Everyone needs a home. Without a home you don’t have a place to prepare your own meals, rest yourself and have a decent standard of living. It’s also harder to find a job, have an address for mail delivery and participate fully in society – whatever your needs or abilities. Without a home that meets core housing needs, individuals and families are further disenfranchised and suffer negative health effects than their higher earning counterparts. Whether someone rents or owns a home, or lives in any type of housing arrangement, many people with lower incomes are shown to be in a continuous cycle of core housing need.

This report aims to outline the state of housing in Hamilton, with an emphasis on affordable housing for our most vulnerable residents. These residents include people with disabilities, racialized minorities, people experiencing poverty and/or living in lower income brackets, newcomers, and Aboriginal people. A second report will come out later this year that will show what type of solutions are being developed to solve these problems.

“A whole bunch of [people in Hamilton living in poverty] aren’t able to commit themselves to our community because they spend half their time looking for food and shelter.”

Mark Chamberlain, Chair Hamilton Roundtable on Poverty Reduction and Chair Hamilton Jobs Prosperity Collective, Hamilton Spectator, January 21, 2010

Affordable Housing in Hamilton Snapshot

- The current waiting list for social housing in Hamilton is approximately 5,000 persons. This is an increase of 29% since the start of the economic recession in 2008, compared to a 14% increase across Ontario. The names of thousands of families in Hamilton are on waiting lists for affordable housing where many are likely to stay for years. (Source: City of Hamilton, Ontario Non-Profit Housing Association)

- Approximately 600 youth between the ages of 16 and 24 are currently homeless. (Source: SPRC, Street Youth Planning Collaborative)

- In 2006, 33,340 households in Hamilton, which represents 44% of renter households, spent more than 30% of their household income on shelter. Of that number, 15,020 or 21% of renter households spent more than 50% of their income on shelter putting them at serious risk of homelessness. (Source: Statistics Canada, 2006 Census)

- To keep pace with affordable housing demand 629 units need to be built each year in Hamilton. In 2008, 162 units were completed through the Canada-Ontario Affordable Housing Program. (Source: City of Hamilton)

- In 2006, 34% of renter households and 7% of owners were in core housing need in the City of Hamilton. (Source: Canada Housing and Mortgage Corporation)

- Statistics Canada and the Canada Housing and Mortgage Corporation do not report housing statistics by sex, however, since women are more likely than men to be poor, women are also more likely to be spending a greater share of their income on shelter. Women are also far more likely to be victimized by violence, another leading cause of precarious housing for women. (Source: SPRC)
So What is Core Housing Need?

The Canada Mortgage and Housing Corporation (CMHC) considers households to be in core housing need where one or more of the following three standards is not met, 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. The standards are:

**Adequate** dwellings reported by their residents as not requiring any major repairs such as roofing, electrical, environmental upgrades and heating/cooling systems. The most common indicator of adequate housing comes from the 2006 Census, which asks residents if their home requires major repairs, minor repairs or just regular maintenance. There may be significant undercounting of renter buildings that need major repairs, as residents are often unaware of many of the repair needs of their dwellings unless these repair issues are immediately obvious to the individual tenant (Social Planning Network of Ontario, *Ontario’s Social Landscape*, 2010).

**Suitable** dwellings with enough bedrooms for the size and make-up of the resident households according to National Occupancy Standards requirements. Research has shown overcrowding leads to negative health outcomes and is unhealthy for child development (Hamilton Roundtable for Poverty Reduction).

**Affordable** Housing officials, advocates, banks and mortgage lenders use “affordable” to mean housing that does not require more than 30% of before tax household income to be spent on housing. Paying more than 30% of your income on housing is considered putting someone at risk of not being able to pay their rent or make mortgage payments. This report will show that a high number of Hamiltonians are paying 50% or more on rent, which indicates “severe housing affordability problems” according to CMHC, putting them at risk of homelessness.

Is Housing Currently Affordable in Hamilton?

Chart 1 illustrates how housing affordability varies dramatically by demographic group within Hamilton’s renter population. Families, who often have more than one income to draw upon, generally have fewer problems with housing affordability than single persons. But some families in Hamilton are struggling more than others, for example:

- Almost three quarters of low income families (over 9,000 families) are paying more than 30% of their income on rent.
- More than a third of low income families in Hamilton (almost 4,500 families) are paying more than half their income on rent, which puts these families at risk of homelessness.
- Unattached individuals (most often singles living alone or with roommates) have the biggest challenge finding affordable rental housing in Hamilton. More than half of singles who are renters (17,700 persons) are spending 30% or more of their income on rent. This figure reaches 80% among low income singles (over 14,000 people).
- One quarter of singles are at risk of homelessness, with very close to half of recent immigrant and low income singles in this situation.

The risks of living outside of a couple or family situation are most distressing among seniors:

- Only 4% of renter senior families are close to homelessness, but this rises to 17% among unattached seniors, many of whom are women who have outlived their spouses.

Is Housing Currently Adequate in Hamilton?

Families living on a low income in Hamilton pay on average only $102 per month less than those on a higher income, yet over 12% of the units that they live in are in need of repair, double the rate for units rented by families on a higher income (Chart 2). When housing isn’t adequate, many households are forced to spend more money on making up for deficiencies, and struggling to keep up with increases in utilities as a result of such things as heat loss, poor, inefficient lighting or higher costs in heating and cooling. For example, one renter described having to replace all her furniture when the mould in her apartment made it unlivable.

