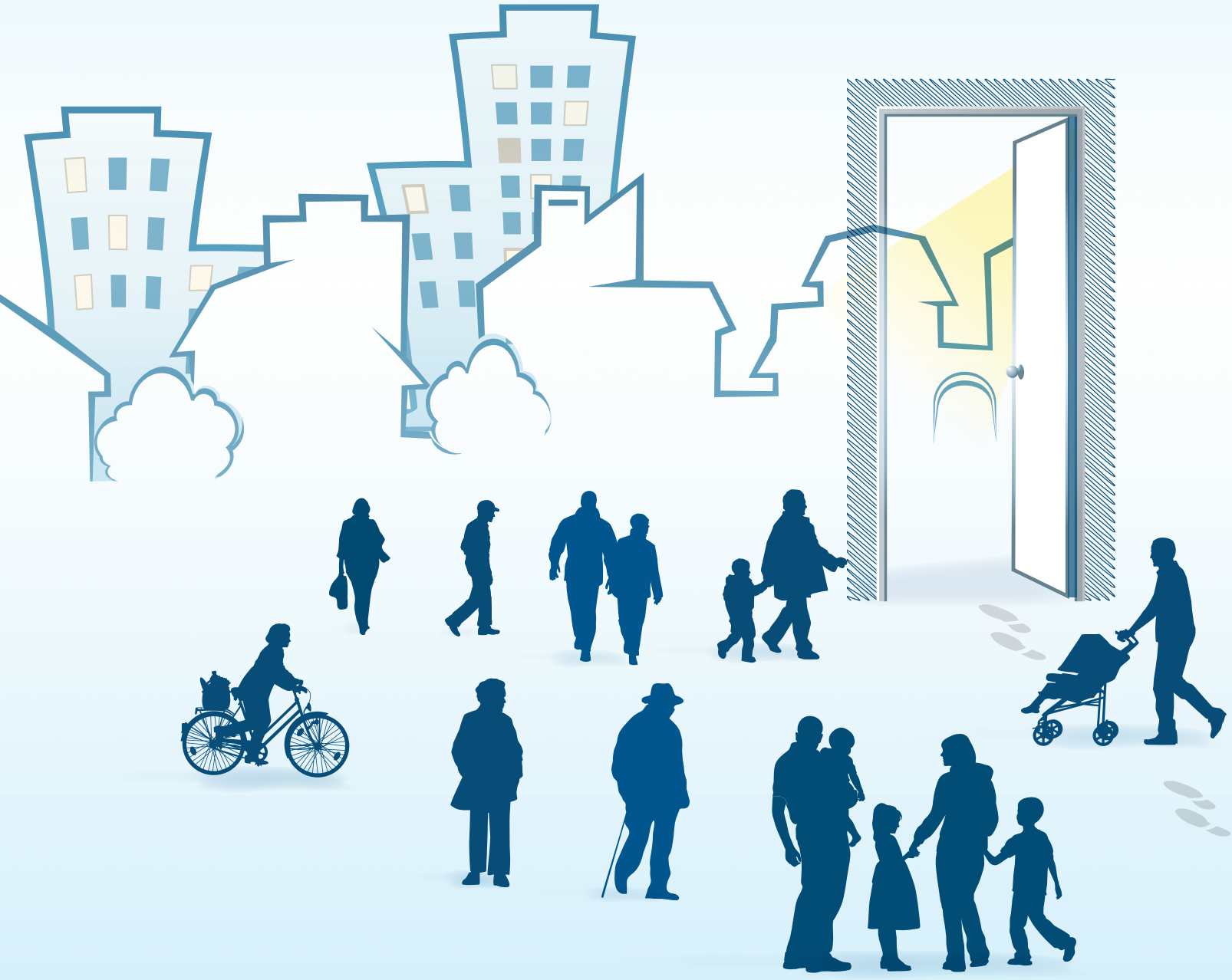
Everyone has a home... Home is the foundation

December 2013

Hamilton's Housing & Homelessness Action Plan



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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.

Hamilton

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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 Managerôs 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. Peopleôs 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 Hamiltonôs Equity and Inclusion Policy, the City of Hamiltonôs Strategic Plan, the Cityôs 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 ï 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 ñCritical 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 ï 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 (menôs, womenôs, 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

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* 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.

