

Report on

Housing & Homelessness

in the City of Kingston & County of Frontenac

231

households were housed from the Social Housing Registry Program "wait list" in 2012.

Kingston's vacancy rate increased in 2012 from 1.1% to

1.7%, which remains below the provincial average of 2.5%. A minimum "healthy vacancy rate" is considered 3%.

616 new housing units constructed in Kingston in 2012

The average monthly rent for a 2-bedroom unit in Kingston is

\$1005.

This is the fourth highest average rent in Ontario, after Toronto, Ottawa and Barrie.



2012

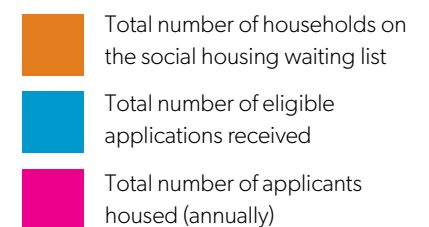
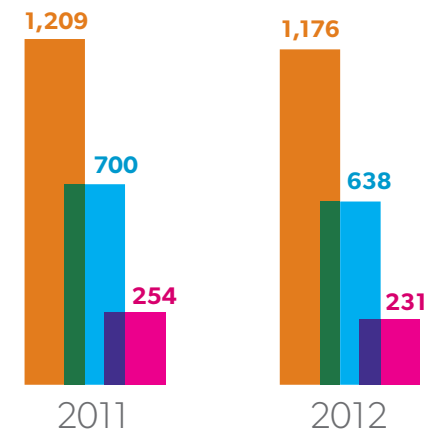
Introduction

The Kingston housing market is challenged by a lack of affordable housing, low vacancy rates, increasing student enrollment at post-secondary institutions and an aging population. Kingston City Council has made the facilitation of affordable housing one of its key priorities during this term of Council. This annual report is intended to provide information on the state of housing and homelessness in the City while also providing a glimpse into key projects and services that were either introduced or received funding support in 2012.

Housing is vital to the creation of healthy, sustainable and complete communities. Residents of all ages, income levels, abilities, and family types rely on housing to offer a meaningful place to grow and a safe and secure place to live. Having a full range of housing options to meet the needs of all residents is a key contributor to maintaining a high quality of life, a vibrant local economy, and a healthy community.

— Municipal Housing Strategy, 2011

Social Housing



Seniors

Approximately 16.5% of the local population are citizens over the age of 65. Kingston is known to have one of the largest seniors populations in Canada, per capita. This demographic will continue to grow in the coming decades. In 2012, the City of Kingston took active steps to address the needs of seniors in the community through the creation of the Seniors Advisory Committee. The committee, through its mandate, created an "age-friendly" plan for Kingston, which included recommendations to improve the state of seniors housing in this region.

Students

Kingston has three post-secondary institutions; two of which have a student body where most individuals live off-campus. Students occupy the majority of rental housing in the core of the City of Kingston and demand for housing continues to increase as student enrollments increase.

"Kingston will be a community of mixed-use, mixed income neighbourhoods with a goal of increasing the supply of affordable housing and increasing housing vacancy rates."
— City of Kingston Strategic Plan 2011-2014

www.cityofkingston.ca/strategicplan

52 below-market rental units were either constructed or approved for construction in Kingston in 2012

21 new supportive housing units created for local youth through Home Base Housing's Rise@one4nine.

27 new affordable housing units created for seniors through the opening of Kingston Frontenac Housing Corporation's Royal Catararqui building.

54 months is the average wait time for social housing in Kingston

Approximately 250 households are housed each year from the wait list.

The number of households on the social housing registry wait list has remained consistent at 1000-1200 since 2004.

Housing Programs

Investment in Affordable Housing Rental Housing component

The City's Housing Department allocated \$1.6M in Provincial funding towards new rental housing at non profit organizations to increase the supply of affordable rental units in the City and County. This funding will be used to create 14 new rental units for households under the care of Frontenac Community Mental Health and Addiction Services.

Investment in Affordable Housing Rent Supplement Component

The City of Kingston's Housing Department has made \$2.3 million in additional funding available in rent supplements over a 10-year period. The Department entered into an agreement to fund 13 rent supplement units in 2012 and more will be added in 2013. A rent supplement is a rent subsidy paid directly to the landlord on behalf of the household who pays rent based on their income.

