services for Kingstonians
- The ability of private development to incorporate mixed-uses in buildings, such as street-level commercial and other facilities

**Recommendations**

Recognizing that there are many stakeholders and many factors impacting housing in Kingston, Queen’s University respectfully submits the following recommendations for consideration by the Mayor’s Task Force on Housing:
1. Create a forum for ongoing dialogue on housing issues

The Mayor’s Housing Task Force has been a valuable forum for dialogue and consultation. Once the task force’s work is completed, there will be an ongoing need for dialogue and Queen’s University wishes to continue to be an active partner in ongoing discussions around housing in Kingston. Queen’s, in partnership with the City of Kingston, would be pleased to convene a group of interested stakeholders as an ongoing forum for information-sharing and continued dialogue on solutions.

2. Continue with appropriate mid-rise development in the Williamsville corridor

Queen’s supports the City’s efforts to add to the overall housing supply in ways that are sensitive to our established neighbourhoods and meet the needs of Kingston’s residents, including students. Development in the Princess Street / Williamsville corridor has the potential to contribute substantially to the supply of new housing units in Kingston, and Queen’s encourages the City of Kingston to continue with those developments.

3. Complete ongoing planning studies

Queen’s encourages the City of Kingston to continue its work and consultations in order to complete a number of key planning projects currently underway, including its Density by Design mid-rise and tall buildings policy initiative, as well as the Central Kingston Growth Strategy. The university looks forward to continuing to be a part of these conversations and to seeing these processes contribute to positive solutions for Kingston’s housing challenges.

4. Update zoning bylaws

Queen’s has been an important part of Kingston since 1843, and aspires to continue to be a leading Canadian university over the long term. This will require the continued renewal of its campus, including the potential for new academic, administrative, and other buildings on campus over the very long term. Queen’s encourages the City of Kingston to continue its work toward updating its zoning bylaws, including giving due consideration to appropriate opportunities to increase allowable density on university-owned lands to allow the university and the city to effectively plan for the university’s long-term needs.

5. Work with Queen’s to examine appropriate up-zoning opportunities in University District

Queen’s recommends that the City of Kingston work with the university and other stakeholders to examine which areas in the university district may be appropriate for up-zoning. Due consideration should be given to the Official Plan’s current designation of the university expansion area just north of main campus, and the need to retain an area where the university can grow in an appropriate manner over the long term.
OUTLINE OF THIS SUBMISSION

1. SPC Priorities for Housing, 2016-2019
2. SPC Recommendations on National Housing Strategy, October, 2016
3. Kingston’s Current Housing Context, 2019
4. SPC Community Housing Action Forum, 2019
5. Recommendations to Mayor’s Task Force on Housing, 2019

Annex A – SPC Vision & Mission


The above documents are available on the SPC of Kingston and District site below:

Link: https://www.spckingstonanddistrict.org/home

Contact for Information:
Patricia Streich, President, SPC Kingston & District
TO THE MEMBERS of the Mayor’s Task Force on Housing

This Submission (dated August 1, 2019) was prepared to provide input to the City of Kingston Mayor’s Task Force on Housing from the Social Planning Council of Kingston & District (SPC Kingston). It is intended to provide a community-based perspective on key local housing issues drawn from past and recent work of the SPC Kingston, including the May 2019 Housing Forum and the “SPC Kingston Housing Forum – What We Heard Report” (June 2019) which is available on our on-line site noted on the Cover Page.

The SPC Submission is not intended to provide detailed data and analysis much of which is already available in many specific reports prepared by the City of Kingston, CMHC and others.

Our Submission to the Task Force builds on the foundation of the SPC Submission to the Government of Canada on the National Housing Strategy, a synopsis of which is provided below. (The full text is available on our on-line site.) The launch of the NHS in 2017 and the subsequent implementation of CMHC housing programs have provided new opportunities to improve housing. However, Kingston’s housing crisis has worsened in the past few years and action is required.

This SPC Submission to the Mayor’s Task Force on Housing does not cover the City of Kingston 10-Year Homelessness and Housing Plan or the separate and parallel Mid-Term (Five Year Review) of that Plan being conducted internally by the City Housing Department. We were advised that a separate Report on the Mid-Term Review will be issued by the City of Kingston in coming months and that the community will have the opportunity to provide feedback.