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.

- 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

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 Action Plan represents a collaborative effort between the City of Hamilton and the Hamilton Affordable Housing Flagship. The Affordable Housing Flagship brings together government, the voluntary sector, labour, business and not-for-profit sectors to work in innovative and collaborative ways to ensure that affordable housing contributes to a healthy and vibrant city.

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.

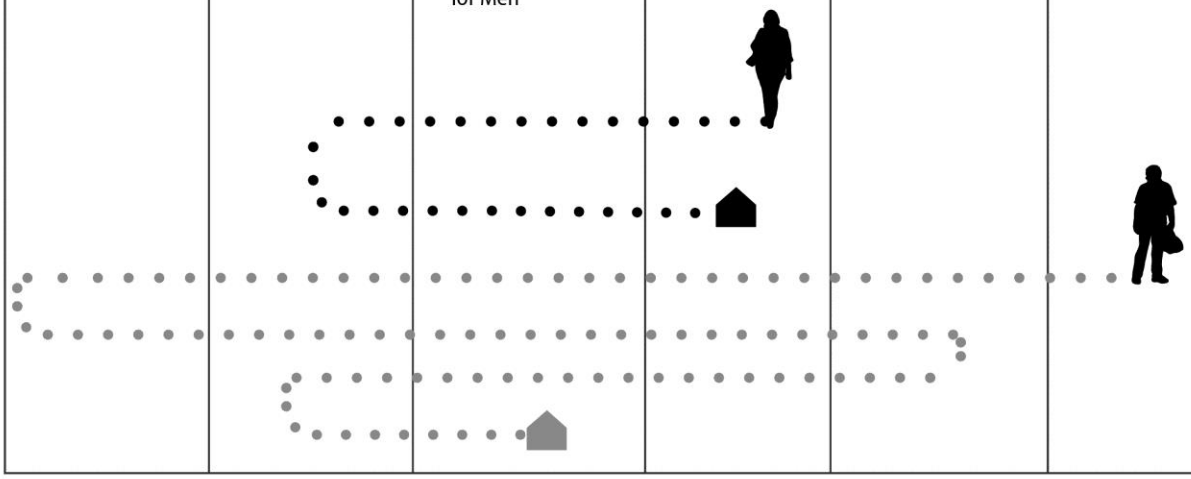
People experience homelessness for a variety of reasons. For many, homelessness happens because of a lack of financial resources to maintain housing. For others, lack of safety at home (abuse and intolerance) forces them into homelessness. For others, mental health and addictions issues make sustaining 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

Absolute Homelessness	Emergency Shelter	Housing with Supports	Social and Subsidized Housing	Private Market – Affordable Rental	Private Market – Affordable Home Ownership
• Living on the Street • Sleeping Rough • Squatting and Couch Surfing • Temporary Stays in Institutional Settings *(substance use rehabilitation, incarceration, hospital)*	• Family Shelter • Men's Shelters • Women's Shelter • Violence Against Women Shelters • Youth Shelter	• Residential Care Facilities • Transitional Housing • Second Stage Housing • Senior Assisted Living • Group Homes • Harm Reduction Supportive Housing for Men	• Rent Geared to Income Apartment • Townhouse and Single/ Semi-Detached Units • Rent Supplements • Housing Allowances	• Apartments, Townhouses and Single/Semi-Detached Houses • Accessory Apartments • Single Room Occupancies • Rooming Houses	• Condominiums • Townhouses • Single/Semi-Detached Houses