Affordable Housing Land Acquisition Program

The City of Kingston purchased two properties in 2012 for the purpose of facilitating the construction of new affordable housing units through this program. The properties are located on Wright Crescent and Princess Street. Kingston City Council has funded this program for 5 years to help facilitate the creation of more affordable housing units.

Home Assistance Program

Kingston Hydro and the Ontario Power Authority have joined together under the Home Assistance Program to help local, low-income homeowners and tenants conserve electricity.

A Home Assistance expert technician will work with the homeowner to assess how energy efficient the home is currently and recommendations will be outlined for improvements. For more information on this program visit: www.kingstonhydro.saveonenergy.ca/homeassistance, call 613-893-4271 or email homeassistance@kingstonhydro.com

Affordable Housing Capital Investment Program

The City of Kingston's Municipal Housing Strategy has identified the need for more affordable housing and for new funding approaches. Local developers can assist in providing for this need. \$5 million (\$1 million a year over 5 years) has been allocated for the establishment of an Affordable Housing Capital Investment Program. The intent of the program is to facilitate and encourage the construction of affordable housing units within private and not-for-profit housing projects.

For more information on the Affordable Housing Capital Investment Program, its guidelines and selection criteria, please visit: www.cityofkingston.ca/housing or contact:

HousingCapital@cityofkingston.ca

Kingston-Frontenac Renovates

The Kingston Frontenac Renovates program had 27 eligible applicants processed. Over \$180,000 worth of repairs and renovations completed on local homes owned by low-income families.

\$6,000

Average subsidy provided for one rent supplement unit

27

Properties were improved through the Kingston Frontenac Renovates program

\$10 million

Total funds available for the Affordable Housing Capital Investment and Affordable Housing Land Acquisition Programs

\$2.3 million

Value of properties purchased in 2012 for the construction of affordable housing and added to the City's Affordable Housing Land Bank

\$2.3 million

New funding from the Province for rent supplements in Kingston for 2012 to 2021

\$1.6 million

City of Kingston allocation for new affordable rental housing at Non Profit organizations in 2012.

2180

 number of subsidized units in City and County providing rent-geared-to-income occupancy

162 new dwelling units constructed in the County of Frontenac in 2012 (Does not include Kingston)

\$34k

The minimum income required to afford a market-rate, 1 bedroom apartment in Kingston.

25% of Kingston and County households earn less than \$34K.

\$40k

The minimum income required to afford an average, market-rate, 2-bedroom apartment in Kingston.

30% of Kingston and County households earn less than \$40K.

\$49k

The minimum income required to afford market rent for a 3-bedroom apartment, or to own a row house or semi-detached house in Kingston

40% of Kingston and County households earn less than \$49K.

\$69k

The minimum income required to own a detached house in Kingston.

55% of Kingston and County households earn less than \$69K.

A New Affordable Housing Option for Kingston Seniors

It can be very difficult to make ends meet while living on a fixed income. Maureen and Jim Bertrand know that all too well.



"The kitchen and bathroom both provide great space. The other people in the building are very nice; we've already made some friends, over a game of cards. We've had friends come and visit us in our new home. We are very happy."

"The way everything was done in here, it's just beautiful. It has been far beyond our dreams."

The new 27 affordable housing units at the Royal Catarqui contributes to the growing need for more residential options for Kingston's increasing seniors demographic.

For more information on this project, go to www.kfhc.ca.

"Both of us have been on an ODSP pension for a while now, and we couldn't afford to live much longer at our old apartment. This building gave us a new opportunity to have a little extra money each month. It has made a big difference and we are very grateful," said Mrs. Bertrand.



RISE@one4nine
149 Kingscourt Avenue

- Youth, aged 16 & over.
- 21 units total
- 8 high support transitional housing units
- 13 affordable housing units
- Counseling, advocacy and life skills training available on-site

The Royal Catarqui

KFHc seniors housing building at 233 Queen Mary Road

27

affordable housing units

Kingston has one of the largest seniors populations, per capita, in Canada at

16.5%

12%

of current social housing units are for seniors.

RISE@one4nine

Kingston's newest youth services program for homeless and at-risk youth, aged 16 and over.

Home Base Housing is a not-for-profit organization that has been providing a range of supportive housing programs and services in Kingston since 1987. The housing services are open to citizens with a range of life experiences and challenges, including homelessness, financial issues, substance abuse, mental health issues, as well as developmental and physical disabilities. One demographic that received added support in 2012 was the at-risk youth who moved into Home Base's new youth services program location, RISE@one4nine.

