



City of Kingston
Information Report to Housing and Homelessness Advisory Committee
Report Number HHC-24-009

To: Chair and Members of the Housing & Homelessness Advisory Committee

From: Jennifer Campbell, Commissioner, Community Services

Resource Staff: Amy Gibson, Manager, Housing & Homelessness, Housing & Social Services

Date of Meeting: June 13, 2024

Subject: Standing Update Report June 2024

Council Strategic Plan Alignment:

Theme: 1. Support Housing Affordability

Goal: See above

Executive Summary:

The Housing & Homelessness Advisory Committee is provided with an update report on the housing and homelessness system in the City of Kingston and County of Frontenac at least quarterly throughout the year. The report includes updates regarding homelessness services, social housing programs, affordable housing projects and initiatives, and other updates as applicable.

Recommendation:

This report is for information only.

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Authorizing Signatures:

ORIGINAL SIGNED BY COMMISSIONER

**Jennifer Campbell,
Commissioner, Community
Services**

ORIGINAL SIGNED BY CHIEF ADMINISTRATIVE OFFICER

**Lanie Hurdle, Chief
Administrative Officer**

Consultation with the following Members of the Corporate Management Team:

Paige Agnew, Commissioner, Growth & Development Services	Not required
Neil Carbone, Commissioner, Corporate Services	Not required
David Fell, President & CEO, Utilities Kingston	Not required
Peter Huigenbos, Commissioner, Major Projects & Strategic Initiatives	Not required
Brad Joyce, Commissioner, Infrastructure, Transportation & Emergency Services	Not required
Desirée Kennedy, Chief Financial Officer & City Treasurer	Not required

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Options/Discussion:

The report is organized in three sections providing updates on homelessness services, social housing programs and affordable housing projects and initiatives.

1. Homelessness Services

By Name List (BNL) and Coordinated Access

People on the BNL may be precariously housed or unhoused, ranging from and not limited to living in shelters, motels, with family, incarcerated, in hospital or living rough. Coordinated Access is a community-wide system that streamlines the process for people experiencing homelessness to access housing and support services within a coordinated system. The BNL remains steady, as a similar number of individuals exit the system as are introduced or re-introduced. Exits include individuals securing housing or becoming inactive such as losing contact with their Housing First Worker or moving away. Entries to the system include individuals accessing services for the first time or returning from being inactive. Below are the BNL numbers for the last ten months:

Table 1: By Name List Data, July 2023 – April 2024

Month	Number of People
July 2023	524
August 2023	533
September 2023	531
October 2023	537
November 2023	540
December 2023	523
January 2024	536
February 2024	531
March 2024	539
April 2024	546

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Shelters/Overnight Drop-in Centre Updates

The Adelaide Street Shelter, which is operated by Lionhearts Inc., opened for Weekend Day Services mid-March 2024. This service responds to an identified gap in drop-in locations for people to access support services during the weekends and statutory holidays. The emergency adult shelter operates in a City-owned property at 38 Cowdy Street. Individuals that are using the shelter service are welcome to stay throughout the weekend and individuals sheltering elsewhere can utilize the drop-in space to socialize and have a meal.

2. Social Housing Programs

Rent Geared to Income Assistance (RGI)

Under the *Housing Services Act 2011* (HSA), the City of Kingston as the Service Manager for housing and homelessness programs, is responsible for maintaining a target of 2,003 RGI units in the Kingston and Frontenac service area. The Housing & Social Services Department oversees the social housing system which includes fifteen non-profit housing providers that currently manage and directly operate 1,518 RGI units which follow eligibility rules set out in Part V of the HSA. The remainder of RGI units are secured through rent supplement agreements with private and non-profit housing providers, and recipients of the local Portable Housing Benefit (PHB). Additionally, there are 61 municipally funded supportive housing units, with tenants paying no more than 30% of their adjusted family net income or, if on social assistance, rent is no more than maximum shelter allowance which counts towards the City of Kingston’s service levels. There are another 30 non-mandated RGI units funded by Federal and Urban Native programs. Social housing units and PHB benefits are accessed by way of the centralized waiting list (CWL) which is maintained by the Social Housing Registry.