More than 30,000 Hamiltonians live in non-profit housing, in approximately 14,600 units. Most of these buildings and their units are aging and in need of upgrades to roofing, windows, mould remediation, energy retrofits and conversion to meet new accessibility requirements.
guidelines under the Access to Ontarians with Disabilities Act (AODA). Despite high rates of disrepair, 2009-2010 provincial allocations for funding for these repairs met only 50% of the City of Hamilton’s request on behalf of the social housing providers in the city.

Is Housing Suitable in This Community?

Suitability in housing refers to size of housing units with respect to the number of people in a household. The general decline in birth rates in Hamilton and across Canada has led to a decrease in family size and means that most families are living in housing that isn’t overcrowded. Nevertheless, there is a moderate but growing percentage of renter families that are experiencing overcrowding (Chart 3). Between 1991 and 2006, there was a 24% increase in the number of renter households in Hamilton that didn’t meet occupation standards.

Workers at Hamilton’s Immigrant Women’s Centre, an organization working with immigrants and refugees settling to Canada have seen many large families struggle because they have not found suitable housing options available to them.

“Many [recent immigrant families] are forced to split up and live in different apartments, separating children from their parents and brothers from their sisters.”

Radenka Lescesen, Immigrant Women’s Centre

Homeownership

Is it an unreachable goal for more and more Hamiltonians?

Chart 4 shows that the price of home ownership in Hamilton has risen by over 44% in the last decade, while incomes have remained stagnant. CMHC statistics show that in 2006, almost 17% of owners in Hamilton were living in homes that were unaffordable compared to their incomes. Any increase in interest rates will impact owners who are at the edge of affordability and may increase mortgage default rates.

While some people rightfully choose renting as the best option for them, for others home ownership is still kept out reach because of rising home prices and income instability due to precarious employment. Jim Dunn, professor in Health, Aging and Society at McMaster University has noted that Canada’s taxation policies designed in part to make homeownership more accessible (such as the capital gains tax exemption for a primary residence) have acted to create even greater wealth disparities between owners and renters in Canada.
Affordable Supportive Housing for People with Disabilities

The lack of adequate funding for long-term supports integrated with affordable rental opportunities is a key factor in contributing to housing instability for people with disabilities. The current waiting list for supportive housing for those with developmental disabilities is approximately 500 persons.

(Source: CONTACT Hamilton)

A monetary definition of affordability does not account for the added expenses experienced by persons with special needs. Housing advocates for this population state that simply raising housing allowances to match a 30% affordability target does not guarantee affordability if the support services required to help the person function in that environment are not covered or are an added cost. Hamilton Housing Advocate Darlene Burkett believes that:

“….an affordable housing strategy is one that ensures services are there for people, provides accessible housing, includes building more accessible units, and one that supplies money to cities to do such things.”

Housing for Unattached Individuals

Unattached individuals (most often single people living alone or with roommates) have much higher rates of rental tenure than families (54% vs. 23%) and frequently seem to be forgotten in planning processes.

Hamilton advocate Bill Medeiros notes this oversight comes about because "...when our social assistance system was created, there was a mentality that unattached individuals (if they weren't living with a disability) were not deserving of welfare. We still have that mentality today."

Lynn Aquin from the Peer to Peer Mentoring program told us that “A (single) person on OW cannot afford rent, and so they often end up living with family or in shared accommodation which is not always good for them.”

So What Can We Do?

In March 2010, the Conference Board of Canada released its report: Building From the Ground Up: Enhancing Affordable Housing in Canada. The report recommends that private and public sector partnerships and new, innovative ways of developing affordable housing projects will be the way of the future:

We need to break the affordable housing challenge into its constituent parts—design/build, operation, and financing—and consider which public, private, or non-profit actors can most efficiently, effectively, and equitably act on each component, given their core competencies and cost structures.

On the national level, Bill C-304, is a proposed bill that will give Canadians a national housing strategy (Canada is the only G8 country without such a plan). Currently, advocates in the housing sector are encouraging the passing of this bill in the House of Commons.

A Long Term Affordable Housing Strategy for Ontario?

The Affordable Housing Flagship, a Hamilton group of public and private partners involved in creating solutions to social and affordable housing needs recently made the following recommendations to the Province of Ontario’s Long Term Affordable Housing Strategy:

• Municipalities should have flexibility to meet local needs with federal and provincial funding.
• A long term strategy should balance affordable homeownership and affordable rental housing.
• A long term strategy must link across ministries – including the Ministry of Community and Social Services, the Ministry of Health and Long Term Care, and the Province’s Poverty Reduction efforts.
• The Province should assume the costs, but not the administration, of social housing.
• Affordable housing programs must address deeper affordability issues, such as living wages, and social assistance rates for example.
• The shelter portions of Ontario Works and Ontario Disability Support Program must be reviewed. Social assistant rates were frozen from 1995 to 2005, and starting in 2008, annual increases were set at 2%. The rates do not reflect the real cost of rental and/or market prices for housing:
  • Individuals who currently live in rooming houses need to be factored into an affordable housing strategy.
  • The continuum of affordable housing must be widened. A provincial affordable housing strategy must clearly define the concept of affordability based on a person’s income, not just on the private market.
  • Of the small amount of funding available for social housing, most is earmarked for building costs only. The Province needs to address the long term sustainability of supportive housing units for seniors and persons with disabilities, addictions, or mental health issues by providing more funding for operating costs to ensure that the needs of our most vulnerable members of the population are met.
  • Specific attention should be given in the strategy to the difficult situations faced by large new comer families.

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Social Planning and Research Council of Hamilton
162 King William Street, Suite 103, Hamilton ON L8R 3N9
Phone: 905-522-1148 Web: www.sprc.hamilton.on.ca Email: sprc@sprc.hamilton.on.ca