Everyone has a home...
Home is the foundation

Hamilton’s Housing & Homelessness Action Plan

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This report was written by the following City of Hamilton staff from the Housing Services Division, Community and Emergency Services Department:

Dave Brodati – Manager, Investment in Affordable Housing
Jennie Vengris – Senior Policy Analyst, Homelessness Policy and Programs
John Filice – Program Analyst, Homelessness Policy and Programs
Molly Elliott – Senior Policy Analyst, Homelessness Policy and Programs

With management support by:

Gillian Hendry – Director, Housing Services Division
Amanda DiFalco – Manager, Homelessness Policy and Programs
Robert McKnight – Manager, Housing Programs
Brian Kreps – Manager, Residential Care Facilities and Emergency Shelters

And communications and graphic design/production support by:

Strategic Services Division, Community and Emergency Services Department, City of Hamilton
Hewak Communications Design

Questions regarding this report should be directed to:

Dave Brodati – Manager, Investment in Affordable Housing
Housing Services Division
Community and Emergency Services Department
City of Hamilton

Telephone: (905) 546-2424 ext. 6159
Email: david.brodati@hamilton.ca


Available online at www.hamilton.ca/housingactionplan
Everyone has a home...
Home is the foundation

Housing and Homelessness Action Plan

“Home is a place you choose,
not somewhere you are
forced to stay
out of necessity”
– Community roundtable participant

A 10-year, person-centred plan to make sure that everyone in Hamilton has a home.
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ACKNOWLEDGMENTS

The Housing and Homelessness Action Plan is the result of a collaborative effort. The contributions of the following groups were critical to the development of this Plan.

The Affordable Housing Flagship

- The Housing and Homelessness Planning Group (please see the membership of the Planning Group in Appendix A)
- The Community Facilitators (Sharleen Ramon, Ed McRae and Naseem Sherwani)
- City of Hamilton staff including members from Community and Emergency Services Department, Public Health Services, Planning and Economic Development, Neighbourhood Development Strategy, and the City Manager’s Office
- And a special thank you to all members of the public who were consulted for the Action Plan.
EXECUTIVE SUMMARY

Introduction

Housing is a fundamental human need. It is the foundation for the economic, social and physical well-being of Hamilton residents. It is the central place from which we build our lives, nurture our families and ourselves and engage our communities. In other words, it is our home.

The Housing and Homelessness Action Plan (the Action Plan) is a 10-year, solution-focused, person-centred plan that will guide decision making on how the Hamilton community will address affordable housing and homelessness issues. It is a strategic plan with a broad aspiration and a set of guiding values, outcomes and targets to be achieved.

It is also an implementation framework with 54 strategies, critical investments, accountabilities, timing, reporting and monitoring. The Action Plan will guide how we collectively go about the business of ensuring everyone in Hamilton has a home.

The data on housing need and homelessness in Hamilton provides evidence that, while much has been done to address these issues, more work lies ahead. As documented in Examining the Housing & Homelessness Environment in Hamilton, City of Hamilton, October 2011:

- 5,400 households are on the waitlist for social housing
- In one year, 5,653 individual men, women and children sleep in an emergency shelter in Hamilton
- 21% of renter households in Hamilton pay more than 50% of their income on rent
- 15% of people are in core housing need.

Beyond clear need, there are other reasons why Hamilton must ensure that everyone has a home: 1) housing is a human need; 2) good housing promotes better health and social outcomes; and 3) housing investment makes good economic sense.
Equity is a critical concept when looking at community planning across all human services. An equity lens acknowledges that people do not have the same degree of access to goods and services and some people may need different or more supports to gain that access. People’s experiences of housing insecurity and homelessness are complex and the issues of gender, Aboriginal status, sexual orientation, age, race and ability have a significant impact in these experiences.

In order to address this need in our community, we must have a shared sense of how to do it. To that end, the development of the Action Plan was informed by the knowledge and expertise available in our community.

City staff talked to people with a variety of perspectives (having lived, planned and worked within a variety of housing contexts). The questions that were developed were solution-focused and asked people to speak from their experience.

Over 800 people were engaged through the following activities:

- Hiring three community-based facilitators to assist with community conversations, data analysis and strategy development
- Consulting eight Citizen Advisory Committees
- Completing 22 Community Roundtable Discussions (14 with people with experiences of homelessness or housing insecurity)
- Collecting General Public Surveys in nine local sites
- Engaging a range of stakeholders at a follow-up event where the initial findings were put on display for feedback.

In addition to engaging citizens and groups and incorporating their experience into the Plan, many forms of statistical information were analyzed to ensure the Action Plan is grounded in the evidence available.

It is important to note that the Action Plan does not exist in isolation but links to and complements other key planning initiatives in Hamilton, including the City of Hamilton’s Equity and Inclusion Policy, the City of Hamilton’s Strategic Plan, the City’s Urban Hamilton Official Plan, the Neighbourhood Development Strategy, and the Hamilton Roundtable on Poverty Reduction.
A number of people who had experienced homelessness were interviewed for this Plan. The following story is from one of those interviews:

We talked to Frank about his experiences with homelessness, substance use and jail. He hasn’t done crack, hasn’t been to jail and has been housed for the past year and a half – the longest stretch he’s ever experienced. What does he think is different this time around? For the first time, he left jail and had a place to live and someone that cared about him.

The Action Plan – Aspiration and Core Values

The Action Plan has a clear aspiration – that Everyone has a home…Home is the foundation. In order to meet that aspiration, this plan includes a series of elements including five outcomes, 13 targets and 54 strategies (some of which are prioritized into “Critical Investments”). These elements are guided by the following core values:

1. Rights-Based and Anti-Discrimination
2. Person-Centred Supports
3. Risk and Protective Factors
4. Evidence Based, Measurable and Impact-Driven
5. Efficient and Effective Use of Community Resources
6. Integrated and Comprehensive Community Planning
7. Place and Neighbourhoods

The Action Plan – Outcomes, Targets and Critical Investment Strategies

The Outcomes were developed through research, literature reviews and consultation. The targets provide a way to measure progress. The Critical Investment Strategies are those strategies that are the most critical to achieving the targets identified for each outcome area. Work plans detailing starting point actions, stakeholders, costs, timing and equity considerations have been developed for the Critical Investment Strategies.
OUTCOME 1: THERE IS MORE AFFORDABLE RENTAL AND OWNERSHIP HOUSING IN HAMILTON TO HELP MEET THE NEED AND DEMAND

Creating new affordable housing is necessary to accommodate future population growth. It is important because it adds to the existing housing stock and offsets any loss of housing due to demolitions and conversions. New housing supply provides for more choice and helps moderate price increases.

If in 10 years we don’t achieve this outcome, the impacts will be:

- Net loss of rental housing stock because, if no new rental housing is built, we will not be able to replace any losses due to demolitions and conversions to condominiums or other uses.
- Potentially a “tighter” rental market with lower vacancy rates resulting in less choice for renters and ultimately higher rents.
- Loss of our “competitive edge” in terms of being able to offer affordable housing choices to employers and skilled professional labour thinking about relocating in Hamilton.

Targets

Target #1: 300 new affordable rental housing units per year, of which:

- At least 25% in areas not adequately served by affordable housing
- At least 10% for persons with disabilities
- At least 10% for large families
- At least 50% that meet deep affordability (affordable to households up to the 40th income percentile)
- At least 10% attached to housing supports

Critical Investment Strategies

- Advocate for the creation of a National Housing Strategy and advocate to provincial and federal levels of government to adequately fund new affordable housing development.
Explore potential for new incentive and funding programs and expand and promote more broadly existing City incentive programs to increase the supply of affordable housing (e.g., capital grants/loans, tax deferrals, waived development and other charges, etc.).

As part of the City’s new Comprehensive Zoning By-law, explore the potential for pre-zoning (i.e., pre-established approvals) appropriate areas/land parcels to permit as-of-right higher density multi-residential development, converting non-residential space to residential and adding apartments in houses and ground-related dwellings.

Explore opportunities for social housing providers to leverage their existing capital assets in order to develop additional affordable housing units (e.g., many social housing providers have equity in their existing social housing projects that can be used to finance new housing).

OUTCOME 2: INCREASE PEOPLE’S HOUSING AFFORDABILITY, STABILITY AND CHOICE

For many people housing is not affordable. Lack of income and the relative high cost of housing limits people’s choices around where they can live and in what kind of housing they can live.

If in 10 years we don’t achieve this outcome:

- There will be nearly 10,000 households on the social housing waiting list* (compared to the current 5,500 households waiting). This is equal to the actual number of RGI social housing units currently available in Hamilton.
- The overall health of Hamilton residents and neighbourhoods will likely decline as a result of increasingly unstable housing situations and lack of choice for people across the city.

*Projection based on actual growth of waitlist from 2009 to 2012

Targets

Target #1: Reduction in ATH waitlist by 50% by 2023
**Target #2:** 100% density and housing type targets designated in approved secondary plans* achieved

**Target #3:** Reduction in rental households paying more than 50% of income on rent by 15% by 2023 (based on 2021 Census – this represents three census periods and a 5% drop for each census)

**Target #4:** 2,100 new housing allowances by 2023

**Critical Investment Strategies**

- Encourage mixed housing and mixed income development in all urban neighbourhoods by increasing opportunities for rental, social and affordable housing in areas that currently offer limited opportunities.

- Expand portable and in situ rent subsidy programs (i.e., rent supplements and/or housing allowances that go with the tenant and are not tied to a particular unit).

- Advocate for changes to income policies including increased social assistance rates (shelter components), Living Wage policy, Guaranteed Annual Income allocated based on tax information and ODSP benefits delivery.

**OUTCOME 3: PEOPLE HAVE THE INDIVIDUALIZED SUPPORTS THEY NEED TO HELP THEM OBTAIN AND MAINTAIN HOUSING**

Many people require more than simply the bricks and mortar of a housing unit to remain successfully and adequately housed. Many people needing supports with their housing are not receiving them in a timely and adequate manner.

**Target**

**Target #1:** Each emergency shelter sector (men’s, women’s, youth and family) identifies and achieves annual targets for shorter shelter stays

**Target #2:** No one is discharged into a shelter or onto the street from an institutional setting

* Special terms and terms that may be unfamiliar to you are defined in Appendix B.
Target #3: 100% of the social housing providers adopt eviction prevention practices by 2014

Critical Investment Strategies

- Expand housing with support options including mobile, in situ and transitional housing options.
- Develop partnerships with Ministry of Health and Long Term Care, Federal and Provincial Corrections System, and Ministry of Youth and Children’s Services to better plan discharges.
- Implement an assessment and support process in the coordinated access to the social housing system that will more immediately address the needs of social housing applicants.
- Encourage the development and implementation of enhanced eviction prevention policies in the social housing system.
- Ensure high quality, trauma-informed services and supports for individuals and families in homelessness and/or insecure housing situations.

OUTCOME 4: PEOPLE LIVE IN HOUSING THAT IS GOOD QUALITY, SAFE AND SUITABLE TO THEIR NEEDS

Housing quality is as important as its availability and affordability. Housing that does not meet health and safety standards and is in need of repairs is referred to as inadequate housing.

Targets

Target #1: 100% of social housing providers implement community development plans by 2018

If in 10 years we don’t achieve this outcome:

- The hundreds of people who were homeless but have been successfully housed over the last few years will likely find themselves homeless again thereby increasing the occupancy of emergency shelters to a crisis level.
- Emergency departments will see an increase in visits as people have nowhere else to turn for their health needs.
- There will be increases in eviction rates from private market and social housing buildings and landlords will incur increased costs as a result of significant tenant turnover.
**Target #2:** Incidents of bed bugs complaints are reduced by 25% by 2018

**Target #3:** Incidents of bed bug re-infestation in social housing is reduced by 50% by 2023

**Target #4:** 3,500 residential units are rehabilitated by 2023, of which:
- 2,000 are rental
- 1,500 are ownership (300 are modified for persons with disabilities)

If in 10 years we don’t achieve this outcome, the impacts will be:
- Poorer health status for people living in poor quality and/or unsuitable housing
- Less choice for people with special housing needs
- Deteriorating housing stock that will be more expensive to repair later
- Deteriorating neighbourhood quality

**Critical Investment Strategies**

- Explore the potential for new funding programs and expand and promote more broadly existing programs for rehabilitating the housing stock, including:
  - Ontario Renovates
  - Grassroots, neighbourhood or community-based quality-improvement initiatives
- Develop and implement a proactive and coordinated strategy to address bed bugs.
- Adequately fund capital reserves for social housing based on Building Condition Assessments and Reserve Fund Studies.
- Encourage all social housing providers to ensure that tenant safety is ensured through capital and infrastructure audits and improvements (e.g., comprehensive lighting and building security systems).
Plan and implement community building efforts that will develop a sense of community in all social housing (e.g., activities that will positively enhance neighbour relations).

**OUTCOME 5: PEOPLE RECEIVE RESPECTFUL, QUALITY SERVICE WITHIN A “USER-FRIENDLY” SYSTEM AND EXPERIENCE EQUITY IN HOUSING**

Access to housing is critical. People need to be able to access housing and its related supports easily in order to be successful in finding and maintaining housing. The challenges around access are the complexity of the housing and human services system and discrimination and inequity in housing contexts.

**Targets**

**Target #1:** The City of Hamilton Housing Services Division adopts a citizen engagement model by 2015

**Target #2:** All service providers who have a funding relationship with the Housing Services Division of the City of Hamilton demonstrate citizen engagement by 2018

**Target #3:** The percentage of tenant-led applications to the Landlord and Tenant Board increases to 20% by 2018

**Target #4:** The percentage of uncontested eviction hearings decrease to 25% by 2018

If in 10 years we don’t achieve this outcome, the impacts will be:

- Further segregation of people who are traditionally discriminated against into housing that is poor quality and unsuitable
- More people who find it harder and take longer to achieve housing stability and satisfaction
- More resources spent on each system area
Critical Investment Strategies:

- Engage tenants and landlords regarding rights and responsibilities through:
  - Outreach
  - Mediation
  - Public awareness

- Ensure that clients/participants/tenants are meaningfully engaged in planning and decision making in the areas that impact their lives. This includes:
  
a) A model for citizen engagement which will be applied to the Action Plan implementation phase and the Housing Services Division
  
b) Citizen engagement as part of housing and homelessness service funding relationships with community-based agencies

Next Steps

There are three elements that take the Action Plan from a strategic document to a plan that impacts the lives of people experiencing housing insecurity and homelessness in Hamilton:

1. **Commitment to Ongoing Implementation.** There must be dedicated staff resources to coordinate implementation of the Action Plan.

2. **Strong Partnerships and Shared Responsibility.** The solutions for housing insecurity and homelessness must be a holistic community effort. The City of Hamilton does not have the resources nor the expertise to do this alone. The private and non-profits sectors, other levels of government and people who access the system must be part of this work.

3. **Monitoring and Reporting.** The Action Plan needs a strong commitment to evaluation in order to understand if the strategies and actions are working, to reallocate limited resources and, most importantly, to understand if the housing experiences of people are improved.
The process of developing the Action Plan has reignited a conversation about housing in Hamilton. The 10-year implementation phase of this Action Plan must continue and push that conversation to inspire change and innovation.

If in 10 years we **DO** implement the Housing and Homelessness Action Plan:

- There **WILL** be more affordable rental and ownership housing to help meet need and demand
- People’s housing affordability, stability and choice **WILL** be increased
- People **WILL** have the individualized supports they need to help them obtain and maintain housing
- People **WILL** live in housing that is good quality, safe and suitable to their needs
- People **WILL** receive respectful, quality service within a “user-friendly” system and experience equity in housing

Everyone in Hamilton **WILL** have a home.
PART A: CONTEXT

1. Introduction

Housing is a basic human need. It is the foundation for the economic, social and physical well-being of Hamilton residents. It is the central place from which we build our lives, nurture our families and ourselves and engage our communities. In other words, it is our home.

Unfortunately, for many people in Hamilton the housing they occupy is inadequate in some way. It may not be affordable nor have the necessary supports available. Some people may not be able to access the type of housing they need because it is not available in their neighbourhood or because of a long waiting list. For others, the housing they occupy may be temporary or may be just a couch in someone else’s house, or may be an emergency shelter or even the street. Anyone who is in any of these situations is not in a home – and everyone should have a home!

WHAT IS THE HOUSING AND HOMELESSNESS ACTION PLAN?

The Housing and Homelessness Action Plan is a 10-year, solution-focused, person-centred plan that will guide decision making on how the Hamilton community will address affordable housing and homelessness issues. It is a strategic plan with a broad aspiration and a set of guiding values, outcomes and targets to be achieved.

It is also an implementation framework with 54 strategies, critical investments, accountabilities, timing, reporting and monitoring. The Action Plan will guide how we collectively go about the business of ensuring everyone in Hamilton has a home.

The Action Plan is the first plan in Hamilton that integrates ways to address both affordable housing and homelessness issues. Our understanding of these issues has evolved to recognize that we need to address housing and homelessness in

\* Special terms and terms that may be unfamiliar to you are defined in Appendix B.
an integrated way. This means that we cannot look at these issues separately and in isolation of other human services that intersect with them.

The Action Plan looks at the entire housing continuum from people sleeping rough and in emergency shelter situations through to affordable homeownership.

WHY A HOUSING AND HOMELESSNESS ACTION PLAN?

The data on housing need and homelessness in Hamilton shows that while much has been done to address these issues, more work lies ahead. As documented in *Examining the Housing and Homelessness Environment in Hamilton, City of Hamilton, October 2011*:

- 5,400 households are on the waitlist for social housing
- In one year, 5,653 individual men, women and children sleep in an emergency shelter
- 21% of renter households pay more than 50% of their income on rent
- 15% of people are in core housing need

In order to address this need, our community must have a shared sense of how to do it. This is not the first time the City has worked with community stakeholders to develop a plan to address housing and homelessness issues. Although previous plans to address either housing or homelessness issues in Hamilton were important achievements, the social and economic environment has shifted, in part due to an economic recession. The timing is right to look at where we are now and where we need to go to address affordable housing and homelessness in an integrated way.

As Service Manager for affordable housing and homelessness issues, the City is required to develop a 10-year plan as mandated by the Province’s Long-Term Affordable Housing Strategy and the Ontario Housing Policy Statement. The Housing and Homelessness Action Plan will fulfill this provincial requirement.

HOW WAS THE HOUSING AND HOMELESSNESS ACTION PLAN DEVELOPED?

The Hamilton community has done much work to address affordable housing and homelessness. Hamilton has been a leader in implementing innovative approaches and solutions. The Action Plan builds on existing assets.
A strong community-based system of service providers and dedicated citizens continues to work collaboratively with the City to achieve our collective goal that everyone has a home.

People need to be at the centre of the solutions and strategies. To that end, community stakeholders have been involved at every stage of the Plan’s development. While it is led by the City of Hamilton, it is community-owned – shaped in large part by community engagement.

In October 2010, a group of stakeholders representing housing and homelessness related sectors was convened as the Planning Group for the Housing and Homelessness Action Plan (see Appendix A for a list of Planning Group members). The Planning Group is cosponsored by the Hamilton Affordable Housing Flagship. Members of the Planning Group represent various collaborative groups, sectors and committees in Hamilton.

The Planning Group brought together the unique needs and perspectives of various populations (e.g., women’s sector, Aboriginal community) and various interests (e.g., housing providers and the public sector) and met regularly to provide insight and advice on the Action Plan process. The time, energy and dedication demonstrated by members of the Planning Group throughout the planning process is a strong testament to the community’s commitment and resolve to help us achieve our vision of everyone having a home. The Planning Group will continue its advisory role while the Action Plan is being implemented.

WHAT INFORMED THE HOUSING AND HOMELESSNESS ACTION PLAN?

The development of the Action Plan was informed by the knowledge and expertise available in our community.
As part of an extensive community engagement strategy, City staff talked to people with a variety of perspectives (having lived, planned and worked within a variety of housing contexts). The questions that were developed were solution-focused and asked people to speak from their experience.

Over 800 people were engaged through the following activities:

- Hiring three community-based facilitators to assist with community conversations, data analysis and strategy development
- Consulting eight Citizen Advisory Committees
- Completing 22 Community Roundtable Discussions (14 with people with experiences of homelessness or housing insecurity)
- Collecting General Public Surveys in nine local sites
- Engaging a range of stakeholders at a follow-up event where the initial findings were put on display for feedback

In addition to engaging citizens and groups and incorporating their experience into the Plan, many forms of statistical information were analyzed to ensure the Action Plan is grounded in the evidence available. The background report *Examining the Housing and Homelessness Environment in Hamilton, City of Hamilton, October 2011* summarizes this statistical analysis. This report, along with the community engagement background report, *What We Heard…Talking to People about Housing and Homelessness, City of Hamilton, October 2012*, can be found at www.hamilton.ca/HousingActionPlan.

**HOW DOES THE HOUSING AND HOMELESSNESS ACTION PLAN FIT WITH OTHER KEY STRATEGIC PLANNING INITIATIVES IN HAMILTON?**

The Housing and Homelessness Action Plan links to and complements other key planning initiatives in Hamilton, including:

**City of Hamilton’s Strategic Plan** – The vision of the City of Hamilton is to be the best place in Canada to raise a child, promote innovation, engage citizens and provide diverse economic opportunities. Successful implementation of the Action Plan will be a significant contributing factor in helping to achieve the City’s vision.
The Urban Hamilton Official Plan – The City’s Urban Hamilton Official Plan contains residential and housing policies that are complemented and supported by the Action Plan, including policies and strategies that address a mix and range of housing, density bonusing, secondary suites and zoning.

Neighbourhood Development Strategy – This strategy works with priority neighbourhoods by engaging residents and creating approaches to improve quality through local community development activities. Stable, quality affordable housing contributes to improved neighbourhoods.

The City of Hamilton Equity and Inclusion Policy – This corporate-wide policy provides a framework for understanding how principles of inclusion and equity should be embedded in all of the work of the City of Hamilton.

Hamilton Roundtable on Poverty Reduction – The Roundtable members include leaders from the business and non-profit sectors, from government, education and faith communities as well as individuals who experience poverty daily. The Roundtable’s goal is to reduce and eliminate poverty through the aspiration of “Making Hamilton the Best Place to Raise a Child.” Affordable housing and ending homelessness are important elements of poverty reduction.

2. Understanding Housing and Homelessness

DEFINITIONS OF AFFORDABLE HOUSING AND HOMELESSNESS

Affordable Housing

Affordable housing refers to housing that costs 30% or less of gross household income for households with low to moderate income. Low to moderate income is defined as households at or below the 60th income percentile for the City of Hamilton. Based on the 2006 Census, annual income at the 60th income percentile in Hamilton is $68,000. So any household with income of $68,000 or less paying housing that costs 30% or more of their income is in need of affordable housing.

Affordable housing is a relative concept. A household earning $25,000 per year (20th income percentile for Hamilton) and paying more than 30% of their income on housing is in significantly more need than a similar size household earning $68,000 per year (60th income percentile) and paying more than 30% of their
income on housing, even though both households fall within the definition. It has been suggested that the term “responsive housing” be used instead of “affordable housing” in order to capture the relative nature of housing that responds to a variety of needs and situations in our community.

The 0 to 60th income percentile is a broad range. For planning purposes, the Action Plan uses this broad interpretation of affordable housing. However, the Plan also recognizes that there are groups of people in great need and that, where feasible, more targeted approaches to address need should occur.

**Homelessness**

Homelessness refers to the experience of people sleeping outside, in a public place or a shelter (absolute homelessness), people staying with family and friends (hidden homelessness) and people who are at-risk of homelessness because of unaffordable, inadequate, or unsafe housing conditions.\(^i\)

The Canadian Homelessness Research Network (CHRN) has recently developed a definition and typology of homelessness intended to improve understanding of homelessness in Canada by providing a common “language” for addressing this complex problem.\(^ii\) According to the CHRN, homelessness describes a range of housing and shelter circumstances, with people being without any shelter at one end, and being insecurely housed at the other. In other words, homelessness encompasses a range of physical living situations, organized in the following categories:

1. **Unsheltered**, or absolutely homeless and living on the streets or in places not intended for human habitation
2. **Emergency sheltered**, including those staying in overnight shelters for people who are homeless, as well as shelters for those impacted by family violence
3. **Provisionally accommodated**, referring to those whose accommodation is temporary or lacks security of tenure
4. **At risk of homelessness**, referring to people who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards
The CHRN notes that for many people homelessness is not a static state. Instead it is typically a situation where one’s shelter circumstances and options may shift and change quite dramatically and with frequency.

People experience homelessness for a variety of reasons. For many, homelessness happens because of a lack of financial resources to maintain housing. For others, lack of safety at home (abuse and intolerance) forces them into homelessness. For others, mental health and addictions issues make sustaining housing impossible. A reality in the homelessness experience that remains constant for different people is the experience of barriers to stable and secure housing (barriers due to socioeconomic status, gender, race, age, ability, etc.).

THE HOUSING AND HOMELESSNESS SYSTEM CONTINUUM

The programs and services that respond to people’s varied housing situations are often described along a housing continuum. The housing continuum model has been critiqued in recent years for being too linear and depicting “progress” along the housing continuum as optimal. The reality is that people’s housing paths are unique and varied. For example, while housing with supports falls in the middle of the continuum, not everyone will “progress” beyond that point because housing with supports helps them to achieve stability and success in their housing. The following graphic shows how people’s housing paths look when overlaid on the traditional housing continuum. This analysis informs better planning for programs and services because it is based on people’s real experiences rather than a conceptual model.
### The Housing and Homelessness System Continuum

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<td>• Townhouses</td>
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<tr>
<td>• Squatting and Couch Surfing</td>
<td>• Women’s Shelter</td>
<td>• Second Stage Housing</td>
<td>• Accessory Apartments</td>
<td>• Single/Semi-Detached Houses</td>
<td>• Single/Semi-Detached Houses</td>
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<tr>
<td>• Temporary Stays in Institutional Settings</td>
<td>• Violence Against Women Shelters</td>
<td>• Senior Assisted Living</td>
<td>• Rent Supplements</td>
<td>• Single Room Occupancies</td>
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<tr>
<td>(substance use rehabilitation, incarceration, hospital)</td>
<td>• Youth Shelter</td>
<td>• Group Homes</td>
<td>• Housing Allowances</td>
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<td></td>
<td>• Harm Reduction Supportive Housing for Men</td>
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**Jason’s Story**

Jason had a full time management job and owned a house where he lived with his wife and two daughters. His job was stressful and he would drink at night to cope with it. The company downsized significantly and Jason was let go. Without a lot of marketable skills or experience looking for work, Jason experienced significant anxiety which exacerbated his drinking. He lost the house and went through a divorce. Jason spent a few months sleeping on friends’ couches and once he ran out of places to stay, he found a small encampment in a wooded area and stayed there. It became cold and Jason found an apartment with a roommate. They lived together in the apartment for three months but there was too much conflict. Jason went to the local emergency shelter. From there, he was connected to a housing worker who helped him get into housing. Once stably housed, the housing worker continued to help Jason with his anxiety and drinking until Jason felt he no longer needed the support.