Information and updates regarding the CWL and RGI units are shared through Tables 2-4 and Figure 1 below.

Centralized Wait List Data

Table 2: Number of Active Households as of April 30, 2024

Household Type	Special Priority	Chronological	Total
No Dependents (single or couple)	14	744	758
With Dependents 2 bedrooms	2	147	149

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Household Type	Special Priority	Chronological	Total
With Dependents 3 bedrooms	6	137	143
With Dependents 4 bedrooms	5	85	90
With Dependents 5 bedrooms	2	85	87
Senior (65+)	1	231	232
Total	30	1,429	1,459

Table 3: History of Number of Active Households – January 1, 2020, to April 30, 2024

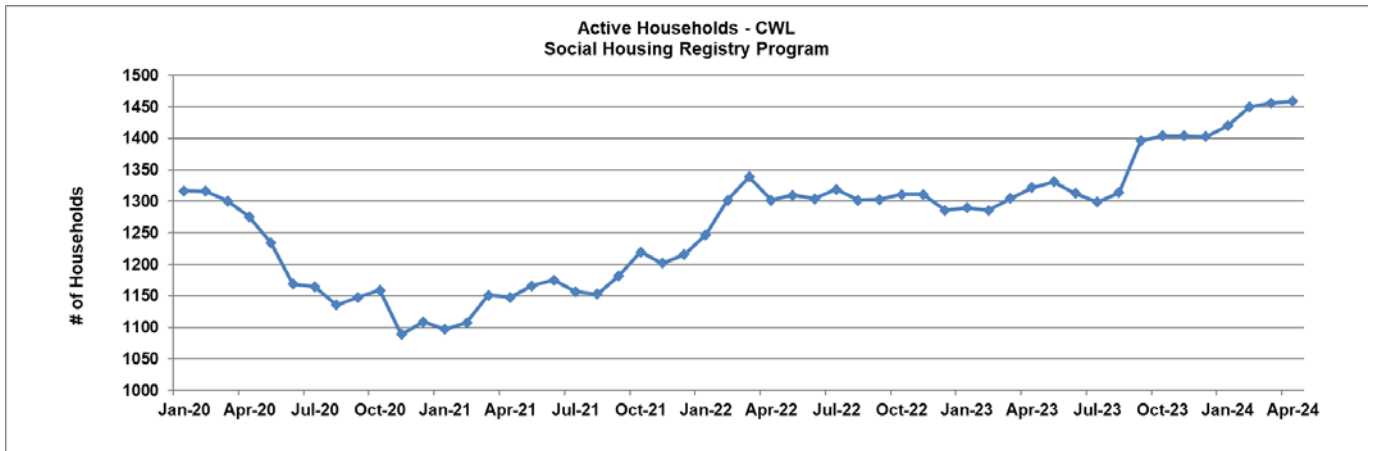


Table 4: Total Number of RGI Applications Received January 2024-April 30 2024

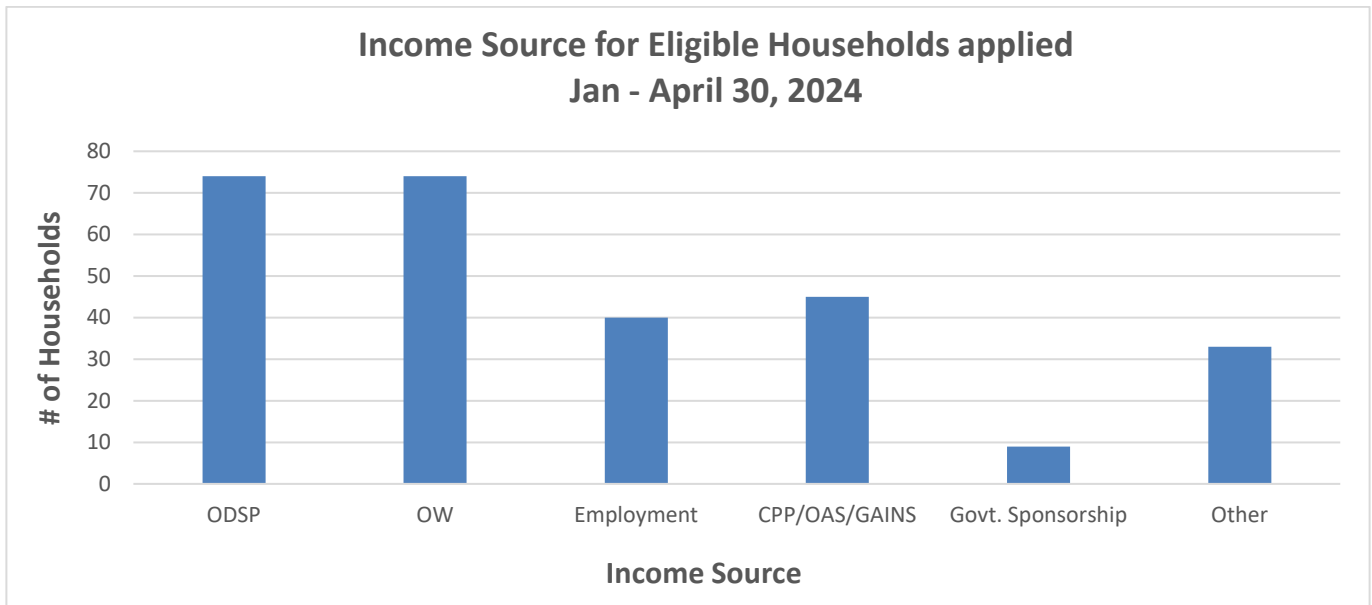
Household Type	No Dependents (single or couple)	With Dependents	Seniors (65+)	Total
# of Applications	170	93	50	313

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Household Type	No Dependents (single or couple)	With Dependents	Seniors (65+)	Total
# - Eligible households - Chronological	126	68	29	223
# Eligible households - Special Priority	8	8	2	18
Total # Eligible Households	134	76	31	241

Figure 1: Income Distribution of Eligible Households Who Applied Jan 2024-April 30 2024



Local Portable Housing Benefit (PHB)

A PHB is a monthly subsidy provided to a low-income household to assist with housing costs. Unlike other forms of housing assistance, the benefit is tied to the household and not a physical housing unit, allowing the benefit to move with the household to any rental unit within the City of Kingston or County of Frontenac. As a result, recipients have more flexibility to choose where they live to be closer to family, social support networks, schools and employment opportunities.