The building opened to its new tenants in July of 2012. 8 of the 21 units are used as transitional housing units which provide higher support needs from the on-site Home Base Housing staff, and the remaining 13 units are permanent affordable housing units for youth who have faced challenges and are moving forward with their education and employment goals. "Jacob" is 18 and has been on his own for the past few years. "I left home and came to Kingston and moved in and out of shelters and apartments. I was in and out of school.

I had a lot of difficulty adjusting to new environments and relating to new people. It was tough to cope, wherever I went," he shared. "I didn't do very well in the shelters that are available for adults. It just wasn't for me. Earlier this year, someone mentioned that this youth services building was opening up. I checked it out, I applied and got in.

"It gave me the stability I really needed. I can live on my own now and start setting goals for the future. I appreciate the sense of trust that goes on here. We have our privacy, but the staff are around and help us out when we need it, as well. It's a good situation for me." — Jacob

For more information about this project go to www.kingstonhomebase.ca

Home Ownership Program

Buying a home can be the largest, single expense someone can experience during their lifetime. Finding an appropriate home at an affordable price in Kingston can be a daunting task. The City of Kingston has a program that can help.



Households that are currently renting in the City of Kingston or the County of Frontenac and who do not have any vested interest in any real estate may apply to the program for down payment assistance equal to 5% of the purchase price to a maximum of \$12,500. 13 local homes were purchased in 2012, thanks to the Home Ownership program.

A new round of applications will be accepted early in 2013, with funds made available for a new round of potential home buyers. A total of \$340,000 has been made available for this program through the end of 2014.

"Sarah" is a long-time local renter and a first-time home-buyer. "I had been thinking about getting my own place. I looked into the program and I met the criteria," she shared. "City staff helped me through each step. It was pretty painless."

After the application process, Sarah was initially put on a waiting list, but eventually became eligible. "I was so excited! It took me awhile to find the right place at the right price. Now we're moving in and making all the fun changes that come with owning a new home. This program is definitely worth a look, if you're considering the move to a new home from a rental," said Sarah.

For more information on the City of Kingston's Home Ownership Program and to read the program criteria and application form, please visit www.cityofkingston.ca/residents/community-services/housing/programs/home-ownership or call 613-546-2695 ext. 4949.

Home Ownership Program

- The program is a revolving loan fund, whereby money is reinvested back into the fund when the homes are sold, for use by potential future homebuyers.
- Down payment assistance equal to 5% of the purchase price to a maximum of \$12,500.
- \$340,000 has been made available for this program through the end of 2014.
- 13 citizens purchased a house through the Housing Department's Home Ownership Program in 2012

Kingston-Frontenac Renovates Program

- Grants of up to **\$3.5K** to make homes more accessible
- **\$10K** Maximum loan amount for repairs
- Applicants must meet certain household income criteria.
- **27** households worked with the Kingston Frontenac Renovates program in 2012 in order to make needed renovations or repairs that would allow them to stay in their home.

Kingston-Frontenac Renovates



The City of Kingston and the County of Frontenac have many aging homes which are in need of renovation and repair. These renovations and repairs can often force homeowners from their homes if they become too expensive. The City of Kingston and County of Frontenac have introduced a program that can help alleviate some of the stresses associated with owning an aging home.

Repairs can be completed on such items as roof or septic replacement, accessibility upgrades, or heating systems.

Bob and Edna Martin own a home that was built in 1954 and have lived there since 1970. "We've lived here a long time and we want to stay here," shared Mrs. Martin. "My husband and I are in our seventies. This is where we want to be, but some of the costs we discovered were more than we could afford."

Our windows were installed when the house was originally built. They weren't always very functional or energy efficient. The wood underneath some of the frames was beginning to rot out. When we discovered the damage and the need to have them replaced, this program got to us at just the right time.

"We were putting off getting the windows replaced due to the costs we assumed were involved, but when we discovered the damage and found out about the program, we knew we had to act immediately. We are super-happy with our new windows."

For more information on the Kingston-Frontenac Renovates Program and to read the program criteria and application form, please visit www.cityofkingston.ca/residents/housing/renovate.asp or call 613-546-2695 ext. 4911.

15% of Kingston's population live

below the low income cut-off level. (source: A Socio Economic Profile of Kingston, Ontario, 2008)



7k

Ontario Works single person



7k

Ontario Disability Support Program



14k

Old age security or guaranteed income supplement



21k

Single Minimum wage earner



21k

Ontario Works single parent, two kids



22k

Ontario Works family of four



30k

Minimum wage earner, dual income, family of four

Elizabeth Fry

Services for women who are, have been or are at risk of conflict with the law.