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**Farhana’s Story**

Farhana is a young woman. She lived with her parents in a social housing apartment until she was 17 years old when she told her parents she was a lesbian and was kicked out of the house. She went to stay at an emergency shelter for youth. A week later a spot opened up in the local transitional housing program for youth. While in transitional housing, she was introduced to a local support group for Lesbian, Gay, Bisexual and Transgender youth and made lots of strong social connections. She stayed in the transitional housing until she finished high school. She was fortunate to find a social housing unit near the university where she lived until she graduated.
Affordability & Housing Costs in Hamilton

This chart shows the income quintile levels for households in Hamilton and what rental and ownership housing rates households can afford at those income quintile thresholds. The chart also shows the actual cost of certain types of rental and ownership housing in the market place. The actual costs can be compared to what people can afford.

### Rental Affordability Assumptions
- Based on 30% of gross household income

### Ownership Affordability Assumptions
- 10% downpayment
- Monthly payment frequency
- Interest rate 5yrs closed at 5.14% (posted rates for major banks)
- 25 year amortization period

### Income Quintile:
Income quintiles represent the range of household income divided into five equal portions (or quintiles). For example, in Hamilton, the lowest income quintile is less than $24,972, and 20% of households earn income below this threshold. The second income quintile is between $24,972 and $44,228, and 20% of households earn income in this range, etc. For affordable housing, the focus is on households in the first three income quintiles, i.e. earning below $67,989.

### Sources:
City of Hamilton, 2006 Census, CMHC, Realtors Association of Hamilton -Burlington
HOUSING AFFORDABILITY IN HAMILTON

Hamilton has a relatively affordable housing market in comparison to municipalities in the Greater Toronto Area. The chart on the previous page is a depiction of the range of incomes in Hamilton and what households can afford to pay for housing based on those incomes. It also shows average rental and homeownership prices in Hamilton. Although housing is relatively affordable in Hamilton, it is clear that people who earn low income (less than $25,000) are challenged to find good quality housing that meets their needs and that they can afford.

THE HOUSING AND HOMELESSNESS SYSTEM OF PROGRAMS AND SERVICES IN HAMILTON

The City of Hamilton has a range of services that respond to different housing situations along the housing continuum. These services are delivered by a number of different organizations (public and non-profit) and are funded by different sources.

Responses to Street Homelessness

Some people who are homeless choose not to use the emergency shelter system. This choice is based on perceived or real lack of safety, concerns about being around substance use, not wanting to stay somewhere with rules and other reasons. People who live rough, squat or couch surf may or may not interact with the system of services set up to support people who experience homelessness.

The types of services that respond to the experience of street homelessness include outreach, health care, mental health supports, addictions supports and food security (hot meals). These services are delivered by City departments and community-based organizations. They are funded by the Ministry of Health and Long-Term Care, the Ministry of Municipal Affairs and Housing, Service Canada and through charitable donations and fundraising.

Emergency Shelters

Emergency shelters are typically dormitory-style facilities that provide sleeping accommodations, meals and case management support. Emergency shelters are intended to be short-term responses to housing crises. In the shelter, people are
provided support to find housing options that meet their needs. This can be difficult for a variety of reasons.

Most shelters provide meal and overnight accommodations. Based on the new standards developed through the Blueprint on Emergency Shelters, people may remain at the shelters throughout the day if they choose. However, people are encouraged to leave during the day to engage in the community, attend community appointments and look for work and housing.

Hamilton has a total of 455 emergency shelter beds. These are divided between 114 beds that serve women and children who have experienced violence, and 341 beds in seven shelters that serve people experiencing homelessness broken down as follows:

- 61% serve men
- 23% serve families
- 8% serve women
- 8% serve youth

The emergency shelters are funded primarily by the Ministry of Municipal Affairs and Housing and the City of Hamilton. The Violence Against Women emergency shelter beds are funded primarily by the Ministry of Community and Social Services. Shelters also do their own fundraising to enhance their services.

**Housing with Supports**

Everyone needs supports in their lives. For most of us, those supports are informal, family and community based. For some people, supports are needed to maintain stable and secure living situations. Supports may include mental health and addictions services, medication management, meal preparation, counselling, Activities of Daily Living, life skills development and/or social-recreation services.

Housing with supports is not necessary for every person who finds themselves in homeless or insecure housing situations. Housing with supports provides particularly good outcomes for persons with mental health issues, addictions issues, persons with physical and developmental disabilities, women who experience violence, young people and seniors (including older men and women who experience abuse).
Supports may either be brought into people’s homes (supported housing), offered at the agency/facility delivering the service, or be available on-site at a building serving a number of people living there that need the supports (supportive housing).

The housing with supports system of services is complex from a planning, funding and service user perspective. The various housing with supports options in our community are administered by many different service providers, under the responsibility of different levels of government, and even different ministries within the same level of government (province). They are funded in a variety of ways through a variety of governmental sources.

In 2008 City staff carried out an inventory of housing with supports in Hamilton. This research showed that Hamilton had more than 1,900 units of housing with supports. The research found that the lack of integration of these housing with supports options meant that a clear process to get information about all the housing with supports options in Hamilton was lacking. This is confusing for both service providers and for those in need of service.

**Social/Subsidized Housing**

Social housing is sometimes referred to as affordable housing, subsidized housing, public housing, low-income housing or rent-geared-to-income (RGI) housing. Social housing is provided to households for whom affordability is an issue.

Hamilton has 14,600 units of social housing administered through 43 different housing providers. These providers are made up of private non-profit corporations, municipally owned non-profit corporations and non-profit co-operative housing corporations (or co-ops). Co-op housing is run by its members (the people who live in the housing) and the members pay a housing charge (similar to rent). The 14,600 social housing units are located throughout Hamilton in various apartment buildings, townhouse projects and scattered single detached and semi-detached houses. A subsidy is provided so that households only spend 30% of their income on rent. The operating costs of the social housing provider are also subsidized.
For some people with low income, a rent subsidy is provided to live in a unit in a private market rental building. This subsidy is referred to as a rent supplement (RGI) or a housing allowance (flat rate reduction of rent).

A 2012 review by the City of Hamilton of the demographics of social housing tenants found a disproportionately high representation of women, unattached individuals, lone parent females and children.

Social housing is primarily funded by the City of Hamilton following the download by the province in 2000. The province provides some rent subsidy funding. The federal government makes some contribution, though its investment has steadily diminished over the past 20 years and will continue to decrease to no funding at all by 2026.

**Private Market Rental and Homeownership**

The housing situation of most people in Hamilton is addressed by the private market. The housing market determines the cost of purchasing a home or renting a unit. Therefore, access to these units is largely dependent on household income. Although Hamilton’s housing market is relatively affordable in comparison with the Greater Toronto Area, many people find it difficult to afford their housing. Affording rent can be difficult, particularly for people on social assistance or who are marginally employed. Affording home ownership can be difficult because of the need for a relatively high and stable source of income to save for a down payment and to afford mortgage payments. While most people in Hamilton are homeowners (68% as per the 2006 Census), Hamilton has a higher percentage of renters than the provincial average.

### 3. The Case for Addressing Affordable Housing and Homelessness

There is evidence of a strong link between stable, adequate housing and positive social, health and education outcomes.

There are three reasons why Hamilton must ensure that everyone has a home:

1. Housing is a basic human need
2. Good housing promotes better health and social outcomes
3. Housing investment makes good economic sense

HOUSING AS A BASIC HUMAN NEED

Housing as a fundamental human need is recognized internationally. This is why the right to a “high standard of living” through adequate housing is entrenched in the United Nation’s International Covenant on Economic, Social and Cultural Rights (ICESCR). The ICESCR was ratified by Canada in 1976.

In 2007, the United Nations Special Rapporteur on Adequate Housing reviewed Canada’s housing situation from a rights-based perspective. He found strength in the fact that most Canadians have the capacity to find and maintain housing in the private market. He noted, however, that a vulnerable segment of the population cannot afford adequate housing and that the Government of Canada has work to do to ensure that its obligations pertaining to housing are met. In particular, he expressed concern around the lack of a national housing strategy, about the growing number of homeless people and about the decrease in public housing. iii

Additionally, the Province of Ontario entrenches the right to freedom from discrimination in the pursuit of housing in the Ontario Human Rights Code (OHRC). Enacted in 1962, the OHRC “prohibits actions that discriminate against people based on a protected ground in a protected social area.” Accommodation (or housing) is identified as one “social area.”

BETTER HEALTH OUTCOMES

Determinants of health refers to the numerous factors that interact in people’s lives to influence their health and well-being. Housing is a strongly influential determinant of health and as such is a necessity for living a healthy life. The importance of housing in people’s lives is exemplified by the fact that it is most often given priority even at the expense of other essentials such as food and clothing. iv In other words, housing is a basic human need.

Precarious housing and homelessness contributes to complex physical and mental health issues, which are made worse by lack of access to supports and services, and by increased rates of hunger and food insecurity. Housing is strongly tied to people’s quality of life and physical, social, emotional and mental health. Research by Dr. James Dunn highlights seven dimensions of housing
that have the potential to result in health consequences: physical hazards, physical design, political and financial dimensions, psychological benefits, social benefits and the location of housing. Furthermore, many of the housing-related socioeconomic factors that influence health and quality of life are magnified for vulnerable members of the population. Particularly, the impacts of poor housing and housing instability are experienced by children and youth, seniors, people with mental health illness, members of diverse ethno-racial communities, etc.

Homelessness exacerbates the risk factors for developing many acute and chronic diseases and makes vulnerable populations more dependent on emergency services. Across many spectrums of analysis, the health status of homeless people, relative to the general population, is found to be much worse.

**GOOD ECONOMIC SENSE**

Affordable housing is important to the economy. Planning for the solutions to the problem of affordable housing and homelessness is smart economic policy. Sufficient affordable housing with the right supports reduces public costs and directly and indirectly improves the economy in the following ways:

**Public Cost Savings** – Affordable housing with supports and homelessness prevention creates long-term public cost savings. The public cost of incarcerations, hospital stays and use of emergency shelters is greater than the cost of a housing first approach, which reduces those incidences. A 2005 research study compared the annual costs of various responses to homelessness in Vancouver, Toronto, Montreal and Halifax and found that affordable housing with supports was by far the least costly approach. The

“People who are vulnerably housed face the same severe health problems as people who are homeless.”

“People who don’t have a healthy place to live are at high risk of:

- Serious physical and mental health problems
- Problems accessing the health care they need
- Hospitalization
- Assault
- Going hungry”

– Research Alliance for Canadian Homelessness, Housing & Health, November 2010
following are the annual costs for one person experiencing homelessness to access various facilities:

- Prison, detention or psychiatric hospitals: $66,000 – $120,000
- Emergency shelters: $13,000 – $42,000
- Supportive and transitional housing: $13,000 – $18,000
- Affordable housing with supports: $5,000 – $8,000

**Economic Development** – An adequate supply of quality affordable housing is a municipal economic development tool and provides a competitive edge to attract skilled, educated and highly mobile professionals. Lack of affordable housing can be a roadblock to business investment and growth.vii

Affordable housing is the foundation people need to actively participate in the economy and to improve education levels. For children, the impacts of housing instability can be particularly damaging if school attendance and participation is affected. Children living in poorer housing conditions and those that are forced to relocate frequently under-perform in school, which may lead to long-term consequences for their ability to perform in the job market later in life.viii

**Economic Stimulus** – New housing construction is a strong economic stimulator that creates jobs in the construction and trades sectors and creates economic spin-offs into related industries.

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**What Is Housing First?**

“Housing First is an approach to ending homelessness that centres on quickly providing homeless people with housing and then providing additional services as needed. The basic underlying principle of Housing First is that **people are better able to move forward with their lives if they are first housed.** This is as true for homeless people and those with mental health and addictions issues as it is for anyone.”

It is important to note that while the housing technically comes first, the link to supports and services must be integrated simultaneously or very quickly. The core principles of Housing First include: (1) no housing readiness requirements, (2) choice, (3) individualized support services, (4) harm reduction and (5) social and community integration.

sectors of the economy. According to a recent study by Steve Pomeroy, each constructed house generates, on average, two-to-three person years of employment through direct, indirect and induced jobs. For every $1 million spent on new construction and housing renovations, roughly three full-time-equivalent jobs, and a further ten indirect and ancillary jobs are generated.\textsuperscript{x}

Investment in housing construction can leverage additional investment from other sources of funding. Municipal investment can drive investments from senior government investments. In Hamilton from 2004 to 2011, 731 affordable rental housing units were built under the Canada-Ontario Affordable Housing Program. As part of that program, the City of Hamilton contribution of over $20 million (in the form of waived development and parkland dedication charges and reduced property tax rate), which leveraged $46 million in federal and provincial funding, resulting in a total construction value of $90 million.\textsuperscript{x}

**Neighbourhood Development** – Adequate, safe, affordable housing is a key aspect of building better neighbourhoods. Strong, cohesive neighbourhoods are important to people’s health and social well-being and key to economic revitalization.

**Increased Property Tax Revenue** – New housing development and improved quality of existing housing can increase tax revenue for municipalities through new and/or increased tax assessment.

### 4. Person-Centredness and Equity in Housing and Homelessness

**RISK AND PROTECTIVE FACTORS**

The causes and solutions for housing insecurity and homelessness are complex. Part of the reason they are complex is because within these solutions unique individuals interact with dynamic and large-scale systems. When we try to simplify that complexity, our solutions to social issues often do not work for people.

People’s social issues can be explained as a tension between risk and protective factors. A risk and protection framework acknowledges that people experience a complex web of factors that contribute to homelessness and housing insecurity. It
also acknowledges, however, that those same people have a range of protective factors that mitigate those risks. In order to make this meaningful in housing and homelessness planning, there needs to be an acknowledgement of both the personal and structural factors that create risk and support protection in a person’s life.

Risk factors are those factors that decrease housing security and increase homelessness for people. There are some risk factors that are personal – related to the individual experiences of a person. There are some risk factors that are structural – related to the broader community and governmental policies that impact people’s lives.

Protective factors are those factors that assist in preventing homelessness and housing insecurity by mitigating risk. They are also the factors that support people to move out of homelessness and insecure housing situations. Like risk factors, there are some protective factors that are personal that relate to the individual experiences of people. There are also protective factors that are structural. Structural protective factors are related to the broader community and governmental policies that impact people’s lives.

**Examples of Personal and Structural Risk and Protective Factors**

<table>
<thead>
<tr>
<th>PROTECTIVE</th>
<th>RISK</th>
</tr>
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<tbody>
<tr>
<td>PERSONAL</td>
<td></td>
</tr>
<tr>
<td>• Resilience</td>
<td>• History of abuse and trauma</td>
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<tr>
<td>• Positive coping strategies</td>
<td>• Experiences of mental health and addictions issues</td>
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<tr>
<td>• History of housing success</td>
<td>• Low educational attainment</td>
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<tr>
<td>• Good health</td>
<td>• Decreased feelings of self-worth and confidence</td>
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<tr>
<td>• Strong social supports</td>
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<td>• Networks to understand community resources and coping mechanisms</td>
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### Structural
- An integrated and user-friendly system of housing and homelessness supports
- Anti-poverty policies that lift people into self-sufficiency
- Safe and supportive neighbourhoods
- Inadequate supply of affordable housing
- Long waiting lists for suitable addictions supports
- Inadequate social assistance rates and minimum wage rates
- Gender, age and racial inequality
- Overly restrictive zoning
- Food insecurity

### Protective

### Risk

Personal risk and protective factors lead us to consider person-centredness when developing programs and policies. When we talk about person-centredness, we are talking about responding to the complex set of risks and protective factors a person brings to their experience of housing insecurity or homelessness. A focus on risk factors demands a close look at equity since most of the risk factors (even the personal ones) are connected in some way to powerful structures and systems that impact people’s lives.

### Equity Considerations

Equity is a critical concept when looking at community planning across all human services. An equity lens acknowledges that people do not have the same degree of access to goods and services and some people may need different or more supports to gain that access.

Equity must be considered from two perspectives. The first equity consideration is about the way our services and service systems are designed. It is critical to understand that services are delivered, for the most part, from a fairly “mainstream” perspective – from simple things like forms and signs not translated into multiple languages, to more complex issues like delivering service from a specific cultural framework. Coming to a meeting at a set time, waiting in a room with many other people, sitting across from a desk and providing lots of personal information, are all examples of ways we set up services that represent a very mainstream cultural framework.

The second equity consideration is that people experience different structural barriers to safe, affordable and quality housing. People’s experiences of housing
insecurity and homelessness are complex and the issues of gender, Aboriginal status, sexual orientation, age, race and ability have a significant impact in these experiences.

Poverty rates demonstrate the inequity that certain populations face in terms of income security. These statistics help our understanding of equity and housing because housing is linked so closely with incomes and poverty. The chart below demonstrates that recent immigrants, Aboriginal people, women, racialized communities, persons with disabilities and youth experience higher than average rates of poverty.

**Percentage of persons living on incomes below the poverty line, by selected groups, City of Hamilton and Ontario, 2006 Census**

![Chart showing poverty rates by selected groups.](Image)

*Data source: 2006 Census of Canada, Statistics Canada*

From the Social Planning and Research Council of Hamilton’s 2011 Social Landscape Report

The example of poverty demonstrates that gender, ethno-cultural identity, citizenship status, age, Aboriginal status and experience of disability have an impact on people’s lives and can create barriers to affordable, safe and stable housing. Few people experience only one barrier. It is important to note that people often have intersecting barriers. This means that multiple parts of a person’s identity interact to have impacts on their housing experience. For example, a person who is a newcomer who also has a disability may experience increased barriers like discrimination and the lack of suitable, modified housing. See “Maria’s Story” on page 42 for another example of intersecting barriers.
Structural Risk Factors

This section describes how equity connects to housing insecurity and homelessness by looking at structural risk factors.

Structural risk factors include:

- Gender
- Sexual orientation
- Age
- Ethno-cultural identity
- Disability

This list is not exhaustive and does not demonstrate how these risk factors are often experienced together. This section does acknowledge that work is happening at the local level by briefly describing a sample of collaborative planning groups that support these equity considerations in a housing context.

Gender

Gender has a powerful influence in our society. Women and people who are transgender face additional barriers to accessing housing and different experiences of homelessness.

The structural risk factors that are impacted by gender include:

- Women and transgender people face disproportionately high rates of poverty due to labour market inequities.
- Women have a higher likelihood of raising children alone.
- Women and children face higher rates of experiencing violence in the home.
- Women and transgender people experience lack of safety in homelessness situations.

The Woman Abuse Working Group is a collaborative of more than 20 organizations who work together to “eradicate violence against women and children” (WAWG website). They engage in system planning for violence against
women services and community advocacy and education. For more information visit www.wawg.ca.

The Women’s Housing Planning Collaborative is a group of organizations assembled to end women’s homelessness. They approach women’s homelessness from a housing first model with a focus on unique gender considerations. For more information visit www.howthestheweather.ca/about.

The Hamilton Emergency Shelter Integration and Coordination Committee is a group of emergency shelter providers for men in Hamilton. They are working together through the implementation of the Blueprint for Emergency Shelter Services in Hamilton.

Sexual Orientation

The central issue that impacts lesbian, gay, bisexual and transgender (LGBT) people is discrimination based on homophobia, transphobia and heterosexism. This discrimination can have serious consequences in terms of housing.

The structural risk factors that are impacted by sexual orientation include:

- Homophobia can create home environments that are abusive or intolerant, especially for LGBT youth.
- LGBT people may experience increased discrimination when applying for rental housing (for example, two men applying for a one-bedroom apartment).
- People who are LGBT and staying in shelter may face increased harassment and real or perceived safety threats due to homophobia and sharing sleeping spaces with same-sex people.

The Hamilton Positive Space Collaborative is a group of community and professional individuals in Hamilton that works to “make Hamilton a positive space to work, live, play and learn for all people within the Lesbian, Gay, Bisexual, Transgender and Queer communities in all their diversity.” For more information visit www.thewellhamilton.ca/hpsc.
Age

People’s life stage is also important in terms of their housing or homelessness experience. Youth and seniors are disproportionately marginalized for reasons that are age-related.

The structural risk factors that are uniquely age related include:

- Unlike adults who are experience homelessness largely for economic reasons, many youth become homeless because of abuse in the home.
- Changes in family dynamics, experience in the child welfare system, mental health and addictions issues and major life events are also reasons that youth experience homelessness.
- Seniors experience decreased incomes, increased experiences of disability.
- There are an increasing number of older seniors (70 years plus) staying in emergency shelter situations.
- While low socioeconomic status is not a predictor of youth homelessness, once youth become homeless, poverty is always a persistent reality.
- Young people experience age discrimination that prevents/limits their housing options.

The Hamilton Age-Friendly Collaborative engages a group of organizations and seniors who are working together to ensure that all elements of the Hamilton community is accessible and available to our aging population. For more information visit www.coahamilton.ca/collaborative.php.

The Street Youth Planning Collaborative is a group of organizations that work together to ensure young people who are homeless and street involved are well supported in their journey to stable housing. Follow them on twitter: mobile.twitter.com/SYPCHamOnt

The Young Parent Network is group of agencies that serve young (12–24 year old) women in their pregnancy and parenting experiences. While the mandate is female-specific, some organizations do support young dads.
Ethno-Cultural Identity

The term “ethno-cultural” refers to newcomer or foreign born, racialized and culturally diverse communities.

The structural risk factors that are impacted by ethno-cultural identity include:

- Discrimination because of race in applying for rental units.
- Newcomers experience discrimination because of race, ethno-cultural identity, language and country of origin.
- Language barriers may impact a person’s ability to navigate the housing system of services.
- Sponsorships make people (especially women) vulnerable to abuse – sometimes partners, employers or landlords may use citizenship status to exert power over newcomers.

Hamilton’s Centre for Civic Inclusion (HCCI) is an organization that strives to combat racism and promote inclusion in four sectors of civic life in Hamilton, including housing. HCCI also coordinates a wide array of grassroots, local cultural community building efforts. For more information visit www.hcci.ca.

The Hamilton Immigration Partnership Council (HIPC) involves leaders from across sectors to collaborate on issues pertinent to newcomers to Hamilton. They focus on the “attraction, settlement, retention and economic participation of immigrants as well as creat(ing) a welcoming community for newcomers.” For more information visit www.hamiltonimmigration.ca.

Disability

Disabilities can be visible and invisible, physical and mental or cognitive. Disability is not, in itself, inherently problematic. It is the lack of access that society affords to individuals with different abilities that is the problem. Disability – in all of its various forms – impacts housing.

The structural risk factors that are impacted by disability include:

- Decreased access to the labour market due to inability to work or discrimination in the work place.
- Many housing units (rental and homeownership) are not modified to meet the unique needs of persons with disabilities, and rehabilitating a housing unit is expensive.

- Mental health and other disabilities increase a person’s experience of stigma in our society.

**Developmental Services Ontario** is the provincial access point for developmental services for adults (focusing particularly on developmental disabilities). Hamilton hosts a local office (that also serves Brant, Haldimand, Norfolk, Niagara and local First Nations communities). For more information visit www.dsontario.ca.

**The Hamilton Community Collaborative** is a group of senior serving and disability-related organizations that work together to coordinate social and health supports for individuals.

**The Aboriginal Community in Hamilton**

The Aboriginal community has a unique place in this equity discussion. The City of Hamilton is in close proximity to Canada’s largest reserve, Six Nations. There is a significant population of urban Aboriginal people living in Hamilton. Unfortunately, many of those Aboriginal people face homelessness, poverty and housing insecurity.

In 2011, the “Our Health Counts”: Urban Aboriginal Health Database Research Project was released. This report (the first of its kind in Ontario) surveyed more than 790 First Nations people in Hamilton on questions related to housing, income and health. The report documented the housing situations of local Aboriginal people, including:

- 73.7% of Aboriginal people in Hamilton indicated they live in “crowded conditions” compared with only 3% of the general Canadian population.
- 63% of Aboriginal people in Hamilton gave up “important things (i.e. buying groceries)” in order to pay shelter related expenses.

3 2006 Census data reports more than 21,000 Aboriginal people living in Hamilton; however, there are historical issues with Census data pertaining to Aboriginal identity.
There are three reasons why the Aboriginal community has unique status in this Action Plan:

1. **Aboriginal people face disproportionate rates of poverty, homelessness and housing insecurity.** According to the 2006 Census, nearly 40% of Hamilton’s Aboriginal community were living below the Low Income Cut Off, which is twice as high as the average population (18%). Furthermore, according to CMHC, in Hamilton 25.7% of Aboriginal people live in Core Housing Need as compared with 10.8% of the general population. The data is not clear on the number of Aboriginal people who experience homelessness or housing insecurity, but based on the rate of poverty, it can be deduced that the number is also disproportionate. It is really important to understand that Aboriginal communities do not only face higher than average rates of poverty and housing insecurity. These experiences are interconnected with disproportionate rates of mental health issues, suicide, incarceration, negative physical health outcomes, food insecurity and unemployment. According to the Canadian Homelessness Research Network, “this necessitates the inclusion of their historical, experiential and cultural differences, as well as experiences with colonization and racism, in consideration of Aboriginal homelessness. Aboriginal peoples must be part of any solution to homelessness”. xii

2. **Historically, policy decisions by government have had negative impacts on Aboriginal people, resulting in a long history of problematic outcomes.** The Federal Government has jurisdiction over supporting Aboriginal people and communities in Canada. The policy history between Aboriginal people and government is fraught with complexity and a significantly damaged relationship, but an ethic of reconciliation has emerged within Aboriginal communities in Canada. Additionally, the Aboriginal community is the only local cultural community that operates from a self-determination and self-governance perspective. The acknowledgement of Aboriginal people in this Action Plan acknowledges that self-determination and aims to contribute to that ethic of reconciliation.
3. The Aboriginal community in Hamilton is strong, well-organized and has a good relationship with the City of Hamilton. A group of Aboriginal Service Providers have formed the Hamilton Executive Directors’ Aboriginal Coalition (HEDAC). They meet and collaborate regularly to plan effective services for Aboriginal people. Since 1999, the Aboriginal community has been working on a relationship with the City of Hamilton primarily around the delivery of federal homelessness funding. This relationship continues to grow and is identified as unique and important across Canada.

The Hamilton Executive Directors’ Aboriginal Coalition (HEDAC) was one of the first collaborative service system groups to demonstrate to the Hamilton community the power of collective problem solving. HEDAC is comprised of Aboriginal Services Organizations that work to build “a vibrant, healthy, self-sufficient, independent and culturally-aware community where all service providers and organizations work wholistically and collaboratively.” To continue the work toward self-determination, HEDAC became incorporated in 2012.
“Maria’s” Story

Maria is a 35-year-old woman living in the west end of Hamilton. She has a college diploma and works as a personal support worker. She is a single mom to two children who are three and six years old. Maria lives in a one-bedroom apartment with her two kids. The hours at work are inconsistent and child care for her three-year-old is expensive. Maria’s gender, employment and family status are intersecting barriers because they all work together to create the housing situation that Maria finds herself in.