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There are 138 PHB benefits available for eligible residents. As of April 30, 2024, 127 households are receiving a PHB.

Canada-Ontario Community Housing Initiative (COCHI), Ontario Priorities Housing Initiative (OPHI) and Canada Ontario Housing Benefit (COHB)

Under the 2017 National Housing Strategy, the Ministry of Municipal Affairs and Housing (MMAH) entered into a bilateral agreement with the Canada Mortgage and Housing Corporation Canada, establishing funding for housing programs. At that time, the programs included COCHI and OPHI. In April 2020, the COHB was introduced.

In February 2023, the City received notice from the MMAH regarding annual funding allocations for programs for the 2023-2025 program years. The 2024/2025 allocation for COCHI and OPHI, planned to be released in April 2024, were stalled due to a dispute between the Federal and Provincial governments. The potential implications to the City if the funding continued to be delayed were conveyed in [Report Number 24-152](#) which was shared with Council at its May 21, 2024 meeting. On May 28, 2024 a joint statement was released by the Federal and Provincial Governments informing Service Managers that Ontario has submitted a revised Action Plan under the bilateral agreement, which provides more robust data and insights as to which housing projects benefitted from provincial investment. This has resolved the prior dispute and will unlock the previously withheld funding to Service Managers and allow staff to continue to implement the COCHI and OPHI programming scheduled for 2024/25. The agreement also offers assurance that the Canada Ontario Housing Benefit (COHB) will continue over the defined program term.