The SPC Kingston looks forward to meeting with the Mayor’s Task Force on Housing to discuss this Submission. We also await the Report and recommendations of the Mayor’s Task Force on Housing and we will provide feedback when that is available.

1. SPC Mandate & Priorities for Housing, 2016-2019

As a community-based, non-profit organization in Kingston for almost 90 years, the SPC Kingston works with groups and individuals to improve the well-being of all members of our community. (See Annex A)

During its long history of service to the community, the SPC has worked with the community to identify and address needs in the community including many housing issues.

In 2016-2017, the SPC held discussions about the Government of Canada initiatives for a new national housing strategy and made a detailed submission with recommendations. (See Annex B) Those recommendations are summarized below since many relate to the current work of the Mayor’s Task Force on Housing in Kingston.

The SPC Kingston has made housing its top priority since 2016 due to the serious and worsening housing crisis in Kingston. In May 2019, a community Housing Forum was held to engage all sectors of the community. Its purpose was to discuss community solutions and ways that the community can work together. (See Annex C) This work continues in 2019-2020.
2. SPC Submission on Housing, October 2016

In 2016 the Government of Canada launched the national consultation on housing (*Let’s Talk Housing*), inviting input from Canadians, housing sector organizations, other stakeholders and other levels of government.

SPC of Kingston & District responded to this invitation. Partnering with Town Homes Kingston and meeting with ten housing non-profits in Kingston, the SPC prepared a submission:

“Canada’s National Housing Strategy: A Balanced Approach” Submitted to the Government of Canada and the Canada Mortgage and Housing Corporation, by Town Homes Kingston and Social Planning Council of Kinston, October 17, 2017. (See Annex A)

This 2016 Submission included a detailed analysis of housing data and recent trends up to 2016. The numbers clearly showed the housing needs in Kingston and the problems in our housing market. The affordability of housing has declined further in the intervening two years despite construction of some high-end market rental and condominium suites with rents over $2,500 per month that are clearly unaffordable for the average working family.

When we sent our Submission to the Government of Canada in 2016 we also sent copies to the Mayor of Kingston, our MP and our MPP. We also met with our federal and provincial elected officials to advocate on Kingston’s housing needs. The Submission is publically available on-line for everyone to read. Therefore, the seriousness of the situation was clear to all parties concerned.

The 2016 SPC/THK Submission was based on three main principles and highlighted four recommendations to remedy problems in our local housing market. We restate these here again because the problems still remain of grave concern to us and others in the community. (See Exhibit 1 below)

<table>
<thead>
<tr>
<th>Exhibit 1</th>
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<tr>
<td>Basic Principles for a ‘Balanced Approach’</td>
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<tr>
<td>▪ Adopting a standard for housing affordability at 30% of household incomes and eliminate the confusion around programs based on rents at 80% of average market rents.</td>
</tr>
<tr>
<td>▪ Strengthening the role and support for not-for-profit housing with lower and modest rents for the long-term by adding units with mixed-income housing in the ‘middle ranges’ of rental markets.</td>
</tr>
<tr>
<td>▪ Incentivising rental suppliers to add and keep more units in the average market rent ranges through tax incentives and support for small landlords and adding suites.</td>
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Four Recommendations to Government of Canada (SPC, Submission, 2016)

1. Increasing the existing social housing supply of rent-geared-to-income units
2. Increasing the supply of below-market, modest-income not-for-profit housing
3. Increasing the supply of private rental housing with average market rents
4. Providing supportive housing for people at risk
In our view, the community housing sector and the private sector have complementary roles to play to meet rental housing goals and objectives. The private sector itself cannot do this alone and has made that very clear to all levels of government in its own submissions about the housing crisis we face. All sectors need to work together. The Federal Government heard this message and responded in the National Housing strategy with measures to strengthen the community housing sector.

In 2019, we call again for what we described as a ‘balanced approach’ by which we meant actions along the entire housing continuum with a strengthened role for the community housing sector and to provide affordable housing for people at rents not exceeding 30% of their incomes which was adopted as the national standard in the National Housing Strategy.