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<tr>
<th>PROTECTIVE</th>
<th>RISK</th>
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<td><strong>PERSONAL</strong></td>
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<tr>
<td>• Close relationships with other moms with young children in building</td>
<td>• Low self-esteem due to negative housing situation</td>
</tr>
<tr>
<td>• Strong work ethic</td>
<td></td>
</tr>
<tr>
<td>• Both children are healthy</td>
<td></td>
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<tr>
<td><strong>STRUCTURAL</strong></td>
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<tr>
<td>• Relatively (to other cities) reasonable rent</td>
<td>• Waiting list for affordable child care options too long</td>
</tr>
<tr>
<td>• Child and Family Tax Benefits help with annual income</td>
<td>• Labour market for personal support workers relies on unstable work</td>
</tr>
<tr>
<td></td>
<td>• Long waiting list for subsidized housing in her neighbourhood</td>
</tr>
<tr>
<td></td>
<td>• Gender inequity in the labour market</td>
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</table>

A service system that responds from a person-centred and equity-based framework takes into account Maria’s personal risk and protective factors when offering services while working to combat the structural inequities that keep Maria in her insecure housing position.
PART B: THE PLAN STRATEGIC ELEMENTS

The strategic elements of Hamilton’s Housing and Homelessness Action Plan are presented in this section. These strategic elements are:

- **Aspiration Statement** – A vision or end state towards which the Hamilton community is inspired to work.

- **Core Values** – The Action Plan identifies seven Core Values that informed each stage of the Action Plan development and are intended to be a foundation for the implementation of the Plan moving forward.

- **Outcomes** – The Action Plan identifies five outcomes that are essential to realize our shared aspiration. These are broad outcomes that are end states themselves, but when taken together ensure our aspiration can be attained. The outcomes present solutions to our community’s housing and homelessness needs as identified by our research and consultations.

- **Targets** – for each of the five outcome areas a number of targets are presented. The targets are tangible and measurable goals that, if reached, will ensure we are working in the right direction to achieve our outcomes. They also form the basis for evaluating the progress we are making towards attaining the outcomes and, ultimately, fulfilling our aspiration.

- **Strategies** – Across the five outcome areas, the Action Plan identifies 54 strategies or ways to achieve the outcomes. The strategies are a mix of broad ideas and specific actions. They also set the basis for the implementation framework discussed in Part C: The Plan – Implementation Elements.

* Special terms and terms that may be unfamiliar to you are defined in Appendix B.
1. Aspiration Statement

Aspiration: Everyone has a home...Home is the foundation.

This aspiration recognizes the good work already done in our community by building on the aspiration articulated in *Everyone Has a Home: A Strategic Plan to Address Homelessness in Hamilton (2007).*

“Home” is defined as accommodation that is safe, affordable, adequate, suitable, with appropriate supports where necessary and that helps people realize their full social, economic and health potential.

The aspiration “Everyone has a home” is bold and far reaching. It is an end state that will be difficult to realize, but by challenging us in this way our community told us that addressing affordable housing and homelessness needs to be a priority.

The addition of the tag line “...Home is the foundation” emphasizes that housing underpins our social, economic and physical well-being. This recognizes that housing has an impact on so many different aspects of our life and that means strategies and solutions that successfully address affordable housing and homelessness must be integrated with many different sectors and services.

2. Core Values

The Action Plan commits to the following core values to ensure that everyone in Hamilton has a home:

1. **Rights-Based and Anti-Discrimination:** Housing is a fundamental human need. Some groups of people face disproportionate barriers to safe and secure housing. Often, these barriers are a result of racism, oppression and discrimination. Efforts must acknowledge these inequities and intentionally work to eliminate them.

2. **Person-Centred Supports:** People and their experiences are central in all planning and development considerations. People are supported in ways that make sense for their unique circumstances and their economic, cultural and gendered realities. This includes a commitment to strategies
that ensure people are more secure in their housing and do not become homeless.

3. **Risk and Protective Factors:** Evidence demonstrates that people who have more protective factors in their lives are able to better mediate risks. Successful community responses around homelessness and housing insecurity work to increase the protective factors and decrease the risk factors in people’s lives.

4. **Evidence-Based, Measurable and Impact-Driven:** People in our community deserve housing and homelessness responses that are based on intentional planning and good evidence and that have measurable positive impacts and outcomes.

5. **Efficient and Effective Use of Community Resources:** Human and financial resources spent to address housing and homelessness are investments in our community that reduce public costs in other areas.

6. **Integrated and Comprehensive Community Planning:** The private, public and voluntary sectors, along with engaged citizens, are all important and interconnected parts of the community that plans together, as is the voice of people who have experienced homelessness and housing insecurity. To ensure this integrated planning is authentic, transparency and communication must be at the core of our work.

7. **Place and Neighbourhoods:** Place matters. People will exercise choice over where they live. A full range of quality housing options contributes to neighbourhoods that are healthier and more dynamic. Healthy neighbourhoods are also a place where community and less formal supports can flourish and support people to feel connected and included in all elements of civic life.

### 3. Outcomes, Targets and Strategies

**OUTCOME 1: THERE IS MORE AFFORDABLE RENTAL AND OWNERSHIP HOUSING IN HAMILTON TO HELP MEET THE NEED AND DEMAND**

Creating new affordable housing is necessary to accommodate future population growth. It is important because it adds to the existing housing stock and offsets
any loss of housing due to demolitions and conversions. New housing supply provides for more choice and helps moderate price increases.

Given the economic realities of the business model of rental housing in Hamilton, the private sector will likely not invest in new affordable rental housing without some form of public subsidy. While the City of Hamilton can and is playing a key role to increase the supply of affordable rental housing, the responsibility for this task also rests with the Federal and Provincial Governments, the private sector and the community at large. It is essential that the senior levels of governments invest in affordable rental housing in a permanent and sustained manner.

New affordable housing needs to be developed through partnerships. Strategies to achieve this outcome include using our existing resources, leveraging new resources, and examining how land use planning and the system of development approvals can facilitate our affordable housing goals being met. See Appendix C for a list of Existing Municipal Tools for Encouraging Affordable Housing Development.

If in 10 years we don’t achieve this outcome, the impacts will be:

- Net loss of rental housing stock because, if no new rental housing is built, we will not be able to replace any losses due to demolitions and conversions to condominiums or other uses.
- Potentially a “tighter” rental market with lower vacancy rates resulting in less choice for renters and ultimately higher rents.
- Loss of our “competitive edge” in terms of being able to offer affordable housing choices to employers and skilled professional labour thinking about relocating in Hamilton.

Who Is Affected?

Renters are more affected by the lack of supply of affordable housing than owners. The housing market in Hamilton provides a relatively good ongoing supply of new ownership housing. As shown by the following table, in 2012, ownership housing starts of 2,065 were 92.2% of the 2,239 units needed
annually as identified in the City’s Urban Hamilton Official Plan. In comparison, new rental construction starts of 144 units were only 22.9% of the 629 unit annual target. Furthermore, the 144 rental starts would not have occurred without a publicly funded subsidy program.

**Housing Construction Starts in the City of Hamilton, 2012**

<table>
<thead>
<tr>
<th>2012 Ownership Housing Starts</th>
<th>Annual Ownership Housing Target</th>
<th>2012 Rental Housing Starts</th>
<th>Annual Rental Housing Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,065</td>
<td>2,239</td>
<td>144</td>
<td>629</td>
</tr>
</tbody>
</table>

Source: Canada Mortgage & Housing Corporation, 2011, City of Hamilton 2009

The waitlist for social housing is an indicator of need in our community. The populations most in need, as indicated both by the number of people on the waitlist (see chart below) and by the lack of existing housing stock opportunities, are single individuals, larger families and people with physical disabilities.

**Number of Households on Rent-Geared-to-Income (RGI) Waitlist**

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Applicants Active on RGI Waitlist</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004</td>
<td>4,362</td>
</tr>
<tr>
<td>2005</td>
<td>4,863</td>
</tr>
<tr>
<td>2006</td>
<td>4,375</td>
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<tr>
<td>2007</td>
<td>3,817</td>
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<td>2008</td>
<td>3,904</td>
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<td>2009</td>
<td>4,182</td>
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<tr>
<td>2010</td>
<td>5,089</td>
</tr>
<tr>
<td>2011</td>
<td>5,406</td>
</tr>
<tr>
<td>2012</td>
<td>5,672</td>
</tr>
<tr>
<td>2013</td>
<td>5,477</td>
</tr>
</tbody>
</table>

**What the Data Says**

Feedback received through community consultations strongly indicated that there is not enough quality affordable housing in Hamilton.
This perception is supported by data and housing need indicators. For example, Hamilton is not meeting its annual target of 629 new rental units to meet expected growth in the number of households to the year 2031. Of the 629 new units annually, 377 are to be affordable to low and moderate income households. But almost no “purpose-built” or primary rental housing is being constructed in Hamilton without some form of publicly funded subsidy.

It is expensive to build new rental housing. The full capital cost of building an apartment unit in Hamilton, including land, construction, professional fees, development charges, etc., can be as much as $200,000 per unit. Financing the construction of any significant amount of new rental housing solely on the municipal property tax base is not viable. Senior government funding is necessary. Under the Canada-Ontario Affordable Housing Program, 731 moderately affordable rental units were built in Hamilton between 2004 and 2011 using federal, provincial, municipal and community funding/contributions. While an important addition to affordable housing in Hamilton, the 731 units fell far short of the 3,000 new units needed over that period (i.e., 377 units needed annually over eight years).

There are 14,600 social housing units in Hamilton, representing 24% of the total rental housing in Hamilton. In January 2013 approximately 5,500 households were on the waitlist for social housing in Hamilton. This number has increased substantially since 2008 and reflects the impacts of the last recession. No new social housing is being built, nor has it been for almost 20 years. This means that there are limited opportunities for affordable housing for the thousands of households on the waitlist and for others who choose not to be on the waitlist.

There are about 13,000 rental units in the secondary rental housing market, representing just over 20% of the total rental stock in Hamilton. The secondary market is an important source of affordable rental housing through units in rented single and semi-detached homes, apartments in houses, multi-plexes and rented condominium units. While providing an important supply of affordable housing, a number of issues are associated with this component of the rental market. In
particular, secondary rental market units are not as permanent as purpose-built rental housing apartments. They come into and out of the market relatively quickly through conversion of space to rental and de-conversion back to ownership. This makes the secondary market difficult to track and measure. There may also be quality issues with these units and potentially by-law and code compliance issues.

Some may argue that increased supply of new rental housing is not needed in Hamilton because of the relatively high rental housing vacancy rate. The overall vacancy rate for apartment buildings of six or more units in Hamilton based on CMHC’s October 2012 rental market survey was 4.1%. A vacancy rate above the 2%-3% range is considered a “buyer’s market” in that there are units available for rent giving renters some choice. Hamilton’s rental housing vacancy rate has been above 3% for 10 years as evidenced by the chart below.

However, the rental market vacancy rate does not describe the whole picture. Vacancy rates can change quickly. They do not give an indication of the quality of the vacant units or the amount of reinvestment needed for those units. The number of vacant rental units in Hamilton is not sufficient to meet projected growth in the number of renter households to the year 2031. Simply relying on the existing housing stock to accommodate future growth will contribute to price
pressures in the market. A sustained steady increase in supply will help avoid any supply shortage crisis situations in the future.

**What We Heard**

The federal government needs to play a greater role in the provision of affordable housing. People want that enhanced role to be defined through the creation of a National Housing Strategy. The lack of a comprehensive strategy at the federal level is seen as a gap that must be addressed if significant new affordable housing supply to address the growing need in Hamilton is ever to be a reality.

Having to navigate the sometimes complex land use planning approvals process was seen as a major challenge by less experienced developers of affordable housing. Addressing the Not In My Back Yard (NIMBY) syndrome and the administrative processes and approvals at the City was also identified as a challenge. The capacity of less experienced developers to manage these challenges is of concern. More education, facilitation and financial assistance were suggested as ways to help not-for-profit and other less experienced builders of affordable housing. Better communicating the benefits of new affordable housing to the community was also suggested.

People highlighted the many opportunities that exist for affordable housing development in Hamilton. Opportunities are found in vacant land and in underutilized space in existing buildings. Zoning and other planning regulations may present a challenge for taking advantage of these opportunities. We heard that the City should be innovative and leading edge with its planning regulations so they become tools rather than obstacles in achieving affordable housing goals.

“Encourage the federal government to re-think its role in housing and make a commitment to a National Housing Strategy.”

“Encourage more private sector involvement and investment in affordable housing.”

“Explore the creative use of planning tools.”

- Excerpts from Community Roundtable discussions
What We Can Build On

The City of Hamilton has taken a number of measures to facilitate more affordable housing. Many of the tools are in place that can set the stage, encourage and contribute to new housing development. These include the following:

- Reduced multi-residential tax rate for new rental buildings equal to the single family rate
- Waiving of development charges and cash in lieu of parkland dedication fees for affordable housing projects built under federal, provincial and/or City of Hamilton or CityHousing Hamilton programs
- A new Urban Hamilton Official Plan that encourages a full range of housing opportunities to meet the full range of housing needs in Hamilton
- A new comprehensive zoning by-law is being drafted to implement the policies in the new Urban Hamilton Official Plan that will facilitate affordable housing opportunities, including second units in houses
- Other planning tools that enable affordable housing opportunities, for example, density bonusing
- A range of programs and incentives to increase the supply of housing

In addition to actions taken by the City to encourage new affordable housing, the market conditions in Hamilton present opportunities for affordable housing not available in the Greater Toronto Area (GTA). Specifically, land costs are more reasonable compared to GTA municipalities. Also, there are untapped opportunities with respect to underutilized buildings and space, as well as vacant land.

The private sector and non-profit community have demonstrated commitment and have a long and successful history in developing affordable housing in Hamilton. As such there is capacity in the community to respond to need and make use of funding programs. Cross-sector collaboration is a strong attribute of the Hamilton community when it comes to affordable housing as evidenced by the Hamilton Affordable Housing Flagship.
Environmental Considerations

Increasing the supply of affordable housing to meet identified need can be beneficial for the environment. Affordable housing by its nature is typically higher density. Higher density housing in the form of apartments, townhouses and secondary suites is inherently more affordable. The cost to produce these forms of housing is less than the cost of producing lower density single detached homes. Affordable housing contributes to the City’s urban growth and urban form objectives of intensification, making better use of existing infrastructure and compact urban form.

Targets

Target #1: 300 new affordable rental housing units per year, of which:

- At least 25% in areas not adequately served by affordable housing
- At least 10% for persons with disabilities
- At least 10% for large families
- At least 50% that meet deep affordability (affordable to households up to the 40th income percentile)
- At least 10% attached to housing supports

The City’s Urban Hamilton Official Plan contains housing targets that are based on a housing demand projection model. The housing market is generally doing a good job of supplying ownership housing. However, almost no unsubsidized rental housing is being produced through the private sector rental market. The annual rental housing target in the Official Plan is 629 units, of which 377 are to be affordable to lower and moderate income households.

Approximately 20% of Hamilton’s rental housing is in the secondary rental housing market (i.e., multi-plexes, apartments in houses and rented condos). We assume 20% of the affordable rental target (or 75 units) will be achieved through units in the secondary rental housing market. Therefore the target for Outcome 1 is 300 units of purpose-built rental housing annually.

The City alone, through the property tax levy, cannot afford to subsidize the creation of 300 units annually. As such, achieving this target must be a
responsibility shared between the federal, provincial and municipal governments and the private sector/not-for-profit sector.

This target alone does not address issues such as providing housing for those most in need and geographic location. Therefore a number of sub targets are set within the total of 300 affordable rental units.

**Strategies**

1.1 Advocate for the creation of a National Housing Strategy and advocate to provincial and federal levels of government to adequately fund new affordable housing development.

1.2 Explore potential for new incentive and funding programs and expand and promote more broadly existing City incentive programs to increase the supply of affordable housing (e.g., capital grants/loans, tax deferrals, waived development and other charges, etc.).

1.3 Facilitate land use planning approvals for affordable housing developments by:

   - City of Hamilton Housing Services Division staff work collaboratively with the Business Facilitators in the Planning and Development Department to ensure all affordable housing developers are provided with the most up-to-date information to guide affordable housing developments through land use planning approvals and building permit application processes.

   - The City’s Planning and Economic Development Department implement a system of flagging development applications that meet criteria of affordable housing and expedite the processing of those applications.

   - Exploring funding opportunities (e.g., CMHC SEED funding) to facilitate housing development project management expertise for affordable housing proponents where necessary.

1.4 Explore the feasibility of inclusionary zoning (i.e., zoning that requires/mandates a certain component of larger developments to be affordable housing) and seek necessary provincial legislative changes that would facilitate the implementation of inclusionary zoning in Hamilton.
1.5 Explore the feasibility and further promote opportunities that exist in the City’s new Urban Hamilton Official Plan for density bonusing (i.e., developers gain some benefit such as higher density, greater height, incentives, tax breaks etc. in exchange for including affordable housing in developments).

1.6 As part of the City’s new Comprehensive Zoning By-law, explore the potential for pre-zoning (i.e., pre-established approvals) appropriate areas/land parcels to permit higher density multi-residential development, converting non-residential space to residential and adding apartments in houses and ground-related dwellings.

1.7 Inventory and map affordable housing development opportunities including:
   - Underutilized commercial space that can be converted to residential
   - Vacant residential space in buildings
   - Vacant government land that is viable/suitable for affordable housing development/redevelopment

1.8 Advocate for changes to the City’s and senior governments’ surplus land policy to make surplus land available for affordable housing development at discounted or no cost.

1.9 Investigate the feasibility of transitioning rental units that currently do not meet by-laws/standards to become in compliance with necessary by-laws/standards, as well as incentives to bring the units up to standard.

1.10 Provide learning opportunities to community leaders, decision makers and the general public around good urban planning principles in order to support their role as facilitators of affordable housing development.

1.11 Explore opportunities for social housing providers to leverage their existing capital assets in order to develop additional affordable housing units (e.g., many social housing providers have equity in their existing social housing projects that can be used to finance new housing).

1.12 Explore the feasibility of establishing a Housing Trust fund to help finance affordable housing development.
OUTCOME 2: INCREASE PEOPLE’S HOUSING AFFORDABILITY, STABILITY AND CHOICE

For many people housing is not affordable. Lack of income and the relative high cost of housing limits people’s choices of where they can live and in what kind of housing they can live.

For many people housing is not affordable. Lack of income and the relative high cost of housing limits people’s choices of where they can live and in what kind of housing they can live.

Not all areas in Hamilton have a variety of housing options. The overall rental vacancy rates in the communities of Ancaster, Glanbrook and Flamborough and the two-bedroom vacancy rate in Dundas are very low. The rents in those areas are also relatively high, making it difficult for renters to relocate there or existing residents to stay if needing to find affordable rental accommodation.

If in 10 years we don’t achieve this outcome:

- There will be nearly 10,000 households on the social housing waiting list.*
  This is equal to the actual number of RGI social housing units currently available in Hamilton.

- The overall health of Hamilton residents and neighbourhoods will likely decline as a result of increasingly unstable housing situations and lack of choice for people across the city.

*Projection based on actual growth of waitlist from 2009 to 2012

There are also obstacles to low and moderate income households who may wish to choose homeownership as their preferred housing situation. In many cases there are lower and moderate income renters that can afford the monthly carrying cost of homeownership, but struggle to save the necessary down payment.

There are also homeowners who, due to affordability issues, are not able to keep up with property taxes, utilities or maintenance to their home and therefore are forced to sell and relocate to rental accommodation.
When living in the lowest income situations, such as households supported by social assistance, public pensions or precarious low-wage employment, finding an affordable home is challenging in all parts of Hamilton. In some areas there may be an abundance of units available that are affordable to lower and moderate income levels; however, the quality and suitability of those options may not be adequate.

Rent-geared-to-income (RGI) housing is one option to ensure affordability of rental housing. However, waiting for such a unit takes time as there is more need than units available. This solution does not meet the needs of a household in crisis or in a temporary financial bind.

RGI buildings may not meet the preferred criteria of an applicant. In some cases people like where they are living but cannot afford the rent. In order to address affordability the solution may be moving and up-rooting a family. This may have a negative impact on a household’s quality of life. Children may be forced to change schools and adults may find it difficult to retain regular employment. It is widely accepted that housing stability is correlated with positive health outcomes for individuals and families.

**An Experience of Rural Residents:**

Low and moderate income households in rural or outlying areas of Hamilton do not have affordable choices available to them in their area. People wanting to rent or purchase a more affordable home are not able to do so without moving out of their community.

**Who Is Affected?**

The lack of affordable, stable housing choices affects all low income people and many moderate income households. The lack of purchase power is the most significant reason for people’s housing instability and limited housing choices.
However, family size and incidence of discrimination based on age, gender, racial identity or income source also limits housing choices.

The income level for renters in Hamilton is significantly less than that of homeowners. Therefore most households with low incomes are renters. Renter households are proportionally the most affected by housing choice restrictions due to affordability.

What the Data Says

About one in five renter households in Hamilton pay more than 50% of their income on rent (2006 Census) and approximately 5,500 households are currently waiting for rent-geared-to-income housing. In most cases, these households currently do not have sufficient income to afford good quality housing that is suitable to their needs.
As shown in the chart below, not all areas of Hamilton have a variety of dwelling types from which residents can choose.
Single people and lone parent families are proportionally the most restricted in their choices due affordability issues.

- 50% (25,460 households) of single households spend 30% or more of their income on shelter costs
- 51% (8,805 households) of lone parent households spend 30% of more of their income on shelter costs

These households have less purchase power because there is a single income source.

*Source: 2006 Census*

The former City of Hamilton has more multi-unit apartment dwellings than the other former municipalities. Ancaster, Flamborough and Glanbrook have less than 10% of their housing stock in multi-unit structures. For anyone needing to downsize or rent more affordable accommodation, those areas are not likely to offer the housing choices they may need.

**What We Heard**

“Build one floor houses, not huge monstrosities that people can’t afford.”
- Survey Respondent

In our consultations, people overwhelmingly wanted solutions that place the choice and decision-making power in the hands of the individuals and families in need. Increased income opportunities was the primary response to improving people’s housing affordability and choice. This included increased stable and flexible employment opportunities, increased social assistance rates and a higher minimum wage. This also included increases to other important social benefits such as drug benefit programs.

People indicated that increased income is the most dignified way to provide more housing opportunities and choice.

“Job creation. Increase minimum wage.”
- Survey respondent
What We Can Build On

Hamilton is entering a period of increased economic growth and revitalization. The City has been identified as one of the best places to invest in Canada. This can present opportunities to increase employment income and affordable housing options in all neighbourhoods.

Currently the purchase price for resale homes is relatively affordable in many areas of the City of Hamilton compared to other communities in and around the Greater Toronto Area. This relative affordability of Hamilton’s resale housing market is demonstrated by more than one-third of households in the lowest income quintile (household income less than $24,972) owning their homes. This is an opportunity to provide homeownership programs that target those households able to manage the carrying costs of a mortgage, but who struggle with the down payment requirements.

Rents in Hamilton are generally lower cost than in the Greater Toronto Area therefore making rental housing more accessible to lower and moderate income households. Except for rural areas, Hamilton’s rental vacancy rate is high. Hamilton’s rental market provides an opportunity for rental subsidy programs to effectively target households with deeper affordability concerns. Hamilton has an administrative capacity for programs that provide more choice to tenants in terms of their preferred location and type of rental housing.

The City’s Urban Hamilton Official Plan states that a range of housing types and forms should be provided, particularly in areas with low levels of affordable housing, in order to meet the needs of all residents. Developing strategies to ensure that a full range of housing exists in all neighbourhoods increases people’s choice and can address affordability. It is a formula for increased neighbourhood resiliency and vibrancy.

“Safe, affordable housing makes sense and makes good healthy communities. We won’t need many other services from government ... it pays to have good housing”
– Social Housing Roundtable Discussion Participant

Hamilton has Neighbourhood Development initiatives underway. Integration and collaboration of the Housing and Homelessness Action Plan with these initiatives
can increase the opportunities for providing residents with more choice and stability in their housing options.

Environmental Considerations

The outcome of greater affordability and choice is beneficial for the environment. Choice of type of housing to meet people’s needs and being able to afford choice of neighbourhood allows for people to make location decisions. These decisions are often informed by proximity to amenities, transportation and places of work. Choice and affordability can minimize travel time and distances to these amenities and to work, thereby minimizing environmental impacts of modes of travel.

Targets

Target #1: Reduction in ATH waitlist by 50% by 2023

Target #2: 100% density and housing type targets designated in approved secondary plans achieved

Target #3: Reduction in rental households paying more than 50% of income on rent by 15% by 2023 (based on 2021 Census – this represents three census periods and a 5% drop for each census)

Target #4: 2,100 new housing allowances by 2023

The two most significant indicators of housing affordability need in Hamilton are:

- Households paying more than 50% of their income on rent (risk of homelessness due to affordability)
- Households on the waitlist for social housing (direct need indicator for affordable housing)

For the Action Plan to make a meaningful difference, it must achieve significant reductions in these need indicators.

There are 12,650 renter households (1 in 5) currently paying more than 50% of their income on rent (2006 Census) and are at risk of homelessness. A 15% reduction means 1,900 fewer households paying greater than 50% income on rent.
There are 4,200 households on the active social housing waitlist not receiving some form of rent subsidy (the current total active number of applications, 5,500, includes households in social housing requesting transfers or households receiving a housing allowance/rent supplement). A 50% reduction means 2,100 fewer households on the waitlist. This is very close to the number of households no longer paying 50% of income on rent (1,900) if the above target is met.

Recognizing that the City cannot afford 100% of the cost of housing allowances on the property tax levy, and that the federal and provincial governments have to be partners, the cost needs to be shared three ways.

In terms of choice, Hamilton strives to achieve a mix and range of housing types, tenures and densities in all areas of the city. The secondary planning process encompasses this principle through the establishment of density designations for lands within different neighbourhoods. For a full mix and range of housing to be achieved, lands must be developed at the designated densities, not at lesser densities, which is sometimes the case.

**Strategies**

2.1 Encourage mixed housing and mixed income development in all neighbourhoods by:
   - Increasing opportunities for rental, social and affordable housing in areas that currently offer limited opportunities
   - Ensuring all social housing communities have a market housing component
   - Exploring opportunities for social housing communities to redevelop to include a mix of new housing options

2.2 Develop a policy and strategy to ensure that the low and moderate income households in neighbourhoods experiencing economic growth and transformation are not displaced or negatively impacted by gentrification (this should include research on any potential negative impacts).