3. Affordable Housing Projects and Initiatives

Since its inception, the affordable rental housing capital funding programs have provided financial assistance from municipal, provincial and federal sources to create over 550 units. These units include deeply affordable transitional and long-term supportive housing units for social assistance recipients as well as supporting affordability for moderate-income working households that may struggle to afford market rent.

The capital funding assistance is provided in exchange for long-term rents at below-market levels. These units are in addition to the service areas 2,003 rent-geared-to-income units. Table 5 outlines ongoing affordable housing projects that have received capital funding commitments and are in development or under construction. Of note, staff are currently working with a variety of non-profit and private sector housing providers and upper levels of government to plan and initiate new affordable housing projects. These projects are not included in Table 5 but will be discussed in subsequent reports when project commitment is achieved.

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Table 5: Ongoing Affordable Housing Projects

Address	Proponent	Affordable Units	Description	Status
1316 Princess Street	Kingston & Frontenac Housing Corporation	52 units	Affordable and Rent-Geared-to-Income Housing	Construction started summer 2022; completion winter 2025
1336 Princess Street	Kingston Co-Operative Homes Inc.	38 units	Affordable Housing	Complete and occupied
484 Albert Street	Kingston Home Base Housing	38 units	Supportive/ Transitional Youth Housing	Construction is ongoing; completion February 2026
1752 Bath Road	ARM Construction Company	28 units	Affordable Housing	Construction to start spring 2024, completion spring 2026
805 Ridley Drive (West Wing)	City of Kingston and Dawn House for Women	17 beds	Transitional housing for vulnerable women	Renovation start spring 2024; completion February 2025
111 MacCauley Street	Habitat for Humanity	8 units	Tiny House Pilot Project	Construction ongoing, completion spring summer 2024

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Address	Proponent	Affordable Units	Description	Status
206 Concession Street	City of Kingston and Addiction and Mental Health Services	18 beds	Addiction and mental health housing stabilization program	Construction start winter 2024; completion November 2024
255 Yonge Street	City of Kingston	3 units	Indigenous Housing	Construction start May 2024; completion November 2024
44-62 Barbara Avenue	HJK1 Holdings Ltd.	5 units	Affordable Housing	Complete and occupied
Various Addresses	KFHC	6 units	Affordable Housing	Construction start December 2024, completion summer 2025

Other Affordable Housing Programs

Second Residential Unit Affordable Housing Grant Program

Second residential units, also known as secondary suites or granny flats, are private, self-contained units within an existing dwelling (i.e. basement apartment) or in a detached, accessory structure such as a backyard coach house or converted detached garage. Second residential units provide housing diversity and support housing options for singles and smaller households, live-in caregivers and downsizing seniors, amongst other smaller household types. Second residential units also provide additional income which can be used to support low to moderate-income households to achieve home ownership. In 2023, building permits were issued for 119 second residential units.

The City’s implementation plan for the Housing Accelerator Fund initiatives will enhance the existing incentive program by providing streamlined approvals, increased financial incentives and pre-reviewed contractor packages to make it easier for property owners to develop

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additional residential units ([Report Number 23-172](#)). Staff are currently working to develop the enhanced program to be available later this summer.

Kingston-Frontenac Renovates Program

The Kingston-Frontenac Renovates Program provides funding assistance to eligible homeowners to make their homes more accessible or to complete urgent or emergency repairs. Examples of eligible projects include accessibility ramps, stair lifts, handrails, roof replacement, foundation work, furnace replacement and window replacement. Projects are eligible for up to \$15,000 which is provided in the form of a forgivable loan that is forgiven at an equal rate over the ten-year term. For accessibility projects, \$5,000 is provided in the form of a non-repayable grant.

