



Housing Needs **Assessment**



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Preface

This Housing Needs Assessment (HNA) was prepared by the City of Kingston to fulfill the Canada Community-Building Fund (CCBF) requirements. It adheres to the format set by the federal Ministry of Infrastructure and Communities Canada (HICC). The HNA draws on findings from the City of Kingston's Housing Needs Assessment, dated July 31, 2023, the Population, Housing, and Employment Growth Analysis Study, dated September 3, 2024, and other housing analysis, data, and statistics.

[Canada's Housing Plan](#) and Federal [Budget 2024](#) both signaled the Government of Canada's intent to use HNAs as a key tool in its evidence-based long-term approach to addressing housing needs across the country. This includes the renewal of the Canada Community-Building Fund and the previously announced permanent transit funding.

As the federal government strives to become a more informed investor, evidence-based tools that provide a clear assessment of local needs and gaps will be required to inform decision making. HNAs will help all levels of government understand the local housing needs of communities, how they may relate to infrastructure priorities, by providing the data necessary to determine what kind of housing needs to be built and where. The intent is to promote systematic planning of infrastructure that takes into consideration current and future housing needs.

Funding Requirement

Under the Housing Accelerator Fund, the Government of Canada currently requires funding recipients to complete an HNA by year 3 of the program, if one has not already been completed within two years of the 2022 federal budget announcement (April 7, 2022).

Going forward, HNAs will be required for:

- Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;
- Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,
- Future federal infrastructure funding applicants as required.

Once an HNA has been completed as a federal program requirement, a community will not be required to complete a new one for other HICC programs, other than to update it every five years.

Purpose

When done properly and regularly, an HNA will allow a community to answer fundamental questions such as:

- Where does the greatest housing need exist in our community?



- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?
- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

HNAs will allow all levels of government (federal, provincial/territorial and municipal) to use this evidence base to inform their investments in enabling and supportive infrastructure as well as guide their policy and regulatory decision-making. HNAs as a tool can help communities plan for and build housing more effectively to address the needs of their residents and instill transparency and accountability across the board.

This HNA template has been informed by best practices from jurisdictions across Canada, consultations with experts, and engagements with provinces and territories. These include the City of Vancouver's [*Housing Needs Report*](#) and the City of Edmonton's [*Affordable Housing Needs Assessment*](#) (for the affordable housing side of needs assessments), as well as the Housing Research Collaborative at the University of British Columbia which brought together a national network of researchers and experts to develop the Housing Assessment Resource Tool (HART). The HART project provides formatted data from Statistics Canada on key housing indices such as core housing need for a wide variety of jurisdictions and geographic levels.

Based on these best practices, this guidance document includes the following necessary information, explained in more detail below.

1. Development and use of Housing Needs Assessments
2. Community profiles and trends
3. Household profiles and economic characteristics
4. Priority groups
5. Housing profiles
6. Projected housing needs and next steps

Communities completing an HNA as a requirement for federal infrastructure programming will be expected to complete all sections outlined in this template. Communities may use a previously completed HNA if an updated version is available; however, communities would be expected to address any gaps related to any of the sections of the guidance document, both qualitative and quantitative, between their existing HNA and this federal template. Additional details about the timelines for completion and submission of HNAs will be provided with specific infrastructure funding programs (e.g. Canada Community-Building Fund).

As part of the City's growth planning strategy, assessments of housing needs and population growth have been completed and in part form the basis for the information presented in this HNA. It is intended that bringing together information from these in-



depth analyses will provide a thorough understanding of the anticipated population growth, the socio-economic profile of the growing community, and the housing needs.

This approach aims to support housing development that aligns with demographic trends and economic conditions, enabling a proactive response to the community's evolving requirements. By examining factors such as income levels, age distribution, employment trends, and housing development activity, the HNA will contribute to informed decision-making processes regarding housing policy and planning in the City of Kingston. This strategic alignment will facilitate the development of diverse housing options that cater to residents across different income levels and living situations, fostering a sustainable and inclusive community.

In 2023, the City completed a HNA to analyze the current and future housing requirements within the community. The assessment aimed to guide the development of effective housing policies and support the implementation of housing programs and projects. The HNA included a comprehensive review of the City's existing housing stock and the demographics of the community. The following provides a summary of the key findings.

Kingston's housing landscape has undergone significant shifts over the past few decades, with notable trends emerging in both the structure and affordability of housing options. Historically, Kingston's housing stock consisted primarily of low-density units, such as detached and semi-detached homes. However, in recent years, the city has experienced a marked transition toward high-density housing developments, driven by a growing need to accommodate a rising population in a more compact, efficient manner.

In 2021, the composition of Kingston's housing market revealed a high percentage of rental housing, with 44% of the city's 57,800 housing units occupied by tenants, significantly higher than the provincial average of 31%. A large portion of this rental stock has been in the form of secondary market rental units, which include smaller buildings with fewer than three units, accounting for 70% of the rental market's growth between 2006 and 2021. By 2021, the total number of rental units had increased from 18,500 in 2006 to 25,500, with secondary market units making up 43% of the overall rental stock.

This shift toward rental housing aligns with the demographic trends Kingston has experienced, particularly the growth of one- and two-person households. Between 2016 and 2021, 79% of household growth was comprised of smaller households, leading to a decrease in the average number of people per dwelling unit. At 2.2 persons per unit, Kingston's average is notably lower than the provincial average of 2.67, signaling a trend toward smaller, more individualized living spaces. This shift is also reflected in Kingston's growing need for more rental housing, particularly units affordable to those with lower incomes. The rental market, however, faces significant challenges, as the vacancy rate has remained below the 3% threshold that is considered healthy, staying at an average of about 1.9% over the past decade. In early 2024, the Canada Mortgage and Housing Corporation (CMHC) reported an increase in the vacancy rate for the Kingston Census Metropolitan Area to 2.8%, up from 0.8% in 2023.



Kingston's rental housing market consists of roughly 57% primary rental units, i.e. those purpose-built with three or more units, and 43% secondary market units. While the demand for rental housing continues to grow, the market's ability to meet the needs of renters, particularly those with low incomes, remains strained. The city's non-market housing supply, which includes social housing, supportive housing, and affordable units, is relatively small, comprising about 5% of the city's housing stock. Rents in non-market units are considerably lower than market rates, but there remains a significant shortage of affordable units, particularly for households earning less than \$30,000 annually. The current unmet demand includes 2,300 units with rents below \$750 per month, along with approximately 400 housing solutions for the homeless population.

Over the past five years, Kingston has seen a notable shift toward higher-density housing, with 60% of new units being high-density developments, compared to 40% ground-oriented units like detached homes and townhouses. This trend is expected to continue as the city works to meet the demand for 1,000 units per year, up from the ten-year average of 814. However, a key challenge lies in the need for non-market housing, which represents 39% of the forecasted 13,000 housing units required over the next ten years. Kingston's current housing pipeline includes approximately 11,500 units, 70% of which are purpose-built rental units, aligning well with demand for rental housing.¹

To address these growing demands, a mix of regulatory and financial incentives will be necessary to stimulate the development of a diverse range of medium- and high-density housing projects. This would ensure that Kingston can effectively meet its housing needs, including the need for affordable rental units, solutions for homelessness, and a balanced rental market with a vacancy rate closer to the healthy 3% benchmark. The city's housing future will depend on fostering the growth of non-market housing, expanding rental options for a variety of income levels, and ensuring that the city remains a vibrant, accessible community for all its residents.

In 2024, the City completed the Population, Housing and Employment Growth Analysis Study. The forecasted population growth in Kingston directly impacts housing needs across different demographic groups and geographic areas. The projected increase in the city's total population from 154,100 in 2021 to 220,900 by 2051 means that approximately 29,300 new households will be required to accommodate both the permanent residents and post-secondary students not captured by the Census. This will equate to about 980 new households annually over the next 30 years.

As the population grows, so will the demand for different types of housing. Several key trends are influencing future housing demand:

1. **Aging Population:** The 75+ age group is anticipated to be the fastest-growing demographic between 2021 and 2051. This will lead to increased demand for medium- and high-density housing forms like seniors' housing, assisted living facilities, and affordable housing options. These housing types will need to be

¹ Watson & Associates Economists Ltd., *Housing Needs Assessment, City of Kingston*, July 31, 2023



integrated into the city's planning to ensure that seniors can continue to live in the community as they age.

2. **Young Adults and Families:** The city is also expected to accommodate a growing share of young adults and new families, who will seek both home ownership and rental housing opportunities. These younger populations will drive the demand for housing types that are affordable and accessible, further emphasizing the need for diverse housing options across the city.
3. **Housing Supply and Types:** Kingston's housing growth will need to be distributed across various typologies to meet the needs of its growing population. The forecast indicates that 60% of permanent housing growth will occur through intensification in the existing Built-Up Area within the City's urban boundary, which will primarily consist of high-density housing, such as apartment buildings and medium-density housing, such as townhouses. These forms of housing will be particularly crucial in central areas where population density is expected to rise.
4. **Greenfield and Low-Density Housing:** The Designated Greenfield Area (areas that are newly established, developing or vacant) will accommodate 38% of permanent housing growth, primarily through low-density housing like single-detached homes. The Designated Greenfield Area will be essential for families seeking larger homes with more space, contributing to the city's overall housing diversity. The Rural Area, on the other hand, is expected to accommodate only 2% of future growth, mostly in Kingston North and Kingston East.
5. **Post-Secondary Student Housing Needs:** The rising number of full-time post-secondary students, expected to grow from 34,000 in 2021 to 48,300 in 2051, will add additional demand for student housing. Approximately 2,300 new student housing units will be needed by 2051 to house students not captured in the Census. This highlights the importance of expanding the availability of student accommodations, particularly in Kingston Central, where much of the student population resides.
6. **Housing Forecast vs. Targets:** The city's 10-year housing forecast anticipates an average of 1,400 housing units per year, exceeding both the provincial housing target of 8,000 units and the city's own target of 1,200 units annually. This indicates a need for an accelerated housing development strategy to meet growing demand, particularly in the form of affordable housing across the city.²

The city's housing strategy must therefore focus on a variety of housing forms, locations, and affordability levels to meet the needs of both the aging population and the influx of younger residents and students. As Kingston grows, it will require both residential intensification within established areas and the development of new housing

² Watson & Associates Economists Ltd, *Population, Housing, and Employment Growth Analysis Study, City of Kingston*, September 3, 2024



in greenfield areas to maintain a balance of affordable, accessible, and diverse housing options. This balanced approach will help Kingston manage the projected population growth while also accommodating the housing needs of its changing demographic landscape.

1. Methodology

In this section, applicants should outline the research methodology used to inform the completion of the assessment, where the methodology is derived from, any assumptions used, and any necessary justification. While different assessments may incorporate unique methodological elements or considerations depending on context, the following methods should generally be outlined:

- **Quantitative research** such as economic data, population and household forecasts; and,
- **Qualitative research** such as interviews, policy analysis and stakeholder engagement.

Both qualitative and quantitative aspects of this guidance document are equally important.

Communities will be required to engage with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with specific lived experiences, to develop a comprehensive Housing Needs Assessment (HNA). This section should include what forms of engagement were conducted, with whom, how learnings were incorporated into or informed the HNA's findings, and what engagement opportunities may exist to share findings with the community.