Jason's Story

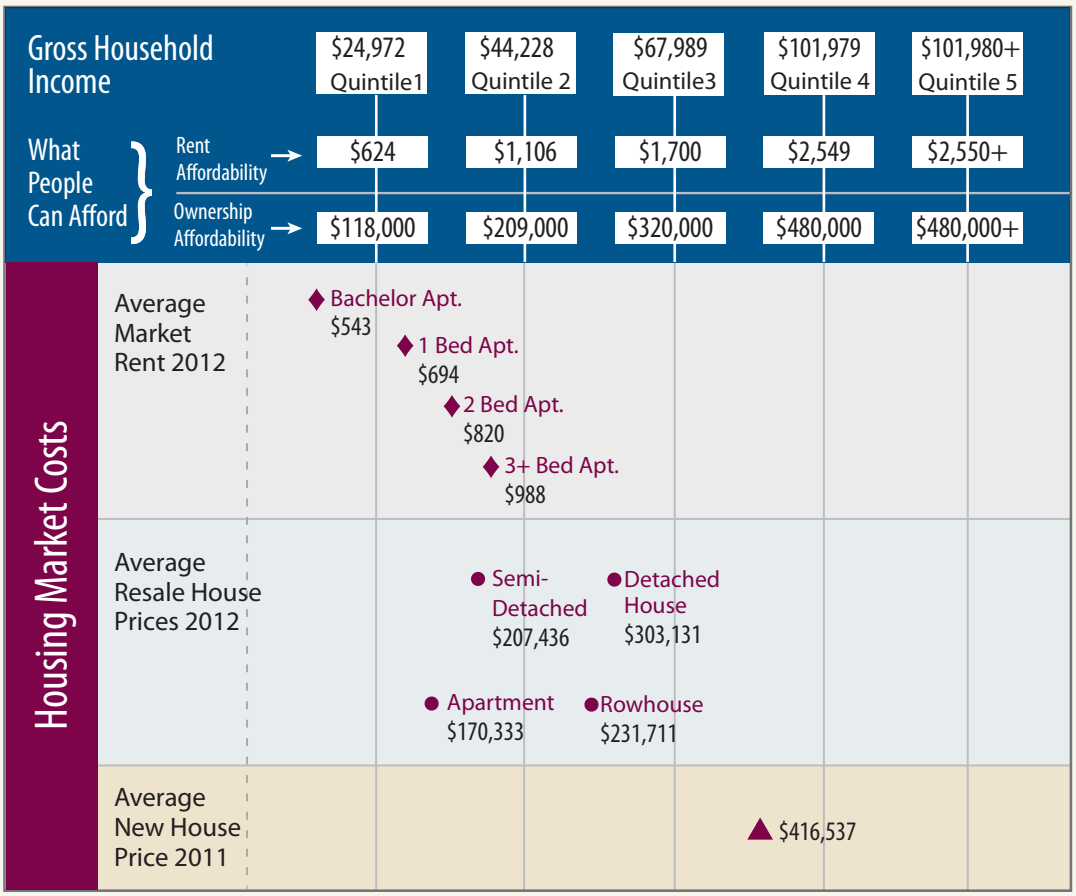
Jason had a full time management job and owned a house where he lived with his wife and two daughters. His job was stressful and he would drink at night to cope with it. The company downsized significantly and Jason was let go. Without a lot of marketable skills or experience looking for work, Jason 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.

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 afford able 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.[v] 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.

> "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*

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[vi] and found that affordable housing with supports was by far the least costly approach. The

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

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.

– The Homeless Hub, www.homelesshub.ca

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.[ix]

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.[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

	PROTECTIVE	RISK
PERSONAL	• Resilience • Positive coping strategies • History of housing success • Good health • Strong social supports • Networks to understand community resources and coping mechanisms	• History of abuse and trauma • Experiences of mental health and addictions issues • Low educational attainment • Decreased feelings of self-worth and confidence

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.

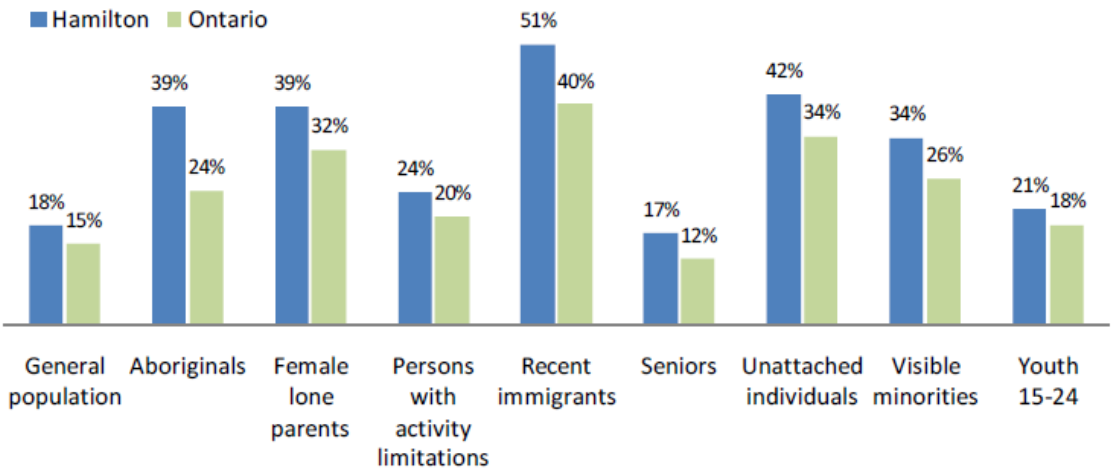
Equity must be considered from two perspectives. The first equity consideration is about the way our services and service systems are designed. It is critical to understand that services are delivered, for the most part, from a fairly "mainstream" perspective – from simple things like forms and signs 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