2.3 Increase homeownership opportunities for renters – including social housing tenants (e.g., down payment assistance programs, rent-to-own initiatives and education on purchase process, etc.).
2.4 Expand portable and in situ rent subsidy programs (i.e., rent supplements and/or housing allowances that go with the tenant and are not tied to a particular unit).

2.5 Investigate the feasibility of developing an emergency housing subsidy to help tenants and homeowners bridge temporary financial crisis situations.

2.6 Reduce the burden of growing utility costs on low income tenants and homeowners through:
   - Strengthening relationships with local utility corporations to limit the impact of arrears on households
   - Explore options to increase energy efficiency of homes
   - Advocate for removal of HST
   - Advocate for removal of deposit requirements

2.7 Reduce the burden of last month’s rent on tenants through:
   - Reviewing and more broadly recommending practices of social housing landlords that allow tenants to pay last month’s rent over an extended period of time
   - Investigate the effectiveness of eliminating the need for last month rent (look to other jurisdictions, e.g., Montreal)

2.8 Explore options that ensure social housing applicants and tenants have as much choice as possible (e.g., increase in the number of times they can refuse an offer to be housed; choice-based letting).

2.9 Advocate for changes to income policies including:
   - Increased social assistance rates so shelter allowance components meet average market rent levels
   - Adoption of a Living Wage policy
   - Guaranteed Annual Income Supplement is automatically allocated based on income tax information
   - Advocate for changes to the Ontario Disability Support Program system so that benefits are not provided at the end of the month for the preceding month
OUTCOME 3: PEOPLE HAVE THE INDIVIDUALIZED SUPPORTS THEY NEED TO HELP THEM OBTAIN AND MAINTAIN HOUSING

Many people require more than simply the bricks and mortar of a housing unit to remain successfully and adequately housed. Many people needing supports with their housing are not receiving them in a timely and adequate manner.

The level and types of support people require vary based on individual circumstance. They may be as complex as providing mental health supports to someone who is at risk of losing their housing due to hoarding or as simple as having someone to call if a question or concern arises.

If in 10 years we don’t achieve this outcome:

- The hundreds of people who were homeless but have been successfully housed over the last few years will likely find themselves homeless again thereby increasing the occupancy of emergency shelters to a crisis level.
- Emergency departments will see an increase in visits as people have nowhere else to turn for their health needs.
- There will be increases in eviction rates from private market and social housing buildings and landlords will incur increased costs as a result of significant tenant turnover.

Housing options for people with support needs can include:

- Transitional housing
- Housing with supports in not-for-profit or for-profit housing including Residential Care Facilities (RCF)
- Home care provided by nurses or personal support workers or a mobile team of housing support workers.

The housing with supports system is complex as there are multiple types and levels of support individuals or families may need. Each of these supports may be provided by different service providers and funded by different government bodies. The funding body for the housing unit may be different than the funding
body for the support services. There is a lack of clarity around jurisdictional responsibility of government funders and service providers. This results in service gaps and challenges for people seeking support services.

Many people are not receiving timely or appropriate health supports, such as substance abuse and mental health services. This results in people seeking support from non-health funded services such as emergency shelters or landlords. These service providers do not always have the resources or expertise to adequately address the support needs of those individuals and families.

The importance of quality and timely housing supports to individuals and families is a significant success factor in everyone having a home.

**Who Is Affected?**

Everyone benefits from some form of support. Informal sources such as family, friends, neighbours and social networks provide a significant amount of support to people. However, these informal supports are not always sufficient or present in people’s lives. That is when it is important for formal service systems to be available to help ensure people have a decent quality of life.

“A high proportion of homeless youth have been in custody in child welfare or correctional systems. They are often released without adequate planning for housing. Their history of victimization in the family is rarely addressed.”


In 2006, 20% of people in Hamilton lived with a disability. That is higher than the provincial (19%) and national average (17.6%)

*Source: Persons with Activity Limitations Survey, 2006*

Oftentimes people who require supports to find and maintain housing are people with some form of physical, mental or cognitive disability. This may include seniors and persons living with chronic disease.

There are young people who do not have the benefit of a supportive family unit and individuals who are struggling due to substance dependencies or involvement with
the criminal justice system who seek support services to help them find and maintain housing.

Supports are an integral component of some people’s successful exit from, and avoidance of, homelessness. This may include people leaving various forms of institutional care. People may require supports in order to leave an unsafe living situation, such as a woman living with an abusive partner.

Depending on a person’s age, gender, disability, ethno-racial or cultural identity, sexual orientation or other unique circumstance, the supports they receive must meet their needs. The right supports upfront can reduce the incidents of people ending up in deeper crisis situations.

What the Data Says

People have to rely on less than adequate supports, or go without supports at all. This can result in increased housing instability and homelessness.

Experience of trauma:*
Approximately 37% of women served at the YWCA Transitional Housing Program in Hamilton and 23% of women admitted to Mary’s Place women’s shelter during 2010/11 identified as experiencing some form of physical or sexual abuse.

Data sources: Good Shepherd Mary’s Place and YWCA of Hamilton, Burlington

*It is expected that the numbers of women having experienced physical or sexual abuse is likely higher than reported here due to women’s reluctance to share such information.

In 2011, the three men’s emergency shelters in Hamilton referred 175 people to detox centres. Only 29% (51) of those referrals were accepted by the detox centre.

– City of Hamilton, Men’s Emergency Shelter System Occupancy & Activity Summary for 2011

Discharging someone in a vulnerable situation into homelessness can have significant negative impacts on that individual. The emergency shelter system works with various individuals who have been sent to the shelter from institutions such as health care facilities, correctional centres or who are brought there by the police. In 2011, 27% of the referrals to the three men’s emergency shelters were from a health care agency such as a hospital or detox centre, 12% of referrals
were individuals released from a detention centre and 22% of referrals were people brought to the shelter by the police.\

Many individuals leaving institutional settings require more than just a housing unit to remain stably housed and have a decent quality of life. However, those supports are not always available in a timely or adequate way.

Preliminary findings from the nationwide “At Home/Chez Soi” Housing First study notes that people are more likely to successfully maintain their housing if they are engaged with the support service teams that are part of the program. The study finds that maintaining housing is a bigger challenge when a person is not engaged with those support service teams. These findings are consistent with the findings of Hamilton’s own Hostels to Homes pilot project/Transition to Homes program.

What We Heard

Both tenants and landlords said that it would be beneficial to have some form of support available to all rental buildings. Landlords, both private market and public, want to be more aware of available supports and have someone to call when they have a tenant in need. From a landlord perspective, they want their tenants to succeed, as eviction is not a good solution for anyone.

“One people are on waiting lists for extended periods of time. Give support to these people while they are on the list.”

– Roundtable Discussion Participant

* Note: These percentages do not include referrals from one shelter to another.
People identified many health-specific support needs. In many cases, they were addictions related. We heard that people coming out of a withdrawal management program need housing options that can support their sobriety. We also heard that people suffering with an addiction need to be able to access treatment as soon as they are ready to do so and not have to wait on a lengthy list. Addiction was identified as an issue that has a negative impact on individuals and families, particularly their ability to maintain their housing, as well as on the health of neighbours and communities.

Residents and community service providers agreed that the current Ontario Works and Ontario Disability Support Program personal need benefit for people in homeless situations and people living in residential care facilities is inadequate. This type of support is necessary for individuals to properly take care of themselves including the retention and maintenance of housing.

Youth said they need support workers who understand housing rights to go with them to see apartments. That way, they’ll feel less intimidated and will be less likely to face discrimination.

Many youth struggling with housing security are wards of the child protection system. Often they require some of the basic supports necessary to learn how to effectively live independently and be able to manage all the associated responsibilities.

Supportive housing waiting lists for persons with disabilities are long and we heard that accessing affordable personal support services in one’s home can be difficult if people do not meet all the required criteria outlined by service providers. This presents barriers to seniors and persons with disabilities who otherwise may be able to live a decent quality of life if provided the appropriate level of supports.

**What We Can Build On**

Hamilton has excellent services to support individuals and families with the unique supports they require.
Currently there are approximately 4,700 domiciliary hostel residents in Ontario, and just under 800 residents living in units subsidized through the Domiciliary Hostel Program in Hamilton. With 17% of the entire provincial total, Hamilton ranks as one of the most significant providers in Ontario of this form of accommodation."

– Room for Potential: A Review of the City of Hamilton’s Domiciliary Hostel Program, 2011

A number of service sectors are working proactively with one another to help ensure services are available to individuals and families despite the challenges of different funding streams and government jurisdictions. Collaboration is strong in Hamilton and plans are already in place and being implemented to support integration of housing and support services (e.g., Saving Our Sisters or SOS, Women’s Homelessness Collaborative).

Hamilton has the capacity to increase housing with support options. As documented in the 2011 domiciliary hostels program review, operators and community service providers agreed that domiciliary hostels play an important role in the housing continuum and that there is a need to ensure domiciliary hostels have the necessary resources to provide the level of care and support required by residents.

Targets

**Target #1:** Each emergency shelter sector (men’s, women’s, youth and family) identifies and achieves annual targets for shorter shelter stays

**Target #2:** No one is discharged into a shelter or onto the street from an institutional setting

**Target #3:** 100% of the social housing providers in Hamilton adopt eviction prevention practices by 2014

The emergency shelter system can tell us a lot about how well our system of housing supports is working. It is generally accepted that the system of services that support people experiencing homelessness needs to include emergency shelters. However, currently the emergency shelter systems are shouldering too much of the burden and more attention should be paid to homelessness
prevention and other housing supports systems. There is general agreement that shorter shelter stays are better, that shelters should be a temporary crisis response, but not somewhere that someone lives. Therefore, Target #1 measures length of shelter stays. The Action Plan does not prescribe the target but respects the collaborative work the men’s, women’s and youth systems are engaged in and seeks to partner with them on this target development annually.

Target #2 acknowledges that emergency shelters are not the right destination for people leaving health care, corrections or child welfare settings; that the focus for people leaving those systems should be on settlement and support; and that there are many risks in the shelter system that may undermine those goals.

Finally, Target #3 acknowledges the important role that social housing providers play in our community. Social housing is among the most affordable housing in our community. Preventing economic evictions (evictions due to nonpayment or late payment of rent) through social housing providers adopting explicit eviction prevention processes will help to achieve that goal. The rationale for this target and corresponding strategy being part of Outcome 3: Supports (as opposed to Outcome 2: Affordability) is that working with social housing tenants to avoid eviction through various eviction prevention strategies is a form of support that helps maintain their housing.

**Strategies**

3.1 Expand housing with support options, including:

- Mobile supports
- On-site supports and
- Transitional housing

3.2 Develop a formalized working relationship with the Ministry of Health and Long-Term Care/Local Health Integration Network to increase access to health services including:

- Addictions services
- Housing with support services for seniors, people living with mental health, acquired brain injury and/or physical disabilities
• Hospital discharge planning and after care
• Assisted living programs

3.3 Work with the federal and provincial corrections systems in order to increase the support to individuals being discharged into the community.

3.4 Work with the Ministry of Youth and Children’s Services in order to increase the support to youth being discharged out of the Child Welfare System to live independently in the community.

3.5 Increase and formalize information sharing and partnership between landlords/housing providers (both public and private market) and social support networks.

3.6 Implement an assessment and support process in the coordinated access to social housing system that will more immediately address the needs of social housing applicants.

3.7 Encourage the development and implementation of enhanced eviction prevention policies in the social housing system.

3.8 Make available high-quality, trauma-informed supports for individuals and families in homelessness and/or insecure housing situations.

3.9 Advocate for an increase to the Ontario Works and Ontario Disability Support Program personal needs allowance.

3.10 Link with the committees responsible for implementing housing and homelessness related plans (such as the Blueprint for Emergency Shelter Services and the Domiciliary Hostel Program Review).
OUTCOME 4: PEOPLE LIVE IN HOUSING THAT IS GOOD QUALITY, SAFE AND SUITABLE TO THEIR NEEDS

Housing quality is as important as its availability and affordability. Housing that does not meet health and safety standards and is in need of repairs is referred to as inadequate housing.

The structural quality of housing is important, but so is the suitability of housing to meet people’s needs in terms of size, function and modifications that allow full use of the unit and building. For example, larger families need units with more bedrooms and people with physical disabilities need housing units modified to meet their specific mobility needs or other disabilities.

Some people may not feel safe in their housing. Negative social dynamics can play a role in diminishing housing quality, so positive community building to improve the social quality of housing communities needs to be encouraged.

Poor housing quality not only has negative impacts on the people living in the housing; it can impact the broader community. An example of this is when a building is infested with bed bugs. The physical, emotional, economic and social toll on the households in the units with bed bugs is great, but others in the building are affected as well, and so are the families, friends and support networks of the people living in the building.

Who Is Affected?

Housing in need of repairs affects many different types of households and communities in many different locations of the City. In our consultations we heard that housing quality is a serious issue for seniors, Aboriginal people, newcomers,
single individuals, families and persons with disabilities. Many single individuals with very low income may only be able to afford shared living in a rooming house. The quality of some rooming houses that are not licensed in Hamilton, or other illegal living situations, is a particular concern.

The suitability of housing to meet people’s needs is an area that affects certain populations more than others. The average household size of newcomers and Hamilton’s growing urban Aboriginal population in need of affordable housing is larger than other populations. This presents a challenge for many newcomers and Aboriginal people because the amount of rental units in social housing and private market housing that have four or more bedrooms is limited.

Approximately 9% of households in social housing in Hamilton are over-housed. That means that they are occupying social housing units that have more bedrooms than needed. Many of these people are older adults, mostly women, whose children have grown and left home. Given the large waitlist for social housing and the fact that there are not many large social housing units, we need to find ways to transition people who are over-housed into more suitable housing in a way that is respectful to their circumstances.

Seniors owning their home may be on a fixed income and may not be able to afford to keep their home in good repair, leading to deterioration of their housing asset and erosion of any equity they may have in their house.

70% of newcomer households on the waitlist for social housing in Hamilton apply for three or more bedroom units and nearly one-third apply for five or more bedroom units.

– Source: City of Hamilton Social Housing Waitlist data, 2012

Persons with physical disabilities have many challenges finding suitable housing to meet their needs. Much of Hamilton’s housing stock is older and must be retrofitted in order to accommodate persons with disabilities, both in terms of the person’s unit as well as common areas of the building. This means adopting universal accessibility principles, creating a better inventory of the type of modified units our existing housing has to
offer, and being able to assess the individual needs of people with physical disabilities.

Hamilton’s population is aging, and being able to make modifications to our housing stock to meet the changing physical needs of seniors will be a challenge.

**What the Data Says**

Hamilton’s housing stock is aging. Much of the rental housing in Hamilton was built before the 1980s. The chart below shows that since the mid-1990s very little purpose-built or primary rental housing has been constructed in Hamilton.

An older housing stock means repairs and maintenance. While most of Hamilton’s housing stock is in good repair, the rental housing stock is in greater need of repair than ownership housing, as shown in the chart below.
Almost one-third (31%) of rental housing in Hamilton is in need of minor repair. More troubling is that 12.5% of rental housing is in need of major repairs – that’s about 7,600 renter households living in rental units and buildings that have serious repair problems. This is not limited to private-sector rental housing. A recent building condition assessment for CityHousing Hamilton’s 7,000 units estimates the need for a $450 million investment over the next 30 years.

**What We Heard**

People told us that all housing should be well maintained and in good repair, regardless of location, price or tenure. People want to feel safe in their housing. We heard that there should be more proactive enforcement of property standards and there should be expanded incentive programs to modify units, upgrade properties and keep them in good repair. More education is needed for both tenants and landlords around rights and responsibilities relating to maintenance and repairs. The issue of bed bugs was identified as a critical situation that must be addressed.
We heard that:

“Tenants should have input into planning for capital repairs.”

“We need to feel safe where we live – we don’t feel safe right now.”

“Responsible landlords should be rewarded for well maintained properties.”

– Excerpts from Community Roundtable discussions

What We Can Build On

Hamilton’s housing market is relatively affordable. For example the average rent in Hamilton is $757 per month compared to $1,103 per month in Toronto. The average resale house price in Hamilton is $281,939, significantly less than in the Greater Toronto Area.

Hamilton’s existing housing stock is an important asset and its relative affordability is an opportunity. Preserving that asset is essential because little new purpose-built rental housing is being constructed.

Hamilton has a long history with funding programs aimed at rehabilitating and preserving our housing stock. For example, Hamilton has been delivering the federally funded Residential Rehabilitation Assistance Program (RRAP) for over 40 years and this has helped renovate thousands of units since the early 1970s. Under the new Investment in Affordable Housing for Ontario program, Hamilton will maintain previous RRAP funding levels to March 31, 2015 by allocating $1.5 million annually to Ontario Renovates (the re-branded version of RRAP).

The Urban Hamilton Official Plan recognizes the important role the existing affordable rental housing stock has in our community. Rental housing protection policies in the Official Plan protect affordable rental housing from being converted to condominiums or being demolished. Those policies prevent conversions when rental vacancy rates are below 2% percent and when the rents of the units are affordable.

City of Hamilton efforts to improve rental housing quality include a more proactive approach to enforcing property standards and investigating the feasibility and efficacy of licensing rental housing.
The cost of renovating and repairing existing housing is often much less than building new housing. For example, the full capital cost of building an apartment unit in Hamilton, including land, construction, professional fees, development charges, etc., can be as much as $200,000 per unit. The average loan amount under the recent Canada-Ontario Affordable Housing Program new rental housing construction component in Hamilton was $65,000 per unit. Compare this with the average RRAP loan of $18,000 to do necessary repairs to dwellings.

**Environmental Considerations**

The outcome of good quality housing means reinvestment in the existing housing stock. Reinvesting in this important infrastructure decreases the need to build new housing beyond that needed for new growth, which can help the City achieve its objectives around more compact urban form as opposed to sprawl. Rehabilitating the existing housing stock also provides an opportunity for improving the energy efficiency of older buildings.

**Targets**

**Target #1:** 100% of social housing providers implement community development plans by 2018

**Target #2:** Incidents of bed bugs complaints are reduced by 25% by 2018

**Target #3:** Incidents of bed bug re-infestation in social housing is reduced by 50% by 2023

**Target #4:** 3,500 residential units are rehabilitated by 2023, of which:

- 2,000 are rental
- 1,500 are ownership (300 are modified for persons with disabilities)

The Census indicator of “units in need of major repair” is the best indicator for measuring housing quality across the entire housing sector. In order for the Action Plan to be meaningful, a significant reduction in housing units needing major repair must be achieved.

**Rental**

Hamilton has 32,293 purpose-built rental units (units in apartment buildings with six units or more). This does not include townhouses, the secondary rental
market or social housing. According to the 2006 Census, 12.5% of rental units are in need of major repair. 12.5% of 32,293 purpose-built rental units are 4,000 units. The target of 2,000 rental units rehabilitated by 2023 equals 50% of that total.

**Homeowner**

According to the 2006 Census, there are 132,310 ownership households. Many homeowners have higher incomes than renters. The Action Plan is concerned with households with low to moderate income. Looking at the income distribution of homeowners in Hamilton, 61,640 ownership households fall below the 60\(^{th}\) income percentile. This is slightly less than 50% of the total.

2.7% of ownership units are in need of major repair. Therefore, applying that rate to the 61,640 ownership households with low to moderate income equals 1,664 units (rounded to 1,500 for the target).

Recognizing that the City cannot afford 100% of the cost of repairs on the property tax levy, and that the federal and provincial governments have to be partners, the cost needs to be shared three ways. In addition, for rental housing repairs, landlords must share the responsibility for the cost of repairs.

**Sub Targets:**

- 20% of units modified for persons with disabilities
- Year one pilot project – up to 20% of funding for creation of secondary suites
- Consider targeting priority neighbourhoods as identified in the Neighbourhood Development Strategy

**Strategies**

4.1 Explore the potential for new funding programs and expand and promote more broadly existing programs for rehabilitating the housing stock, including:

- Ontario Renovates
- Grassroots, neighbourhood or community-based quality-improvement initiatives
4.2 Review the impacts of continued proactive enforcement of property standards on the supply of affordable rental properties.

4.3 Continue proactive enforcement of property standards of affordable rental housing.

4.4 Develop a communication strategy to landlords about maintenance responsibilities and available programs to rehabilitate the housing stock.

4.5 Develop and implement a proactive and coordinated strategy to address bed bugs.

4.6 Increase the number of rental housing units that meet the needs of larger families.

4.7 Support and monitor housing providers in the implementation of the Accessibility for Ontarians with Disabilities Act on the Built Environment.

4.8 Expand assistance programs to facilitate modifications for persons with disabilities in private market housing (e.g., Ontario Renovates).

4.9 Inventory, rate and increase the number of social housing units that meet the needs of persons with disabilities through existing and new housing opportunities.

4.10 Adequately fund capital reserves for social housing based on building condition assessments.

4.11 Encourage all social housing providers to ensure that tenant safety is ensured through capital and infrastructure audits and improvements (e.g., comprehensive lighting and building security systems).

4.12 Plan and implement community building efforts that will develop a “sense of community” in all social housing (e.g., activities that will positively enhance neighbour relations).

4.13 Streamline and provide supports in the process for transfers within social housing (e.g., over-housed or under-housed situations, domestic violence, acquired disability, etc.).

OUTCOME 5: PEOPLE RECEIVE RESPECTFUL, QUALITY SERVICE WITHIN A “USER-FRIENDLY” SYSTEM AND EXPERIENCE EQUITY IN HOUSING

Access to housing is critical. People need to be able to access housing and its related supports easily in order to be successful in finding and maintaining housing.

If in 10 years we don’t achieve this outcome, the impacts will be:

- Further segregation of people who are traditionally discriminated against into housing that is poor quality and unsuitable
- More people who find it harder and take longer to achieve housing stability and satisfaction
- More resources spent on each system area

The challenges around access are the complexity of the housing and human services system, and discrimination and inequity in housing contexts.

The system of housing services is complex. For people in need of housing, it is not always easy to understand or access the supports they need to get and maintain housing. Applications for social housing, access to supports for housing, finding apartments within the private market and learning about potential subsidy programs are examples of parts of the housing system.

Additionally, people navigate a number of other human services that can contribute to their success in housing, for example, finding affordable child care, social assistance or employment supports, food security and social/recreational opportunities. The human services and housing system is critical to people’s housing success, but the system is complex because of different access points, different rules and application processes and long wait times. Not only is the system complex, but many people who rely on community, social and/or government-related services have experienced some form of stigma, inequity or service that lacks compassion or respect.

Many renters face barriers such as discrimination in trying to find housing and face stigma if they are housed in particular neighbourhoods or housing situations.
The discrimination and inequity is not only present during the application process; tenants can be exploited through tactics that include lack of maintenance, harassment and other illegal actions. These experiences often result in people becoming more vulnerable, more frustrated and more deeply in crisis. In extreme cases, it can be an infringement on the human rights of renters.

**Who Is Affected?**

Everyone who interacts with the housing system can be impacted by its complexity. All tenants are at risk of not knowing their rights and responsibilities and facing discrimination. However, there are some groups of people who may have increased difficulty with system navigation and some groups of people who may face higher rates of rights violations and discrimination.

People for whom English is not their first language, people with physical or cognitive disabilities and persons with mental health issues may experience less access to the supports needed to find and maintain housing.

Discrimination is a reality for many groups of people in our community. In particular, people from diverse ethno-racial communities, newcomers, young people, seniors, persons with physical and mental disabilities, women, lesbian, gay, bisexual and transgender people, single parents and Aboriginal people may face higher rates of discrimination. As such, tenant rights communication strategies may need to be tailored depending on the unique audience. For example, for people who do not speak English as their first language, there may need to be a conscious effort around translating materials. Or for young people, materials may need to be provided in ways that appeal to them with youth friendly language and online presence.

**What the Data Says**

This particular outcome area elicited a lot of strong reactions and discussion during our Community Engagement Strategy. However, quantitative data is difficult to collect on people’s experiences of access and discrimination.

“Discrimination is an experience of immigrant communities and visible minorities.”

– from a roundtable discussion with McMaster academics
Service providers hear anecdotally from people trying to access housing that discrimination is an issue. In 2005, the Centre for Equality Rights in Accommodation (CERA) completed a study with York University to better understand incidents of discrimination in the rental housing market. The CERA study concluded that “1 in 4 households receiving social assistance, South Asian households, and Black lone parents experience moderate to severe discrimination when they inquire about an available apartment.” The results were even higher for people facing mental health issues: one in three people with mental health issues were found to be discriminated against.xvi

In roundtable discussions, a number of people acknowledged that they had the experience of sending a ‘white’ friend to apply for an apartment, so as not to get turned down because of their ethnicity or Aboriginal status.

“Juan” is a young newcomer who is having difficulty getting meaningful employment in his field of work and is, therefore, not able to afford his rent. In order to get stabilized, he may need to access the following systems (which have different offices, rules and processes):

- Recertification programs
- Shelter
- Food banks
- Social housing
- Income support
- Settlement/immigrant supports

**What We Heard**

People are interested in seeing concrete solutions to the confusing system and discrimination in housing. In terms of solutions, two core themes were identified through consultations with the community: service delivery improvements and education.

People we talked to wanted increased support in navigating the current housing and human services system. People described feeling frustrated by confusing application processes, multiple offices for multiple services and long waiting lists. There is an acute lack of language supports in the community for people who do not speak English in the home. It was suggested that having a person or group of people dedicated to helping people navigate this system would be helpful, but that system improvements were also needed. People suggested that if the people who work within the system were trained collectively and provided opportunities for ongoing communication and education, every person within the system would be able to support people better through their housing needs.

Education was the second area of solutions identified by the community. People felt that a greater emphasis on educating tenants about their rights and
responsibilities would help with combating discrimination. In particular, it would be beneficial to have tenant education that is focused on groups of people who traditionally experience housing rights issues such as newcomers, young people, people with mental health issues and people on social assistance.

“If you don't know the questions to ask, it's hard to find the service.”

“Workers should take a ‘no wrong door’ problem-solving approach to clients, informing them of all allowances and programs they are entitled to apply for and spending the necessary time with clients to help them understand the system. This customer service approach should be standardized across agencies.”

“We need some kind of rights booklet with point form notes for people to have before going into a housing appointment who need to know their rights.”

– Excerpts from Community Roundtable discussions

Additionally in terms of education, people said that wide-spread awareness raising about discrimination, poverty and housing would be important for eliminating individual and community-wide incidents of discrimination. “Not In My Back Yard” or NIMBY sentiments create feelings of isolation and make it difficult to have income integration in all neighbourhoods in Hamilton.

**What We Can Build On**

Within this outcome area, it is the system of housing and broader human services supports that we can build on. Hamilton has a strong system of supports for people, and with a few shifts, that system can be successful in helping people find and maintain housing that is right for them.