Defining affordability is key because of confusion from programs to reduce rents to 80% of average market rent. Capital grants at the front-end were meant to reduce the costs of financing housing projects and thereby lower the required rental revenues. Below market rents were roughly $150 – 200 a month lower than average rents (depending on the size of the unit). Tenants could still be paying more than 30% of their incomes for rents unless rent supplement subsidies were added.

We proposed specific federal policy strategies and measures, including:

1. **Increasing the existing social housing supply of rent-geared-to-income units** – calling for federal government reinvestment to meet core housing needs, with 100% mortgage financing of rental housing owned by the public and not-for-profit sectors.

2. **Increasing the supply of below-market, middle-income not-for-profit housing** – calling for 100% mortgage financing and fully CMHC insured mortgages for new non-profit projects, Federal Government recognition of the valuable role of the not-for-profit (co-operative and rental) sector, and forming a national non-profit housing organization to advocate for the sector.

3. **Increasing the supply of private rental housing with modest rents** – calling for more support for purpose-built rental supply (as opposed to condominium development) through incentives such as tax credits for modest rent housing, changes to business tax provisions to improve profitability for small landlords, housing allowances to reduce rent burdens for renters, and fostering secondary suites to increase the supply of more rental units. Such measures were proposed in light of Kingston declining vacancy rate over the previous five years from 2.8% to 1%. Since 2016, the vacancy rate has declined further to 0.6%. Therefore, incentives for average rent housing are even more imperative in 2019. The proposed federal-provincial ‘housing allowances’ under the National Housing Strategy are not due to take effect until 2020 (subject to provincial cost-sharing). Therefore, rent burdens continue to increase for lower- and middle-income renters because rents are rising faster than average incomes.

4. **Providing supportive housing for people at risk** – calling for more housing with supports to ensure stable tenancies and more flexible policies than the housing first approach to address homelessness. We encouraged the Federal Government to expand its priority for transitional and supportive housing development in order for people to remain housed and prevent homelessness. Some people require housing with supports over the longer term.

Although new federal financing has been made available since 2018, housing groups still require equity and financial assistance from provinces and/or municipalities.
Relevance to the Kingston Mayor’s Task Force

- The key priorities above focus on a strengthened role for the not-for-profit sector for lower rent housing and mixed-income modest rent housing, building on the strengths of this sector. Municipalities and community housing providers need to carefully assess how they can make use of new measures such as the National Housing Co-investment Fund financing for existing and new community housing. It may require a more proactive role from the City to provide information and assistance to housing groups making applications.

- Our 2016 Submission called for federal tax incentives (such as tax credits) and changes in business tax regulations for smaller landlords as well as incentivising small landlords to create supply through secondary suites and other alternatives. All of these measures would address the private market supply while ensuring that the rent price points are closer to median market rents, rather than new supply at the ‘top’ end of the rental market. Thus far, neither the federal nor the provincial government in Ontario have introduced any tax changes related to residential properties. Therefore, municipalities need to find remedies they have under their powers to incentivize private rental development. To have any short- or medium-term effects on rental supply, these need to be targeted to developments in the middle rental range rather than the upper-end of the market. So-called ‘trickle-down’ theories in rental housing markets have been widely discredited in housing economics and offer no foreseeable improvements in the supply of more affordable supply.

- Having a balanced, medium and longer-term strategy could help return some stability in the middle ranges of the rental markets as well as ensure that the private, not-for-profit and social housing rental sectors complement each other. The 2017 National Housing Strategy adopted the affordability standard at 30% of incomes to eliminate the confusion from the affordable housing programs with rents at 80% of median market rents which leaves an affordability gap for lower and moderate-income renters.

The Mayor’s Task Force needs to assess the impacts of new (NHS) housing incentives for Kingston’s rental market. We look forward to reading and commenting on the Task Force’s findings and recommendations on these critical issues.