The 2024 program is now available and accepting applications. Repayments received from participants who sell their home within the ten-year term are returned to the program's revolving fund which supports additional households. In 2023, 17 households benefited from this program. This program is available in the City of Kingston and the County of Frontenac.

Home Ownership Program

The Home Ownership Program provides down payment assistance to low-to-moderate-income renters and first-time buyer households. The program intends to support households that can afford the monthly costs of homeownership but cannot fund the down payment requirements. Eligible households must be renting a home or be first-time buyers residing in the City of Kingston or the County of Frontenac and meet specified income criteria. Funding is provided in the form of a 10% down payment, up to a maximum of \$45,000, which is forgiven after the 20-year affordability term. If the home is sold during the 20-year term, the principal amount and a percentage of any capital appreciation is repayable to the program's revolving loan fund.

While the unprecedented price escalation in recent years has impacted the number of successful purchases, for 2023, the asset limit was raised from \$20,000 to \$50,000 to enable prospective participants to maximize down payment availability. In 2024, the program has been further amended to increase the household income eligibility and the maximum house price. So far in 2024, two households have successfully purchased homes under the program.

Kingston Co-Operative Homes Completes Affordable Housing Project at 1336 Princess Street

Kingston Co-Operative Homes Inc., a non-profit organization providing affordable housing in Kingston, recently welcomed the first residents to the completed project at 1336 Princess Street. The construction of this much-needed development began in late 2022 and now offers 38 units of affordable housing offering a range of affordability levels to low to moderate-income households. The project includes a mix of one-bedroom and two-bedroom units with 22 units at 80% average market rent and 16 units at 60% of the average market rent, inclusive of utilities.

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This project, and the adjacent affordable housing project at 1316 Princess Street (still under construction), were made possible through the City's contribution of land to the project. The property on Princess Street was purchased by the City specifically for affordable housing development.

This project also benefitted from a municipal capital funding contribution and funding from the provincial and federal governments through the Ontario Priorities Housing Initiative and the National Housing Strategy Co-Investment fund.

New Housing Program with the YMCA of Eastern Ontario

A new housing program has been launched by the YMCA of Eastern Ontario. The program is designed to assist individuals on their journey toward housing independence, and it is a collaboration between the YMCA, CaraCo Group, Tipi Moza and the City of Kingston. The program offers four studio units at reduced monthly rent provided by CaraCo Group. Participants are referred from Tipi Moza's Indigenous transitional housing program, and the City of Kingston offers a monthly rent supplement to bridge the gap between the social assistance shelter allowance and the reduced rate rent.

The YMCA has a long history of providing housing supports in Canada. To help serve the current local housing needs, the YMCA of Eastern Ontario is initiating this housing program to fill an identified gap in the housing continuum. In recent years, with the support of the City of Kingston, local housing providers have expanded transitional housing program capacity to provide affordable accommodations and support services. However, one of the challenges faced by these programs is that it can be difficult to find subsequent housing when participants are ready to progress in their housing independence. This creates a bottleneck where programs cannot take in new participants if existing participants are unable to secure subsequent housing. The new YMCA program will provide housing for four residents of Tipi Moza's Indigenous transitional housing program who are ready to move on to a housing program with lighter support services. This program not only provides opportunities for those moving on but also opens space for new intake at the 113 Lower Union Street program.

The YMCA support services are intended to include health and fitness, mental health and life skills support. Individualized wellness plans and programs will address financial literacy, conflict management, organization skills, self-esteem, gambling awareness and nutrition.

This new program is an example of how organizations can work together and leverage their capacity and skill sets to support vulnerable community members. The YMCA is seeking additional partnership opportunities moving forward.