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.howstheweather.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.
- LBGT 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.[3] Unfortunately, many of those Aboriginal people face homelessness, poverty and housing insecurity.

In 2011, the "Our Health Counts": Urban Aboriginal Health Database Research Project[xi] 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.

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[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."[xiii] 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.

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

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

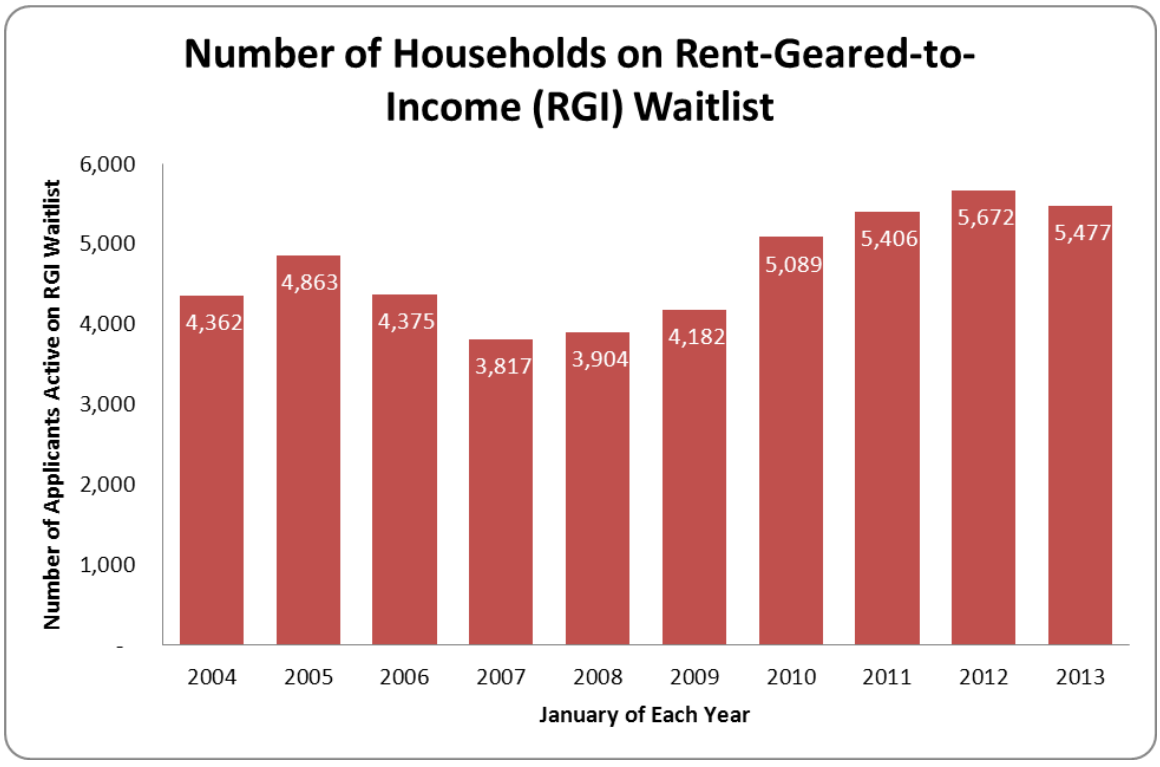
annually as identified in the City's Urban Hamilton Official Plan. In comparison, new rental construction starts of 144 units were only 22.9% of the 629 unit annual target. Furthermore, the 144 rental starts would not have occurred without a publicly funded subsidy program.