3. Kingston’s Current Housing Context, 2019

After the National Housing Strategy (NHS) was released in November 2017, the SPC met with both our MP and MPP to discuss how (or if) this could be beneficial to Kingston’s housing needs. When CMHC began rolling out new federal programs in 2018, the SPC Kingston along with others attended numerous community briefings from CMHC to assess how the new programs could help improve our housing situation in Kingston. It still remains unclear at this time if housing provider applicants could qualify for the new funding since they require equity and financial contributions from the City of Kingston to qualify for CMHC financing.
Meanwhile, we watched the rising rents and declining vacancy rate – and heard about the struggles people and agencies were facing to find housing. Kingston was hearing a lot of media coverage about high rise condos downtown, new housing blocks for students in Williamsville, the new Bridge for commuters to get downtown, new buses for Transit ... the list goes on! However, we heard little about any new housing the average renter can afford. New high rise rental buildings were being built with rents at $2,500 or $3,000 a month – rents that few local renters could imagine.

During 2018 and the municipal elections, the public was talking about the lack of housing Kingstonians can afford to rent or buy. Housing became the leading issue in campaigns. Affordable housing had been one of the former Council “priorities” yet less than 40 affordable rent units were being built each year and few were in the ‘pipeline’.

After the election, the new Council debated the City’s strategic priorities and, again, Council made ‘housing a priority’. Mayor Paterson announced a special Mayor’s Task Force in 2019. At the same time, the City Housing Department had launched an internal, mid-term review on the City 10-year Plan for Homelessness and Housing. It was stated that the Task Force and the review of the 10-year Plan would run in parallel and each of those two initiatives would culminate in reports and recommendations to City Council before the end of 2019. At some point, the results of these two initiatives will need to be ‘harmonized’.

_The community had been waiting for more than two years – waiting for the new federal programs to take affect and waiting to see how new programs might improve housing in Kingston. Waiting for more ‘reports’ to Council at the end of 2019 and waiting until 2020 for some action to happen lead to mounting frustration, particularly in the community housing and services sectors. As clearly shown in the SPC Housing Forum Report (2019), the community was tired of waiting for more ‘reports’._

4. The SPC Community Housing Action Forum in May 2019

The SPC responded by making housing its top priority and proposed to bring the community together and come up with some actions. The SPC developed plans for a ‘community housing’ forum – inviting people to come together from all types of organizations, including the private sector developers, landlords and others involved in local real estate. The resulting Forum was held on May 15th 2019 with some 76 representatives from across many types of organizations in our community.

The SPC compiled the information coming out of the Forum and distributed a report back to the community:

_“Kingston Community Housing Action Forum – What We Heard Report”, SPC of Kingston & District, June 2019_

The day-long discussions led to a call for community action and the SPC was tasked with convening ‘working groups’ to continue dialogues on specific priorities and actions. The Forum sent a strong message back that the community is engaged and ready to work on actions.
STEPS TAKEN by the SPC Kingston & WORK UNDERWAY in 2019

- **The SPC Information Platform**
  At the Forum, some expressed the need for an on-line ‘information platform’ on housing. The SPC has acted on this proposal and created an on-line Google site for information on the Kingston Housing Forum. This was made possible thanks to the efforts of a planning student from Queen’s.

  Relevant background documents have been loaded to this site and updates on the Forum working groups will be added. Other relevant reports (such as the Mayor’s Task Force Reports and City Reports) will be posted as they become available.

  The SPC is collaborating with the City Housing Department staff to avoid unnecessary duplication.

- **Forum Working Groups Formed**
  In July, the SPC issued invitations to Forum participants and others to join any of six Forum Working Groups. Two of these Groups have already been convened and launched their work. Others are forming as volunteers come forward from the community.

  The SPC has agreed to serve as an umbrella organization for the Forum Working Groups and group chairs will attend SPC meetings to share information.

  **The SPC will receive reports from the Forum Working Groups and compile the findings for update reports in the Fall and in November 2019.** Copies of reports will be made available to Council and the public on the newly created SPC Information platform.

- **Meetings with Federal and Provincial Representatives**
  As part of its role, the SPC Kingston meets regularly with our political representatives at both federal and provincial levels to provide them with information and advocate for Kingston’s needs as a community. As the community relies on funding from other levels of government across so many portfolios, sharing information is critical to meeting local needs.