A number of organizations in Hamilton provide support to people including shelters, employment centres, resources for newcomers, Aboriginal-specific housing services, mental health supports and addictions supports. These existing organizations provide a solid foundation upon which to build local housing knowledge. A person accessing an employment centre, for example, should be able to get basic questions answered accurately about housing options.
Additionally, there is a history of strong tenant education work in Hamilton through the Housing Help Centre and the Hamilton Community Legal Clinic. These organizations have worked in various capacities with individuals, groups and tenant associations to help deliver information on tenant rights and responsibilities.

Another core strength within Hamilton is that we have an opportunity to build on the “working as a system” approach that is emerging in many sectors – youth, women, seniors, emergency shelters, for example. This enhanced way of “doing business” will help make housing and human services access clearer and more user-friendly for people.

**Targets**

**Target #1:** The City of Hamilton Housing Services Division adopts a citizen engagement model by 2015

**Target #2:** All service providers who have a funding relationship with the Housing Services Division of the City of Hamilton demonstrate citizen engagement by 2018

**Target #3:** The percentage of tenant-led applications to the Landlord and Tenant Board increases to 20% by 2018

**Target #4:** The percentage of uncontested eviction hearings decrease to 25% by 2018

Citizen engagement and equity are challenging to measure. Targets #1 and #2 measure the commitment to citizen engagement. In year one of the Action Plan, the Housing Services Division will work with a range of community stakeholders to best define and articulate these expectations.

Targets #3 and #4 are related to the number of tenants who access the Landlord and Tenant Board. These targets represent an effective way of measuring the extent to which tenants understand their rights and the processes they can undertake to maintain their rental housing.

Target #3 acknowledges the unequal distribution of tenant versus landlord led applications to the Landlord and Tenant Board. Data from 2011/2012 showed that 91% of applications were landlord led versus 9% which were tenant led. This
represents a vastly skewed ratio that does not reflect the reality of landlord and tenant disputes. Rather, it indicates that landlords are significantly more apt to make use of the Landlord and Tenant Board, possibly because of more knowledge of the system or more resources or both.

The Landlord and Tenant Board data for 2011/2012 shows that 45% of eviction hearings are uncontested by the tenant. That means that almost half of those tenants do not make use of the process to argue against the eviction order or make arrangements with the landlords to repay their arrears. A portion of those uncontested hearings would likely be tenants who have no interest in maintaining that residence. However, others might be tenants who do not understand the process and their rights.

**Strategies**

There are a number of strategies that can promote better customer service through a more coordinated and consistent housing service system including:

5.1 Develop a system navigator role that is focused on supporting people in directly accessing appropriate housing supports.

5.2 Develop a practice of cross-sectored case conferencing to ensure optimal services for people.

5.3 Develop web and print based resources that comprehensively outline all housing options in Hamilton and relevant contact information in a variety of languages and forms.

5.4 Develop information and data sharing protocols across relevant housing, income and other support systems.

5.5 Through training and cross-sectored collaboration, provide comprehensive and certification-based training on a number of service-improvement areas, such as:
   - Understanding the Housing System
   - Anti-Oppressive and Anti-Racist Service Provision

5.6 Encourage organizations to engage in service and system planning.

5.7 Expand tenant and landlord outreach and mediation with a focus on tenants’ rights and diversity.
5.8 Develop a general public awareness campaign regarding housing rights, anti-discrimination in housing and where to get housing (e.g., communications to the general public, tenants, young people, newcomers, Aboriginal people, seniors and landlords).

5.9 Ensure that clients/participants/tenants are meaningfully engaged in planning and decision making in the areas that impact their lives. This includes:

- A framework for citizen engagement which will be applied to the Action Plan implementation phase and the work of the Housing Services Division
- Including specific intentions for citizen engagement by community based agencies as part of their service agreements and funding relationships with the Housing Services Division
PART C: THE PLAN IMPLEMENTATION ELEMENTS

The intent of Hamilton’s 10-year plan to address housing and homelessness is to be action oriented. This part of the Action Plan sets out an implementation framework, which includes the following elements:

- Critical investments strategies
- Work plans to implement strategies
- An evaluation framework
- Next Steps: Success factors to ensure successful implementation of the Action Plan

1. Critical Investment Strategies

Detailed work plans need to be developed for each strategy. These work plans should detail elements such as specific actions within the strategy, who is responsible for those actions, who is affected by the actions, what are the equity considerations, what is the timing, what are the resources required, who is paying for those resources, and how do we measure if we are doing a good job?

The challenge, though, is that Hamilton’s Housing and Homelessness Action Plan is a 10-year plan. While strategic elements of the Plan can easily span a 10-year time horizon and remain relevant that long, it is much more difficult and not useful to develop detailed work plans for 54 strategies for a 10-year period. So much can change given the dynamic nature and complexities of the issues affecting housing and homelessness that many work plan elements would become obsolete. Therefore, the Action Plan’s approach is to focus on the Critical Investment Strategies of the 54 provided and build more robust work plans for those.

* Special terms and terms that may be unfamiliar to you are defined in Appendix B.
Critical Investment Strategies are those strategies that are most critical to achieving the targets identified for each outcome area. They are a way to prioritize investments. Implementing those strategies gives us our best chance of achieving targets that, for the most part, Hamilton has not been able to achieve in the past. The intent is that focusing on Critical Investment Strategies will tangibly move us towards our desired outcomes and aspiration.

This is not to say that the remaining strategies are not important. If they are in the Action Plan, they are important. In fact, a number of them are already in action because they are part of existing initiatives and programs. However, the Critical Investment Strategies are where we need to focus our attention and resources at the outset of the Plan. The 10-year Action Plan will be reviewed at the five-year mark so there is an opportunity to revisit the strategies to determine how we are doing and whether other strategies should be considered critical investments.

The Critical Investment Strategies for each outcome of the Action Plan are identified in the following work plan section.

2. Work Plans*

The next section has a series of work plans related to each outcome area. There are two different types of work plan, one that is more detailed for the Critical Investment Strategies and one that is less detailed for the remaining strategies.

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* Please see Appendix E for definitions of terms used in the Work Plans.
The following is an overview of all of the targets by outcome area.

<table>
<thead>
<tr>
<th>OUTCOME</th>
<th>TARGETS</th>
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</table>
| #1 – There is more affordable rental and ownership housing in Hamilton to meet the need and demand | 300 new affordable rental housing units per year, of which:  
- At least 25% in areas not adequately served by affordable housing  
- At least 10% for persons with disabilities  
- At least 10% for large families  
- At least 50% that meet deep affordability (affordable to households up to the 40th income percentile)  
- At least 10% attached to housing supports |
| #2 – Increase people’s housing affordability, stability and choice      | Reduction in social housing waitlist by 50% by 2023  
100% density and housing type targets designated in approved secondary plans achieved  
Reduction in rental households paying more than 50% of income on rent by 15% by 2023 (based on 2021 Census – this represents three census periods and a 5% drop for each census)  
2,100 new housing allowances by 2023 |
| #3 – People have the individualized supports they need to help them obtain and maintain housing | Each emergency shelter sector (men’s, women’s, youth and family) identify and achieve annual targets for shorter shelter stays  
No one is discharged into a shelter or onto the street from an institutional setting  
100% of the social housing providers in Hamilton adopt eviction prevention practices by 2014 |
| #4 – People live in housing that is good quality, safe and suitable to their needs | 100% of social housing providers implement community development plans by 2018  
Incidents of bed bugs complaints are reduced by 25% by 2018  
Incidents of bed bug re-infestation in social housing is reduced by 50% by 2023  
3,500 residential units are rehabilitated by 2023, of which:  
- 2,000 are rental  
- 1,500 are ownership (300 are modified for persons with disabilities) |
| #5 – People receive respectful, quality service within a “user-friendly” system and experience equity in housing | The City of Hamilton Housing Services Division adopts a citizen engagement model by 2015  
All service providers with a funding relationship with the Housing Services Division of the City of Hamilton demonstrate citizen engagement by 2018  
Tenant-led applications to the Landlord and Tenant Board increase to 20% by 2018  
Uncontested eviction hearings decrease to 25% by 2018 |
OUTCOME AREA 1: THERE IS MORE AFFORDABLE HOUSING IN HAMILTON TO MEET THE NEED AND DEMAND

CRITICAL INVESTMENT STRATEGIES

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<tr>
<th>Strategy</th>
<th>Work Underway</th>
<th>Starting Point Actions</th>
<th>Timing</th>
<th>New Resources</th>
<th>Key Stakeholders</th>
<th>Equity Considerations</th>
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<tr>
<td><strong>Strategy 1.1</strong> Advocate for the creation of a National Housing Strategy and advocate to provincial and federal levels of government to adequately fund new affordable housing development.</td>
<td><strong>Something to Build On.</strong> Advocacy around housing and homelessness has been happening for a long time in Hamilton and elsewhere. The effort has not, to date, been comprehensive and coordinated. There are provincial and federal housing and homelessness bodies whose work should be drawn on including Federation of Canadian Municipalities, National Rental Coalition, Co-operative Housing Federation of Canada, Ontario Municipal Social Service Association, Ontario Non-Profit Housing Association and Association of Municipalities of Ontario. Also, Hamilton’s local Government Relations Strategy is working to advocate for funding from provincial and federal governments in a coordinated fashion and the Housing and Homelessness Action Plan is part of the City’s Corporate Strategic Plan.</td>
<td>All related advocacy strategies fall under here – 1.1 (National Housing Strategy), 1.8 (surplus lands use), 2.10 (income policies), 3.8 (personal needs allowance increase), 4.8 (expand modification assistance programs)</td>
<td><strong>Start:</strong> Immediate Duration: Ongoing as needed</td>
<td>N/A</td>
<td>City of Hamilton – City Manager’s Office and Housing Services Division, Affordable Housing Flagship, Housing and Homelessness Planning Group</td>
<td>Within the context of a National Housing Strategy, barriers to housing and populations that are adversely affected by those barriers must be considered. The City of Hamilton is well-positioned to inform the federal government of local needs to shape housing policy. Poverty is a reality for many populations that experience barriers to housing. Senior government should provide enough funding to ensure that poverty is addressed through deeper affordability than recent programs. A National Housing Strategy must be informed by the unique relationship that the federal government shares with Aboriginal communities. The province should more clearly articulate its role and relationship with the Aboriginal community.</td>
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<tr>
<td>Strategy</td>
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| **Strategy 1.2**  
Explore potential for new incentive and funding programs and expand and promote more broadly existing City incentive programs to increase the supply of affordable housing (e.g., capital grants/loans, tax deferrals, waived development and other charges, etc.).  
*Something to Build On.* There are a number of existing City of Hamilton programs that provide incentives for residential development (see list below). The programs serve various purposes and are targeted to different places and types of development. The level of community awareness of these programs varies. This strategy focuses on promoting these programs, identifying gaps and exploring the best type of new initiatives and their feasibility. Existing initiatives include:  
- Development Charge Exemptions  
- Hamilton Downtown Multi-Residential Property Investment Program  
- Commercial Corridor Housing Loan and Grant Program  
- Hamilton Heritage Property Improvement Grant Program  
- Hamilton Downtown Property Improvement Grant Program  
- Various Environmental Remediation and Site Enhancement Programs  
- LEED Grant Program  
- Inventory what programs/incentives exist now in Hamilton  
- Identify audiences for whom this info will be useful  
- Evaluate existing Hamilton programs/incentives from an affordability perspective  
- Literature review/environmental scan of other jurisdictions with promising practices and determine viability and costing for Hamilton  
- Consider introducing sustainable building practices as part of any new developments funded through incentive programs  
  | Start: Immediate  
Duration: Ongoing over the 10 years of the Plan  
$30 million annually over 10 years to meet the target of 3,000 new affordable rental units  
Total: $300 million (Shared responsibility)  
✓ Capital  
☐ Operating  
Notes:  
To start in 2015 after Investment in Affordable Housing funding is spent. The federal government has committed to a new Affordable Housing program after 2015.  
Any program design must be responsive to populations that experience increased barriers to housing.  
Some particular equity considerations include:  
- Underserved locations  
- Persons with disabilities  
- Large families  
- Deep affordability  
- Attached to housing supports |
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<tr>
<th>Strategy 1.6</th>
<th>Work Underway</th>
<th>Starting Point Actions</th>
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<th>New Resources</th>
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<td>As part of the City’s new Comprehensive Zoning By-law, explore the potential for pre-zoning (i.e., pre-established zoning approvals) appropriate areas/land parcels to permit as-of-right higher density multi-residential development, converting non-residential space to residential and adding apartments in houses and ground-related dwellings.</td>
<td><em>Something to Build On:</em> The New Comprehensive Zoning By-law is currently being developed. It will replace outdated zoning that limits opportunities for higher densities. Higher densities provide opportunities for more affordable housing. More appropriate zones for areas will decrease the potential for neighbourhood opposition to affordable housing (NIMBY). Linkages to existing or in-progress work includes: Residential Intensification Strategy, pocket housing and new residential and commercial zoning.</td>
<td>• Identify areas where pre-zoning for appropriate higher density zones is feasible and would support affordable housing development</td>
<td><strong>Start:</strong> Immediate <strong>Duration:</strong> 2 years</td>
<td>N/A</td>
<td>City of Hamilton – Planning and Economic Development, City of Hamilton – Housing Services Division</td>
<td>People in poverty and populations that experience discrimination in accessing affordable housing can be impacted by the misuse of public planning processes (e.g., using public processes to delay or block affordable housing proposals by claiming land use planning issues). Pre-zoning ensures that there are appropriate areas zoned for housing forms that are more likely to be affordable. This will reduce the time and cost of the development process, thereby increasing affordability and the number of affordable units to be built.</td>
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| Strategy 1.11 | Little to Build On. Many social housing providers have equity in their existing social housing projects that can be used to finance new housing. However, social housing providers are restricted under current legislation from accessing that equity, encumbering their properties with additional mortgage financing for the purposes of developing new affordable housing. The province is concerned that mortgaging existing social housing assets increase the Provincial Contingent Liability and creates further risk. | - Review Housing Services Act and social housing operating agreements  
- Inventory opportunities for potential development using existing social housing assets  
- Advocate to Province for legislative change to permit this (link to strategic advocacy approach) | Start: Immediate  
Duration: Ongoing | N/A | City of Hamilton – Housing Services Division, CityHousing Hamilton and other Social Housing Providers, Ontario Non Profit Housing Association, Co-operative Housing Federation | Some particular equity considerations include:  
- Underserved locations  
- Persons with disabilities  
- Large families  
- Attached to housing supports |
**OTHER STRATEGIES – WORK PLANS REQUIRE LONGER TERM PLANNING PROCESSES**

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| **Strategy 1.3** Facilitate land use planning approvals for affordable housing developments by:  
  - City of Hamilton Housing Services Division staff work collaboratively with the Business Facilitators in the Planning and Development Department to ensure all affordable housing developers are provided with the most up-to-date information to guide affordable housing developments through land use planning approvals and building permit application processes  
  - The City’s Planning and Economic Development Dept. implement a system of flagging development applications that meet criteria of affordable housing and expedite the processing of those applications  
  - Explore funding opportunities (e.g., CMHC SEED funding) to facilitate housing development project management expertise for affordable housing proponents where necessary | *Something to Build On.* There are existing processes and resources to help proponents navigate through land use planning and other regulatory approval processes. At the City’s Planning and Economic Development Department, Business Facilitators provide elements of this service to applicants. This strategy would formalize this facilitation for affordable housing and ensure that proponents of affordable housing are well informed at the front end of the development application process. Existing work to link to includes:  
  - Business Facilitators (Planning and Economic Development)  
  - Canada Mortgage and Housing Corporation Seed Funding Model | N/A | City of Hamilton – Housing Services Division, Planning and Economic Development Department  
Canada Mortgage and Housing Corporation  
Residential development sector | Immediate |
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<td><strong>Strategy 1.4</strong>&lt;br&gt;Explore the feasibility of inclusionary zoning (i.e., zoning that requires/mandates a certain component of larger developments to be affordable housing) and seek necessary provincial legislative changes that would facilitate the implementation of inclusionary zoning in Hamilton&lt;br&gt;Something to Build On. This work could link to the Comprehensive Zoning work underway in the City's Planning and Economic Development Department. The Hamilton Community Foundation is interested in furthering inclusionary zoning in Hamilton and may consider supporting research in this area. Note that municipalities do not currently have the legislative authority to implement inclusionary zoning.</td>
<td>N/A</td>
<td>Provincial government&lt;br&gt;City of Hamilton – Housing Services Division, Planning and Economic Development, Homebuilders/developers&lt;br&gt;Hamilton Community Foundation</td>
<td>2 – 4 years</td>
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<td><strong>Strategy 1.5</strong>&lt;br&gt;Explore the feasibility/further promote opportunities that exist in the Urban Hamilton Official Plan for density bonusing and use of Community Improvement Plans to offer other incentives for affordable housing.&lt;br&gt;A Lot to Build On. The City’s Urban Hamilton Official Plan provides the framework for the City to offer bonuses to developers for greater density (allowing more units on a given site) in exchange for the developer including a public benefit (like affordable housing) in the development. This framework also includes the use of Community Improvement Plans that enable the City to offer other types of incentives for the development of affordable housing. This strategy links to strategy 1.6. Additional work can be done around promoting this tool and exploring why it has not been used to any significant degree in Hamilton. Existing work to link to includes:&lt;ul&gt;&lt;li&gt;Urban Hamilton Official Plan&lt;/li&gt;&lt;li&gt;Community Improvement Plans&lt;/li&gt;&lt;li&gt;New Comprehensive Zoning By Law&lt;/li&gt;&lt;li&gt;Residential Intensification Strategy&lt;/li&gt;&lt;/ul&gt;</td>
<td>N/A</td>
<td>City of Hamilton – Housing Services Division, Planning and Economic Development, Homebuilders/developers</td>
<td>1 – 2 years</td>
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<td>Strategy 1.7</td>
<td>Inventory and map affordable housing development opportunities including:</td>
<td>N/A</td>
<td>City of Hamilton – Housing Services Division, Planning and Economic Development, Realtors</td>
<td>1 – 2 years</td>
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<td>• Underutilized commercial space that can be converted to residential</td>
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<td>• Vacant residential space in buildings</td>
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<td>• Vacant government land that is viable for affordable housing</td>
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<td>Little to Build On. Need to identify if any inventories or related data exist and mapping requirements</td>
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<td>Strategy 1.8</td>
<td>Advocate for changes to the City’s and senior governments’ surplus land policy to make surplus land available for affordable housing development at discounted or no cost.</td>
<td>N/A</td>
<td>City of Hamilton – Housing Services Division, Real Estate Division, Federal government, Provincial government</td>
<td>2 – 4 years</td>
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<td>Something to Build On. See Strategy 1.1</td>
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<td>Strategy 1.9</td>
<td>Investigate the feasibility of transitioning rental units that currently do not meet by-laws/standards to be in compliance with necessary by-laws/standards, as well as incentives to bring the units up to standard.</td>
<td>N/A</td>
<td>City of Hamilton – Housing Services Division, Planning and Economic Development Municipal Law Enforcement, Landlords</td>
<td>2 – 4 years</td>
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<td>Something to Build On. On September 25, 2013 Council approved a motion that a committee of stakeholders be struck regarding enforcement and legalization of rental housing. Council also approved a motion directing staff to take into consideration an owner’s good faith efforts to actively seek compliance with Zoning By-law requirements when carrying out the permanent proactive rental housing enforcement program, subject to health and safety concerns. Links to Strategies 4.2 and 4.3.</td>
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| **Strategy 1.10**  
Provide learning opportunities to community leaders, decision makers and the general public around good urban planning principles in order to support their role as facilitators of affordable housing development. | *Something to Build On.* The Affordable Housing Flagship coordinates community events that promote innovative affordable housing models and initiatives. This is a starting point to build on in providing more education and information to a variety of stakeholders and the general public. Potential learning opportunities through the City of Hamilton Residential Intensification Strategy under development. | N/A | City of Hamilton – Housing Services Division, Planning and Economic Development Affordable Housing Flagship Community | 1 – 2 years |
| **Strategy 1.12**  
Explore the feasibility of establishing a Housing Trust fund to help finance affordable housing development. | *Little to Build On.* The Federal homelessness program funded a Feasibility Study in 2003. The findings suggested that while it would be relatively easy to set up and that there are models for Housing Trusts nationally and internationally, the issue of financing stopped it from moving forward. | N/A | City of Hamilton - Housing Services Division, Community funders | 3 – 4 years |
### OUTCOME AREA 2: THERE IS AN INCREASE IN PEOPLE’S HOUSING AFFORDABILITY, STABILITY AND CHOICE

#### CRITICAL INVESTMENT STRATEGIES

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<tr>
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</table>
| **Strategy 2.1(a)**<br>Encourage mixed housing and mixed income development in all urban neighbourhoods by: increasing opportunities for rental, social and affordable housing in areas that currently offer limited opportunities. | Something to Build On. The Urban Hamilton Official Plan contains policies that encourage a mix and range of housing in all urban neighbourhoods. This links to the secondary planning process where density and land use designations are assigned for blocks of land within secondary plan boundaries (broad neighbourhoods), and to the new Comprehensive Zoning By-law under development. These are the mechanisms by which official plan policies are implemented. Other existing work to build on includes: feasibility work around the pocket housing model, potential for secondary units in homes. | • Link with the Urban Hamilton Official Plan re: policies on mix and range of housing  
• Ensure that all municipal planning decisions re: mix and range respect the policy direction of the Urban Hamilton Official Plan  
• Map areas underserved by affordable housing  
• Consider minimum targets for new affordable housing development in areas underserved by affordable housing  
• Explore potential for an Affordable Housing Deficiency Index to determine areas that are underserved  
• Engage development community to explore impediments to development of a broader mix and range of housing  
• City of Hamilton Residential Intensification Strategy and new zoning by-law | Start: 1 – 2 years  
Duration: Ongoing | N/A | City of Hamilton – Housing Services Division, Planning and Economic Development, Affordable Housing Flagship | Currently, there are neighbourhoods and areas in Hamilton where opportunities for affordable housing are limited or non-existent and therefore are not accessible to households with lower incomes. This is an equity concern because there are populations that experience disproportionate rates of poverty.  
This pattern of inequitable access to certain areas reinforces the Not In My Back Yard (NIMBY) phenomenon. |
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<tr>
<td><strong>Strategy 2.4</strong>&lt;br&gt;Expand portable and in situ rent subsidy programs (i.e., rent supplements and/or housing allowances that go with the tenant and are not tied to a particular unit).</td>
<td><em>Something to Build On.</em> The City of Hamilton currently delivers nearly 1,500 rent supplements and housing allowances. The rent supplements are funded by the City’s net levy in the operating budget. The housing allowances are funded by the federal and provincial governments and will end in 2018.</td>
<td>• Secure new funding and/or reallocate funding</td>
<td><strong>Start:</strong> Immediate  <strong>Duration:</strong> 5+ years</td>
<td>$2.52 million annually over 10 years to meet the target of 2,100 new housing allowances.  <strong>Total:</strong> $25.2 million (Shared responsibility)</td>
<td>City of Hamilton – Housing Services Division, Explore partnerships with organizations that provide housing supports</td>
<td>There are populations who experience poverty in disproportionate rates.  Also, there is a recognition that some populations that require both financial and social supports to obtain and maintain housing. These populations include: youth, women (and families) who have experienced violence, newcomers, Aboriginal people, seniors and people leaving institutionalized settings.  Consider linking rent supplements/housing allowances with organizations that provide direct housing supports to specific populations.</td>
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<td>Strategy 2.9</td>
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<td>Starting Point Actions</td>
<td>Timing</td>
<td>New Resources</td>
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<td>Advocate for changes to income policies including: increased social assistance rates (shelter components), Living Wage policy, Guaranteed Annual Income is allocated based on tax information, ODSP benefits delivery.</td>
<td><em>Something to Build On.</em> Should be linked to a broader advocacy effort. Advocacy around housing and homelessness has been happening for a long time in Hamilton and elsewhere. The effort has not, to date, been comprehensive and coordinated. There are provincial and federal housing and homelessness bodies whose work should be drawn on for this strategy including Federation of Canadian Municipalities, National Rental Coalition, Co-operative Housing Federation of Canada, Ontario Municipal Social Service Association, Ontario Non-Profit Housing Association and Association of Municipalities of Ontario.</td>
<td>All related advocacy strategies should be linked and actioned in a strategic coordinated way, including Strategies: 1.1 (National Housing Strategy), 1.8 (surplus lands use), 2.10 (income policies), 3.8 (personal needs allowance increase), 4.8 (expand modification assistance programs)</td>
<td>Start: 1 – 2 years</td>
<td>N/A</td>
<td>City of Hamilton – Housing Services Division, Housing and Homelessness Planning Group Other Community Stakeholders</td>
<td>While success in realizing this strategy will support vulnerable populations, advocacy will benefit the broad spectrum of society.</td>
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### OTHER STRATEGIES – WORK PLANS REQUIRE LONGER TERM PLANNING PROCESSES