The Elizabeth Fry Society was incorporated in Kingston in 1949 by a group of eight women who began visiting the now-closed Prison for Women. They formed a society to provide services to those women while they were within the correctional service. More than sixty years later, staff and volunteers of this woman-centred charitable organization provide a wide range of programs to support women who are, have been, or are at risk of coming into conflict with the law. That being said, 75% of the women who utilize local services provided by the Elizabeth Fry Society have no previous connection to the criminal justice system; perhaps one of the biggest misnomers about their services.

"Some women will not approach us for help, due to their pre-conceived notions about what they think E-Fry is all about," says executive director, Trish Crawford. "A significant portion of the services we provide are directed at a certain type of clientele, however, we want to do whatever we can to provide assistance to all types of women in need in this community."

"Julie" is one of the building's current residents and cannot say enough about the positive impact that Elizabeth Fry has had on her life.

"I was forced to leave an abusive domestic relationship, but I had nowhere to go," she shared. "I lived in a hotel for a short while until my money ran out, then I lived in my car but I knew that couldn't go on forever. It wasn't safe.

"Without this place, I would have no direction at all," said Julie.

"This place gave me back my sense of pride, dignity and hope. That's all that anyone could ask for. There have been two great events in my life: finding this place and finding myself through this place." — Julie

For more information on the Elizabeth Fry Society in Kingston, call the 24 hour phone line at 613-544-1744.

The St. Vincent de Paul Society of Kingston 85 Stephen Street

- Open Monday to Friday, 9am to 1pm
- hot lunches on weekdays that provide 1,400 meals a month
- WEARhouse provides free clothing, books, and small household items
- Community pantry providing emergency grocery items
- Donations of clothing, small household items, and cash accepted Mon-Fri, 9am to 1pm

Elizabeth Fry 127 Charles Street

- Services for all women in need
- Services for women within the correctional service
- Kay Healy Homes: 45 rent-geared to income rental units
- Joyce Detweiler Community Residence: residential facility with on-site one-on-one counseling
- Community kitchen

The St. Vincent de Paul Society of Kingston



A help up in times of need

No one should be worried where their next meal is coming from. The St. Vincent de Paul Society of Kingston or "Vinnie's", to its clients, is an assuring place to turn in times of need.

Up to 1400 citizens take advantage of its free lunch program during any given month. At the rear of the property is the "WEARhouse" where donated gently used clothing, books and small household items are offered to clients free of charge. Finally there is a pantry where clients may stop by once a month to pick up emergency grocery items.

Judy Glenn is the new executive director of the society. "We want to instill a sense of dignity to the services we provide," she says. "No one comes here because they want to. Unfortunately they need to. We try to bring some peace and comfort to them when they pass through that door.

To learn more about St. Vincent de Paul and the services it provides in Kingston, please stop by their location at 85 Stephen Street or visit www.SVDPkingston.com.

John Howard Society

Kingston is a city long associated with the Correctional Service of Canada. Canadian corrections institutions and their associated services have been employing countless local citizens in our region for generations. These facilities have obviously also become closely associated with the offenders they house and their loved ones who support them on the outside.

Once their sentence is completed, agencies such as the John Howard Society can provide invaluable assistance in a former inmate's reintegration into society.

Late in November 2011, nine bachelor units were constructed and became available for homeless ex-offenders or men who were recently released from a local correctional institution. These units are to provide a stable and structured independent living environment as they reintegrate back into the community, while they search for a permanent housing solution.

For more information call 613-542-7373 or visit www.johnhowardkingston.ca

75% of residents successfully transition to their own home

The Gathering Place 342 Patrick Street

- day shelter from extreme weather conditions
- serves 13,000 hot meals a year
- Community Choice Pantry
- after school program Mon. Wed. and Fri.
- The Gathering Place received \$115,000 in funding support from the City of Kingston in 2012 to operate the Municipal Rent Bank.

John Howard Society 771 Montreal Street

- 9 new units added in late 2011
- Average length of stay: 6 months

The Gathering Place

The Salvation Army, Community and Family Services

The Gathering Place is a day shelter, serving Kingston's homeless and those on the brink of homelessness. The staff and volunteers strive to create a non-judgemental atmosphere where clients can take shelter from extreme weather conditions and eat a nutritious meal.