  SPC Kingston has provided information to them about our Housing Forum 2019 and will continue to meet with them as the work continues.

- **SPC Plan for Forum 2020**
  The Forum called for more community Forum Meetings. Organizing and hosting such meetings will require some resources. The SPC is taking steps to secure funding to host a Forum day in Spring 2020.

  To that end, the SPC is preparing a grant application to the Greater Kingston Community Foundation for financial support. Results of this application should be made public by December 2019. At that time, the SPC will announce its plans to the community. Additional funding support is being sought from other organizations.
5. Recommendations to the Mayor’s Task Force on Housing
The SPC of Kingston & District urges members of the Task Force on Housing to propose immediate action on Kingston’s housing affordability crisis. The SPC Kingston recommends the following:

1. Adopt the definition of housing affordability as rents within 30% of household incomes at all income levels.

2. Promote a ‘balanced’ solution that includes both community housing and private sector housing, looking for ways to make it possible for all sectors to collaborate and work together rather than competing against each other.

3. Clearly define short-term actions to make rents affordable with 30% of household incomes and assist and encourage housing providers to quickly expand the housing they have. Being prepared to support many and varied approaches even on a small scale can yield a valuable culmulative effect.

4. Clearly define medium term (5 year) strategies for increasing the supply of truly affordable rental housing for all people in Kingston, taking account of the complementary roles of all sectors and types of housing providers.

5. Engage and work openly with all sectors of the housing and support system with meaningful advisory groups at a community level that provide advice to City staff and Council.

6. Create more flexibilities at the City to help support housing groups with creative ideas on ‘how to make it work’ to benefit the community as a whole.

7. To enable access to federal financing for new and existing community housing under CMHC’s National Housing Co-investment Fund, define a pool of municipal financial (cost reductions or offsets), land and other support available for housing provider applicants to CMHC. We recommend a more proactive and supportive role from the City to enable local housing providers and residents to benefit from this new opportunity.

8. Develop municipal incentives and measures to ‘offset’ the costs of providing truly affordable rental housing, including use of publicly-owned property or under-utilized sites, partnerships with other levels of government and agencies, and working to establish discounted fees and charges to reduce costs passed-through to renter households.

The SPC looks forward to the opportunity to meet with the Mayor’s Task Force to discuss our Submission, recommendations and the next steps.

Respectfully submitted by

Patricia Streich
President, Board of Directors
Social Planning Council of Kingston & District
SUBMISSION TO THE CITY OF KINGSTON
MAYOR’S TASK FORCE ON HOUSING
August 6, 2019

There is a real concern when it comes to affordable housing in Kingston, and I am not sure there is a quick fix for this problem. I am not sure I have anything to discuss, but I have some suggestions that I am sure have already been included in other submissions that could provide a band-aid until there is a more permanent solution.

Please accept my brief, point-form submission:

- There are a large number of international students who attend post-secondary school in the city of Kingston. This has a huge impact on the rental market. Students take up a lot of the affordable housing in the city of Kingston.

  The post-secondary schools should be required to provide suitable housing for the students that attend their institutions.

- Portable Housing Allowances could be a great option. This subsidy is attached to the individual and not the unit they live in. When the client moves the subsidy follows them, giving them flexibility to choose where they would like to live. This would allow small private landlords to charge affordable rents, which could increase the number of affordable units in the city.

  No bricks, no mortar, no maintenance. This will be a huge cost savings on upkeep to the property. It will also add a considerable number of affordable units.

- Rent Supplements could also be an option. The client is provided a subsidy which then makes their rent more affordable.

  This allows the client to stay where they are currently living and pay affordable rent.
• Creating secondary suites with private landlords within the city of Kingston. The property owner and the City of Kingston could share the initial cost in renovating the suite and offer incentives.

Providing incentives (tax reductions) to private property owner who agree to participate. The financial assist will also help the private property owners.

• The homelessness / vulnerable person rate in Kingston has overwhelmingly increased over the last 2-3 years. In my opinion mental health and addictions plays a huge role in housing. People who struggling with mental health and or addictions usually have difficulty staying housed.

There needs to be more supportive housing to keep these clients housed.