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<td><strong>Strategy 2.1(b)</strong></td>
<td><strong>Something to Build On.</strong> Many social housing communities (particularly those developed in the mid-1980s to mid-1990s) have a market rent component. These communities were developed using the concept of income integration – a response to the earlier social housing developments that tended to concentrate RGI units in large high-rise buildings. There are a few social housing providers that still have 100% RGI buildings (most notably CityHousing Hamilton).</td>
<td>N/A</td>
<td>City of Hamilton – Housing Services Division, Social housing providers, Tenants</td>
<td>1 – 2 years</td>
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<td><strong>Strategy 2.1(c)</strong></td>
<td><strong>Little to Build On.</strong> While thought has been given to whether a regeneration program like that of Regent Park in Toronto could work in certain social housing complexes in Hamilton, any plans are at a preliminary stage. Work in this regard would tie into the Neighbourhood Development Strategy.</td>
<td>Likely significant new redevelopment costs</td>
<td>City of Hamilton – Housing Services Division, Neighbourhood Development Strategy, Social housing providers, Tenants, Federal government, Provincial government</td>
<td>3 – 4 years</td>
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<td><strong>Strategy 2.2</strong></td>
<td><strong>Little to Build On.</strong> There is no formalized or comprehensive gentrification strategy underway in Hamilton. However, the Action Plan can build on the work of the Neighbourhood Development Strategy and potential graduate work at McMaster University.</td>
<td>N/A</td>
<td>City of Hamilton – Housing Services Division, Neighbourhood Development Strategy, McMaster University</td>
<td>1 – 2 years</td>
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<td><strong>Strategy 2.3</strong> Increase homeownership opportunities for renters, including social housing tenants (e.g., down payment assistance programs, rent-to-own initiatives, and education on purchase process, etc.).</td>
<td><em>Something to Build On.</em> The City of Hamilton has delivered affordable homeownership programs. Examples include the current Investment in Affordable Housing (down payment assistance – forgivable loan), Canada-Ontario Affordable Housing (down payment assistance – forgivable loan) and HomeStart (matched savings program). Current homeownership programs external to the City of Hamilton include Home Ownership Affordability Program (support for social housing tenants to purchase and renovate a house) and Habitat for Humanity (homeownership program for low income earners to provide sweat equity toward the purchase of a newly constructed home). Canada Mortgage and Housing Corporation has a number of homeownership education and support resources.</td>
<td>Any significant program to further encourage tenants moving to homeownership through down payment assistance requires new resources.</td>
<td>City of Hamilton - Housing Services Division, Federal government, Provincial government (CMHC) Tenants Realtors Homebuilders Financial sector</td>
<td>2 – 4 years</td>
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<tr>
<td><strong>Strategy 2.5</strong> Investigate the feasibility of developing an emergency housing subsidy to help tenants and homeowners bridge temporary financial crisis situations.</td>
<td><em>Something to Build On.</em> The Housing Help Centre runs three programs, the Rent Bank (a grant to provide assistance in cases of eviction for non-payment of rent), the Hamilton Emergency Loan Program, a loan provided to tenants for last month’s rent, and the new Housing Stability Benefit (replacing the Community Start Up and Maintenance Benefit). These programs are all well-utilized and fall within the purview of the Community Homelessness Prevention Initiative.</td>
<td>New resources may be required above existing allocations to fund such a subsidy.</td>
<td>City of Hamilton - Housing Services Division, Provincial government, Tenants, Service providers</td>
<td>Immediate</td>
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| **Strategy 2.6** Reduce the burden of growing utility costs on low income tenants and homeowners through:  
  a) Building relationships with local utility corporations to limit the impact of arrears on households  
  b) Explore options to increase energy efficiency of homes  
  c) Advocate for removal of HST  
  d) Advocate for removal of deposit requirements  
Something to Build On. The City of Hamilton provides financial support through the Utility Arrears Program (support paid directly to utility companies to stop shut off). Also, utility corporations have special programs to help mitigate arrears issues. Horizon Utilities has an arrears management program and a Low Income Energy Assistance Program. Union Gas has the Winter Warmth Program. | N/A | Housing Services Division, Local Utility corporations, CMHC, Provincial government | 2 – 4 years |
| **Strategy 2.7** Reduce the burden of last month’s rent on tenants through:  
  a) Reviewing and more broadly recommending practices of social housing landlords that allow tenants to pay last month’s rent over an extended period of time  
  b) Investigate the effectiveness of eliminating the need for last month rent (look to other jurisdictions e.g., Montreal)  
Something to Build On. Some social housing providers already do part a) of Strategy 2.8 in an ad-hoc way. There may be private landlords that offer incentives to renters in the form of eliminating the need for last month’s rent. However, the intent of this strategy is to promote this practice in a more formalized way. | N/A | City of Hamilton – Housing Services Division, Social housing providers, Tenants | 3 – 4 years |
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<th>New Resources</th>
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<tr>
<td>Strategy 2.8</td>
<td><em>Something to Build On.</em> The City of Hamilton currently contracts out the management of the waitlist for social housing to a third party organization. Access to Housing is the waitlist for social housing. People apply, providing their eligibility information and building selections. They are added to the lists of the buildings they choose. When they are ready to be offered a unit, their eligibility is determined. The Housing Services Act (2011) provides Service Managers greater flexibility in their waitlist management. The City of Hamilton is currently working with a community advisory committee to determine: 1) the model of service delivery moving forward and 2) the local priorities (all Service Managers must continue to offer first priority to Victims of Abuse). One of the areas of exploration should be the standardized practice of ensuring that a refusal based on a legitimate reason (for example, the need for medical equipment or accessibility) does now count against the number of refusals.</td>
<td>N/A</td>
<td>City of Hamilton - Housing Services Division, Social housing providers, Tenants</td>
<td>Immediate</td>
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### OUTCOME AREA 3: PEOPLE HAVE THE INDIVIDUALIZED SUPPORTS THEY NEED TO HELP THEM OBTAIN AND MAINTAIN HOUSING

#### CRITICAL INVESTMENT STRATEGIES

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<th>New Resources</th>
<th>Key Stakeholders</th>
<th>Equity Considerations</th>
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| **Strategy 3.1** | Expand housing with support options, including:  
- Mobile supports  
- On-site supports  
- Transitional housing | Something to Build On. There are currently approximately 3,000 housing with support units or beds in Hamilton (including mobile, in-situ, Residential Care Facilities). The majority of options are for persons with mental health issues, physical or cognitive disabilities and people experiencing homelessness. There are a number of system planning efforts underway that impact this strategy including the provincial consolidation of homelessness programs, the Local Health Integration Network focus on seniors and on mental health and addictions and the City of Hamilton’s Domiciliary Hostel Review. | More research is needed on housing with supports, including an:  
- Inventory of existing housing with supports  
- Identification of need for housing with supports | Start: 1-2 years  
Duration: 5+ years | To be determined based on further research and analysis by Housing Services Division | Ministry of Municipal Affairs and Housing  
Ministry of Community and Social Services  
Ministry of Children and Youth Services  
Ministry of Health and Long-Term Care  
Local Health Integration Network  
Housing with Supports Committee  
Residential Care Facility Working Group  
Woman Abuse Working Group  
Street Youth Planning Collaborative | While not everyone with homelessness and housing insecurity experiences needs supports, there are some groups of people for whom supports are necessary to obtain and maintain housing. These groups include: persons with disabilities, seniors, youth, newcomers, women who have experienced violence, persons with addictions, people who have experienced chronic homelessness. |
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| **Strategy 3.2, 3.3, 3.4**  
Develop partnerships with Ministry of Health and Long Term Care, Federal and Provincial Corrections System, Ministry of Youth and Children's Services to better plan around discharge planning. | Existing programs and collaborative efforts like: the Bridge, Hospitals/Shelters Working Group, Shelter Health Network  
Links to ministries are through community-based program and planning efforts. | ● Initial meetings with local/regional ministries  
● Organize a municipal/provincial housing forum in Hamilton  
● Soliciting participation on the Housing and Homelessness Planning Group | **Start:** 1 – 2 years  
**Duration:** 5+ years | N/A | City of Hamilton – Housing Services Division, Ministry of Municipal Affairs and Housing, Ministry of Health and Long-Term Care, Ministry of the Attorney General, Ministry of Children and Youth’s Services, Federal Corrections Services | This strategy acknowledges the vulnerable position that discharge from institutional settings puts people in – especially related to their housing. In particular, this strategy looks at people leaving the corrections system, young people leaving the child welfare system and people leaving health care settings.  
There are some communities that are over-represented in this situation – Aboriginal people, youth, diverse ethno-racial groups, persons experiencing mental health issues and seniors |
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| Strategy 3.6   | Implement an assessment and support process in the coordinated access to social housing system that will more immediately address the needs of social housing applicants                                                                                     | • Review current coordinated access processes  
• Articulate model for enhanced, supported and person-centred waitlist service                                                                                                                                   | Start: 1 – 2 years  
Duration: Ongoing                                                                 | One new staff position ($80,000 annually) to carry out the assessment and support component for people on the waitlist  
**Total: $800,000**  
(City of Hamilton)  
☐ Capital  
✓ Operating                                                                 | City of Hamilton - Housing Services Division, Social Housing Providers, Housing and Homelessness Planning Group, Organizations that provide supports                                                                 | There are some populations that experience more challenges in understanding and accessing housing and community supports to meet their needs. An enhanced, supported and person-centred waitlist service would more effectively meet their housing needs. This would include persons with disabilities, newcomers, young people, seniors, persons with mental health issues, women who have experienced violence. |
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<td>Strategy 3.7</td>
<td>Encourage the development and implementation of enhanced eviction prevention policies in the social housing system.</td>
<td>Something to Build On. A community advisory committee is currently working with the City of Hamilton to update/educate on eviction prevention policies for social housing providers. CityHousing Hamilton’s policy completed in 2006 will be used as a starting point. The Housing Services Division of the City of Hamilton is in the process of developing a transparent appeal process for social housing tenants.</td>
<td>- Support the implementation of best practices for eviction prevention – developed by the Housing Services Act Working Group for Eviction Prevention. &lt;br&gt;- Provide training to social housing providers on eviction prevention practices (including applications to the Landlord and Tenant Board)</td>
<td>Start: Immediate &lt;br&gt;Duration: Ongoing</td>
<td>N/A</td>
<td>Social Housing Providers, Social Housing Tenants, The Housing Services Act, Eviction Prevention Committee</td>
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<td><strong>Strategy 3.8</strong>&lt;br&gt;Ensure high-quality, trauma-informed services and supports for individuals and families in homelessness and/or insecure housing situations&lt;br&gt;Something to Build On. The City of Hamilton Emergency Shelter Services employs three social workers to provide brief intervention and longer term counselling to people experiencing homelessness from a trauma-centred perspective. Counselling is provided in less formal ways in some emergency shelters and outreach contexts. It's important to note, however, that the concept of &quot;trauma-informed&quot; transcends counselling and needs to be embedded in all elements of service delivery.</td>
<td>This strategy links strongly to Outcome Area 5 and underpins many strategies within the plan. In order for these strategies to be successful a person-centred culture-shift will be needed within the system of services and planning for housing and homelessness.&lt;br&gt;• Links to Strategy 5.9&lt;br&gt;• Needs to be incorporated in evaluation</td>
<td><strong>Start:</strong> Immediate <strong>Duration:</strong> Ongoing</td>
<td>New 0.25 FTE staff position ($22,500 annually for five years) to implement system improvements&lt;br&gt;<strong>Total:</strong> $112,500 (City of Hamilton)</td>
<td>City of Hamilton – Housing Services Division, City of Hamilton – Access and Equity, The Housing and Homelessness Planning Group</td>
<td>Many people who experience homelessness have histories of trauma, discrimination, violence and low self-worth. Trauma-informed practices should be integrated in the future delivery of all housing programs and support services.</td>
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<td>New Resources</td>
<td>Key Stakeholders</td>
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<td><strong>Strategy 3.5</strong>&lt;br&gt;Increase and formalize information sharing and partnership between landlords/housing providers (both public and private market) and social support networks.</td>
<td><em>Something to Build On.</em> There are existing community partnerships with landlords and social support networks but these efforts tend to be isolated and small in scale. Examples of current work includes: Immigration Partnership Council (Housing Working Group), Transitions to Homes, Supporting Our Sisters, the Youth Housing Support Team, the Housing Help Centre and the Hamilton Community Legal Clinic.</td>
<td>New resources needed</td>
<td>Housing Help Centre, Hamilton Community Legal Clinic, Private Sector Landlords, Social Housing Providers, Tenant Advisory Committee, Hamilton Centre for Civic Inclusion</td>
<td>1 – 2 years</td>
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<td><strong>Strategy 3.9</strong>&lt;br&gt;Advocate for an increase to the Ontario Works and Ontario Disability Support Program personal needs allowance.</td>
<td><em>Something to Build On.</em> There are longstanding advocacy efforts locally and provincially around social assistance rate increases.</td>
<td>N/A</td>
<td>Hamilton Roundtable for Poverty Reduction, Campaign for Adequate Welfare and Disability Benefits</td>
<td>Immediate (as part of broader advocacy efforts)</td>
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<td><strong>Strategy 3.10</strong>&lt;br&gt;Support the implementation of current and emergent local housing and homelessness systems plans that address housing with supports.</td>
<td><em>Something to Build On.</em> It is recognized that different sectors are doing system planning and that the Action Plan process should develop a mechanism to coordinate system planning and avoid duplication. Examples of linkages include: Domiciliary Hostel Review, Blueprint for Emergency Shelters, Homeless Women’s Planning, Homelessness Partnership Strategy Community Plan, findings from Our Health Counts, Affordable Housing Flagship Work Plan, Street Youth Planning Collaborative Strategic Planning and Hamilton Immigration Partnership Strategy.</td>
<td>N/A</td>
<td>City of Hamilton – Housing Services Division, Residential Care Facility Working Group, Hamilton Emergency Shelter Integration and Coordination Committee, The Housing and Homelessness Planning Group, The Affordable Housing Flagship, Street Youth Planning Collaborative, Hamilton Executive Directors’ Aboriginal Coalition, Hamilton Immigration Partnership Council</td>
<td>Immediate</td>
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### OUTCOME AREA 4: PEOPLE LIVE IN HOUSING THAT IS GOOD QUALITY, SAFE AND SUITABLE TO THEIR NEEDS

#### CRITICAL INVESTMENT STRATEGIES

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| Strategy 4.1 | Something to Build On. Hamilton has a long history of administering programs to rehabilitate the existing housing stock. Hamilton has been delivering the Residential Rehabilitation Assistance Program (RRAP) for 40 years. RRAP has been rebranded as Ontario Renovates under the Investment in Affordable Housing (IAH) program, and Hamilton received a funding allocation of $4.5 million until March 31, 2015. This is estimated to rehabilitate approximately 225 units. In addition Hamilton received and fully allocated $32.8 million in Social Housing Renovation and Regeneration Program (SHRRP) funding in 2009 and 2010. | • Evaluate the Ontario Renovates Program  
• Explore partnerships to leverage social capital in renovation sector. Connect with existing partnership work of the Neighbourhood Development Strategy  
• Inventory what programs/incentives exist now in Hamilton  
• Identify audiences for whom this info will be useful  
• Literature review and scan of other jurisdictions with promising practices and determine viability and costing for Hamilton  
• Include energy efficiency improvements as criteria for renovating units | Start: 1 – 2 years  
Duration: 5+ years | 10-year program to rehabilitate target of 3,500 units of existing housing stock needing repair/modifications at approximately $20,000 per unit  
**Total: $70 million** (Shared responsibility) | City of Hamilton – Housing Services Division, City of Hamilton – Planning and Economic Development, By-law Enforcement and Neighbourhood Development Strategy, Federal Government – Canada Mortgage and Housing Corporation, Provincial Government – Ministry of Municipal Affairs and Housing, Organizations that provide supports | Low income homeowners are unable to maintain their homes and so the assets deteriorate, which impacts their wealth accumulation  
Senior households, persons with disabilities, people affected by Hamilton's changing labour market (vulnerable to poverty) |
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<td>Strategy 4.5</td>
<td>Develop and implement a proactive and coordinated strategy to address bed bugs.</td>
<td><em>Something to Build On.</em> In October 2010, the Bed Bug Action Group was formed with representatives from the City of Hamilton, Good Shepherd, Housing Help Centre and Victoria Park Homes to facilitate the allocation of one-time provincial funding in early 201, which was spent on a public education campaign and unit preparation support. In 2013, the City of Hamilton allocated $350,000 to bed bug remediation in social housing and Residential Care Facilities through the Capital Budget process.</td>
<td><em>Consult with the Domiciliary Hostel Working Group and the Social Housing Providers to develop an implementation plan for the allocation of funding.</em></td>
<td>Start: Immediate Duration: Ongoing</td>
<td>To be determined based on development of a bed bug strategy. This will likely need to be a significant funding allocation. Shared responsibility ✓ Capital ✓ Operating</td>
<td>City of Hamilton – Housing Services Division and Public Health Services, Social Housing Providers, Private Sector Landlords, Tenants, Ministry of Health and Long-Term Care</td>
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<td><strong>Strategy 4.10</strong>&lt;br&gt;Adequately fund capital reserves for social housing based on Building Condition Assessments and Reserve Fund Studies.</td>
<td><em>Something to Build On.</em> Social Housing Providers complete Building Condition Assessments to evaluate and plan for maintaining the condition of a building. This strategy will build on the following activities and processes: Existing Building Condition Assessments and Operational Reviews, 2011 Social Housing Capital Estimate Report, Emergency Capital Fund, Social Housing Renovation and Retrofit Program Activity and Evaluation.</td>
<td>• Ensure social housing Building Condition Assessments (BCA’s) are up to date and adequate (standardized based on best practices and link with tenant safety strategy 4.11)  &lt;br&gt;• Identify gap between needed funding based on BCA’s and existing capital reserves  &lt;br&gt;• Advocate for additional funding from the province based on identified need  &lt;br&gt;• Advocate for the renewal of the Provincial Social Housing Renovation and Retrofit Program (SHRRP).</td>
<td><strong>Start:</strong> Immediate  &lt;br&gt;<strong>Duration:</strong> 5+ years</td>
<td>$400,000 needed to fund Building Condition Assessments from 2014–2019  &lt;br&gt;$32 million – Renewal of Provincial Social Housing Renovation and Retrofit Program from 2020–2024  &lt;br&gt;&lt;strong&gt;Total: $32.4 million&lt;/strong&gt;  &lt;br&gt;(Shared responsibility)</td>
<td>City of Hamilton – Housing Services Division, Social Housing Providers, Province of Ontario – Ministry of Municipal Affairs and Housing, Ontario Non Profit Housing Association, Housing Services Corporation</td>
<td>Social housing providers address the needs of people for whom equity considerations are important. For example, people who experience very low income, people who experience violence in the home, seniors, newcomers, youth, persons with disabilities and Aboriginal people.</td>
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| **Strategy 4.11**  
Encourage all social housing providers to ensure tenant safety through capital and infrastructure audits and improvements (e.g., comprehensive lighting and building security systems). | *Little to Build On.* Social housing providers engage in safety planning in informal ways. The Hamilton Police Services does property safety assessments but no formalized partnership has been established. The City of Hamilton has a limited Social Housing Capital Reserve Fund to address capital needs. | • Engage social housing providers to describe the current situation  
• Look to CityHousing Hamilton for promising practices  
• Look to Neighbourhood Development Strategy as a model, and pilot the development of “building plans”  
• Engage Hamilton Police Services to complete Crime Prevention Through Environmental Design audits for identified social housing communities  
• Facilitate information sharing for housing providers re: different elements of tenant safety (i.e., elevators, fire safety, natural gas) | **Start:** 1-2 years  
**Duration:** 3-4 years | N/A | City of Hamilton – Housing Services Division, Social Housing Tenants, Social Housing Providers, Hamilton Police Services, City of Hamilton – Neighbourhood Development Strategy | Persons with disabilities, seniors and women have different safety and security concerns compared with the general public. Safety audits must take into consideration these different experiences.  
Discrimination poses very real safety threats to people, particularly people of colour, newcomers and lesbian, gay, bisexual, transgender and queer people. |
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<td><strong>Strategy 4.12</strong>&lt;br&gt;Plan and implement community building efforts that will develop a “sense of community” in all social housing (e.g., activities that will positively enhance neighbour relations)</td>
<td><em>Something to Build On.</em>&lt;br&gt;CityHousing Hamilton through its Tenant Engagement Strategy is working on community building efforts. Other social housing providers do work on community building. No formal coordination and sharing of promising practices is underway in Hamilton.</td>
<td>• Same as 4.11&lt;br&gt;• Engage social housing providers to describe the current situation&lt;br&gt;• Look to CityHousing Hamilton for leadership/promising practices&lt;br&gt;• Look to Neighbourhood Development Strategy as a model, and pilot the development of “building plans”&lt;br&gt;• Look to other jurisdictions for best practices (such as the UK)</td>
<td><strong>Start:</strong>&lt;br&gt;Immediate&lt;br&gt;<strong>Duration:</strong>&lt;br&gt;Ongoing</td>
<td><strong>New 0.25 FTE staff position</strong> ($22,500 annually for five years) to implement community building activities in social housing&lt;br&gt;<strong>Total:</strong> $112,500 (City of Hamilton)</td>
<td>City of Hamilton – Housing Services Division, Housing Services Corporation, Social Housing Providers and Tenants, City of Hamilton - Neighbourhood Development Strategy</td>
<td>While the outcomes of community building should strive to be universal, the mechanisms by which different groups of tenants are engaged must be considered. For example, seniors and youth would need different engagement strategies.</td>
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### OTHER STRATEGIES – WORK PLANS REQUIRE LONGER TERM PLANNING PROCESSES

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<td><strong>Strategy 4.2</strong>&lt;br&gt;Review the impacts of continued proactive enforcement of property standards on the supply of affordable rental properties.</td>
<td><em>Something to Build On.</em> Municipal By-law Enforcement implemented a recent pilot initiative, Project Compliance, that is a form of proactive enforcement of property standards by-laws and other regulations. On September 25, 2013, Council approved a permanent proactive enforcement program for rental housing. The experience of Project Compliance can inform the new program, but monitoring and evaluating the impacts of such a program will have to occur. Links to Strategies 1.9 and 4.3.</td>
<td>N/A</td>
<td>City of Hamilton – Planning and Economic Development Municipal Law Enforcement, City of Hamilton – Housing Services Division, Landlords, Tenants</td>
<td>1 – 2 years</td>
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<td><strong>Strategy 4.3</strong>&lt;br&gt;Continue proactive enforcement of property standards of affordable rental housing.</td>
<td><em>Something to Build On.</em> Municipal By-law Enforcement implemented a recent pilot initiative, Project Compliance, that is a form of proactive enforcement of property standards by-laws and other regulations. On September 25, 2013, Council approved a permanent proactive enforcement program for rental housing. Links to Strategies 1.9 and 4.2.</td>
<td>Report PED10049(m) identifies additional resources required to implement proactive enforcement of by-laws/standards in rental housing.</td>
<td>City of Hamilton – Planning and Economic Development Municipal Law Enforcement, City of Hamilton – Housing Services Division, Landlords, Tenants</td>
<td>1 – 2 years</td>
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<td><strong>Strategy 4.4</strong>&lt;br&gt;Develop a communication strategy to landlords about maintenance responsibilities and available programs to rehabilitate the housing stock.</td>
<td><em>Little to Build On.</em> While there are many organizations and projects in Hamilton that provide information, education and community outreach, more intentional work needs to focus on landlords with respect to maintenance and repair responsibilities. Other work to build on includes Ontario Renovates and Proactive Enforcement/Property Standards By-law. Potentially links to proactive enforcement of rental housing.</td>
<td>N/A</td>
<td>City of Hamilton – Housing Services Division, Planning and Economic Development Municipal Law Enforcement, Landlords</td>
<td>3 – 4 years</td>
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<td><strong>Strategy 4.6</strong>&lt;br&gt;Increase the number of rental housing units that meet the needs of larger families.</td>
<td><em>Something to Build On.</em> About 1/3 of applicants on the social housing waitlist are requesting units with 3+ bedrooms. There is an under-supply of larger affordable units. Halam Park Co-op is planning to use available land as part of its existing project to build 8 new units that it could offer to people in the Co-op that are currently “over-housed” in larger units, thereby freeing up those larger units for larger families. Other opportunities and funding sources need to be investigated to create more large units for other social providers.</td>
<td>Additional new development for larger families will require capital funding.</td>
<td>City of Hamilton - Housing Services Division, Social Housing Providers, Private sector development</td>
<td>2 – 4 years</td>
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| **Strategy 4.7**  
Support and monitor housing providers in the implementation of the Accessibility for Ontarians with Disabilities Act on the Built Environment. | *Something to Build On.* 18% of Hamilton’s population lives with a disability. The City of Hamilton has few mechanisms in place to support persons with disabilities in their housing. The City of Hamilton has committed to ensuring that 5% of any new affordable housing is accessible. Thirty eight new accessible units of affordable housing were built from 2005–2010.  
In 2005, the Provincial Government put forth the Accessibility for Ontarians with Disabilities Act (AODA). The Access and Equity Department within Corporate Services of the City of Hamilton has been working to ensure that the AODA Information and Communications Standards are adhered to.  
There is a role for the private sector in building more accessible private sector housing. More education is a good starting point in terms of a growing seniors market and their accessibility needs. | N/A | City of Hamilton – Housing Services Division, Access and Equity (Corporate Services), Social housing providers, Tenants Developers/homebuilders | 3 – 5 years |
| **Strategy 4.8**  
Expand assistance programs to facilitate modifications for persons with disabilities in private market housing (e.g., Ontario Renovates). | *Something to Build On.* The City of Hamilton has been delivering the federally funded Residential Rehabilitation Assistance Program (Rebranded as the Ontario Renovates program with Federal/Provincial funds) for the past 40 years. The program has a disabilities stream, which provides financial assistance to low-income households who require special modifications. | See Critical Investment Strategy 4.1 | City of Hamilton – Housing Services Division, Federal and Provincial governments, Persons with disabilities Landlords | 2 – 4 years |
| **Strategy 4.9**  
Inventory, rate and increase the number of social housing units that meet the needs of persons with disabilities through existing and new housing opportunities. | *Something to Build On.* The City of Hamilton has begun to update an inventory of modified social housing units. | New funding will be needed to create new units. | City of Hamilton – Housing Services Division, Federal government, Provincial government, Tenants | 2 – 4 years |
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| **Strategy 4.13**  
Streamline and provide supports in the process for transfers within social housing (e.g., over-housed or under-housed situations, domestic violence, acquired disability etc.) | *Something to Build On.* The City of Hamilton currently contracts out the management of the waitlist for social housing to a third-party organization. The Housing Services Act (2011) provides Service Managers greater flexibility in their waitlist management. The City of Hamilton is currently working with a community advisory committee to determine the model of service delivery moving forward and local priorities. | N/A          | City of Hamilton – Housing Services Division, Social Housing Providers, Tenants                | Immediate |
| **Strategy 4.14**  
Develop and implement person-centred made-in-Hamilton occupancy standards for social housing | *Something to Build On.* The Housing Services Act (2011) provides the opportunity for Service Managers to develop local occupancy standards. A community advisory is currently advising the City on this work. | N/A          | City of Hamilton – Housing Services Division, Social Housing Providers, Tenants                | Immediate |
### OUTCOME AREA 5: PEOPLE RECEIVE RESPECTFUL, QUALITY SERVICES WITHIN A "USER-FRIENDLY" SYSTEM AND EXPERIENCE EQUITY IN HOUSING