To the extent possible, publicly available data from the following sources will be prepopulated to facilitate automated completion of the quantitative components of the assessments:

- [Statistics Canada Census Data](#)
- [CMHC Housing Market Information Portal](#)
- [Statistics Canada Housing Statistics Dashboard](#)
- [CMHC Demographic Projections: Housing Market Insights, June 2022](#)
- [CMHC Proximity Measures Database](#)
- [Housing Assessment Resource Tool Dashboard](#)
- [Canadian Housing Evidence Collaborative – Housing Intelligence Platform](#)



In addition to this data, communities are required to incorporate internal and non-public facing, non-confidential data, into their HNAs in order to more fully capture local contexts and realities as needed.

Question 1.1 Please provide an overview of the methodology and assumptions used to develop this Housing Needs Assessment, using the guidelines above. This should include both quantitative and qualitative methods. Please also identify the publicly available data sources used to complete this assessment beyond the sources listed above, if applicable.

In 2023, the City completed a HNA to analyze the current and future housing needs within the city, to inform the development of effective housing policies and support the implementation of housing programs and projects.³ The assessment involved a multi-faceted approach, including:

- **Analyzing Macro-Economic Conditions:** The study considered the broader economic environment to understand its influence on the local housing market.
- **Reviewing Demographic Trends:** A significant part of the assessment focused on demographic trends, such as population growth, age distribution, and household sizes. This analysis aimed to understand how these demographic factors shape housing needs and demand.
- **Defining Market Demand:** By integrating the analysis of economic conditions, demographic trends, and real estate development, the assessment sought to provide a clear definition of the demand for housing in Kingston.
- **Evaluating Supply and Policy Factors:** The assessment also included an evaluation of various supply-side factors and policy-based factors. This step was important to understand how these factors are likely to influence Kingston's housing needs over the next decade.

Data sources used to complete the assessment included Statistics Canada Census data, the Canada Mortgage and Housing Corporation housing data, and housing data maintained by the City of Kingston.

In 2024, a Population, Housing, and Employment Growth Analysis Study was completed for the City of Kingston, which analyzed a range of demographic, economic, and socio-economic factors that are expected to influence Kingston's future population, housing, and employment growth between 2021 and 2051⁴. The methodology used in

³ Watson & Associates Economists Ltd., *Housing Needs Assessment, City of Kingston*, July 31, 2023

⁴ Watson & Associates Economists Ltd, *Population, Housing, and Employment Growth Analysis Study, City of Kingston*, September 3, 2024



the report includes a three-part approach: 1) an economic base model, 2) a demographic analysis, and 3) a housing analysis.

Economic Base Model

The economic base model categorizes local and regional economic activities into two types: export-based and community-based. Export-based industries produce goods for markets outside the community, such as agriculture, manufacturing, and research and development. Community-based industries supply goods and services to the local market, including retail, personal services, and local government. The model incorporates historical employment trends, non-residential construction activity, employment land absorption rates, and the availability of industrial and employment land. It also considers future development opportunities on vacant designated industrial and employment lands within Kingston and the surrounding market area.

The model informs the population and housing projections by analyzing the economic drivers that influence employment growth and, consequently, the demand for housing. It considers historical employment trends, non-residential construction activity, employment land absorption rates, and the availability of industrial and employment land. By assessing the economic base, the study can project future job growth, which drives population increases and the associated need for housing.

Demographic Analysis

The demographic analysis includes historical demographic trends like fertility, mortality, and migration patterns, the city's aging population, and future trends related to permanent and non-permanent residents. It also incorporates national and provincial population growth trends, university enrollment, foreign student demand, on-campus versus off-campus student housing, and provincial education policies. The analysis uses Statistics Canada Census data, adjusted for census undercount, and considers non-permanent residents, such as workers, and refugees, as well as the post-secondary student population.

This analysis directly projects population growth by examining factors such as birth rates, death rates, and migration. It also considers specific population segments like students and non-permanent residents, who have unique housing demands. By understanding these demographic components, the study can more accurately forecast the size and composition of the future population and the corresponding housing required.

Housing Analysis

The housing analysis includes historical housing trends, residential building permit activity by dwelling type, housing affordability, and local real estate market conditions in ownership and rental housing. It also incorporates housing headship rates (the number of primary household maintainers or heads of households by major population age group), persons per housing unit, Kingston housing price trends, and forecast trends in housing affordability.



This analysis focuses on the housing market itself, examining trends in housing types, affordability, and demand. It helps to determine the types of housing needed (e.g., single-family homes, apartments) and the factors that influence housing demand, such as affordability and household size. By analyzing these factors, the study projects future housing needs, including the number of new housing units required and the mix of housing types.

Data sources used to complete the population and housing components of the projection include Statistics Canada Census data, university enrollment trends and foreign student forecasting, historical residential building permit activity, local housing price trends, and the CMHC rental market survey.

The City of Kingston's approach to addressing housing needs is based on the 2023 Housing Needs Assessment, which analyzed current demographics, market demand, and policy factors. This was expanded by the 2024 Population, Housing, and Employment Growth Analysis Study, projecting trends to 2051 through economic modeling, demographic analysis, and housing analysis. Together, these studies provide a clear understanding of housing growth drivers and ensure that Kingston's housing policies remain accurate and forward-looking.

Question 1.2 Please provide an overview of the methodology and assumptions used to engage with stakeholder groups, e.g. non-profit housing organizations, in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations)

As part of the 2024 Population, Housing, and Employment Growth Analysis Study, broad ranging consultation was undertaken with the public and stakeholders through various means including:

- Public information sessions to present and seek feedback on draft growth scenarios for the City of Kingston
- Consultation with the post-secondary institutions (Queen's University, St. Lawrence College, Royal Military College of Canada) to develop the post-secondary student population and housing forecast
- Meeting with the Kingston Home Builders Association to present the draft population, housing and employment growth forecast and seek feedback
- Consultation with the City's Planning Advisory Committee
- Meetings with representatives of various City of Kingston departments and external stakeholders, such as Kingston Economic Development
- Two City Council meetings



Additionally, in recent years, the City has undertaken consultations related to housing needs and growth as part of the preparation of a variety of reports, studies, and policy development. Consultation related to housing needs and growth has occurred as part of the following initiatives:

- 10-Year Municipal Housing & Homelessness Plan
- Mayor’s Task Force on Housing
- Council’s Strategic Priorities
- Central Kingston Growth Strategy
- Inclusionary Zoning Policy Development
- Williamsville Main Street Study
- North King’s Town project
- Community Area Land Needs and Intensification Analysis
- Official Plan Review and Update
- Ongoing communications with service providers
- Input received from committee members and members of the public through the Housing & Homelessness Advisory Committee

2. Community Profile and Trends

Question 2.1 Please detail the existing municipal housing policy and regulatory context, such as approved housing strategies, action plans and policies within Official Community Plans.

2.1 Housing Policy & Regulatory Context

Kingston’s housing context is informed by a framework of provincial and municipal policies and regulations, within which there have been recent changes aimed at increasing housing supply, diversity, and affordability.

2.1.1 Provincial Planning Statement

At the provincial level, the updated *Provincial Planning Statement 2024* (PPS) plays a central role. This policy document provides guidance for land use planning and decision-making for municipalities and provincial-level boards, commissions, and agencies. A key focus of the updated PPS is to increase urban housing supply, support economic growth, and streamline the land use planning system for greater efficiency. Notably, the updated PPS introduces a “housing options” approach, emphasizing the need to provide a range of housing options to support the needs of the community.



Decisions of the municipal Council on land use planning matters must align with the PPS and its achievement of objectives to increase the supply and diversity of housing types, tenure arrangements, and affordability levels.

Key housing policies of the PPS require municipalities to:

- Maintain enough land designated and available for residential development to accommodate growth for a minimum of 15 years and ensure there is a minimum three-year supply of land suitable zoned for a three-year supply.
- Establish minimum targets for housing that is affordable to low- and moderate-income households and land use planning to support a range of housing options.
- Facilitate all types of residential intensification within previously developed areas to achieve a net increase in available residential units.
- Support intensification and redevelopment through planning and investment in necessary infrastructure and public facilities.
- Support the achievement of complete communities and a range of housing options to provide affordable, accessible, and equitable housing.
- Collaborate with publicly funded post-secondary institutions to develop student housing strategies.

The PPS also establishes the definition for “affordable”, detailed here for reference:

“Affordable: means

- a) in the case of ownership housing, the lease expensive of:
 1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low- and moderate-income households; or
 2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the municipality;
- b) in the case of rental housing, the lease expensive of:
 1. a unit for which the rent does not exceed 30 percent of gross annual household income for low- and moderate-income households; or
 2. a unit for which the rent is at or below the average market rent of a unit in the municipality.”

Low and Moderate Income Households: means

- a) in the case of ownership housing, households with income in the lowest 60 percent of the income distribution for the municipality, or



- b) in the case of rental housing, household with incomes in the lowest 60 percent of the income distribution for renter households for the municipality.⁵

Municipalities implement the PPS through their official plans, zoning by-laws, and decisions on planning and development applications. In addition, a municipal official plan, such as the City of Kingston's, provides direction for local policies on a range of matters of public interest, including housing.

2.1.2 Official Plan

The City of Kingston's official plan was adopted by Council in 2009 and has undergone several amendments since that time to support housing development and reflect changing provincial policy and regulations and local housing initiatives.

Kingston's current official plan supports the development of a range of housing types through city-wide intensification and land use policies to promote housing affordability. The official plan adopts the PPS definition of housing affordability, and the policies seek to respond to the housing needs of residents by retaining and developing a broad range of housing types at all levels of affordability, primarily within the urban area.

The official plan supports new housing construction in appropriate locations to help with housing affordability overall, and places greater emphasis on the construction of affordable units. Affordable housing developments are permitted in all land use designations, except for employment areas, environmental protection areas, prime agricultural areas (except where they are in a permitted building form), rural industrial, and mineral resource areas.

The official plan supports affordable housing initiatives and includes a policy goal for housing affordability, with a minimum target of 25 percent for all new housing development in Kingston to be affordable. The affordable housing policies of the official plan are intended to support the development of a full range of housing types and tenure arrangements to meet the housing needs of the community.

The City is currently drafting a new official plan following the requirements of the *Planning Act*, which will guide land use planning and development decisions to 2051. Housing for all, which emphasizes supporting and accelerating the construction of all types of housing across the affordability and housing type spectrums with a priority on affordable housing, is one of the critical public interests endorsed by Council for the new official plan. Additionally, the work plan for the new official plan includes the development of inclusionary zoning policies which would require a certain percentage of units within residential developments to be affordable.

2.1.3 10-Year Municipal Housing & Homelessness Plan (the 10-Year Plan)

The City of Kingston is the Service Manager for housing and homelessness programming in the City of Kingston and the County of Frontenac. In 2013, Council

⁵ *Provincial Planning Statement, 2024*, Province of Ontario



approved the 10-Year Municipal Housing & Homelessness Plan, providing guidance for the implementation of housing and homelessness initiatives. The 10-Year Plan was prepared in response to the *Housing Services Act*'s requirement for Service Managers in Ontario to develop 10-year plans to address housing and homelessness issues. The 10-Year Plan built upon the 2011 Municipal Housing Strategy and is a strategic plan that guides local housing and homelessness efforts to address affordability and homelessness in the community.

In 2019, a five-year review of the 10-Year Plan was completed to describe the achievements since the approval of the plan and, where necessary, update the plan to reflect new actions and targets. The review process was comprised of three phases: 1) environmental scan and needs assessment, 2) stakeholder engagement, and 3) compilation, update, and approval of the updated 10-Year Plan. Key achievements noted through the review process included:

- Implementation of a coordinated access system to improve clients' stability and prevent homelessness.
- Introduction of a By-Name List, a real-time list of people experiencing homelessness in the community as a way to effectively direct interventions.
- Implementation of a homelessness prevention and diversion program.
- Integration and streamlining of access to available youth services.
- Completed 116 affordable rental housing units, plus assisted 55 households to attain affordable home ownership and provided emergency repair funding to 169 low to moderate income households.
- Completed capital repairs to improve and preserve the quality of social housing, ensuring the long-term operation and physical sustainability of existing units.
- Implemented a portable housing benefit program to assist households on the centralized waiting list.
- Implemented a Street Outreach program to engage people experiencing homelessness and provide them with information and connections to available services.