Volunteer Coordinator Kelli McIsaac is new to her role at The Gathering Place and she enjoys its steady pace. "We're busy here, pretty well every day," she says. "I would say that 90% of the people we serve have an income below \$12,000 a year. They live well below the poverty line. We can be a last resort."



"We serve people in the community who struggle to make ends meet, all year long and we are grateful for the support we receive from the community. This is a clientele whose needs do not rest after the holiday season."

For more information call 613-548-4411.



Lily's Place

Kingston's newest shelter for women and families

In April of 2012 local not-for-profit organization Home Based Housing opened a new 14 bed shelter facility with a mandate to serve women and families. Home Based Housing also operates the In From The Cold shelter where a significant increase of 33% in the number of women accessing services had been seen in 2011. Many of these women would have been better served in a female/family shelter environment. The former Bridge House facility was renovated to increase options for women, children, and families in need of a transitional and secure environment.

After separating from her spouse, being forced from her home with her children in tow, and having no set location to re-establish her family's future, "Pamela" found herself facing the need to enter a shelter. Lily's Place became a saving grace during a very difficult personal ordeal. "For the first time in my life, I was on my own. I was married at a young age. I went right from my parent's house to my house with my husband. Someone else always handled the money and paid the bills. I'm 39 now. Having to start over, on my own, having to care for my kids; I was lost."

For more information on Lily's Place and other services provided by Home Base Housing, please visit www.kingstonhomebase.ca or call 613-542-6672.

Lily's Place 333 Kingscourt Avenue

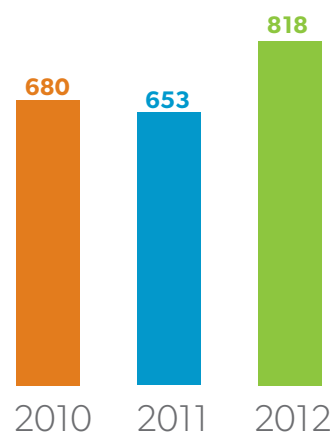
- Safe location for women, children and families
- Opened in 2012
- Capacity: 14 people
- Transitional housing
- On site assistance with financial management and arrangement of permanent housing

For more information on Lily's Place and other services provided by Home Base Housing, please visit www.kingstonhomebase.ca or call 613-542-6672.

Homelessness Services

The City and County provide funding and oversight for a range of services addressing homelessness including emergency shelters, drop-in centres, housing help centre, rent and utility arrears program, and other support services.

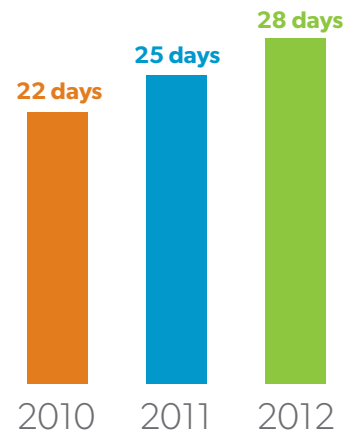
Number of Individual Shelter Users



Homelessness Plan

During the Fall/Winter 2012/2013, public consultations occurred throughout the City and County to obtain feedback that would help create a ten-year homelessness plan for the community. This research will guide the development of a recommended sustainable service delivery model which will include recommended levels of service and a methodology for the future allocation of homelessness funding to service providers and emergency shelters.

Average Shelter Stay

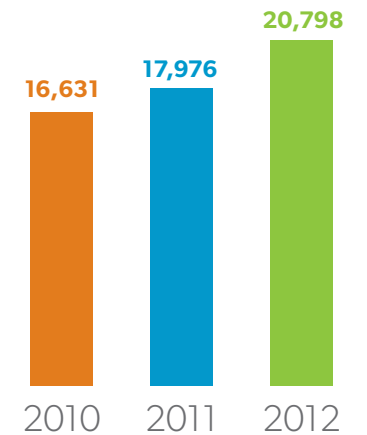


Emergency shelters

Emergency shelter usage in Kingston is increasing. After a brief decline in bed-night usage between 2008 and 2010, there was an upturn in usage in 2011 and again in 2012.

Through provincial and municipal funding up to 86 emergency shelter beds are provided in the City of Kingston at 6 different emergency shelters which serve specific client groups such as youth, singles, women and children, men and families. In addition to these 86 beds, Interval House provides shelter for up to 25 women and children who are victims of domestic violence but is funded through non municipal sources.