#### CRITICAL INVESTMENT STRATEGIES

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Work Underway</th>
<th>Starting Point Actions</th>
<th>Timing</th>
<th>New Resources</th>
<th>Key Stakeholders</th>
<th>Equity Considerations</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Strategy 5.7</strong>&lt;br&gt;Engage tenants and landlords regarding rights and responsibilities through:&lt;br&gt;• Outreach&lt;br&gt;• Mediation&lt;br&gt;• Public awareness</td>
<td><em>Something to Build On.</em> There are examples of collaboration and information sharing in the housing and homelessness service system. The Youth Housing Support team, the Supporting Our Sisters and the Transitions to Homes programs all work with individuals to ensure their rights and responsibilities as tenants are understood. The Housing Help Centre works on tenant and landlord engagement, especially regarding tenant rights and needs. The Immigration Partnership Council has created a housing toolkit/guide for newcomers. The Hamilton Community Legal Clinic does individual and community development work concerning tenant issues.</td>
<td>• Look at ways to reduce the financial burden for low income tenants when filing a concern at the Landlord and Tenant Board (for example, advocacy to the province to eliminate the filing fee for households living below the Low Income Cut Off or setting up a loan program for filing fees)&lt;br&gt;• Engage community development workers to work with landlords and tenants about their rights and responsibilities</td>
<td>Start: Immediate&lt;br&gt;<strong>Duration:</strong> 2 year pilot (to be evaluated)</td>
<td>New 1.0 FTE staff position ($75,000 annually for two years) and $150,000 for costs associated with a public awareness campaign and tenant education materials&lt;br&gt;&lt;strong&gt;Total: $ 300,000&lt;/strong&gt;&lt;br&gt;(City of Hamilton)&lt;br&gt;☐ Capital&lt;br&gt;✓ Operating</td>
<td>City of Hamilton – Housing Service Division, Various community collaboratives, Landlords, Tenants, Tenant-serving organizations</td>
<td>This strategy focuses on the reality of discrimination in housing and works to identify anti-discrimination mechanisms. Communication mechanisms should reach the general public and tenant groups who traditionally face barriers to housing and increased discrimination including young people, newcomers, Aboriginal people and seniors.</td>
</tr>
<tr>
<td>Strategy</td>
<td>Work Underway</td>
<td>Starting Point Actions</td>
<td>Timing</td>
<td>New Resources</td>
<td>Key Stakeholders</td>
<td>Equity Considerations</td>
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<tr>
<td>Strategy 5.9</td>
<td>Ensure that clients/participants/tenants are meaningfully engaged in planning and decision making in the areas that impact their lives. This includes:</td>
<td>For a) Stakeholders to develop the model  For b) Housing Services Division (HSD) to adopt model (as developed above) and determine how to mandate citizen engagement with funding partners  HSD to provide opportunities for funding partners to share experiences, learnings and best practices  HSD to start the practice of tenant/client/resident surveys to better understand the service system from the perspective of those who access services</td>
<td>Start: Immediate  Duration: Ongoing (staff position to be evaluated at five year mark)</td>
<td>New 0.5 FTE staff position ($45,000 annually for five years) to develop and implement citizen engagement plans</td>
<td>City of Hamilton – Housing Services Division, Tenants, People who access housing and homelessness related services, CityHousing Hamilton, City of Hamilton – Neighbourhood Development Strategy, The Hamilton Roundtable for Poverty Reduction</td>
<td>This strategy acknowledges the importance of utilizing the expertise of people who have lived the experience of homelessness and housing insecurity in planning and decision-making conversations. This process will move people from their roles as clients and services users and acknowledge their role as citizens in shaping the policy, planning and service provision ideas.</td>
</tr>
<tr>
<td>a) a model for citizen engagement which will be applied to the Action Plan implementation phase and the Housing Services Division  b) citizen engagement as part of housing and homelessness service funding relationships with community based agencies</td>
<td>Something to Build On. The Action Plan process engaged a number of people with experiences with the “system.” The next step is to build mechanisms that engage people meaningfully in the implementation of the Plan in an ongoing way. The Housing Services Division engages people in their work through the Tenant Advisory Committee, the Food and Shelter Advisory Committee and through periodic consultation events. The broader community has models of citizen engagement to draw from. CityHousing Hamilton’s Tenant Engagements Strategy, the Neighbourhood Development Strategy and the Hamilton Roundtable for Poverty Reduction all endeavour to include people who are impacted by policy decisions.</td>
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</table>

Total: $225,000 (City of Hamilton)  □ Capital  ✔ Operating
<table>
<thead>
<tr>
<th>Strategy</th>
<th>Work Underway</th>
<th>New Resources</th>
<th>Key Stakeholders</th>
<th>Start</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Strategy 5.1</strong>&lt;br&gt;Develop a system navigator role that is focused on supporting people in directly accessing appropriate housing supports.</td>
<td><em>Something to Build On.</em> The intent of the Action Plan is to pilot a system navigator approach through the social housing waitlist process. The City of Hamilton currently contracts out the management of the waitlist for social housing to a third-party organization. Access to Housing is the waitlist for social housing. People apply, providing their eligibility information and building selections. They are added to the lists of the buildings they choose. When they are ready to be offered a unit, their eligibility is determined. The Housing Services Act (2011) provides Service Managers greater flexibility in their waitlist management. To that end, the City of Hamilton is currently working with a community advisory committee to determine: 1) the model of service delivery moving forward and 2) the local priorities (all Service Managers must continue to offer first priority to Victims of Abuse).</td>
<td><a href="#">See Critical Investment</a> Strategy 3.6</td>
<td><a href="#">City of Hamilton – Housing Services Division</a> <a href="#">Social housing providers</a> <a href="#">People applying for and waiting for social housing</a> <a href="#">Other housing, homelessness and human services providers</a></td>
<td>1 – 2 years</td>
</tr>
<tr>
<td><strong>Strategy 5.2</strong>&lt;br&gt;Develop a practice of cross-sectored case conferencing to ensure optimal services for people.</td>
<td><em>Something to Build On.</em> A number of organizations across different sectors do case conferencing. In the homelessness sector, the Hamilton Emergency Shelter Integration and Coordination Committee does bi-weekly case conferences and is currently reviewing this practice.</td>
<td>N/A</td>
<td><a href="#">Hamilton Emergency Shelter Integration and Coordination Committee</a></td>
<td>1 – 2 years</td>
</tr>
<tr>
<td><strong>Strategy 5.3</strong>&lt;br&gt;Develop web and print based resources that comprehensively outline all housing options in Hamilton and relevant contact information in a variety of languages and forms</td>
<td><em>Something to Build On.</em> There are a number of disparate ways that people can access housing information – these are not centralized and comprehensive. Community practices to build on include the City of Hamilton’s Housing Services website, Inform Hamilton, 211.ca, the Housing Help Centre, The Hamilton Community Legal Clinic and the Immigration Partnership Council (Housing Subcommittee).</td>
<td><a href="#">New resources needed</a></td>
<td><a href="#">City of Hamilton – Housing Services Division</a> <a href="#">Strategic Services</a> <a href="#">Housing Help Centre</a> <a href="#">Inform Hamilton</a> <a href="#">The Hamilton Community Legal Clinic</a> <a href="#">Hamilton Immigration Partnership Council</a></td>
<td>1 – 2 years</td>
</tr>
<tr>
<td>Strategy</td>
<td>Work Underway</td>
<td>New Resources</td>
<td>Key Stakeholders</td>
<td>Start</td>
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<tr>
<td>Strategy 5.4</td>
<td><strong>Little to Build On.</strong> The information and data systems that emergency shelters (Homeless Individual and Family Information System), income support (Service Delivery Model Technology) and housing (Lotus Notes) use are not coordinated or connected. This means 1) that people need to retell their stories again and again and 2) that these sectors find it difficult to share data for research and planning purposes.</td>
<td>N/A</td>
<td>City of Hamilton – Housing Services Division, Social Development, Ontario Works, Social Housing Providers</td>
<td>1 – 2 years</td>
</tr>
<tr>
<td>Strategy 5.5</td>
<td><strong>Something to Build On.</strong> Good Shepherd (in partnership with other community agencies) has received Homelessness Partnering Strategy funding to provide training to front-line staff in homelessness-serving organizations.</td>
<td>New resources needed</td>
<td>City of Hamilton – Housing Services Division, Good Shepherd – Core Collaborative Learning, Various housing and homelessness related organizations</td>
<td>Immediate</td>
</tr>
<tr>
<td>Strategy 5.6</td>
<td><strong>Something to Build On.</strong> Hamilton has a number of sector committees that engage in system planning for housing and homelessness. Collaboration has become part of the way organizations do their planning and is becoming increasingly entrenched in expectations for funding.</td>
<td>N/A</td>
<td>City of Hamilton – Housing Services Division, Woman Abuse Working Group, Women’s Homelessness Planning Collaborative, Hamilton Executive Directors’ Aboriginal Coalition, Young Parent Network, Street Youth Planning Collaborative, Hamilton Immigration Partnership Council</td>
<td>Immediate</td>
</tr>
<tr>
<td>Strategy 5.8</td>
<td><strong>Something to Build On.</strong> Much work has been done in Hamilton raising the issues of housing and homelessness. However, this work has not been turned into information and tools that may be useful for the broader public (beyond usual housing stakeholders)</td>
<td>New resources needed</td>
<td>City of Hamilton – Housing Services Division, The Housing and Homelessness Planning Group, Communications Stakeholders</td>
<td></td>
</tr>
</tbody>
</table>
3. EVALUATION FRAMEWORK

WHY EVALUATION?

The Action Plan will be evaluated to ensure that:

- Identified outcomes are being achieved
- Resources are being used effectively, efficiently and strategically
- There are no unintended impacts on individuals or groups of people
- There is ongoing accountability, information and reporting to stakeholders, decision-makers, funders and the community at large
- Work plans can be adjusted and resources can be shifted to better support strategies if targets or planned achievements are not being met

Simply put, evaluation demonstrates whether the targets and outcomes of the Action Plan are being achieved.

A FRAMEWORK FOR EVALUATION – MEASURING PROGRESS

The way the Action Plan is laid out lends itself to evaluation using a logic model approach. A logic model identifies the inter-relationships and alignments between the various elements of a plan to communicate how these different parts link together to achieve the stated goals/outcomes. (See the graphic on the next page showing the Plan laid out as a logic model.)

The evaluation of the plan will occur in two ways. One is outcome evaluation, which will try to measure how well the community is achieving the targets and outcomes established in the Plan. The other is process evaluation, which will try to understand the factors and variables that contributed to successes and the barriers to success.

The targets in each outcome area of the Action Plan set the broad metrics that will be used to track and monitor progress. Target measurements will indicate how close the Action Plan is to achieving the outcomes and whether, in the end, outcomes were accomplished.
### HOUSING & HOMELESSNESS ACTION PLAN

**Aspiration**
Everyone has a home...Home is the foundation

**Core Values**
- Person-Centred Supports
- Rights-Based and Anti-Discrimination
- Risk and Protective Factors
- Evidence-Based, Measurable and Impact-Driven
- Efficient and Effective Use of Community Resources
- Integrated and Comprehensive Community Planning
- Place and Neighbourhoods

#### Outcomes

<table>
<thead>
<tr>
<th>Outcome</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>OUTCOME 1</strong></td>
<td>&quot;Supply&quot; There is more affordable housing in Hamilton to meet the need and demand</td>
</tr>
<tr>
<td><strong>OUTCOME 2</strong></td>
<td>&quot;Affordability&quot; People's housing affordability, stability and choice is increased</td>
</tr>
<tr>
<td><strong>OUTCOME 3</strong></td>
<td>&quot;Supports&quot; People have the individualized supports they need to help them obtain and maintain housing</td>
</tr>
<tr>
<td><strong>OUTCOME 4</strong></td>
<td>&quot;Quality&quot; People living in housing that is good quality, safe and suitable to their needs</td>
</tr>
<tr>
<td><strong>OUTCOME 5</strong></td>
<td>&quot;Equity&quot; People receive respectful, quality services within a &quot;user-friendly&quot; system and experience equality in housing</td>
</tr>
</tbody>
</table>

#### Targets

<table>
<thead>
<tr>
<th>Target</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>300</strong></td>
<td>New Affordable Housing Units Per Year</td>
</tr>
<tr>
<td>Of which:</td>
<td></td>
</tr>
<tr>
<td><strong>At least 25%</strong></td>
<td>in areas not adequately served by affordable housing</td>
</tr>
<tr>
<td><strong>At least 10%</strong></td>
<td>for persons with disabilities</td>
</tr>
<tr>
<td><strong>At least 10%</strong></td>
<td>for large families</td>
</tr>
<tr>
<td><strong>At least 50%</strong></td>
<td>that meet deep affordability (affordable to households up to 40th income percentile)</td>
</tr>
<tr>
<td><strong>At least 10%</strong></td>
<td>attached to housing supports</td>
</tr>
<tr>
<td><strong>50%</strong></td>
<td>Reduction in social housing waitlist by 2023</td>
</tr>
<tr>
<td><strong>ALL</strong></td>
<td>Density and housing type targets designed in approved secondary plans achieved</td>
</tr>
<tr>
<td><strong>15%</strong></td>
<td>Reduction in rental households paying more than 50% of income on rent by 2023*</td>
</tr>
<tr>
<td><strong>2,100</strong></td>
<td>New housing allowances by 2023</td>
</tr>
</tbody>
</table>

*Based on the 2021 Census

<table>
<thead>
<tr>
<th>Target</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ALL</strong></td>
<td>Emergency shelter sector (men's, women's, youth and family) identifies and achieves annual targets for shorter shelter stays</td>
</tr>
<tr>
<td><strong>NO ONE</strong></td>
<td>Is discharged into a shelter or onto the street from an institutional setting</td>
</tr>
<tr>
<td><strong>ALL</strong></td>
<td>Social housing providers implement community development plans by 2018</td>
</tr>
<tr>
<td><strong>25%</strong></td>
<td>Reduction in incidents of bed bugs complaints by 2018</td>
</tr>
<tr>
<td><strong>50%</strong></td>
<td>Reduction in incidents of bed bugs re-infestation in social housing by 2023</td>
</tr>
<tr>
<td><strong>3,500</strong></td>
<td>Residential units are rehabilitated by the year 2023</td>
</tr>
</tbody>
</table>

*Of which: 2,000 are rental, 1,500 are ownership*  
*300 modified for Persons with Disabilities |

<table>
<thead>
<tr>
<th>Target</th>
<th>Details</th>
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</thead>
<tbody>
<tr>
<td><strong>The City of Hamilton Housing Services Division adopts a citizen engagement model by 2015</strong></td>
<td></td>
</tr>
<tr>
<td><strong>ALL</strong></td>
<td>Service providers who have a funding relationship with the Housing Services Division of the City of Hamilton demonstrate citizen engagement by 2018</td>
</tr>
<tr>
<td><strong>20%</strong></td>
<td>Increase in the percentage of tenant-iated applications to the Landlord Tenant Board by 2018</td>
</tr>
<tr>
<td><strong>25%</strong></td>
<td>Decrease in the percentage of uncontested eviction hearings by 2018</td>
</tr>
</tbody>
</table>

#### Strategies

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Critical Investment Strategies 1.1/1.2/1.6/1.11</td>
<td></td>
</tr>
<tr>
<td>Critical Investment Strategies 2.1a/2.4/2.10</td>
<td></td>
</tr>
<tr>
<td>Critical Investment Strategies 3.1/3.2/3.3/3.4/3.5/3.6/3.7</td>
<td></td>
</tr>
<tr>
<td>Critical Investment Strategies 5.7/5.9</td>
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</tbody>
</table>

#### Progress Indicators
Developed in conjunction with strategy work plans for each outcome: Starting Points, Timing, Costing, Key Stakeholders, Equity Considerations

#### Work Plans
Elements to be considered when developing individual work plans for each outcome
Critical Investment Strategies are those strategies within the Plan that are most critical to achieving the targets identified for each outcome area. Progress indicators will be established for the Critical Investment Strategies so that they can be measured through time. These mechanisms will be developed in conjunction with the formation of the detailed work plans and will align with the Action Plan’s Core Values. Measuring progress for these strategies through progress indicators will be compared to measuring achievement of the targets to understand the effectiveness of the Critical Investment Strategies. This will help fine tune the Plan on an ongoing basis.

Year one establishes a baseline for reporting and subsequent annual reports indicate progress being made from year to year. Adjustments and revisions informed by new information and evidence can be made throughout the 10-year period, particularly at the five-year mark.

REPORTING

Reporting on progress achieved by the Action Plan will happen as follows:

- **Annual Progress Report** – Informed by the progress indicators that will be integrated into the Critical Investment Strategy work plans. The annual progress reports will measure the incremental progress being achieved through implementation of the Critical Investment Strategies.

- **Five-Year Comprehensive Report** – A more comprehensive report will be developed at the mid-point (five years) of the Plan. This report will evaluate progress in achieving the targets for the outcome areas and provide analysis as to the reasons for not achieving targets. This report will also include recommendations for the remaining five years of the Action Plan and provide a broader environmental scan and critical assessment of the political, social and economic landscape, as well as updates about ongoing community consultations. This will provide an opportunity to shift focus, emphasis and resources if necessary.

- **Ten-Year Final Report** – A final outcome report on the Action Plan. This report will provide a 10-year retrospective analysis of the full spectrum of progress made with a particular focus on the effectiveness of Critical Investment Strategies and Targets, and therefore present a critical assessment of the achievement of the outcome areas. In addition the final
report will look at process evaluation in terms of factors and variables that contributed to success and to barriers.

Collectively, the annual progress reports, five-year report and ten-year report represent a series of updates that will measure progress being made across time. These reports will be made to City Council and will be available to community stakeholders and upper levels of government. The reports will provide an opportunity for collaborators, stakeholders, decision-makers, investors, and people who experience precarious housing and homelessness to be engaged in the implementation of the Action Plan.

4. Next Steps: Success Factors in Implementing the Housing and Homelessness Action Plan

There are three elements that will make the Action Plan move from a strategic document to a plan that impacts the lives of people experiencing housing insecurity and homelessness in Hamilton:

1. **Commitment to Ongoing Implementation.** There must be dedicated staff resources to coordinate implementation of the Action Plan. This work will include engaging stakeholders, supporting partnership development, strategic advocacy for funding and providing education and training around creating a person-centred and equity-based system of supports for people.

2. **Strong Partnerships and Shared Responsibility.** The solutions for housing insecurity and homelessness must be a holistic community effort. The City of Hamilton does not have the resources nor the expertise to do this alone. The private and non-profits sectors, other levels of government and people who access the system must be part of the Action Plan work over the next 10 years in order to achieve success.

3. **Monitoring and Reporting.** The Action Plan needs a strong commitment to evaluation in order to understand if the strategies and actions are working, to reallocate limited resources and, most important, to understand if the housing experiences of people are improved.

The Planning Group for the Action Plan has dedicated an immense amount of time and energy to guide the development of the Action Plan. The Planning
Group can continue to play an important role informing the ongoing implementation, monitoring and evaluation of the Action Plan. The City of Hamilton’s Housing Services Division will provide leadership on the coordination, monitoring and evaluation of the Plan but will require partners from many sectors and perspectives in order to be successful.

The process of developing the Action Plan has reignited a conversation about housing in Hamilton. The 10-year implementation phase of this Action Plan must continue and push that conversation to inspire change and innovation.

If in 10 years we **DO** implement the Housing and Homelessness Action Plan:

- There **WILL** be more affordable rental and ownership housing to help meet need and demand.
- People’s housing affordability, stability and choice **WILL** be increased.
- People **WILL** have the individualized supports they need to help them obtain and maintain housing.
- People **WILL** live in housing that is good quality, safe and suitable to their needs.
- People **WILL** receive respectful, quality service within a “user-friendly” system and experience equity in housing.

Everyone in Hamilton **WILL** have a home.
# APPENDIX A: PLANNING GROUP MEMBERSHIP

<table>
<thead>
<tr>
<th>SECTOR</th>
<th>NAME (MEMBERSHIP STATUS)</th>
<th>ORGANIZATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable Housing Flagship</td>
<td>Larry Huibers (Current Co-Chair)</td>
<td>Housing Help Centre</td>
</tr>
<tr>
<td></td>
<td>Jeff Neven (Current Member)</td>
<td>Homestead Christian Care</td>
</tr>
<tr>
<td></td>
<td>Megan Platts (Current Member)</td>
<td>Realtors Association of Hamilton-Burlington</td>
</tr>
<tr>
<td></td>
<td>Renée Wetslaar (Current Member)</td>
<td>Social Planning and Research Council of Hamilton</td>
</tr>
<tr>
<td></td>
<td>Alan Whittle (Current Member)</td>
<td>Good Shepherd</td>
</tr>
<tr>
<td></td>
<td>Graham Cubitt (Alternate)</td>
<td>Homestead Christian Care</td>
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<tr>
<td></td>
<td>Don Jaffray (Alternate)</td>
<td>Social Planning and Research Council of Hamilton</td>
</tr>
<tr>
<td></td>
<td>Conrad Zurini (Past Member)</td>
<td>Re/Max Escarpment Realty</td>
</tr>
<tr>
<td>Emergency Food System</td>
<td>Joanne Santucci (Current Member)</td>
<td>Hamilton Food Share</td>
</tr>
<tr>
<td>Hamilton Emergency Shelter</td>
<td>Carol Cowan (Current Member)</td>
<td>Mission Services</td>
</tr>
<tr>
<td>Integration and Coordination Committee</td>
<td>Eleanor Harvey (Alternate)</td>
<td>Mission Services</td>
</tr>
<tr>
<td>Hamilton Executive Directors’ Aboriginal</td>
<td>Melanie McAuley (Current Member)</td>
<td>Sacajawea Non-Profit Housing</td>
</tr>
<tr>
<td>Coalition</td>
<td>Cindy Sue Montana McCormack (Current</td>
<td>Social Planning and Research Council of Hamilton</td>
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<tr>
<td></td>
<td>Member)</td>
<td></td>
</tr>
<tr>
<td>Newcomers Sector</td>
<td>Evelyn Myrie (Current Member)</td>
<td>Hamilton Centre for Civic Inclusion</td>
</tr>
<tr>
<td></td>
<td>Teshome Woldeselassie (Past Member)</td>
<td>Afro-Canadian Caribbean Association of Hamilton</td>
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<tr>
<td>Persons with Disabilities Sector</td>
<td>Cindy Kinnon (Past Member)</td>
<td>AbleLiving</td>
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<tr>
<td>Residential Care Facility Providers</td>
<td>Mike Power (Current Member)</td>
<td></td>
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<tr>
<td></td>
<td>Calvin Cain (Alternate)</td>
<td>Sunrise Lodge</td>
</tr>
<tr>
<td>Seniors Sector</td>
<td>Glenys Currie (Current Member)</td>
<td></td>
</tr>
<tr>
<td>Social and Co-operative Housing Providers</td>
<td>Karen Davis (Current Member)</td>
<td>Kiwanis Non-Profit Homes Hamilton</td>
</tr>
<tr>
<td></td>
<td>Kathy DiMassi (Current Member)</td>
<td>Halam Park Housing Co-operative</td>
</tr>
<tr>
<td></td>
<td>Brenda Osborne (Current Member)</td>
<td>CityHousing Hamilton</td>
</tr>
<tr>
<td></td>
<td>David Smart (Alternate)</td>
<td>Golden Horseshoe Co-operative Housing Federation</td>
</tr>
<tr>
<td>Street Youth Planning Collaborative</td>
<td>Erika Morton (Current Member)</td>
<td>Social Planning and Research Council of Hamilton</td>
</tr>
<tr>
<td></td>
<td>Denise Scott (Alternate)</td>
<td>Wesley Urban Ministries</td>
</tr>
<tr>
<td></td>
<td>Loretta Hill-Finamore (Past Member)</td>
<td>Good Shepherd Youth Services</td>
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<tr>
<td>Tenant Advocacy Groups</td>
<td>Maria Antelo (Past Member)</td>
<td>Hamilton Community Legal Clinic</td>
</tr>
<tr>
<td></td>
<td>Meaghan Ross (Past Member)</td>
<td>Housing Help Centre</td>
</tr>
</tbody>
</table>

HOUSING AND HOMELESSNESS ACTION PLAN – DRAFT 131
<table>
<thead>
<tr>
<th>SECTOR</th>
<th>NAME (MEMBERSHIP STATUS)</th>
<th>ORGANIZATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women Abuse Working Group</td>
<td>Medora Uppal (Current Member)</td>
<td>YWCA Hamilton</td>
</tr>
<tr>
<td></td>
<td>Kristene Viljasoo (Alternate)</td>
<td>Good Shepherd Women’s Services</td>
</tr>
<tr>
<td>Women’s Housing Planning Collaborative</td>
<td>Katherine Kalinowski (Current Member)</td>
<td>Good Shepherd</td>
</tr>
<tr>
<td>City of Hamilton</td>
<td>Gillian Hendry (Current Co-Chair)</td>
<td>Community and Emergency Services - Housing Services Division</td>
</tr>
<tr>
<td></td>
<td>Amanda DiFalco (Current Member)</td>
<td>Community and Emergency Services - Housing Services Division</td>
</tr>
<tr>
<td></td>
<td>Bill Janssen (Current Member)</td>
<td>Planning and Economic Development - Planning</td>
</tr>
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<td>Mara Fortino (Current Member)</td>
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APPENDIX B: GLOSSARY

Accessibility for Ontarians with Disabilities Act (AODA)
Legislation from the Province of Ontario enacted in 2005, the AODA outlines five standards which all Ontario businesses and organization must comply with. The five standards include transportation, customer service, information and communication, built environment and employment. *(Source: Government of Ontario)*

Affordable Housing
Refers to housing that costs 30% or less of gross household income for households with low to moderate income. Low to moderate income is defined as households at or below the 60th income percentile for the City of Hamilton. Based on the 2006 Census, annual income at the 60th income percentile in Hamilton is $68,000. So any household with income of $68,000 or less paying housing that costs 30% or more of its income is in need of affordable housing.

Aftercare
In this context, aftercare refers to the health and housing supports a person may require once they leave hospitalization. Typically, this care is provided in the home.

Anti-Oppressive and Anti-Racist
A framework through which education and training and social service delivery may operate. An anti-oppression and anti-racism framework acknowledges that systemic barriers exist that are connected to gender, race, sexuality, ability and age that prevent people from achieving well-being and civic engagement.

Building Condition Assessment
A building condition assessment is a process by which the physical condition of a residential building is determined along with the costs to do any required maintenance and repairs and the timing of any necessary investment to complete the maintenance and repairs.
Canada Ontario Affordable Housing Program (COAHP)
A housing program funded by the federal and provincial governments and delivered and administered by local municipalities (2003–2012). The COAHP included funding for housing allowances, affordable homeownership down payment assistance and new affordable rental housing construction. The COAHP was replaced by the Investment in Affordable Housing program.

Centre for Equality Rights in Accommodation
A national organization “dedicated to promoting human rights in housing and ending housing discrimination.” (Source: Centre for Equality Rights in Accommodation)

Citizen Engagement
Practices that meaningfully include people who are impacted by decisions in the decision making process.

Community Development
Activities that support relationship-building and connections, formal and informal program development and bringing needed resources to a group of people bound by some common experience (e.g., geography, identity, problem).

Comprehensive Zoning By-law
The City of Hamilton is in the process of creating a new comprehensive Zoning By-law for the entire City of Hamilton. The new Zoning By-law 05-200 replaces the zoning by-laws of Ancaster, Dundas, Flamborough, Glanbrook, Hamilton and Stoney Creek with one Zoning By-law that is current, easy to use and more flexible. The City has updated and harmonized zoning for parks and open space, institutional, and industrial uses, and is currently working to complete new zoning for rural, mixed use and commercial, and residential uses.