The 2019 update of the 10-Year Plan provided a series of new or revised action items under the following three strategy areas:

1. Transform and Strengthen the Housing and Homelessness System to Support Vulnerable Households to Maintain Housing Stability
2. Create New Affordable Housing Opportunities and Support the Community Housing Sector
3. Support and Enable a Strong and Diverse Housing Sector



Following the *Housing Services Act*, Service Managers are required to update their 10-Year Plans every five years. The last review was completed in December 2019. The City is currently awaiting the release of the five-year guidelines from the province, at which point the review methodology and schedule will be determined.

2.1.4 Mayor's Task Force on Housing

In 2019, the Mayor's Task Force on Housing was established to "provide evidence-informed and action-oriented observations and recommendations to Kingston City Council in order to increase the supply of a diverse range of housing for all residents in the City of Kingston." In 2020, Council endorsed the Task Force's final report, which included 40 recommendations grouped into seven categories:

1. Partners in Building Affordable Housing
2. A Housing Culture
3. Housing Initiatives for Indigenous People
4. Regulations to Help Supply Housing
5. Incentives to Build and Subsidies to Afford
6. Quantitative Knowledge of the Housing Market and the Quantity of Housing
7. Quality and Sustainability

In 2020, Council endorsed an implementation plan, and as of 2022, 88 percent of the initiatives were completed, while the remaining initiatives became a focus in 2023 within Council's Strategic Plan 2023-2026.

2.1.5 Kingston Zoning By-Law Number 2022-62

In 2022, the Council approved a new zoning by-law to replace the outdated zoning regulations from the former townships and the City that existed before amalgamation. A key aim of the new zoning by-law is to facilitate more housing development and support housing affordability. The updated residential permissions in the zoning by-law are designed to create equitable housing opportunities. Additionally, the language has been revised to eliminate outdated distinctions between different household arrangements, accommodating a wider range of living arrangements, such as co-housing.

The new zoning by-law promotes housing supply and affordability through updated development standards, including no vehicular parking requirements for affordable housing units except for accessible spaces and visitor spaces, increased density through intensification, and the allowance for additional residential units. It also provides clear guidelines for emergency shelters, group homes, supportive housing, and transitional housing, which are permitted wherever a dwelling unit is allowed, as long as the nature of the use does not classify it as a special needs facility.



Furthermore, the new by-law permits the establishment of up to three units on properties with single-detached, semi-detached, or townhouse forms. This provision has been expanded to allow for four units per property under the City's participation in the Housing Accelerator Fund program.

The housing landscape in Kingston is influenced by provincial mandates and local initiatives aimed at addressing the need for diverse and affordable housing. The updated PPS requires municipalities, including Kingston, to prioritize housing supply, diversity, and affordability, leading to actions like ensuring adequate land for residential development. Kingston implements these guidelines through its Official Plan, which promotes varied housing options and is currently being revised to meet evolving needs. Additionally, the City addresses housing and homelessness through its 10-Year Municipal Housing & Homelessness Plan, which aims to strengthen the housing system, create affordable units, and enhance homelessness services and prevention efforts. The Mayor's Task Force on Housing has also provided recommendations to boost housing supply, further showcasing Kingston's commitment to tackling its housing challenges through a comprehensive approach.

2.2 Community Profile

The City of Kingston is situated on the northern shore of Lake Ontario, where it meets the St. Lawrence River and the Rideau Canal. This location has played a historically strategic role in Canada's history when waterways provided the primary means of transportation. Known as the "Limestone City" for its use of locally mined limestone regularly used in historic architecture, Kingston blends rich heritage with modern vibrancy and is also the largest city in Eastern Ontario outside of Ottawa. Most of Kingston's population and housing base is accommodated in the urban area located south of Highway 401 and is complemented by a diverse range of rural communities to the north, west and east. Kingston is located along the Highway 401 corridor, approximately 250 km east of Toronto and 175 km southwest of Ottawa.

Economically, Kingston benefits from a diverse base. While historically reliant on government and institutional employment, the city has seen growth in sectors like healthcare, education, and tourism. Major institutions, including Queen's University, Royal Military College of Canada, St. Lawrence College, and several large hospitals, are significant employers and contribute to the city's intellectual and cultural landscape. The public sector remains a stable force, with various government agencies and correctional facilities providing employment. Notably, the growing tourism sector leverages Kingston's historical sites, waterfront, and vibrant downtown, attracting visitors and boosting local businesses.

Kingston offers a high quality of life, characterized by a relaxed pace, access to outdoor recreation, and a thriving arts and culture scene. The city's historic downtown, with its independent shops, restaurants, and live music venues, fosters a strong sense of community. Residents enjoy easy access to parks, trails, and the waterfront, offering opportunities for boating, cycling, and other outdoor activities. However, this increased desirability has contributed to significant affordability challenges within the housing market, disproportionately affecting the city's most vulnerable and low-income



households. Therefore, the City's proactive ability to improve the housing situation, with a specific focus on addressing the needs of these communities, is essential to ensure Kingston maintains the very qualities that make it such an attractive place to live.

2.2.1 Population

Kingston has seen significant population growth and an increased demand for housing across all segments from 2016 to 2021. During this period, the population rose by 7%, compared to a much smaller increase of just 0.4% from 2011 to 2016. A variety of demographic and economic factors are driving increased population growth rate, including the expansion of local employment opportunities, an aging population, shifts in post-secondary education demographics, and affordability considerations.

Table 2.2.1 Population		
Characteristic	Data	Value
Total Population (Number)	2016	123,798
	2021	132,485 ⁶
Population Growth (Number)	Total	8,687
	Percentage	7%
Age (Years)	Average	42.7
	Median	41.2
Age Distribution	0 - 14 years	18,730
	15 - 64 years	85,855
	65+ years	27,900
Mobility	Non-movers	107,580
	Non-migrants	12,305
	Migrants	8,170

⁶ Actual total population, including those estimated to be not captured in the Census and post-secondary students not captured in the Census is 154,100, Watson & Associates Economists Ltd, *Population, Housing, and Employment Growth Analysis Study, City of Kingston*, September 3, 2024, Figure G-4



Over the next decade, Kingston is expected to experience continued growth in both population and employment. This growth can bring several economic benefits, such as economic expansion, a vibrant community, and a larger tax base. However, new developments also pose challenges related to infrastructure needs, municipal service delivery, housing demands, and environmental protection.

To maintain balanced and healthy communities while ensuring long-term sustainability, it is essential for municipalities to provide a variety of housing options that cater to different income groups. Access to housing is a crucial factor in attracting and retaining individuals and businesses within a community. In today's knowledge-based economy, the ability to develop, retain, and draw in talented workers is increasingly critical. Attracting and retaining working-age individuals and their families is necessary to support a diverse range of employment opportunities, which requires a varied housing market.

In Kingston, offering a broad selection of housing options and ensuring housing affordability are becoming increasingly important. City Council's strategic priorities include addressing housing needs with the aim of increasing the availability of supportive and affordable housing.

Demographic trends significantly influence both the demand for housing and its design. Throughout the province, the population is aging, primarily due to the aging Baby Boomer generation. Kingston reflects this trend, with a similarly increasing average age in its population, largely because of the notable concentration of Baby Boomers in the area. This aging population highlights the importance of attracting younger demographics to the city, particularly Millennials, Generation Z, and future generations.

Demographic trends outlined in the 2023 Housing Needs Assessment include:

- The portion of the population in the 55+ age group increased from 24% in 2001 to 35% in 2021.
- In contrast to the 55+ population, the portion of the population 0 to 19 years of age declined from 24% in 2001 to 20% in 2021.
- Similarly, the portion of the population 35 to 54 years of age steadily declined from 30% in 2001 to 23% in 2021.⁷

Similar to the nation as a whole, population growth in Kingston is expected to be heavily influenced by net migration. From 2016 to 2021, net migration steadily increased compared to previous Census periods. Estimates for the period after 2022 suggest that net migration levels will be higher than the average levels seen between 2016 and 2022, based on population estimates following the Census.

⁷ Watson & Associates Economists Ltd., *Housing Needs Assessment, City of Kingston*, July 31, 2023, pg. 8



Overall, the Province experienced stronger net migration during the 2016 to 2022 period compared to the Census periods between 2001 and 2016. This increase can be attributed to higher federal immigration targets in recent years and a gradual recovery in economic conditions across Ontario since around 2014.

In Kingston, the rise in net migration has been primarily driven by an increase in international migration compared to earlier Census periods. However, intra-provincial migration still accounts for approximately half of the migration to Kingston, along with some inter-provincial migration.

Table 2.2.2 Demographic Information		
Characteristic	Data	Value
Immigrants	Total	17,545
Non-Immigrants	Total	108,280
Recent Immigrants (2016-2021)	Total	2,620
Interprovincial migrants (2016-2021)	Total	4,870
Indigenous Identity	Total	5,470

Future population and employment growth potential in Kingston is linked to the regional economy of Eastern Ontario and the province as a whole. Economic opportunities play a crucial role in driving increased employment growth, local business investment, and labour force demand within Kingston. These factors significantly influence future population growth patterns and the demand for housing.

The Ministry of Finance's population growth outlook for Eastern Ontario has been on the rise since 2017. Kingston experienced a significant boost in population growth between 2016 and 2021, and this trend has continued post-2021. This growth is largely attributed to an influx of intra-provincial migration, primarily from the Greater Golden Horseshoe and the Ottawa Economic Region, as well as an increase in international migration.

Looking ahead, the appeal of Kingston as a desirable place to live and work for new immigrants, along with the retention of the existing labour force, will be essential in sustaining future growth. It is anticipated that future population growth in Kingston will continue to be fueled by outward growth pressures from the Greater Golden Horseshoe, the Ottawa Economic Region (intra-provincial migration), and international migration.



2.3 How have population changes in your community as illustrated by the data impacted your housing market?

2.3 Evaluating the Housing Needs of the Community

The growth of Kingston's population is expected to drive a higher demand for various types of housing, including rental and affordable options. This long-term growth will mainly be driven by net migration, while natural increase, defined as the difference between births and deaths, will play a smaller role in the overall population growth.

Younger age groups are more likely to prefer high-density housing, such as apartments and condominiums, whereas those between the ages of 35 and 64 tend to favour low-density housing like single-detached and semi-detached homes. While Kingston's housing base has historically been primarily owner-occupied, low-density housing (single and semi-detached units), the local housing market is gradually becoming more diverse with a greater share of medium and higher-density housing.

As previously mentioned, Kingston's population is aging. The number of individuals aged 55 and older has increased significantly over the past 20 years and is expected to rise both in percentage and absolute terms in the coming decades. With the average age of the city's population continuing to climb, the demand for higher-density housing is projected to grow.

The aging population in Kingston is also expected to increase the need for housing options for seniors, including assisted living, affordable housing, and adult lifestyle communities. The diverse needs of the 55-74 and 75+ age groups will lead to varying housing demands within this broad demographic.