Housing Construction Starts in the City of Hamilton, 2012

2012 Ownership Housing Starts	Annual Ownership Housing Target	2012 Rental Housing Starts	Annual Rental Housing Target
2,065	2,239	144	629

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.



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).

> "We need more affordable housing."
>
> "There isn't enough good quality affordable housing."
>
> *– Excerpts from Community Roundtable discussions*

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.

> "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*

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.

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.

> "Home is a place you choose, not somewhere you are forced to stay out of necessity"
>
> – *Roundtable Discussion Participant*

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.

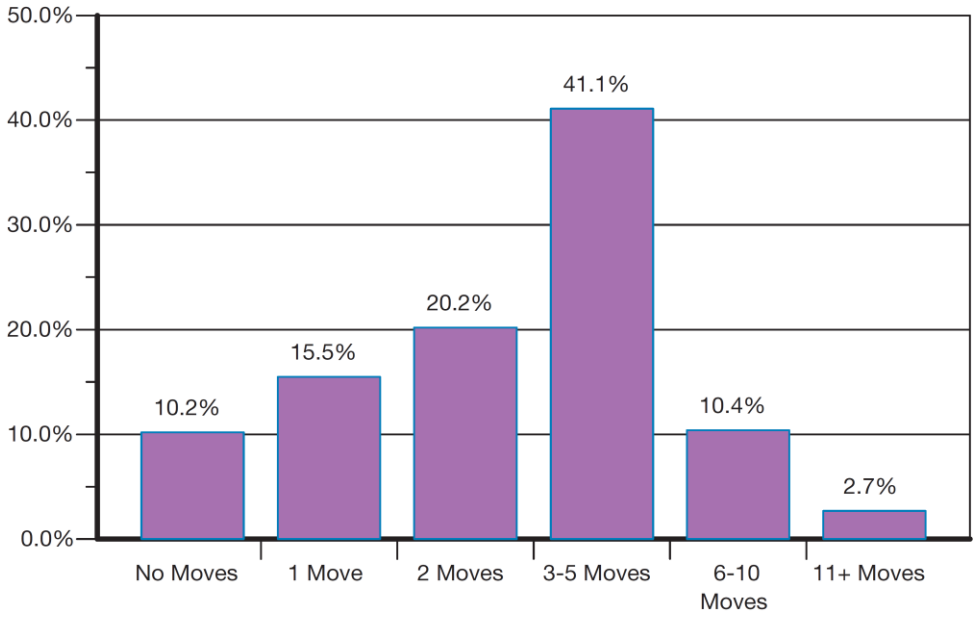
An Experience of Rural Residents:

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.

Number of moves in the last five years for First Nations adults in Hamilton



Source: Our Health Counts Urban Aboriginal Health Data Base Research Project, 2011

However, family size and incidence of discrimination based on age, gender, racial identity or income source also limits housing choices.