Core Housing Need
A household is in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and it 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 (meets all three housing standards)

- Adequate housing is reported by their residents as not requiring any major repairs.
• Affordable dwellings costs less than 30% of total before-tax household income.

• Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard requirements.

A household is not in core housing need if its housing meets all of the adequacy, suitability and affordability standards or if its housing does not meet one or more of these standards, but it has sufficient income to obtain alternative local housing that is acceptable (meets all three standards). (Source: CMHC)

Density Bonusing
A process by which a municipality grants greater density (more units) than what is permitted under the zoning to a particular development in return for a community benefit (e.g., affordable housing) being included in the development.

Determinants of Health
The personal, social, economic and environmental factors that determine the health status of individuals or populations, which are often grouped into seven broad categories: socio-economic environment, physical environments, early childhood development, personal health practices, individual capacity and coping skills, biology and genetic endowment, and health services. (Source: Public Health Agency of Canada)

Emergency Shelter
Facilities providing temporary and often short-term accommodation to individuals and families who are experiencing homelessness. These facilities provide single, shared bedrooms or dormitory-type sleeping arrangements that can include seasonal beds or mats. Emergency shelters may also include motels/hotels and other types of temporary sheltering facilities. (Source: Human Resources and Skills Development Canada)

Equity
Often confused with equality, the concept of equity assumes that the “playing field” is not level and differs from equality in the acknowledgement that some people or groups may need more or different services, laws, supports, accessibility measures than others in order to achieve the same outcome.
Eviction Prevention
Ensuring that tenants are not evicted from their homes because of economic reasons, for example, that the tenants are behind in their rent payments. Eviction prevention is an approach that social housing providers and other landlords use to work with tenants by entering into repayment plans instead of seeking eviction through the Landlord and Tenant Board. Conflict resolution for social issues and unit damage rather than seeking eviction may also be part of an eviction prevention approach. Eviction prevention recognizes that it is often more costly to all parties including the public if eviction is the first rather than last course of action.

Food Insecurity
Household food insecurity is "the inability to acquire or consume an adequate diet quality or sufficient quantity of food in socially acceptable ways, or the uncertainty that one will be able to do so." It is often associated with the household's financial ability to access adequate food. In contrast, food security exists "when all people, at all times, have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life." (Source: Health Canada)

Gentrification
Gentrification is the process of a neighbourhood undergoing change due to increased demand to live and work in that neighbourhood. Increased private and public investment in the neighbourhood usually results in increased property values. While gentrification is often seen as positive for a community because of neighbourhood revitalization, there can be negative effects. For example, lower income residents of the neighbourhood may no longer be able to afford their homes because of the increased tax burden due to higher property value assessments. Others may be priced out of the neighbourhood because of increased rents due to higher demand and/or because of existing affordable housing being redeveloped into higher priced accommodation.

Heterosexism and Homophobia
Discrimination against members or groups from the lesbian, gay, bisexual and transgender communities. Heterosexism refers to the belief that heterosexuality is the norm and anything else is a deviation.
Homelessness

Refers to the experience of people sleeping outside, in a public place or a shelter (absolute homelessness), people staying with family and friends (hidden homelessness) and people who are at risk of homelessness because of unaffordable, inadequate and/or unsafe housing conditions. *(Source: City of Hamilton, On Any Given Night, 2010)*

Housing Allowances

Housing allowances are flat rate rent reductions or subsidies for people with low income so that they can afford their rental unit. Typically, housing allowance subsidies are $200 per month.

Housing Continuum

Refers to a full range of housing and homelessness situations, types and/or responses to meet varying needs in the community. A housing continuum ranges from situations of absolute homelessness (living rough/on the street or couch surfing) to emergency shelters, to transitional housing, to housing with supports, to social housing and rent-g geared-to-income housing, to market rent housing, to affordable homeownership. The housing continuum is a linear representation of housing situations, and we think of people “progressing through” the housing continuum. However, people’s realities are often different in that they may access a certain point of the continuum in a non-linear way, for example, cycle back and forth into different housing situations depending on economic, social and health factors.

Housing First

“Housing First” is an approach to ending homelessness that centres on quickly providing homeless people with housing and then providing additional services as needed. The basic underlying principle of Housing First is that people are better able to move forward with their lives if they are first housed. This is as true for homeless people and those with mental health and addictions issues as it is for anyone.”

It is important to note that while the housing technically comes first, the link to supports and services must be integrated simultaneously or very quickly. The core principles of Housing First include (1) no housing readiness requirements, (2) choice, (3) individualized support services, (4) harm reduction, and (5) social and community integration. *(Source: The Homeless Hub)*
Housing Trust
Housing trust funds are non-profit organizations provided with funding from a dedicated and ongoing government source. These organizations are committed to using this funding to support non-profit and for-profit developers, public agencies and other entities producing or operating affordable housing. The organizations generally have a semi-autonomous relation with the sponsoring government, and also benefit from having strong community representation. They have become important funders of affordable housing in the United States, in large part because they are able to respond in a flexible and innovative manner to local needs and opportunities. (Source: Canada Mortgage and Housing Corporation)

Housing with Supports
Housing with supports refers to a variety of programs that include a housing unit, financial subsidy and psycho-social or health related supports. The goal of housing with supports is to help people who may experience barriers to housing to attain and maintain safe, adequate and suitable accommodation. Models of housing with supports include the following:

- Supports that are on site in a building or a complex (supportive housing); residential care facilities are an example of supportive housing
- Supports that travel to a building or a complex (supported housing)
- A long-term but nonpermanent stay to help build housing independence (transitional housing)

Human Services
Human Services (early childhood, child and youth care, all areas of counselling, services to persons living with disabilities, child care education, rehabilitation, social services and corrections) is broadly defined as the objective of meeting human needs through an interdisciplinary knowledge base, focusing on prevention as well as remediation of problems, and maintaining a commitment to improving the overall quality of life of populations. The sector promotes improved service delivery systems by addressing not only the quality of direct services, but also by seeking to improve accessibility, accountability, and coordination among professionals and agencies in service delivery. (Source: National Organization for Human Services)
Inclusion
“Social inclusion reflects a proactive, human development approach to social well-being that calls for more than the removal of barriers or risks.” *(Source: The Laidlaw Foundation)*

Income Percentile
Income percentiles are a way of categorizing units of a given population from lowest income to highest income for the purposes of drawing conclusions about the relative situation of people at either end or in the middle of the scale. Rather than using fixed income ranges, as in a typical distribution of income, it is the fraction of each population group that is fixed. *(Source: Statistics Canada)*

Institutional Care
In this context refers to the experience of being under the care of a hospital (or other health care setting), detention centre or the child welfare system.

Investment in Affordable Housing Program (IAH)
IAH is a federally and provincially funded program administered by municipalities in Ontario. IAH contains four program components:

- Capital funding of up to $150,000 per unit for the creation of affordable rental housing
- Encouraging homeownership through down payment assistance
- Addressing affordability of existing rental units through rent supplements and housing allowances
- Up to $25,000 per unit to renovate existing housing through Ontario Renovates

IAH is time-limited with the current version of the program set to end March 31, 2015.

Land Use Planning Approvals
Under the Ontario Planning Act, certain approvals must be obtained from the municipality or other authority in order to use land a certain way, change the use of the land or increase the density of use of the land (e.g., re-zoning). Land owners must apply for approval to the municipality or other authority to get permission to do so. Many land use approvals require some form of public
consultation. Disputes over many types of land-use decisions can be appealed to the Ontario Municipal Board.

**Landlord and Tenant Board**
The Landlord and Tenant Board administers the *Residential Tenancies Act, 2006* (the Act). This law sets out the rights and responsibilities of landlords and tenants who rent residential properties. One of the Board's responsibilities is to provide information about the Act to landlords and tenants and resolve conflicts between them. *(Source: Landlord and Tenant Board Website)*

**Living Rough (or Sleeping Rough)**
Refers to the experience of people facing homelessness who are staying in places not meant for human habitation (for example, outside in parks or in abandoned buildings).

**Living Wage**
The living wage is defined as an hourly wage that is high enough to allow a family to pay for the basic necessities of life including food, clothing, shelter, health expenses, transportation and childcare. Unlike the minimum wage, which is the minimum legal wage employers must pay to ensure minimal physical subsistence, the living wage is a higher amount of pay that reflects the amount of money needed by a family, in a specific community, to live an adequate life. *(Source: Poverty Elimination – Guelph and Wellington Task Force)*

**Logic Model**
A logic model is a diagrammatic representation of a program. It provides a graphic depiction of the relationship between the main strategies of a program and associated goals, objectives, population(s) of interest, indicators and resources. *(Source: The Health Communication Unit)*

**Low Income Cut-Off**
Low income cut-offs (LICOs) convey the income level at which a family spends a greater proportion of its income on necessities than the average family of similar size. The threshold is defined as the income below which a family is likely to spend 20% more of its income on food, shelter and clothing than the average family. There are separate cut-offs for seven sizes of family (from unattached individuals to families of seven or more persons) and for five community sizes
(from rural areas to urban areas with a population of more than 500,000).  
(Source: Statistics Canada)

**Multi-Residential Tax Rate**
The municipal tax rate set for multi-unit residential apartment buildings. This includes both residential rental apartment buildings and residential condominium apartment buildings.

**Newcomers**
Individuals and families who were not born in Canada. Newcomers or recent immigrants refer to those individuals and families who have been in Canada for fewer than five years.  (Source: Statistics Canada)

**Not In My Backyard (NIMBY) Syndrome**
NIMBY refers to people not wanting a particular development to happen in their neighbourhood because of fear of some negative impact on the neighbourhood resulting from the development occurring. NIMBY is expressed as public opposition to development, and that opposition is often based on perceived negative impacts rather than evidence that any negative impacts will actually occur. Affordable housing developments are often subject to NIMBY responses.

**Official Plan**
See Urban Hamilton Official Plan

**Ontario Renovates**
Ontario Renovates is a federally and provincially funded program administered by municipalities that provides forgivable loan assistance to lower income homeowners and affordable rental property owners to repair the main systems of their properties (i.e., heating, plumbing, electrical, structural) to bring the properties up to standard. Modifications to accommodate persons with disabilities are also eligible. Ontario Renovates is time limited due to a limit on available funds.

**Oppression**
“Feeling and/or reality of being excluded from equitable treatment.”  (Source: City of Hamilton, Anti-Racism Workshop Series, Glossary of Terms)
**Over Housed and Under Housed**

Over housed refers to a situation in social housing where a household occupies a unit that has more bedrooms than needed by the household. Under housed refers to a situation in social housing where a household occupies a unit that has fewer bedrooms than needed.

**Parkland Dedication Fees**

Under the Planning Act, municipalities through the issuance of a Parkland Dedication By-law, may require developers to provide a certain amount of parkland as part of the overall development. In some cases, cash in lieu of the actual parkland can be provided by the developer. This cash in lieu of parkland is referred to as parkland dedication fees.

**Person-Centred**

The concept of person-centredness ensures that people and their experiences are central in all planning and development considerations. People are supported in ways that make sense for their unique circumstances and their economic, cultural and gendered realities.

**Precarious Housing**

A situation where a person’s housing is not secure because of economic, social or health reasons, or because the housing is not adequate and/or suitable for that person.

**Primary Rental Market/Purpose Built**

The purpose built or primary rental market refers to residential rental properties that were built specifically for the purpose of renting to tenants. These properties are usually multi-residential (apartment) buildings containing more than three units. Condominium units that are rented out, secondary suites in houses, apartments over stores and plexes (duplex, triplex etc.) are not considered purpose-built rental housing. Instead, these forms are referred to as the secondary rental market (see Secondary Rental Market).

**Proactive Enforcement**

Proactive enforcement refers to the municipality taking proactive measures to identify property standards violations and taking action to ensure the property owner brings the property up to standard either voluntarily or through municipal law enforcement actions (issuing orders to comply).
Property Standards
Property standards are minimum standards for the physical upkeep and habitation of properties as identified in a municipal property standards by-law. Municipalities have authority to enforce property standards through their municipal law enforcement powers. Typically property standards violations are identified through tenant/resident complaints. However, more recently, the City of Hamilton has run a pilot project of proactive enforcement called Project Compliance, whereby the City has taken more proactive measures to identify and rectify property standards violations (see Proactive Enforcement).

Reconciliation
The act of building “mutually respectful relationships” between Aboriginal people and the rest of Canadian society to achieve improved outcomes for Aboriginal communities. (Source: Aboriginal and Torres Strait Islander Healing Foundation)

Rent-Geared-to-Income (RGI)
RGI refers to a subsidy that eligible renters with lower incomes receive so that they pay rent that is equal to 30% of their income. The rent they pay is geared to their income, rather than the actual cost of renting the unit.

Residential Care Facilities
“Any residential complexes which are occupied by residents for the purpose of receiving 24 hour care services. Residential care facilities include geriatric care homes (retirement homes), psychiatric care homes and homes for residents with developmental disabilities.” (Source: City of Hamilton, Public Health Services)

Residential Rehabilitation Assistance Program (RRAP)
RRAP was a federally funded program that provided forgivable loan assistance to lower income homeowners and affordable rental property owners to repair the main systems of their properties (i.e., heating, plumbing, electrical, structural) to bring the properties up to standard. Modifications to accommodate persons with disabilities were also eligible. RRAP ended in 2012 and has been replaced by the federally and provincially funded Ontario Renovates program. The Ontario Renovates program operates substantially the same as RRAP, but is time limited due to a limit on available funds.
Secondary Plans

Secondary Plans are plans that designate the use of land in areas typically larger than a neighbourhood. Secondary plans will show for a broad area of a municipality what lands are designated for residential, commercial, institutional, recreational, environmentally sensitive and transportation. Secondary plans also show the density categories for residential use.

Secondary Rental Market

CMHC identifies the following dwelling types as comprising the Secondary Rental Market: Rented single-detached houses; rented double (semi-detached) houses; rented freehold row/town homes; rented duplex apartments (i.e., one-above-other); rented accessory apartments (separate dwelling units that are located within the structure of another dwelling type); rented condominiums; and one or two apartments that are part of a commercial or other type of structure. It is difficult to measure the number of secondary rental market units because they come in and out of the market quickly and there is no systematic way of tracking them.

Secondary Suites

Secondary suites are also referred to as basement apartments, granny flats, accessory apartments. They are separate dwelling units located within the structure of another dwelling type, usually single family homes.

Self-Determination and Self-Governance

“Self-determination is the right of a people or a group of peoples to choose their own destiny without external compulsion. It is a right to be sovereign, to be a supreme authority within a particular geographical territory. Self-government, on the other hand, is used to describe when a group of people exercise significant choices concerning their own political, cultural, economic and social affairs.”

(Source: University of Saskatchewan, College of Nursing, Aboriginal Health and Cultural Diversity Glossary).

Service Manager

The Province of Ontario has designated municipalities as Service Managers for affordable housing and homelessness. This means that the City of Hamilton is responsible for understanding the affordable housing and homelessness issues in our community, developing policy and program responses to address those issues, and monitoring and evaluating the effectiveness of the responses. The
Service Manager function also includes funding, program administration and ensuring social housing providers and community agencies are in compliance with funding agreements and applicable legislation.

**Sleeping Rough**
A term used to describe the experience of sleeping in situations not meant for human habitation because of lack of housing. For example, sleeping outside or in an abandoned industrial building would constitute sleeping rough.

**Social Assistance**
Government programs designed to provide aid to citizens that lack the resources necessary to meet their basic needs of food, clothing and shelter. Administration is often based upon the demonstration of need through an eligibility assessment or meeting a specified set of criteria. In Ontario, the two major social assistance programs are Ontario Works and Ontario Disability Support Program. *(Source: Ministry of Community and Social Services)*

**Social Housing**
Social housing is sometimes referred to as affordable housing, subsidized housing, public housing, low-income housing or rent-geared-to-income (RGI) housing. Social housing is provided to households for whom affordability is an issue. Social housing is administered by housing providers made up of private non-profit corporations, municipally owned non-profit corporations and non-profit co-operative housing corporations (or co-ops). A subsidy is provided so that households only spend 30% of their income on rent. For some people with low income, a rent subsidy is provided to live in a unit in a private market rental building. This subsidy is referred to as a rent supplement (RGI) or a housing allowance (flat rate reduction of rent).

**Suitability**
Suitability of housing refers to the housing unit (i.e., house, apartment, townhouse, etc.) meeting the needs of the household living in the unit in terms of number of bedrooms and in terms of being able to accommodate persons with disabilities. For example, a household of eight with two adults and six children living in a two-bedroom apartment would not be suitably housed. A person with a mobility disability using a wheelchair living in a unit that has stairs or other physical barriers would not be suitably housed.
Supported Housing
See Housing with Supports

Supportive Housing
See Housing with Supports

Surplus Land Policy
In 2004, Hamilton City Council endorsed a Consider Housing First policy whereby any municipal surplus land would be considered for affordable housing first before considered for any other use through the City’s surplus land disposition process.

System Navigator
A person whose role is to help people understand and get their needs met within complex systems.

System of Development Approvals
See Land Use Planning Approvals

System Planning
A process in which various stakeholders (i.e., service providers, funders, people who access services) work together to make sure that their planning and decision making occurs not in isolation of each other but in an interconnected way. The goal of system planning is to create a system of services and supports where people can easily get their needs met.

Transitional Housing
See Housing with Supports

Trauma and Trauma-Informed
For many people who experience housing insecurity and homelessness, trauma is an issue. Trauma can be experienced because of past or current experiences with abuse, violence, substance use, mental health issues and other precarious life circumstances. A trauma-informed approach to service delivery acknowledges that these experiences have present-day implications and designs programs and services with this acknowledgement in mind. Trauma-informed service delivery takes into account everything from the type of service to the way the service is delivered and the setting within which the service is delivered.
Universal Accessibility

Universal Accessibility Principles requires thinking broadly about usability and refers to a broad-spectrum solution that produces buildings, products and environments that are usable and effective for everyone, not just people with disabilities. Traditionally, accessibility has been equated with ramps and automatic door openers for people in wheelchairs and scooters. However, universal accessibility is more sensitive to the meaning of equal access and encompasses invisible, attitudinal barriers, which may represent the biggest challenges for people with disabilities. *(Source: Frances Jewett in Beyond AODA: The “Universal” Case. Canadian Facility Management & Design Magazine.)*

Urban Hamilton Official Plan, City of Hamilton

Under the Ontario *Planning Act*, municipalities are required to create official plans that guide the growth and land use development of the municipality. An official plan describes the municipal council's policies on how land should be used. It helps to ensure that future planning and development will meet the specific needs of the community. An official plan deals mainly with issues such as these:

- Where new housing, industry, offices and shops will be located
- What services like roads, water mains, sewers, parks and schools will be needed
- When, and in what order, parts of your community will grow
- Community improvement initiatives

Hamilton’s Urban Official Plan guides the growth and land use of the urban designated areas of the municipality. A separate Rural Official Plan sets policies for the rural areas of Hamilton.

Vacancy Rate

Canada Mortgage and Housing Corporation (CMHC) undertakes a rental housing market survey each year. Vacancy rate refers to the percentage of rental housing units that are vacant in the survey area (municipality or sub market of the municipality) at the time the survey is undertaken.

Violence Against Women

The act of gender-based physical, sexual, emotional, mental or financial abuse. The violence a woman and her children experience can have significant impacts
on housing stability. There is a system of services, referred to the as the Violence Against Women (or VAW) system that supports women and their children through emergency and temporary housing supports, court supports and trauma counselling.

**Withdrawal Management**

Formerly referred to as “detoxification,” withdrawal management refers to the entry point in substance use services, often a place where people experiencing substance use can go to abstain from that use for a specific (often brief) period of time.
APPENDIX C: EXISTING MUNICIPAL TOOLS FOR ENCOURAGING AFFORDABLE HOUSING DEVELOPMENT

The City of Hamilton has a number of mechanisms in place to encourage and assist new affordable housing development. These include guiding policies of the Urban Official Plan, funding assistance programs and specific incentives as outlined below.

Urban Official Plan Policies:

From a land use planning perspective, the housing policies of Section B.3.2 of the City’s Urban Official Plan support a full range and mix of housing forms, types, densities, tenures, affordability and support services. Policies B.3.2.4.1 and B.3.2.4.2 provide support to the kinds of mixed tenure and affordability developments most likely to result from private public partnerships. Targets for new affordable and rental housing clarify Hamilton’s need.

Policy B.3.2.3.1 commits the City to facilitate the land use planning process for development applications for both affordable housing and housing with supports. Policy B.3.2.3.2 promotes City and upper level government assistance, including selling or leasing of land and financial assistance, for the development of affordable housing. Other policies reinforce the City’s Housing First policy where surplus City-owned land is first considered for development of affordable housing, encourage senior levels of government to adopt such policies, and encourage coordinated effort among levels of government to invest in new affordable housing.

Section F.1.9 permits the City, under certain conditions, to authorize increases in the height and/or density of a proposed development beyond those permitted in the zoning by-law for the provision of community benefits, including the “provision of housing, in particular rental and affordable housing.”

Section F.1.15 enables the City to enact Community Improvement Plan areas to establish policies and programs to address identified issues of any area, including inadequate mix of housing types and inadequate affordable housing.
City Loan and Grant Programs for Residential Development:

There are several existing loan and grant programs administered through the Planning and Economic Development department.

1. Municipal development charges are reduced by 90% within a defined area of Downtown Hamilton (i.e., the Downtown Hamilton Community Improvement Project Area).

2. The Hamilton Downtown Multi-Residential Property Investment Program provides financial assistance in the form of a loan for projects that result in predominantly residential development including converting existing commercial space into multiple dwelling units; renovations to existing multiple dwelling units; the creation of a new multiple dwelling on vacant land; together with uses accessory to the residential development.

3. The Commercial Corridor Housing Loan and Grant Program (formerly the Main Street Housing Loan and Grant Program) is designed to stimulate residential development within Downtown Hamilton, Community Downtowns, Business Improvement Areas and "main street" commercial corridors (streets that exhibit "main street" characteristics although they are not within a designated downtown or organized in a BIA). The program provides financial assistance for converting existing built commercial space into residential units, renovations to existing residential units or construction of new units via building additions. The program is also intended to provide assistance for the costs of creating new residential units on vacant land.

4. The above noted loan programs require applicants to have no less than 25% equity in the completed project. This criteria is part of the City’s due diligence undertaken on the credit worthiness of applicants for such loans. It may be difficult for some not-for-profit housing providers to meet this requirement. Public-private partnerships similar to the Somerset Gardens example may provide a solution to this potential problem, as the private partner could provide greater equity in the project.

5. Other municipal programs may also apply in certain situations:

- The Hamilton Heritage Property Grant Program (HHPGP) for designated (or to be designated) heritage properties in Hamilton below
the escarpment between Highway 403 and the Red Hill Valley Parkway, Community Downtowns, and active Business Improvement Areas, as well as the Hamilton Community Heritage Fund Loan Program for designated heritage properties throughout the City.

- The Hamilton Tax Increment Grant Program (formerly the Hamilton Downtown Property Improvement Grant Program/Enterprise Zone Grant Program) for lands within the Downtown Hamilton, Community Downtowns, Business Improvement Project Areas, and the commercial corridors along Barton Street east of the Barton Village BIA and along Kenilworth Avenue North, as identified in the Downtown and Community Renewal Community Improvement Plan.

- The Gore Building Improvement Grant Program providing assistance to improve the appearance, utility and accessibility of buildings fronting onto King Street East between James Street and Catharine Street.

- Various Environmental Remediation and Site Enhancement programs to encourage development and remediation of brownfields.

- The LEED Grant Program to promote sustainable building and sustainable land development practices.

Additional City mechanisms to assist affordable housing development and leverage federal/provincial funding:

- A municipal by-law designating housing as a municipal capital facility. This allows the City to enter into individual capital facilities agreements with proponents to facilitate the provision of municipal financial assistance for affordable housing developments.

- Equalization of the property tax rate for all newly constructed multi-residential rental housing buildings to the single family property tax rate.

- Under the Development Charges by-law and Parkland Dedication by-law, fees are waived for new affordable housing projects that are funded under a senior government and/or City of Hamilton affordable housing program.

- A Consider Housing First policy where surplus City-owned land is first considered for development of affordable housing.

- In 2003, the City established the Hamilton Affordable Housing Partnership Initiative (HAHPI) that included $1.5 million for the purposes of facilitating
affordable rental housing development. By the end of 2013 this fund will be fully expended.

Hamilton has been successful in using the above tools and resources to leverage significant investments from the federal and provincial governments through the Canada-Ontario Affordable Housing Program (COAHP) and the Investment in Affordable Housing Program (IAH). A total of 731 affordable housing rental units have been developed in 14 projects representing $47 million in senior government investment and $90 million in total construction value under the COAHP. An additional $5.4 million will be invested in 2013 through the IAH program.
APPENDIX D: WORK PLAN TERMS

WORK UNDERWAY

This section describes the work and system infrastructure that exists as a foundation upon which to advance that particular strategy. It is important to note that the descriptions in this section are not necessarily comprehensive.

**Little to Build On:** Indicates that there is not much work in the Hamilton community upon which to advance that strategy

**Something to Build On:** Indicates that there is some work and system infrastructure (e.g., policies, programs) in the Hamilton community upon which to advance that strategy

**A Lot to Build On:** Indicates that there is a lot of work and system infrastructure (e.g., policies, programs) in the Hamilton community upon which to advance that strategy

TIMING

This section includes two sets of analysis: 1) when the strategy work will start and 2) how long the strategy work needs to last in order to fulfill or complete that strategy. The term “ongoing” refers to work that is likely long term but where the end date is not fully known.

NEW RESOURCES

This section identifies if new resources are required to implement the strategy. For those strategies that require new resources, the following information is provided:

- Brief description of the need
- The amount per year
- The total amount
- The responsibility (whether shared or solo)
- Whether the resources are for capital or operating costs
STAKEHOLDERS

Stakeholders have been identified that will support the implementation of each strategy. Stakeholders include the City of Hamilton departments or divisions, broad sectors or community-based committees, local organizations and groups of people who access services.

EQUITY CONSIDERATIONS

The Equity Considerations column provides an opportunity to acknowledge which groups of people may face increased or different barriers to housing and to describe some of those barriers. This analysis will inform actions moving forward.
APPENDIX E: WORKS CITED


vii City of Hamilton: Return on Investment for Public Health and Community Services Programs


x City of Hamilton. *Return on Investment for Public Health and Community Services Programs*


xiii Hamilton Executive Directors’ Aboriginal Coalition. www.hedac-aboriginal.com

xiv Canada Mortgage and Housing Corporation. (2012). *Rental Market Report*

xv Realtor’s Association of Hamilton Burlington. (2012)

A 10-year, person-centred plan to make sure that every one in Hamilton has a home.

**For more information:**
www.hamilton.ca/HousingActionPlan

"Home is a place you choose, not somewhere you are forced to stay out of necessity"
Community roundtable participant