For those aged 55 to 74, the demand is anticipated to be stronger for ground-oriented housing, such as single detached, semi-detached, and townhouse options, which are close to urban amenities, municipal services, and community infrastructure. In contrast, the 75+ age group will have significantly different physical and socio-economic characteristics compared to younger seniors, empty nesters, and working adults. These differences relate to income, mobility, and health, which are key factors driving the preference for medium- and high-density housing forms, including seniors' housing, located near urban amenities and healthcare services.

Additionally, Kingston is expected to attract more young adults and new families looking for competitively priced homeownership and rental opportunities. Therefore, it is essential to explore opportunities for a variety of housing options across different densities to accommodate individuals with varying income levels, including affordable housing options, in new greenfield areas and priority intensification zones throughout the city's built-up area.

The City of Kingston aims to accommodate younger generations, such as Millennials and Generation Z, as well as other working-age adults. This effort is crucial because attracting skilled labour and new businesses is closely interconnected and mutually beneficial. To prevent future labour shortages from hindering economic growth, the City



of Kingston and its partners must continue to explore ways to attract and support both skilled and unskilled working-age residents. This involves providing a diverse range of housing options in terms of structure type, tenure, and location.



3. Household Profiles and Economic Characteristics

Understanding the household and economic characteristics of the community provides essential context for assessing housing needs. By examining household income, tenure, and key economic indicators, we can identify which segments of the population may face the greatest housing challenges. This section uses Area Median Household Income (AMHI) to define income categories. These categories allow for the identification of housing cost ceilings and the proportion of households within each income bracket.

Differentiating between renter and owner households further illustrates how housing experiences and needs vary. Through this stratified, income-based approach, this HNA can be used to target housing development that addresses current and future needs, especially for households in core housing need.

3.1 Household Profiles

According to the 2021 Census, Kingston had about 57,800 occupied housing units. Table 3.1.1 shows that the median household income for all households is \$79,000. There is a significant difference in median income between renters and homeowners. The median renter income is \$52,400, while the median income for homeowners is more than double that, at \$106,000.

The average number of people per household is 2.2, and this figure is expected to gradually decline as the city's population ages over time.⁸ There were approximately 19,000 one-person households, which represent about 33% of all households. Together, one- and two-person households account for approximately 70% of all households.

Renters comprise approximately 44 percent of all households and 56 percent owner households. Kingston has a notably higher share of renter households than the provincial average of 31%.⁹

In recent years, average housing prices and rental rates have risen more quickly than the growth of average household incomes. This trend indicates a decline in housing affordability within the local market. The decrease in affordability has been particularly severe in the homeownership sector. The gap between price appreciation and household income growth widened from 2016 to 2021. During this period, average annual resale housing prices rose by 86%, while average incomes increased by only 15%. Rising home prices mainly affect carrying costs by increasing mortgage expenses. This decrease in housing affordability, linked to higher prices, has the greatest impact

⁸ Watson & Associates Economists Ltd, *Population, Housing, and Employment Growth Analysis Study, City of Kingston*, September 3, 2024, pg. B-3

⁹ Watson & Associates Economists Ltd., *Housing Needs Assessment, City of Kingston*, July 31, 2023, pg. 10



on lower- and middle-income households, as well as first-time home buyers who typically can only afford the minimum down payment for a mortgage.¹⁰

Question 3.2 Please provide context to the data to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?

Between 2016 and 2021, Kingston experienced moderate but notable household growth, increasing from 53,518 to 57,836 households, a sign of expanding demand for housing, likely influenced by population growth, new developments, and migration into the area for work, study, or retirement.

The average household income sits at \$98,900, while the median income is \$79,000, indicating a skew toward higher earners at the top end. However, this overall figure masks some key differences between tenant and owner households, revealing a striking income gap in the housing landscape. Tenant households report a median income of \$52,400, compared to \$106,000 among owner households, underscoring the divide in housing security and affordability.

This divide is further illuminated by tenure data: 44.2% of households are renters (25,540 households), while 55.8% are homeowners. Nearly 12% of tenant households live in subsidized housing, pointing to a significant segment facing affordability challenges and in need of public support.

Household sizes remain modest, with an average of 2.2 persons per home. The community shows a strong representation of smaller households, 1- and 2-person households make up more than two-thirds (approximately 40,000 of the total), which may reflect an aging population, young professionals, students, and increasing rates of people living alone.

A key social demographic in Kingston includes 6,370 one-parent families, of which a notable 79% are headed by women. This group may face unique economic pressures, particularly in a housing market that increasingly favours higher-income earners.

From a broader income perspective, 40% of households fall into the “high” income category (above 120% of the area median income), while 38.7% of households fall into the “low” to “moderate” categories (earning 50–80% or less of the area median). This suggests a split community, with both relatively affluent and economically vulnerable groups coexisting within the community.

This data paints a picture of a community in transition, growing in size, facing income and housing disparities, and needing thoughtful planning around affordability and support for both tenants and families in vulnerable positions.

¹⁰ Watson & Associates Economists Ltd., *Housing Needs Assessment, City of Kingston*, July 31, 2023, pg. 33



Table 3.1.1 Household Income and Profile		
Characteristic	Data	Value
Total number of households	2016	53,518
	2021	57,836
Household income (Canadian dollars per year)	Average	\$98,900
	Median	\$79,000
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from Kingston (CMA), Ont.	Average	\$63,250
	Median	\$52,400
Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from Kingston (CMA), Ont.	Average	\$126,800
	Median	\$106,000
Average household size (Number of members)	Total	2.2
Breakdown of household by size (Number of households)	Total	57,835
	1 person	19,055
	2 persons	20,950
	3 persons	7,960
	4 persons	6,550
	5 or more persons	3,320
Tenant households (Number of households)	Total	25,540
	Percentage	44.2%
Owner households (Number of households)	Total	32,295
	Percentage	55.8%



Table 3.1.1 Household Income and Profile			
Characteristic	Data	Value	
Percentage of tenant households in subsidized housing	Percentage	11.8%	
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	N/A	
Number of one-parent families	Total	6,370	
	Percentage	17.9%	
Number of one-parent families in which the parent is a woman+	Total	5,010	
Number of one-parent families in which the parent is a man+	Total	1,360	
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI)	2,310	4.0%
	Low (21% – 50% AMHI)	9,390	16.3%
	Moderate (51 – 80% AMHI)	10,570	18.4%
	Median (81% - 120% AMHI)	12,220	21.3%
	High (>120% AMHI)	22,950	40.0%



Question 3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.¹¹

Since 2016, Kingston has experienced signs of suppressed household formation and constrained housing demand, both of which point to growing affordability pressures in the local housing market.

Younger adults and early-career individuals are increasingly delaying the formation of independent households. While direct age-specific headship data is limited at the community level, there are several indicators that suggest this trend is present in Kingston:

- High prevalence of smaller households: Over 40% of households are single-person, and only 11.3% have 4 or more members, possibly suggesting multigenerational living or delayed family formation among younger adults.
- Disparities in income between renters and owners: The median income for tenant households is \$52,400, nearly half that of owner households (\$106,000). This notable gap reinforces the likelihood that younger, lower-income individuals are unable to enter the ownership market, opting instead to rent longer or remain with parents.
- Affordability gap for renters: With 11.8% of tenants already in subsidized housing and 16.3% of households considered “low-income” (earning between 21–50% of the area median income), a growing cohort may be unable to afford independent living, contributing to delayed household formation.

3.2 Economic Conditions

Between 2007 and 2010, Kingston experienced a decline in its employed labour force, a trend that aligned with the global economic recession of 2008–2009. However, beginning in 2011, the region began to show signs of economic recovery. Over the following years, the employed labour force steadily grew, and the unemployment rate declined, a momentum that carried through until the onset of the COVID-19 pandemic in early 2020.

¹¹ *It is recognized that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.*



In the wake of the initial lockdowns in 2020 and 2021, Kingston's labour market began to rebound. Recovery efforts proved effective, and the labour force not only regained lost ground but reached record-high levels in subsequent years. Although the unemployment rate peaked at 9% in 2021 during the height of the pandemic, it has since fallen to 6% by 2024, buoyed by consistent economic growth.

Looking ahead, maintaining this growth will require proactive strategies to avoid potential labour shortages. Going forward, Kingston will need to focus on attracting and supporting new residents, both skilled and unskilled, by offering a diverse range of ownership and rental housing options to meet the needs of a growing workforce.¹²

3.4.1 Economy and Labour Force		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	66,980
Number of workers by industry (Top 10 only)	Health care and social assistance	11,520
	Educational services	8,855
	Public administration	7,710
	Retail trade	7,655
	Accommodation and food services	5,200
	Professional, scientific and technical services	3,810
	Construction	3,765
	Manufacturing	2,645
	Administrative and support, waste management and remediation services	2,600

¹² Watson & Associates Economists Ltd, *Population, Housing, and Employment Growth Analysis Study, City of Kingston*, September 3, 2024, pg. 2-6



3.4.1 Economy and Labour Force		
Characteristic	Data	Value
	Other services (except public administration)	2,290
Unemployment rate and participation rate (Percent)	Unemployment rate	13.2%
	Participation rate	60.7%
All classes of workers (Number)	Total	65,115
Employees (Number)	Total	57,375
Permanent position (Number)	Total	45,625
Temporary position (Number)	Total	11,750
Fixed term (1 year or more, Number)	Total	4,670
Casual, seasonal or short-term position (less than 1 year, Number)	Total	7,075
Self-employed (Number)	Total	7,740
Number of commuters by commuting destination	Within census subdivision	33,320
	To different census subdivision	360
	To different census division	3,470
	To another province/territory	155
Number of commuters by main mode of commuting for the employed labour force with a usual place of work	Car, truck or van	35,135
	Public transit	2,680
	Walked	3,665
	Bicycle	660



3.4.1 Economy and Labour Force		
Characteristic	Data	Value
or no fixed workplace address	Other method	990

Question 3.5 How have labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?

In the Kingston region, labour market conditions have a direct impact on housing supply and demand, but the effects vary across employment sectors. The local economy is anchored by stable, well-paying industries such as health care (11,520 workers), education (8,855), and public administration (7,710). Together, these sectors account for over 40% of total employment, providing a relatively secure income base that supports homeownership and long-term housing stability.

However, a significant portion of Kingston's workforce is also employed in tourism, hospitality, and retail, sectors known for lower wages, seasonal fluctuations, and precarious work arrangements. With 7,655 workers in retail and 5,200 in accommodation and food services, these industries contribute to many workers facing potentially unstable or part-time employment, which in turn limits their access to secure and affordable housing.

Of the 65,115 workers, 11,750 hold temporary jobs, including 7,075 in casual, seasonal, or short-term roles. Nearly 1 in 5 jobs lacks long-term stability, a reality that contributes to economic insecurity and makes it harder for many households to qualify for mortgages or maintain rental housing.

This dynamic increases pressure on the rental market, especially for affordable units, as many workers in lower-wage sectors are unable to keep pace with rising housing costs. In addition, the seasonal nature of tourism-related work creates temporary surges in housing demand that often outstrip the availability of suitable accommodations.

These labour patterns also intersect with broader demographic trends, including a growing population of students and retirees, further tightening an already limited housing supply. While Kingston's institutional sectors support long-term economic stability, the prevalence of precarious employment in other areas creates significant housing challenges, particularly for renters and low-income households.

The contrast is further illustrated by employment data: while stable sectors anchor the local economy, precarious work continues to affect a sizable share of the labour force. The unemployment rate, for instance, stood at 13.2% in 2021, before dropping to 6.4%, highlighting how deeply the pandemic disrupted already vulnerable segments of the workforce.



In short, Kingston's housing market reflects the dual realities of a community supported by strong institutional employers but challenged by the widespread presence of precarious, low-wage work, underscoring the need for housing solutions that reflect the full spectrum of local employment conditions.