• Increasing the number of rent-geared-to-income units in the city of Kingston.

We need to have more units that are affordable – there just aren’t enough.

Respectfully Submitted by

Winnie Peters
Executive Director
Tipi Moza (Iron Homes)
12 August 2019

Mayor’s Task Force on Housing

Members of the Williamsville Community Association thank you for inviting us to provide a submission to the Mayor’s Task Force on Housing. We have reviewed the terms of reference and understand the scope of work.

Williamsville has a diversity of housing types and tenures and as stakeholders we are interested in maintaining and increasing it. We have focused our submission on four areas; CMHC vacancy rates, resources dedicated to development proposals, inclusionary zoning and the impact of student housing. We hope we will have the opportunity to discuss these matters further with you.

Attached please find our submission.

Susan M. Bazely
Co-Chairs, Williamsville Community Association
Williamsville.ca@gmail.com

Joan Bowie
Response to Request for Comments from the Mayor’s Task Force on Housing
Notes prepared by the Williamsville Community Association

Scope of Work #1 - Closer Look at CMHC Vacancy Rates – Scope of Work #1 refers to establishing a good understanding of the current state of housing. The City’s concern with the CMHC vacancy rate appears to be one of the prime drivers behind the establishment of the Mayor’s Task Force. On the surface it appears to be quite drastic. However, a closer look yields a different picture. First of all, this figure only applies to purpose-built multi-residential buildings with 3 units or more and does not include any of the rental units in the secondary market (condos, conversions of low-density residential regardless of how many units they have, secondary suites etc.) The CMHC vacancy rate applies to an estimated 20% of the units in Kingston. But what about the vacancy rate in the secondary market which is just as large as the primary market. How does the vacancy rate in the secondary market relate to the low rate in the primary market? In addition, Kingston has traditionally had a lower vacancy rate than the average vacancy rate for Ontario – historical vacancy rate for Ontario (last 12 years) – 2.5%; for Kingston – 1.6%, a difference of 40%. The averages for the past 6 years (including the last two years that were quite low): for Ontario – 2.13%, for Kingston – 1.82%, only 15% lower than the Ontario average. In some respects the vacancy rate over the past six years is relatively better than it has been when compared with the Ontario average. We are not suggesting that Kingston’s vacancy rate is good but since it is one of the prime drivers for the establishment of the Mayor’s Task Force, more work needs to be done to understand Kingston’s vacancy rate. Adding hundreds of secondary units or the construction of condos (such at those on the south side of Princess at Victoria Street) will not have any direct impact on the CMHC vacancy rate.

Scope of Work #2 - Myth that process is impeding developers – Scope of Work #2 for the Mayor’s Task Force on Housing refers to barriers and hindrances to the approval and construction of housing. Slide 29 of the June open house PowerPoint presentation refers to “Implement tools and incentives to accelerate construction following planning approvals – Review the need for planning related studies and peer reviews.” This was thoroughly analyzed as part of the Mayor’s Task Force on Development and significant changes were made in the processes to eliminate barriers and hindrances. The message to the Planning Department at the time was that development was a key priority. Unfortunately, development priorities trumped impact on existing residential neighbourhoods. We are concerned that accepting developments without the needed planning related studies and reports and without using peer reviews to validate questions or questionable studies, leaves the planning process and neighbourhoods in a vulnerable position. Speeding up reviews can only be done at the expense of careful consideration, reasonable notice and neighbourhood consultation. There may be delays but not as a result of the process. The Task Force needs to look carefully at the resources that are dedicated to processing development proposals, not at the process. Our observation is that too few resources are dedicated to developing planning policy and processing applications which leads to LPAT/OMB appeals, delays in the development of policy...
and secondary plans, having to use a zoning by-law which developers and the Planning
Department sees as antiquated etc. Lack of resources is a serious hindrance to an orderly
considered approval of development proposals.

On the other hand, there are significant development approvals which have been approved
(some delayed because of appeals) but which have not been acted on. The Mayor’s Task Force
should examine the reasons why there has been no building permit issued on projects such as
575 Princess Street which was approved in June 2018.