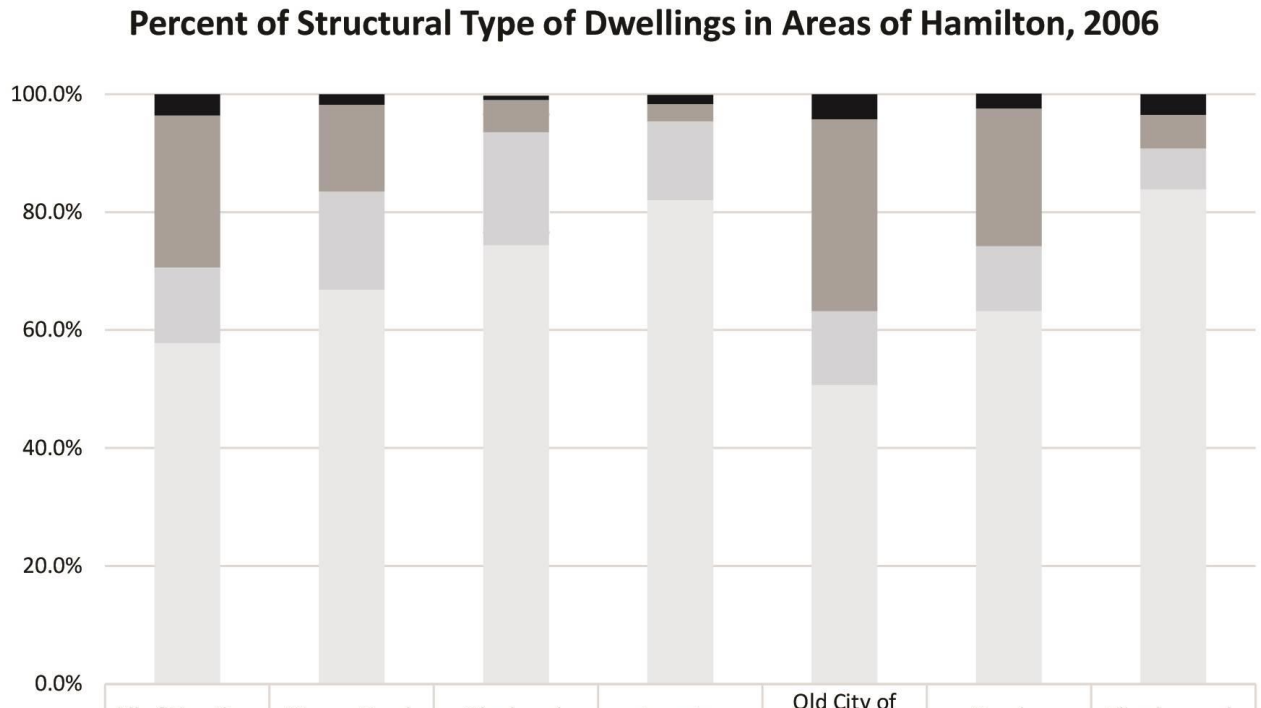
The income level for renters in Hamilton is significantly less than that of homeowners. Therefore most households with low incomes are renters. Renter households are proportionally the most affected by housing choice restrictions due to affordability.

> "Do not isolate [subsidized] housing units – spread them into the community so people have more options."
>
> *– Survey Respondent*

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



	All of Hamilton	Stoney Creek	Glanbrook	Ancaster	Old City of Hamilton	Dundas	Flamborough
Apartment Duplexes & Other Types of Dwellings	3.6%	1.8%	0.8%	1.6%	4.3%	2.6%	3.5%
Apartment Buildings (Low & High Rise)	25.8%	14.7%	5.4%	2.9%	32.5%	23.3%	5.7%
Semi Detached & Row Houses	12.8%	16.7%	19.2%	13.4%	12.5%	11.0%	6.9%
Single Detached Houses	57.8%	66.8%	77.8%	82.0%	50.7%	63.2%	83.9%

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.

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

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."

– Institute for the Prevention of Crime (2008). Homelessness, Victimization and Crime: Knowledge and Actionable Recommendations.

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.

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.*

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.

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.

> The HBHB LIHN emerging profile of frequent repeat unplanned emergency department visits indicate that these patients have "housing issues" and "financial distress" as well as "no/few social supports."
>
> *– Progress Report: Repeat Visit to the Emergency Department by Persons with Mental Health and Addiction DRAFT Report, Jan. 2012*

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.

> "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.

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

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.

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.

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.