3.3 Households in Core Housing Need

A household is classified as being in core housing need if it meets two criteria:

1. The household falls below one or more national standards for adequacy, suitability, and affordability.
2. The household must spend 30% or more of its before-tax income to access local housing that meets all three standards.

Housing is considered affordable if it costs less than 30% of before-tax household income. It is deemed suitable when there are enough bedrooms for the size and composition of the household. Housing is classified as adequate when it does not require major repairs.

Income Categories and Affordable Shelter Costs, 2021

Income categories can be defined relative to the Area Median Household Income (AMHI). The following table shows the range of household incomes and associated affordable housing costs in 2020 dollars. It also shows the portion of total households that fall within each income category.

Income Category	% of Total HHs	Annual HH Income	Affordable Shelter Cost (2020 CAD\$)
Area Median Household (HH) Income		\$79,000	\$1,975
Very Low Income (20% or under of AMHI)	2.15%	<= \$15,800	<= \$395
Low Income (21% to 50% of AMHI)	16.17%	\$15,800 - \$39,500	\$395 - \$988
Moderate Income (51% to 80% of AMHI)	18.81%	\$39,500 - \$63,200	\$988 - \$1,580
Median Income (81% to 120% of AMHI)	21.83%	\$63,200 - \$94,800	\$1,580 - \$2,370
High Income (121% and more of AMHI)	41.04%	>= \$94,801	>= \$2,371

Note: Adapted from Housing Assessment Resource Tools (HART), www.hart.ubc.ca

Percentage of Households in Core Housing Need, by Income Category and Household Size

The table below displays the percentage of households in each income category that are in Core Housing Need.



Income Category	Income Range		Percentage of Households In Core Housing Need
Very Low Income	\$0	\$15,800	61.00%
Low Income	\$15,801	\$39,500	46.29%
Moderate Income	\$39,501	\$63,200	8.41%
Median Income	\$63,201	\$94,800	0.16%
High Income	\$94,801	and up	0.00%

Note: Adapted from Housing Assessment Resource Tools (HART), www.hart.ubc.ca

2021 Affordable Housing Deficit

The table below displays the total number of households in Core Housing Need, categorized by household size and income level. This information reflects the current deficit of housing options in the community.

Household (HH) Income Category	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH	Total
Very Low Income	660	65	0	0	0	725
Low Income	2,700	1,120	280	70	0	4,170
Moderate Income	0	275	355	165	90	885
Median Income	0	0	0	0	15	15
High Income	0	0	0	0	0	0
Total	3,360	1,460	635	235	105	5,795

Note: Adapted from Housing Assessment Resource Tools (HART), www.hart.ubc.ca

Question 3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.

The households in core house need in Kingston totals 5,795 dwelling units as of 2021. From a housing affordability needs perspective, the core housing needs identified above are largely concentrated in lower-income renter households. There is a notable mismatch of rental housing demand and supply that is considered affordable for households earning less than \$39,500 per year. Based on the benchmark of not spending more than 30% of household income on housing, there is a deficit of approximately 4,900 rental housing units in Kingston that have rental costs of less than \$1,000 per month, which is considered within the threshold for affordability for households earning less than \$39,500 per year. Based on current market rents in



Kingston, this deficit in housing would need to be fulfilled by non-market housing, as new market housing rents significantly more than \$1,000 per month.

3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	14,380
	Percentage	25%
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	5,235
	Percentage	9.4%
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	10,635
	Percentage	42%
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	4,270
	Percentage	7.6%
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	3,745
	Percentage	11.7%
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	960
	Percentage	1.7%
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	3,780
	Percentage	6.5%
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	910
	Percentage	1.6%
	Total	2,205



3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Percentage	8.6%
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	735
	Percentage	1.3%
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	1,570
	Percentage	4.9%
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	175
	Percentage	0.3%
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	2,160
	Percentage	3.7%
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	480
	Percentage	0.9%
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	1,660
	Percentage	6.5%
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	465
	Percentage	0.8%
Suitability – Owner households in unsuitable dwellings (# and %)	Total	500
	Percentage	1.5%
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	15
	Percentage	0%



3.6.1 Households in Core Housing Need		
Characteristic	Data	Value
Total households in core housing need	Total	5,795
Percentage of tenant households in core housing need	Percentage	19.8%
Percentage of owner households in core housing need	Percentage	3.3%

4. Priority Groups

There are 12 groups that CMHC defines as priority populations for affordable homes: groups who face a proportionally greater housing need than the general population. Priority population groups are:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addiction issues
- Veterans
- People experiencing homelessness

Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness. Many households may have members in multiple priority categories which may also not be represented in the data. With these limitations in mind, information on housing need by priority population would be helpful for developing inclusive housing policies.



Question 4.1 What information is available that reflects the housing need or challenges of priority populations in your community? If data is available, please report on the incidence of core housing need by CMHC priority population groups in your community. If no quantitative data is available, please use qualitative information to describe the need for these priority populations.

CMHC identifies 12 priority populations in need of affordable housing, as these groups experience a greater housing need compared to the general population.

Percentage of Households (HH) in Core Housing Need by Priority Population, 2021

The following data highlights the percentage of households in core housing need across various priority populations, revealing how factors such as gender, family structure, race, Indigeneity, immigration status, and age influence access to adequate and affordable housing.

Priority Population	Percentage of Households (HH) in Core Housing Need
Single mother-led HH	23.11%
Women-led HH	13.56%
Indigenous HH	15.70%
Visible Minority HH	8.79%
Black-led Household	11.11%
New Migrant-led HH	12.00%
Refugee Claimant-led HH	15.38%
HH Head Under 25	12.24%
HH Head Over 25	11.64%
HH Head Over 85	13.20%
HH with Physical Activity Limitation	8.12%
HH with Cognitive, Mental, or Addictions Activity Limitation	9.19%
Transgender or Non-Binary HH	18.05%
Community (all HH)	10.43%

Note: Adapted from Housing Assessment Resource Tools (HART), www.hart.ubc.ca



The data on core housing need in Kingston reveals disparities among different population groups, highlighting the unequal burden faced by certain households when it comes to accessing safe, adequate, and affordable housing.

Single mother-led households experience the highest rate of core housing need at 23.1%, nearly one in four. This figure underscores the challenges faced by single-parent families, particularly those headed by women, in balancing caregiving responsibilities with often-limited income.

Indigenous households face a similarly high rate of core housing need at 15.7%, an indicator of the systemic barriers and historic inequalities that continue to affect Indigenous communities across Canada, including limited access to affordable housing options.

Refugee claimant-led households (15.4%) and new migrant-led households (12%) also show higher-than-average rates of housing need, pointing to the difficulties that newcomers face in securing stable housing in a competitive market, often while dealing with language barriers, limited social networks, and employment challenges.

Black-led households and visible minority households experience core housing need at 11.1% and 8.8%, respectively. While somewhat lower than the highest-need groups, these figures still reflect the effects of racial inequities in employment, income, and access to housing.

When looking at age, households headed by those under 25 show a slightly higher rate of core housing need (12.2%) compared to those over 25 (11.6%), indicating that younger households, often just entering the workforce, struggle to find affordable and adequate housing options.

Overall, this data highlights the intersection of housing need with factors such as gender, family structure, Indigeneity, immigration status, race, and age.

Question 4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.

In Kingston, the incidence of homelessness is significant for a community of our size. While not considered severe compared to larger urban centres, the challenges are visible and deeply felt within the community. As of March 2025, there were 542 individuals (representing 488 households) experiencing homelessness on the local By-Names List (BNL). The BNL captures a broad range of housing instability, including those precariously housed, such as individuals staying temporarily in shelters, motels, hospitals, correctional facilities, or with family, as well as those who are unsheltered or living rough.

A significant proportion, 362 individuals, are identified as chronically homeless, highlighting a persistent and long-term struggle with housing stability. Data collected



through the Homeless Individuals and Families Information System (HIFIS) shows that at least 218 individuals' last known location was makeshift shelters or the street, indicating a substantial number living in visible homelessness or encampment-like conditions.

Question 4.3 Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).

In Kingston, there are no unique or localized factors currently identified as major contributors to homelessness, such as the closure of a specific facility or a sudden influx of refugee claimants. Instead, the causes appear to reflect broader systemic issues that are common across many communities.

As part of the intake process for homelessness services, individuals are asked about the factors contributing to their current housing situation. Of the 542 individuals on the By-Names List in March 2025, 78 individuals (approximately 14%) responded. While this sample does not capture the full population, it does offer insight into the primary challenges faced by those experiencing homelessness.

Among those who responded, the top three contributing factors were:

1. **Interpersonal and legal conflicts**, including disputes with family, housemates, landlords, neighbours, or involvement with the justice system.
2. **Substance Use**, which continues to be a significant barrier to housing stability.
3. **Financial challenges**, particularly insufficient income to maintain or secure housing.

It is important to note that individuals often report multiple contributing factors, reflecting the complex and interconnected nature of homelessness. While Kingston does not currently face a single, localized cause, the data highlights the need for ongoing support in areas such as conflict resolution, addiction services, and income supports to address the root causes of housing instability in the community.

Question 4.4 Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.

As of March 2025, Kingston's emergency shelter system included a total of 202 beds, offered by five agencies across six locations. This figure does not include additional beds provided through faith-based programs, mental health crisis services, or emergency shelters specifically for women and children fleeing violence.



Throughout the month, the average occupancy was 164 beds, leaving approximately 38 beds available on any given night. While most shelter programs operate year-round, some seasonal or temporary providers offer additional beds during colder months or periods of heightened need. Additionally, during warmer months when shelter demand tends to be lower, some shelter beds may be taken offline, as certain individuals opt to stay elsewhere during that time.

In terms of transitional housing, there were 136 beds or units available in March 2025, provided by six different agencies. The majority of these programs currently maintain waitlists due to ongoing demand.

Kingston also supports two resource centres that operate seven days a week and remain open for most of the day. Each centre serves an estimated 50 unique individuals daily. These centres offer essential services such as meals, showers, laundry, and access to housing support, income assistance, identification replacement, and other critical resources.

Question 4.5 Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNA.

Students, particularly those attending post-secondary institutions such as Queen's University, Royal Military College of Canada, and St. Lawrence College, represent a significant portion of Kingston's population. The demand for student housing is high, and the availability of affordable and suitable accommodation is crucial. The City's approach acknowledges the need for dedicated student housing solutions to alleviate pressure on the general rental market and ensure that students have access to safe and affordable housing options.

Individuals living in congregate housing settings, such as shelters, group homes, and supportive housing facilities, have unique housing needs. These settings often provide essential services and support for vulnerable populations, including those experiencing homelessness, individuals with disabilities, and those with mental health or addiction issues. The HNA highlights the importance of maintaining and expanding these housing options to meet the needs of residents who require specialized care and support.



5. *Housing Profile*

5.1 Key Trends in Housing Stock

Question 5.2 Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, infrastructure, transportation, climate impacts, and migration. Please include any long-term housing challenges the community has faced.

Kingston's housing profile reflects a city shaped by long-standing economic, demographic, and infrastructural trends. With a total of 57,835 private dwellings, the community offers a diverse housing stock, led by single-detached homes (27,790 units), followed by apartments in buildings with five or more storeys (9,745 units), and apartments in low-rise buildings (9,410 units). This mix of housing types points to a city that has gradually evolved to accommodate a range of household sizes, ages, and preferences.

The majority of homes are mid- to large-sized, with 3-bedroom units comprising the largest share (19,800 units), and 4+ bedroom homes (13,855) further supporting Kingston's family-oriented housing base. However, the existing housing supply is also relatively aged; more than half of the current stock was built before 1981, signalling future challenges related to energy efficiency, accessibility, and long-term upkeep.