Scope of Work #3 - Using the inclusionary zoning, time-limited approvals, property standards
and demolition control process – Scope of Work #3 calls for examination of tools and
incentives available to the City. Williamsville Community Association supports the City’s
objective to enable more affordable housing, either directly or indirectly through tools and
incentives. One of the tools that has been available to the City since April 2018 is inclusionary
zoning. The implementation of Inclusionary zoning is consistent with the Official Plan’s policy
direction that “a minimum target of 25% of all new housing in the City be affordable to low and
moderate income households.” The Williamsville Main Street is an ideal location for
inclusionary zoning and affordable housing because of the access to employment, transit,
potential for active transportation use, etc.

The Williamsville Community Association supports the search for tools that would impose
penalties if projects fail to proceed to construction within a certain time frame. Another option
would be to implement a sunset clause on projects that fail to proceed to site plan approval or
simply close the file on dormant applications. A former councillor notes that Council appears to
have forgotten about deadlines for development which former Councils have imposed in the
past. A deadline would help to prevent areas where development has stalled for an extended
period of time while houses in the area become derelict and often safety hazards. Property
standards need to be enforced on empty houses and demolition permits should not be issued
until building permits for new construction have been approved. By establishing an area of
demolition control, the city has more control over demolition of residential buildings to ensure
that houses do not become derelict and to conserve accommodation until new housing is ready
to be constructed.

Scope of Work #5 – Looking for diversity and the impact of student housing – Scope of Work
#5 seeks comments on how to increase the diverse range of housing. Williamsville is currently
home to a wide range of housing and tenures types, but in order for it to become more
affordable, the impact of student housing needs to be reviewed.

There is a cross-section of supportive housing, including a group home, Salvation Army’s
Harbour Light, and soon, Home Based Housing. There is some supportive housing aimed at
seniors on Wright Crescent and at the Legion Villa. We do need more seniors housing of all
types if we are to “age in place”. The new building at Brock and Napier Streets has some
affordable units, but we understand there is a need for more, especially for single people. Princess St seems the good location for that.

The latest and strongest emphasis in housing has been to build medium and high-rise developments geared towards students. At the current rate, it appears that these student housing developments under construction and those proposed will be in excess of the increased enrolment at Queen’s within three years (projected 1,000 more students 3 years from now). The WCA continues to follow and comment on these new developments and has pushed for a review of the Williamsville Main Street Study, which is finally underway.

A few of these student developments (Alfred and Mack, Princess and Victoria, Princess and University) have demolished some low-rent units. It should, at the very least, be required that those low-cost units be replaced in new developments within the neighbourhood.

The Preferred Landlord Program run by Queen’s lists 811 units, averaging 4 bedrooms per unit, that are rented only to Queen’s students. The majority of these units are in Williamsville District. (https://community.housing.queensu.ca/landlord-information-2/landlord-information/#unitaddresses) The net effect is that there are few rental options left over for someone like a nurse working at the hospital, a store clerk etc. The additional impact is months of empty houses and units for the five months students are not here.

The cost of a house is linked to the number of rental bedrooms it will accommodate. Houses in the area near Victoria Park tend to sell at about $100,000 per potential bedroom to a landlord to become a student rental.

The city has not tracked the changes, it appears that Williamsville District is out of balance, with more tenant-occupied than owner-occupied houses, especially in the areas closest to Queen’s. Since many of the new developments will be “investment” condos, this may continue to be the case. It remains to be seen if students move in large numbers to the new buildings, which to date, have been more expensive than living in a house. Several surveys report that most Queen’s students would prefer to live in a house with 3 or 4 others close to campus.

Secondary suites could increase the rental market with just more absentee landlords. Or a secondary suite could provide income to pay a mortgage and encourage a young family to live in the area.

Other possible solutions are to work with Queen’s for more upper-year on campus housing at St. Mary’s and West Campus. A limit could be put on the number of Preferred Landlord houses per neighbourhood or Queen’s could be requested to eliminate the program completely. Finally, the Queen’s population estimates include on-line and distance learners, which skews the numbers with regards to the rentals required for those additional bodies. It would be good to know the number of Queen’s students that actually need a bed in Kingston.