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

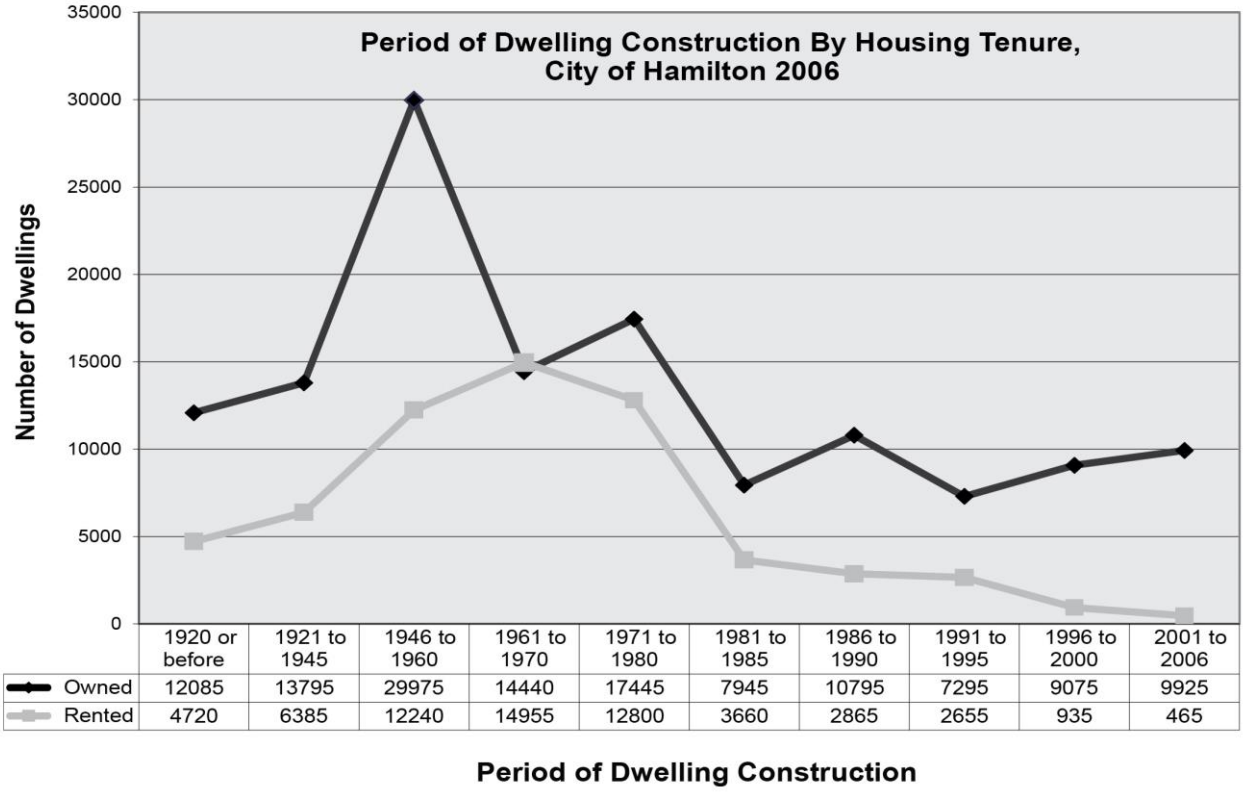
Persons with physical disabilities have many challenges finding suitable housing to meet their needs. Much of Hamilton's housing stock is older and must be retrofitted in order to accommodate persons with disabilities, both in terms of the person's unit as well as common areas of the building. This means 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.