Recent years have seen a moderate pace of new residential development, with 8,860 units added since 2006. In parallel, the city's rental housing landscape remains constrained: vacancy rates sit at just 2.8% overall, with particularly limited availability of one-bedroom (3.6%) and two-bedroom (2.6%) units. The situation is even more acute for larger families or multi-generational households, as the vacancy rate for three-bedroom and larger units is just 0.4%, underscoring a critical shortage of larger rental options.

Kingston currently has 14,646 primary and 8,650 secondary rental units, with a growing presence of short-term rentals, further tightening the market for long-term renters. These trends reflect ongoing pressure from population growth, lifestyle migration, and demand from post-secondary students and retirees.

The city's economic foundations, anchored in public sector employment, health care, and post-secondary institutions, have historically driven steady housing demand. Kingston's two major universities and college have also shaped the housing market, especially in central areas, with student demand contributing to pressures on both rental availability and affordability. Employment growth across the education, service, and emerging tech sectors has further increased demand for a variety of housing options.

Infrastructure and transportation investments have influenced growth patterns as well. Well-serviced areas, particularly Kingston West and Kingston Central, are expected to absorb the majority of the city's future housing and employment growth. These areas



have historically attracted development due to their proximity to employment hubs, transit, and municipal servicing capacity.

Migration has become a key demographic force in Kingston’s growth. With natural population increase in decline due to an aging population, the city’s future is increasingly shaped by incoming residents, young adults, new families, and retirees, drawn by employment opportunities, educational institutions, and quality of life. This shift is expected to drive further demand for both rental and ownership options across housing types and price points.

At the same time, Kingston faces long-standing housing challenges. Housing affordability remains a persistent issue, especially for low- to moderate-income households. Many households are unable to access adequate housing within their financial means, a gap that is only expected to widen without targeted action. With approximately 29,300 new households anticipated by 2051, including housing for students not captured in the Census, meeting demand will require a range of housing typologies, tenure options, and affordability levels.

To plan effectively for this future, Kingston is taking a stratified, income-based approach to assessing housing need, and in this HNA, aligned with HART methodology and CMHC data. By examining the proportion of households within different income brackets (relative to Area Median Household Income), the city can better understand who is being served, and who is being left behind, by current housing conditions. This includes assessing disparities between owner and renter households, and identifying where housing gaps are most acute.

In summary, Kingston’s housing system has been shaped by decades of stable economic growth, migration, and institutional influence, but it now faces mounting pressures related to affordability, supply diversity, and demographic shifts. Addressing these challenges will require a more inclusive, responsive housing strategy, one that reflects the complex and evolving needs of the community.

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total private dwellings	Total	57,835
Breakdown by structural types of units (number of units)	Single-detached	27,790
	Semi-detached	4,255
	Row house	4,005
	Apartment/flat in a duplex	2,330



5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	Apartment in a building that has fewer than 5 storeys	9,410
	Apartment in a building that has 5 or more storeys	9,745
	Other single attached	110
	Movable dwelling	190
Breakdown by size (number of units)	Total	57,835
	No bedrooms	410
	1 bedroom	8,385
	2 bedrooms	15,385
	3 bedrooms	19,800
	4 or more bedrooms	13,855
Breakdown by date built (number of units)	Total	57,835
	1960 or before	12,435
	1961 to 1980	18,065
	1981 to 1990	8,650
	1991 to 2000	6,470
	2001 to 2005	3,360
	2006 to 2010	3,170
	2011 to 2015	2,790
	2016 to 2021	2,900
Rental vacancy rate (Percent)	Total	2.8%
	Bachelor	Not Available
	1 bedroom	3.6%



5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	2 bedrooms	2.6%
	3 bedrooms+	0.4%
Number of primary and secondary rental units	Primary	14,646
	Secondary ¹³	8,650
Number of short-term rental units	Total ¹⁴	237

Question 5.3 In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.

Since January 2020, a total of 237 new affordable housing units, including beds in congregate living facilities, have been occupied. These units support affordability across the housing spectrum, offering options such as rent-geared-to-income housing and housing with support services, as well as below-market rental units for low- to moderate-income working households. The units associated with the completed projects contribute to the following housing initiatives:

- Below-market affordable housing for low- to moderate-income working households
- Indigenous transitional housing
- Indigenous affordable housing
- Vulnerable women's housing
- Developmental disability housing
- Addiction and mental health treatment housing
- Transitional housing for men

¹³ Watson & Associates Economists Ltd., *Housing Needs Assessment, City of Kingston*, July 31, 2023 pg. 15

¹⁴ City of Kingston, Council Report Number 25-066 dated March 4, 2025, pg. 6



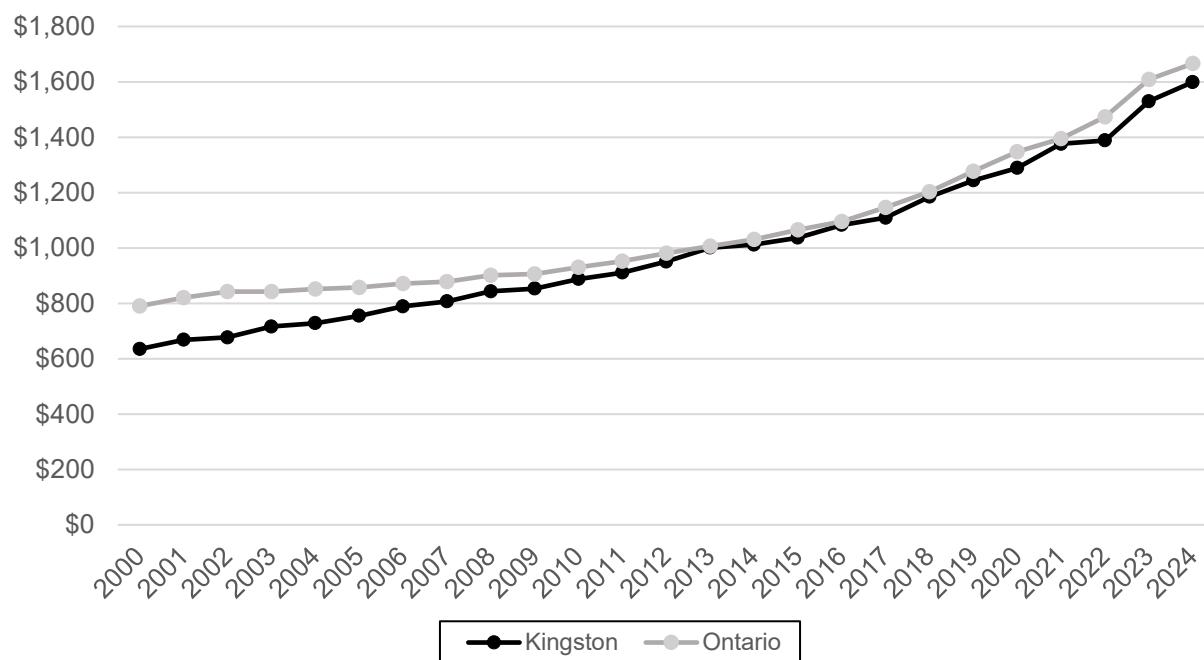
Currently, there are 109 affordable units under construction, and nearly 100 more are in the development pipeline.

There has not been a loss of units specifically designated for affordable housing, as these units are secured under long-term agreements. However, there has been a decline in units at the lower end of the rent spectrum due to rising rents over time. For instance, the 2019 update of the 10-Year Municipal Housing & Homelessness Plan indicated that between 2011 and 2016, there were 3,200 fewer units available for rent at prices below \$750 per month. The update noted that this "loss" was partly due to unit demolitions, but in most cases, the units are not physically gone; rather, they have simply transitioned into a higher rent range. It is anticipated that this trend of diminishing lower and moderate rent units will continue to affect the rental housing market.

Question 5.4 How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

Average market rent data available from CMHC illustrates trends in Kingston and across the province of Ontario as a comparison from the year 2000 to 2024. Over this 25-year period, Kingston and the province have experienced a steady and significant rise in rental costs, though Kingston consistently remains somewhat more affordable than the provincial average.

Average Market Rent (all unit sizes) 2000 to 2024 for Kingston and Ontario



Data Source: CMHC Data Portal, Rental Market Report

Early 2000s: Gradual Growth

In 2000, the average rent in Kingston was \$635, significantly lower than Ontario's average of \$790. Throughout the early 2000s, both regions saw modest increases each



year. By 2005, Kingston's average rent had reached \$755, while Ontario's stood at \$858.

Mid to Late 2000s: Steady Climb

From 2006 to 2010, both Kingston and Ontario continued to see steady rental growth. In Kingston, the average rent grew from \$789 in 2006 to \$888 in 2010. During the same period, Ontario rents increased from \$871 to \$930. The gap between Kingston and Ontario narrowed slightly but remained consistent.

2010 to 2019: Accelerated Increases

The 2010s brought faster increases in rent prices. By 2015, Kingston's rent had risen to \$1,037 and Ontario's to \$1,066. This trend continued through 2019, with Kingston at \$1,244 and Ontario at \$1,277. This period shows Kingston catching up more noticeably to the provincial average.

2020s: Rapid Growth and Record Highs

In the early 2020s, rent prices surged. Kingston crossed the \$1,300 threshold in 2020, reaching \$1,289, and hit \$1,599 by 2024, an increase of over \$300 in just four years. Ontario's rent followed a similar trajectory, climbing from \$1,347 in 2020 to \$1,666 in 2024.

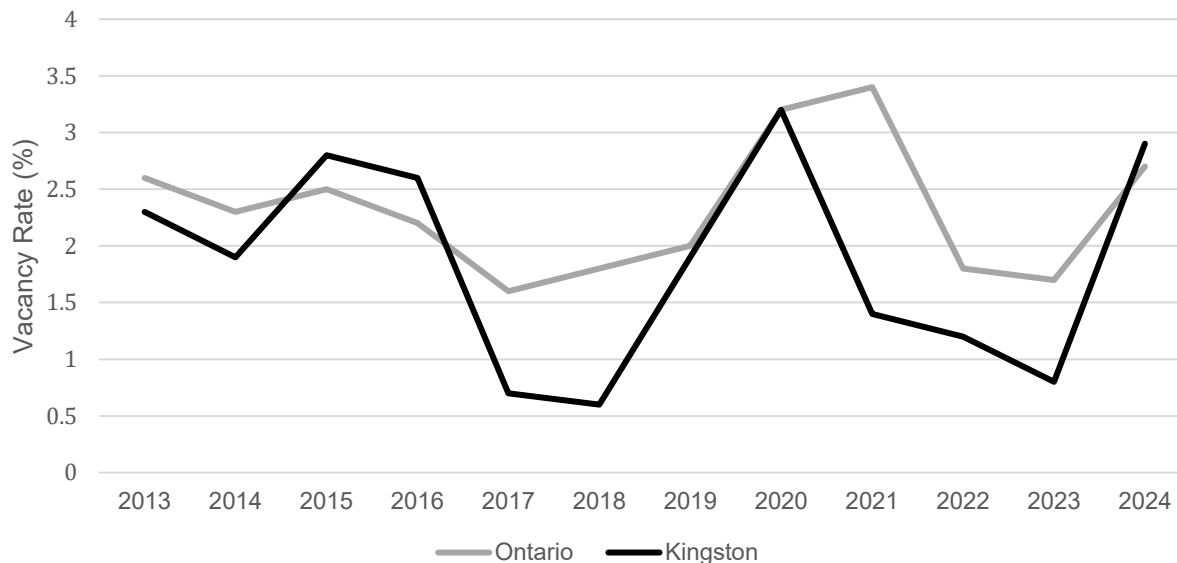
Between 2000 and 2024, average rent in Kingston increased from \$635 to \$1,599, representing a rise of 152%, while Ontario saw an increase from \$790 to \$1,666, a rise of 111%. Although Kingston's rent has remained consistently lower than the provincial average, its rental market has grown at a faster rate, percentage-wise. This trend highlights both the impact of inflation and the rising demand for rental housing, with particularly sharp increases beginning around 2016. While Kingston continues to be more affordable than the Ontario average, the rapid pace of rent growth indicates a tightening rental market and raises concerns about affordability, especially for low- and middle-income renters.

