



**MAYOR'S ROUND TABLE II**

**AFFORDABLE HOUSING**

# WHAT IS AFFORDABLE HOUSING?

The Ministry of Housing defines affordable as follows for ownership:

A purchase price that does not result in more than 30% of gross annual household income spent on housing (low to moderate households), or

Housing that has a purchase price at least 10% below the average resale in the regional market

# WHAT IS AFFORDABLE HOUSING?

The Ministry of Housing defines affordable as follows for rental:

Rent that does not result in more than 30% of gross annual household income spent on a rental unit (low to moderate households), or

Rent that is at or below the average market rent of a unit in the regional market

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# GENERAL FACTS ON HOUSING IN ONTARIO

Ontario has over 5.1 million households (2016 census)

Approx. 1/3<sup>rd</sup> is rental with the remaining 2/3<sup>rd</sup> ownership (MAH)

Approx. 15% of that total have trouble accessing affordable, suitable & adequate housing

Approx. 3% of households cannot afford their own homes and are on active waiting lists for social housing

# GENERAL FACTS ON HOUSING IN KINGSVILLE

Kingsville has approx. 8,100 households

There are six known properties in the community that supply affordable housing

Total inventory of affordable housing units is 162.

In the last ten years approx. 32 units have been completed.

In 2017 funding had been approved for a 16 unit development but was lost to non-approval of the project



# WHAT IS THE NEED IN KINGSVILLE?


Based on the Ontario need for affordable housing this would mean:

Approx. 1,215 households have trouble accessing affordable, suitable and adequate housing, and

Approx. 243 households cannot afford their own homes and are on active waiting list for social housing

# WHAT IS THE NEED IN KINGSVILLE?


The actual active waiting list for social housing in Kingsville is higher at 378 households consisting of single individuals, seniors and families.





# WHAT DOES THIS MEAN?

If the known inventory of available affordable housing is 162 and we know that potentially 378 is the actual need then we are short by 216 households.



# WHAT DO WE CURRENTLY DO TO HELP?

Kingsville did tax affordable housing at the standard residential tax rate vs. that of the multiple residential rate however all new multiple units will be taxed at the standard residential rate.

The Town also funds 20% of the applicable development charges & building permit fees for new affordable housing builds which is covered by money currently held in reserves.

# WHAT IS THE GOAL OR DIRECTION?

The County and Kingsville Official Plan outlines that we should be achieving a minimum affordable housing target of 20% of all new development.

We are not hitting this mark.

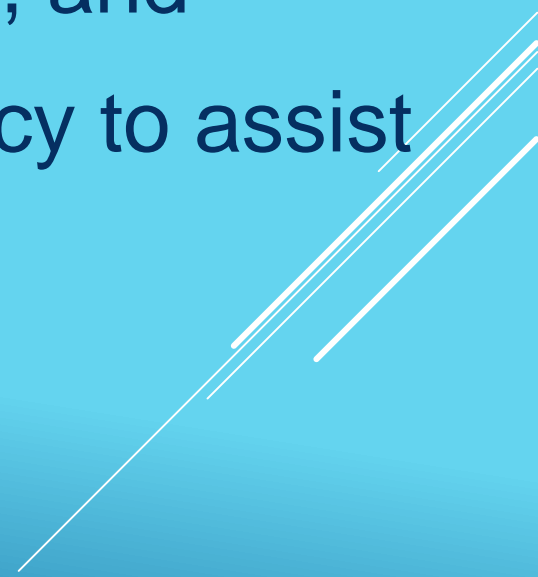
Over the last three years we have seen 100 plus new homes built per year.

We have seen 14 of a possible 60 units built.

# WHAT DO WE DO NOW?

That is the purpose of this roundtable, to explore ideas and move forward in a direction that gets the community closer to meeting the targets that have been established, and

Create a clear comprehensive policy to assist Council in decision making.

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# QUESTION TO KEEP IN MIND?

How do you encourage affordable housing development?

Where do you build affordable housing?

What form does that housing take, rental, singles, townhomes etc.

Why are we providing affordable housing?

What happens if we continue to miss the 20% mandated target?