Shelter Usage Annual Bed Nights

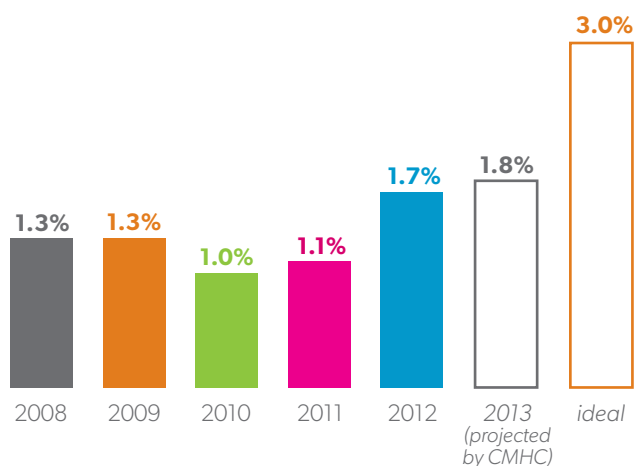


Annual number of occupied bed nights

October 2012 was the busiest month on record for local shelters with 1,992 occupied bed nights.

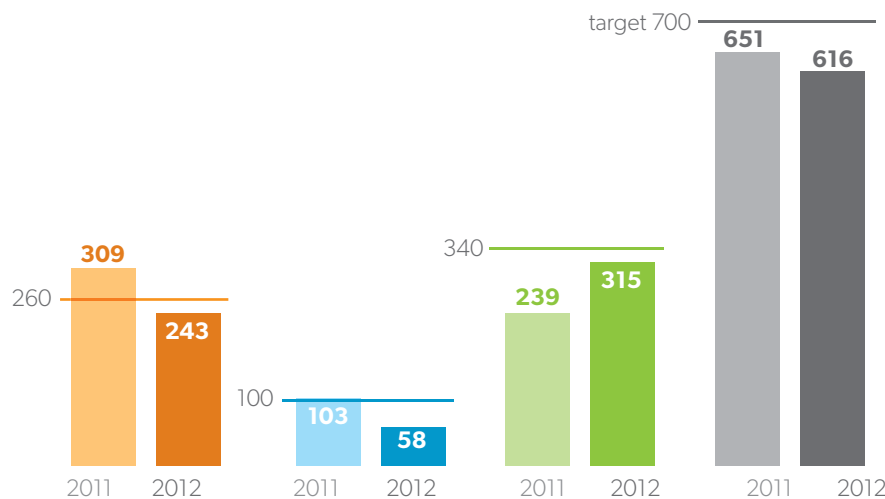
72%
was the average monthly shelter occupancy rate in 2012

Market Housing Indicators



Local vacancy rate

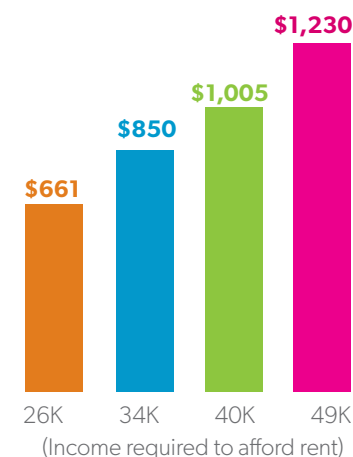
Kingston had the same vacancy rate as Toronto and Winnipeg in 2012. Only Calgary, Guelph, Regina and Thunder Bay had lower vacancy rates among major Canadian centres, as tracked by CMHC.



New housing completions by unit type in City of Kingston

- Single Family Dwellings
- Semis-Row Homes
- Apartment units
- Total

Target – as recommended in the Municipal Housing Strategy to meet anticipated growth



Average market rent 2012 (Kingston CMA)

- Bachelor apt.
- 1 bedroom
- 2 bedroom
- 3 bedroom

\$262,167

Average home sale price in 2011

\$270,275

Average home sale price in 2012
(MLS average sales in Kingston)



For more information, contact:

City of Kingston & County of Frontenac Housing Programs
362 Montreal Street, Kingston, ON K7K 3H5

tel: 613 546-2695
email: hhreport@cityofkingston.ca

The City of Kingston and the County of Frontenac appreciate your feedback. To comment on this document, or to provide ideas for next year's issue, please contact: hhreportcard@cityofkingston.ca

www.cityofkingston.ca/housing



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