Question 5.5 How have vacancy rates changed over time? What factors have influenced this change?

The data on rental housing vacancy rates in the Kingston Census Metropolitan Area (CMA) and Ontario from 2013 to 2024 reveals significant shifts in housing availability, reflecting broader trends in demand, housing supply, and external influences like the COVID-19 pandemic.



Average Vacancy Rate (all unit sizes) 2013 to 2024 for Kingston CMA and Ontario



Data Source: CMHC Data Portal, Rental Market Report

2013–2016: Stable and Balanced

From 2013 to 2016, vacancy rates for both Ontario and the Kingston CMA remained relatively stable, hovering around 2–2.8%. In 2015, Kingston CMA's vacancy rate briefly spiked to 2.8%, exceeding Ontario's 2.5%, indicating a short-term increase in available rental units.

2017–2019: Tightening Market in Kingston

Between 2017 and 2019, Kingston CMA's rental market tightened. The vacancy rate dropped to 0.7% in 2017 and reached a low of 0.6% in 2018, signalling a significant housing crunch. Ontario also experienced a decline during this period, but it remained above 1.5%, with a low of 1.6% in 2017. By 2019, Kingston CMA's vacancy rate rebounded slightly to 1.9%, aligning more closely with Ontario's 2%.

2020–2021: Pandemic Disruption

The onset of the COVID-19 pandemic brought a notable increase in vacancy rates, particularly in 2020:

- Both Ontario and the Kingston CMA hit 3.2% vacancy rates in 2020, likely due to temporary outflows from cities, shifts in student populations, and increased housing turnover.
- In 2021, Ontario's rate continued to rise to 3.4%, while Kingston CMA's fell to 1.4%, indicating that local demand rebounded more quickly in the Kingston CMA than provincially.



2022–2023: Renewed Tightness

Vacancy rates decreased again in 2022 and 2023:

- The Kingston CMA saw its vacancy rate drop to 1.2% in 2022 and just 0.8% in 2023, pointing to increasing pressure on renters and limited availability.
- Ontario's rates also declined, but remained more stable, dropping to 1.8% in 2022 and 1.7% in 2023.

2024: Signs of Easing

In 2024, vacancy rates rebounded in both regions:

- Ontario's vacancy rate rose to 2.7%
- The Kingston CMA's saw a sharp increase to 2.8%, the highest in over a decade for the city and surrounding areas.

Overall, Kingston's rental market has shown greater volatility than the province as a whole, with more pronounced rises and falls in vacancy rates. From 2017 to 2019, the city experienced severe rental tightness, which likely played a role in the significant rent increases observed in the early 2020s. During the 2020–2021 pandemic period, there was a temporary easing of pressure on the rental market, but this was soon followed by another cycle of tightening. However, the data from 2024 suggests a potential cooling of the market, possibly due to an increase in rental supply or changes in demand patterns.

Kingston's smaller market tends to react more sharply to shifts in housing supply and demand. While the recent increase in vacancy rates may provide short-term relief for renters, long-term affordability will ultimately depend on whether new housing supply can keep pace with growing demand.

Question 5.6 How have trends in core housing need changed over time between both tenant and owner-occupied households?

The data on core housing need from 2006 to 2021 shows a significant disparity between renter and owner households, with renters consistently experiencing higher levels of need.

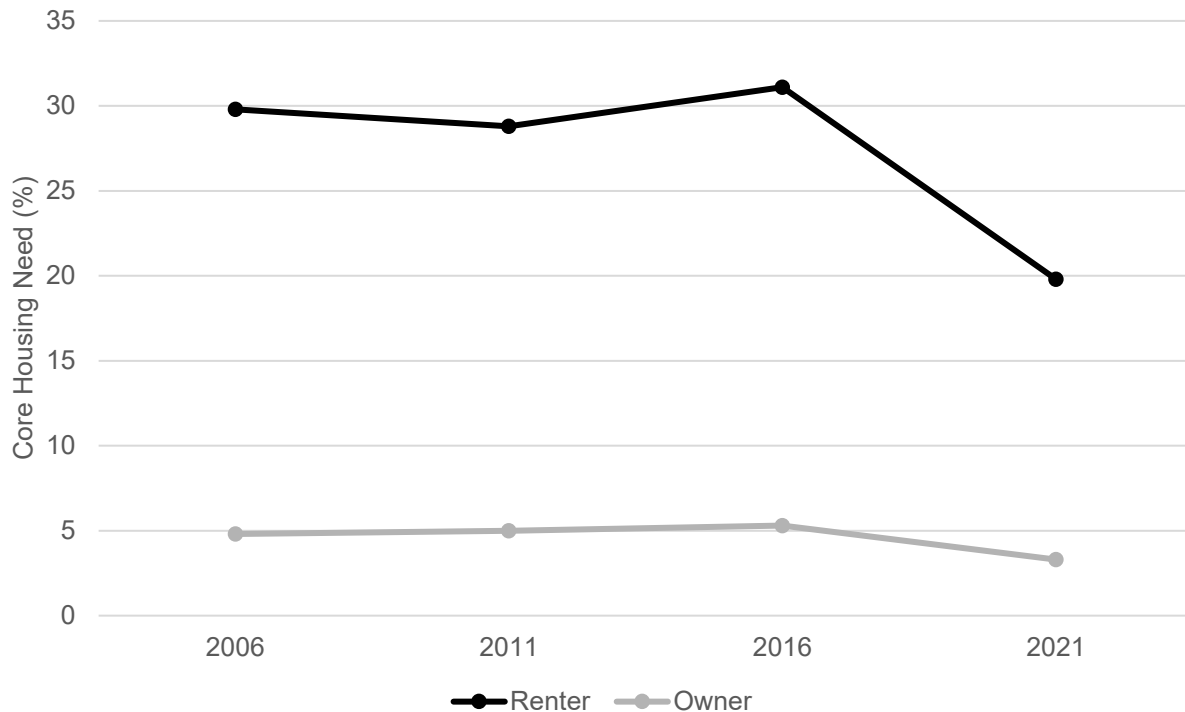
- In 2006, 29.8% of renter households were in core housing need, compared to only 4.8% of owner households.
- This trend continued in 2011, with a slight decline for renters to 28.8%, while the rate for owners rose marginally to 5.0%.
- By 2016, the situation worsened for renters, peaking at 31.1%, while owner households saw a modest increase to 5.3%.



- However, in 2021, there was a notable improvement: the proportion of renter households in core housing need dropped sharply to 19.8%, and owner households also saw a decrease to 3.3%.

Overall, renter households have consistently faced greater core housing need than owners throughout the 15-year period, though both groups experienced an improvement by 2021, particularly renters.

Core Housing Need for Renter and Owner Households (2006 to 2021)



Data Source: CMHC Data Portal, Rental Market Report



5.2 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Bricks and Mortar Rent-Geared-to-Income Units	1,513
	Rent-Geared-to-Income Rent Supplements	577
	Supportive Housing	563
	Portable Housing Benefit	138
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	N/A
Number of co-operative housing units	Total	166
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	307

The 2023 Housing Needs Assessment identified that the current unmet demand includes 2,300 units with rents below \$750 per month, along with approximately 400 housing solutions for the homeless population.

5.3 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for	Median	\$1,550



5.9.1 Housing Values		
Characteristic	Data	Value
rented dwellings (Canadian dollars) ¹⁵		
Purpose-built rental prices by unit size (Average, Canadian dollars) ¹⁶	Total	\$1,596
	Bachelor	\$1,064
	1 bedroom	\$1,409
	2 bedrooms	\$1,680
	3 bedrooms+	N/A
Purpose-built rental prices by unit size (Median, Canadian dollars per month) ¹⁷	Total	\$1,550
	Bachelor	\$1,100
	1 bedroom	\$1,400
	2 bedrooms	\$1,689
	3 bedrooms+	\$1,900
Sale prices (Canadian dollars) ¹⁸	Average	\$620,922
	Median	\$574,922
Sale prices by unit size (Average, Canadian dollars)	Average	N/A
	Bachelor	N/A
	1 bedroom	N/A
	2 bedrooms	N/A
	3 bedrooms+	N/A

¹⁵ CMHC Rental Market Report (data from October 2024)

¹⁶ CMHC Rental Market Report (data from October 2024)

¹⁷ CMHC Rental Market Report (data from October 2024)

¹⁸ Kingston and Area Residential Market Activity and MLS Home Price Index Report, March 2025 (data is year-to-date to March 2025)



5.9.1 Housing Values		
Characteristic	Data	Value
Sale prices by unit size (Median, Canadian dollars)	Median	N/A
	Bachelor	N/A
	1 bedrooms	N/A
	2 bedrooms	N/A
	3 bedrooms+	N/A

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	N/A
	Owner	N/A
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	1654
	Single	162
	Semi-detached	26
	Row	74
	Apartment	1392
Completed – Breakdown by tenure (annual, number of structures)	Tenant	551
	Owner	262
	Condo	841
	Coop	0
Housing starts by structural type and tenure (2024)	Total	1,015
Building Permits Issued (2024)	Single-Detached	101
	Semi-Detached	12



5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
	Row House	50
	Multi-Unit	950
	Additional Residential Unit	130
	Total	1,243



6. Projected Housing Needs and Next Steps

This section projects population trends from the previous 10 years, dividing by income category and target housing costs while considering migration trends. HNAs should be able to convey through their data-driven narrative how many housing units are needed by income category, household size and dwelling type over the next 10 years. In completing this section, communities must carefully consider their past growth trends and future demographic projections, including recent immigration patterns, aging population dynamics, and economic trends. Furthermore, it is also crucial for communities to consider any pre-existing housing shortages, as evidenced by indicators such as recent trends in rental vacancy rates, growth in prices/rents, the number of households in core housing need, and the aging of their current housing stock.

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, [including the HART housing needs projection here](#). The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their preferred methodology are also clearly explained. The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

In employing a projection methodology, jurisdictions may find the following list of key considerations and steps useful. The following approach involves first projecting the population into the future, then projecting household formation from headship rates, and then **demand for housing by tenure, dwelling type and size, family type and income groups**. Following the Population Projection, Household Projection and Housing Demand Projection steps, a table is presented of the key considerations for each step in the process.

Step 1: Population Projection

- Conceptually the projected population is calculated as the survived population + births + projected net migrants. An example of an accepted method to calculate population projection is the Cohort-Component population projection method.

Step 2: Household Projection



- Project family and non-family households separately by multiplying the projected population by age group in a given year with projected headship rates (household formation) by age group in a given year.
 - A headship rate represents the probability that a member of a given age group will head (maintain) a household of a given type (family or non-family). Historical headship rates are calculated as the ratio of household heads in an age group to the population of that age group.
 - Total headship rates can be determined by adding family and non-family headship rates together for a given age group and year. An increase in the total headship of any particular age group means that overall a higher proportion of that group heads households than previously. The converse holds true for a decrease in the total headship rate. Thus, the total rate is an overall indication of the propensity to form households in a particular age group.
- Project both family and non-family households by household type (composition), including couples without children, couples with children, lone parents, multiple-family households, one-person households, and other non-family households. This can be achieved by multiplying the projected number of households in a particular age group by the projected household type proportions for that age group.
 - Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.
 - Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.
- Project net household formation according to family and non-family household types by calculating the difference between projected households in successive years.