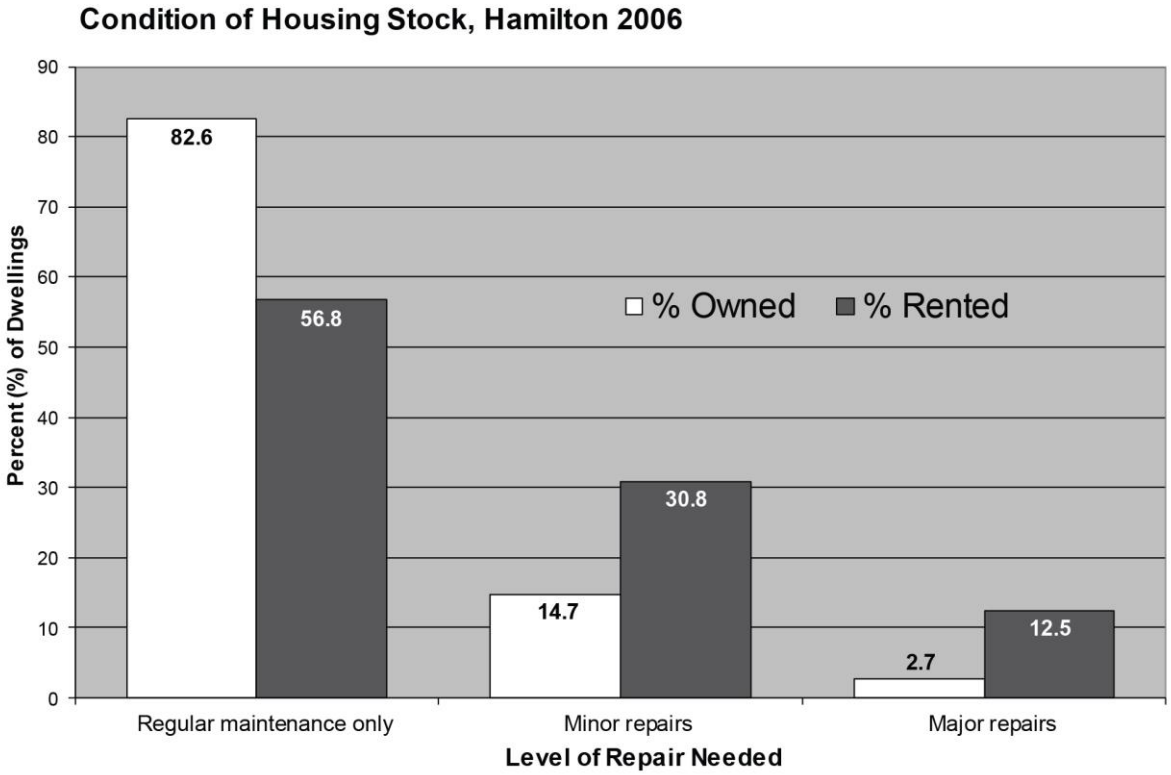


	1920 or before	1921 to 1945	1946 to 1960	1961 to 1970	1971 to 1980	1981 to 1985	1986 to 1990	1991 to 1995	1996 to 2000	2001 to 2006
Owned	12085	13795	29975	14440	17445	7945	10795	7295	9075	9925
Rented	4720	6385	12240	14955	12800	3660	2865	2655	935	465

Source: Statistics Canada, Census 2006, City of Hamilton Census Division

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



Source: Statistics Canada, Census 2006, City of Hamilton Census Division

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.[xiv] The average resale house price in Hamilton is $281,939,[xv] 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 60th 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.).

4.14 Develop and implement person-centred made-in-Hamilton occupancy standards for social housing.

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 an experience of immigrant communities and visible minorities."
>
> *– from a roundtable discussion with McMaster academics*

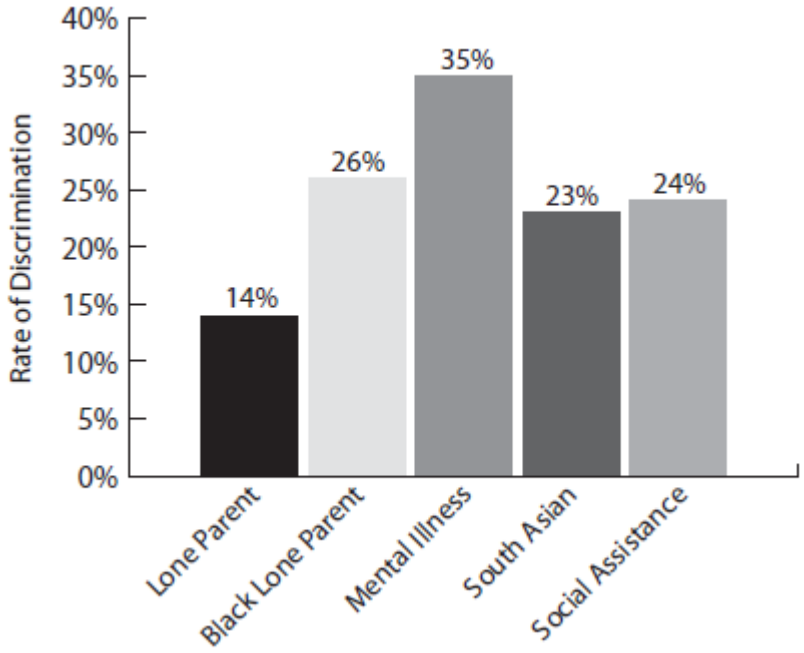
Discrimination is a reality for many groups of people in our community. In particular, people from diverse ethno-racial communities, newcomers, young people, seniors, persons with physical and mental disabilities, women, lesbian, gay, bisexual and transgender people, single parents and Aboriginal people 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.

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.



Source: Centre for Equality Rights in Accommodation. "Sorry It's Rented" – Measuring Discrimination in Toronto's Rental Housing Market (2009)

"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