New Affordable Housing Units on Barbara Avenue

Affordable housing units in the recently completed conversion project on Barbara Avenue are now complete and occupied by tenants. To support the creation of these five affordable units,

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the City provided a capital funding contribution to a private developer to offset the development costs. The affordability term associated with this project is 20 years and during this time the units will be rented at a below-market rate.

The project included converting underutilized basement spaces in existing townhome units to create ten new one-bedroom units, five of which will be affordable. City Council allocated funding to this project in July 2023. Completing the project in less than a year is a notable accomplishment, as housing projects typically take more than a year to finish.

Dawn House for Women

The west wing of the facility operated by Dawn House for Women at 805 Ridley Drive is currently being renovated with expected completion in February 2025. The east wing was renovated last year and provides 12 transitional housing units. Clients and staff are currently located at a temporary site and are fully operational.

City Council Approves Funding for Affordable Housing Project, Advancing Construction Readiness

In April 2024, City Council approved a staff recommendation to fund two non-profit housing providers to complete development approvals and design work for three future community housing projects. Completing the work will get three new projects to the construction-ready stage.

The projects include a new housing facility for families being developed by Kingston Home Base Non-Profit Housing to replace the existing family shelter which is outdated and undersized based on current demand. The family housing facility will include emergency accommodations, transitional housing and permanent affordable housing for families. The two other projects are being developed by the Kingston & Frontenac Housing Corporation and will provide mixed-income housing including affordable and market rental units. More information about the projects is available in [Report Number 24-055](#).

Contacts:

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Other City of Kingston Staff Consulted:

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John Henderson, Housing Programs Administrator, Housing & Social Services

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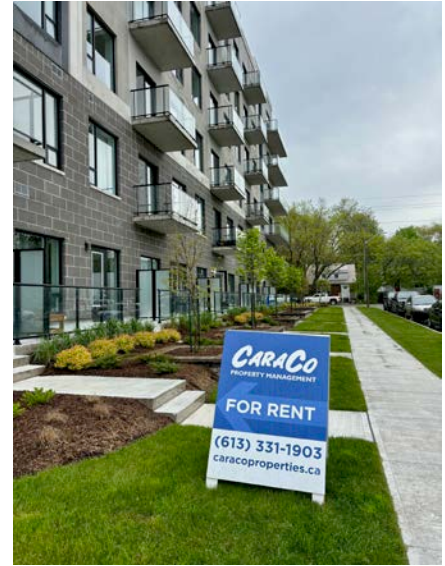
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Nicola Reid, Housing Programs Administrator, Housing & Social Services

Exhibits Attached:

Exhibit A - Pictures of Completed Projects

Completed Units in Caraco Corporation Building for YMCA Housing Program



Kingston Co-Operative Homes Inc. 38-Unit Affordable Housing Project



Accessible washroom

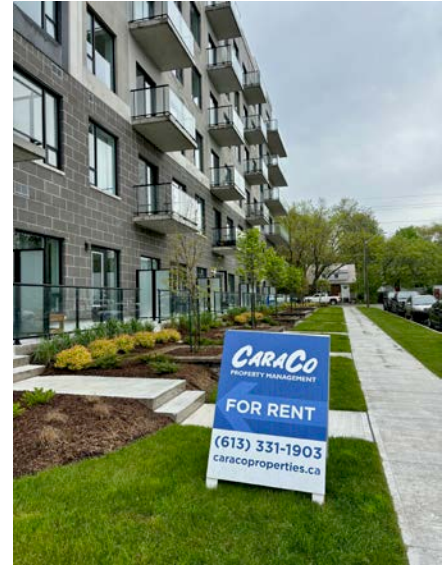


Accessible kitchen

Completed Affordable Housing Units at Barbara Avenue



Completed Units in Caraco Corporation Building for YMCA Housing Program



Kingston Co-Operative Homes Inc. 38-Unit Affordable Housing Project



Accessible washroom

Accessible kitchen

Completed Affordable Housing Units at Barbara Avenue