Step 3: Housing Demand (Need) Projection

- Project the number of owner households within a particular age range and household type by multiplying projected household by type (family and non-family) by projected ownership rates.
- Project the number renter households by calculating the difference between projected households and the number of projected owner households.
 - Historical ownership or renter rates are the ratio of the number of owning/ or renter households of a given type and age of head to the total number of households (owners and renters combined) of that type and age of head.
- Project dwelling type (single, semi, row, apartment) by multiplying projected age-specific renter and owner dwelling choice propensities by household type (family



and non-family) with the projected number of renter and owner households of the given household type and age group.

- Historical dwelling choice (occupancy) propensities describe the proportion of a given household type, tenure, and age of head group occupying each of the four dwelling types.
- Finally, communities should integrate assessments of pre-existing housing shortages into their final calculations. This integration should be informed by a thorough review of the preceding quantitative and qualitative analyses within the HNA. Additionally, communities should utilize the data and more advanced methodologies detailed in the Annex to ensure a comprehensive estimation of these shortages.

HART Household Projections – Projected Households by Household Size and Income Category

The HART methodology estimates the total number of units by type (number of bedrooms) and with reference to income categories that will be needed to house a community's projected population.

The following table shows the projected total number of households in 2031 by household size and income category. The data is provided by the Housing Assessment Resource Tools Households Projections tab - [Housing Needs Assessment Tool | HART](#).

6.1.1 Projected Households by Household Size and Income Category (2031)						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	2,389	115	9	12	8	2,533
Low Income	7,719	2,088	381	21	44	10,253
Moderate Income	5,287	4,817	1,079	272	156	11,611
Median Income	3,978	6,181	1,781	1,012	563	13,515
High Income	1,966	9,937	5,154	5,033	2,609	24,699



6.1.1 Projected Households by Household Size and Income Category (2031)						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Total	21,339	23,138	8,404	6,350	3,380	62,611 ¹⁹

¹⁹ Total households forecast by the HART tool are lower than the City forecast presented in the following section, due to the Census undercount of individuals who are missed during enumeration and post-secondary students not captured in the Census.



Key Considerations

Population

- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.
- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.
- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.
- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.
- **Smaller Communities:**
 - In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
 - One industry communities should also develop multiple population scenarios to manage economic volatility

Household Projections

- Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households.



- If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.
- If historical headship rates by age is showing a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.
- **Optional for Smaller Communities:**
 - For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.
 - Project household composition by family/non-family households using latest census proportions by family type.
 - Project household size by age for family/nonfamily type by dividing population by households.

Housing Demand

To project housing demand by tenure:

- If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.
- If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.

To project housing demand by dwelling type:

- If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.
- If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.



Economic Data Integration

- Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.
- Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.
- CMHC is developing models to project headship rates for household maintainers aged 18-34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.
- Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.

Supply Capacity & Supply Gaps

- Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.
- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure, that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps
- In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.
- **Optional for Smaller Communities:**
 - Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.



6.2 Projection Methodology

The data presented here is from the 2023 Housing Needs Assessment and 2024 Population, Housing, and Employment Growth Analysis Study. The methodologies are outlined in Section 1 of this document.

6.2.1 Projections to 2031		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-19	14,759 (9%)
	20-34	20,498 (13%)
	35-44	11,479 (7%)
	45-54	9,019 (6%)
	55-64	7,379 (5%)
	65-74	9,019 (6%)
	75+	9,839 (6%)
Male Births	Births x Estimated Proportion of Male Births	706
Female Births	Total births – Male Births	673
Survival Rate	Survival rate for those not yet born at the beginning of the census year	99.54%
Net Migrations (2021 to 2031)	Net migration (in and out) of those not yet born at the beginning of the census year	29,700
Projected Family Households	Age-group population x projected age-specific family headship rate	N/A
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	N/A



6.2.1 Projections to 2031		
Characteristic	Data/Formula	Value
Total Projected Headship Rate	Family headship rates + non-family headship rates	42.69%
Projected Net Household Formation (2021 to 2031)	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	10,700
Projected Owner Households (54%)	Projected households by type, year and age group x Projected ownership rate by type, year and age group	39,744
Projected Renter Households (46%)	Projected households by type, year and age group – projected owner households by type, year and age group	33,856
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Of the needed 10,700 housing units, 67% (7,169) is projected to be rental and 33% (3,531) is projected to be ownership



6.3 Population and Households Projections

6.3.1 Anticipated Population by 2031		
Characteristic	Data	Value
Anticipated population ²⁰	Permanent Population	158,900
	Students Not Captured in Census	19,400
	Total Population	178,300
Anticipated population growth (2021 to 2031)	Total	24,200
	Percentage	15.7%
Anticipated age	Average	42
	Median	39
Anticipated age distribution (# and %)	0-19	28,602 (17%)
	20-34	39,725 (25%)
	35-44	22,246 (14%)
	45-54	17,479 (11%)
	55-64	14,301 (9%)
	65-74	17,479 (11%)
	75+	18,500 (12%)

²⁰ Watson & Associates Economists Ltd, *Population, Housing, and Employment Growth Analysis Study, City of Kingston*, September 3, 2024, Figure G-4



6.3.2 Anticipated Households by 2031		
Characteristic	Data	Value
Current number of households (2021)	Permanent Households	57,800
	Student Households Not Captured in Census	5,100
	Total Households	62,900
Anticipated number of households (2031) ²¹	Permanent Households	67,800
	Student Households Not Captured in Census	5,700
	Total Households	73,600
Anticipated Household Age	Average	N/A
	Median	N/A
Anticipated Additional Households by Tenure	Renter	7,169
	Owner	3,531
Anticipated Units by Type ²²	Total	73,370
	Single & Semi-detached	34,160
	Row & Duplexes	8,370
	Apartment	30,840
Anticipated Units by Number of Bedrooms	1 bedroom	N/A
	2 bedroom	N/A

²¹ Watson & Associates Economists Ltd, *Population, Housing, and Employment Growth Analysis Study, City of Kingston*, September 3, 2024, Figure G-3

²² Watson & Associates Economists Ltd, *Population, Housing, and Employment Growth Analysis Study, City of Kingston*, September 3, 2024, Figure G-5



6.3.2 Anticipated Households by 2031		
Characteristic	Data	Value
	3 bedroom	N/A
	4 bedroom	N/A
	5 bedroom	N/A
Anticipated Households by Income	Average	N/A
	Median	\$96,300
	Very Low	2,944
	Low	11,997
	Moderate	13,542
	Median	15,677
	High	29,440
Anticipated average household size	Total	2.35
Draft approved lots by planned housing type	Total (as of December 31, 2024)	2,536
Draft approved lots by tenure	Tenant	N/A
	Owner	N/A



7. Use of Housing Needs Assessments in Long-Term Planning

7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.

How will this HNA inform your official community or development plan, housing policies and/or actions going forward? For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?

How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?

Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.

The City of Kingston's efforts to forecast population growth and housing needs will play a crucial role in informing community planning and development projects, housing policies, and actions. The HNA identifies specific needs across the housing spectrum, such as:

- **Housing for Priority Populations:** Addressing the needs of groups like seniors, young adults, Indigenous peoples, and low-income households.
- **Units for Large Households:** Promoting denser form factors to accommodate larger families.
- **Diverse Structural Types:** Encouraging the development of missing middle housing, including duplexes, triplexes, and townhouses.
- **Affordable and Higher-Density Housing Near Transit:** Ensuring that new developments are accessible and affordable, particularly near transit hubs.

Actions and policy development will continue to focus on:



- **Housing for All:** Continue to advance policies to support and accelerate the construction of all types of housing across the affordability and housing type spectrums through the upcoming new Official Plan, including focusing on intensification within proposed major transit station areas, proposed strategic growth areas, and implementation of inclusionary zoning.
- **Zoning Adjustments:** Modifying zoning regulations to allow for higher-density residential development in appropriate locations and diverse housing types.
- **Housing Development incentives:** Analyzing opportunities to provide financial incentives and reduce costs to build affordable housing units.
- **Strategic Land Use Planning:** Integrating housing needs into broader land use and infrastructure planning to create complete communities.

The data collected through the HNA will help to inform housing policies and projects by:

- **Identifying Housing Gaps:** Highlighting areas with significant housing shortages and affordability issues.
- **Directing Infrastructure Investments:** Ensuring that infrastructure projects, such as water and wastewater systems, roads, and public transit, align with housing development needs.
- **Supporting Growth Management Strategies:** Integrating housing projections with growth management plans to balance development across different areas of the city.
- **Informing Plans:** Using HNA data to update community plans and capital plans, ensuring that new housing developments are supported by adequate infrastructure and services.

The housing growth anticipated within the HNA identifies potential gaps to consider in long-range planning projects, including:

- **Public Transit Capacity:** Ensuring the public transit system can accommodate increased demand from new housing developments.
- **Water and Wastewater Systems:** Expanding capacity for additional connections to support new housing units.
- **Roads and Bridges:** Building new roads or bridges to serve growing communities and improve connectivity.
- **Schools, Parks, and Community Centers:** Constructing new schools, parks, community centers, and recreational facilities to serve new residents.
- **Climate Resilience:** Addressing climate risks and impacts to ensure new growth is sustainable and resilient.

By prioritizing these infrastructure needs, Kingston can effectively plan and prepare for forecasted growth, fostering a more complete and resilient community.



Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

[Housing Statistics - Statistics Canada](#)

[Population estimates, July 1, by census subdivision, 2016 boundaries \(statcan.gc.ca\)](#)

[Population estimates, July 1, by census metropolitan \(statcan.gc.ca\)](#)

[Population and demography statistics \(statcan.gc.ca\)](#)

[Population Projections for Canada \(2021 to 2068\), Provinces and Territories \(2021 to 2043\) \(statcan.gc.ca\)](#)

[Housing Market Information Portal](#)

[UrbanSim – Scenario Modeling](#)

Reports & Publications

Housing Markets Insight - [CMHC's household projections for 8 of Canada's major urban centres until 2042](#)

CMHC - [Housing Shortages in Canada Report](#)

University of British Columbia - [Housing Assessment Resource Tools \(HART\)](#)

University of London - [Affordability targets: Implications for Housing Supply](#)

Nova Scotia Housing Needs Assessment Report Methodology

[Ontario Land Needs Assessment Methodology](#)

[British Columbia Affordable Housing Need Assessment Methodology](#)



Annex B: Glossary

Affordable Housing: A dwelling unit where the cost of shelter, including rent and utilities, is a maximum of 30% of before-tax household income.

Area Median Household Income: The median income of all households in a given area.

Cooperative Housing: A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors.

Core Housing Need: Refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

- *Adequate* – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- *Suitable* – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- *Affordable* – All shelter costs total less than 30% of a household's before-tax income.



Household: A person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.

Household Formation: The net change in the number of households.

Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Permanent Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Purpose-Built Rental: Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodations.

Short-Term Rentals: All or part of a dwelling unit rented out for less than 28 consecutive days in exchange for payment. This includes bed and breakfasts (B&Bs) but excludes hotels and motels. It also excludes other accommodations where there is no payment.

Suppressed Household Formation: New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

Missing Middle Housing: Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses, courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.

