

HOUSING SUSTAINABILITY AND INVESTMENT ROADMAP

LAND ACKNOWLEDGMENT

The City of Hamilton is situated upon the traditional territories of the Erie, Neutral, Huron-Wendat, Haudenosaunee and Mississaugas. This land is covered by the Dish With One Spoon Wampum Belt Covenant, which was an agreement between the Haudenosaunee and Anishinaabek to share and care for the resources around the Great Lakes. We further acknowledge that this land is covered by the Between the Lakes Purchase, 1792, between the Crown and the Mississaugas of the Credit First Nation.

Today, the City of Hamilton is home to many Indigenous people from across Turtle Island (North America) and we recognize that we must do more to learn about the rich history of this land so that we can better understand our roles as residents, neighbours, partners and caretakers.



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The Housing Sustainability and Investment Roadmap you are about to read is a "Whole of Hamilton" response to our current housing crisis. At the outset, we identify a sense of urgency.

BACKGROUND AND CONTEXT



Overview: Housing Challenges in Hamilton

The Housing Sustainability and Investment Roadmap you are about to read is a "Whole of Hamilton" response to our current housing crisis. At the outset, we identify a sense of urgency. The motivation for this work is the unprecendented and sobering reality that residents of our neighbourhoods face as they work to find and keep affordable housing for themselves and their families, whether rental or ownership. In light of scarce human and financial resources, the Roadmap provides a path forward to address affordable housing issues in a comprehensive, holistic way. It recognizes our collective need for prioritized action, integrated efforts and a change in how City government and community partners work together to identify and deliver on shared affordable housing goals.

The scope of the Roadmap includes affordable market, below-market, community, non-market, public and subsidized housing and it focuses on the urgent actions needed to accelerate and coordinate activities related to four pillars: construction, acquisition, and retention of affordable housing units, as well as the increased provision of housing-based supports to ensure successful tenancies. Actions will focus both on opportunities for the City and for community sector organizations whose contributions and commitments are required for successful housing outcomes. The Roadmap will help the City of Hamilton identify and maximize the use of the municipal levers at the disposal of City Council, staff and the corporation as a whole. Equally important is the invitation to leaders in other sectors of the community to take synergistic and mutually beneficial actions to create more affordable housing and maintain the current supply in the Hamilton community.

The Roadmap presumes the need for integrated, nimble and aligned efforts across City departments and divisions, connects current efforts and sequences new and innovative ideas into an agreed-upon path of collective action and timelines. Implemented through the efforts of a newly-created Affordable Housing Secretariat, the Roadmap creates a primary, strategic focus and point of collective accountability for affordable housing across City government. With a renewed focus on setting and monitoring targets and defined tactics, the Roadmap also invites participation from community sectors whose actions influence the availability of affordable housing in our city.

The Roadmap builds on the City of Hamilton's Housing and Homelessness Action Plan (HHAP) first created in 2013 and renewed in 2019, as well as the Official Plan and relevant Secondary Plans and is designed to fulfill the City's vision to be the best place to raise a family and age successfully. The Roadmap is also supported and informed by other strategies currently being implemented by the City of Hamilton, including the Urban Indigenous Strategy, which calls for an increase in accessible and affordable housing for Indigenous people, as well the Hamilton Climate Action



Strategy, and the Hamilton Community Safety and Well-being Plan, which identified housing and homelessness as one of its seven main priorities, and finally the 2023 City of Hamilton Housing Pledge which outlines multiple initiatives to increase the supply of housing in Hamilton. Further, the Roadmap also benefits from the considerable work undertaken by community organizations, such as the Just Recovery Coalition, a cross-sector effort of community agencies has proposed 152 recommendations in 2021 to Hamilton City Council on ways to improve the lives of Hamiltonians in the wake of the COVID-19 pandemic.

THE ROADMAP PROPOSES SIX MAIN PRINCIPLES to guide its implementation, led by municipal government in cooperation with community partners:

- We acknowledge and respect that each sector has a different role and unique opportunities to contribute to improved outcomes related to affordable housing.
- 2.We will be action-oriented and prioritize immediate and near-term actions while at the same time building a future-focused roadmap to guide our long-term efforts.
- **3.**We will use this initiative to better leverage our collective efforts in order to optimize resources, investments and outcomes.
- **4.** We will be courageous about change that is needed, have honest conversations and hold each other accountable to working in new ways.
- **5.** We recognize that each sector is approaching this work voluntarily and may need to make decisions that others do not agree with. While we will strive for shared vision, appropriate contributions and commitments, this is not work by consensus. Leaders and governing bodies hold ultimate decision-making for their own organizations.
- **6**. We will use this process to build capacity in individuals and teams so we have increased expertise in the various components and functions required to create and maintain affordable housing.



Community Partnership

In the development of the Roadmap and its principles, City staff worked with various stakeholders, including more than 44 community groups that engaged in dialogue with CityLAB students in the fall of 2022. Follow up discussions between City staff, consultants and community participants were further supported by a crossdepartmental team of City staff whose work connects with housing related issues. This Core Team collaborated on the development of a crossdepartmental work plan, informed by academic thought leaders through the Canadian Housing Evidence Collaborative.

Community partners and stakeholders strongly supported an actionable and tactical approach to addressing Hamilton's affordable housing issues. Establishing an affordable housing secretariat within city government to work across divisions and with the community was seen as a critical step to coordinating and resourcing the work, implementing solutions and accelerating progress towards shared goals. The City was urged to embrace an action-oriented implementation focus for the Roadmap, involve the community as true partners in the work and to expedite City processes wherever possible. Non-profit affordable housing developers indicated a willingness to partner with the City on solutions to eliminate the delays that often lead to increased costs in order to maximize available resources.

During the early stages of the Roadmap development, dialogue with the Indigenous community focused on the disproportionate number of Indigenous people experiencing chronic homelessness in Hamilton, as well as the continued shortage of Indigenous-specific affordable and supportive housing. The City's creation of a specific Indigenous allocation of homelessness funding was identified as a strong enabler of progress. Suggestions for the Roadmap included engaging the Coalition of Hamilton Indigenous Leadership as a component of the Roadmap's external community governance and prioritizing the completion of Indigenous-led housing projects currently underway. Continued dialogue with the Indigenous community is needed to validate these inputs and create a process to move forward through this work in the spirit of reconciliation.

The Canadian Housing Evidence Collaborative (CHEC) served as an advisory for the development of the roadmap, and working closely with the Core Team and City leadership and engaging with community partners to share best practice, trends and research, and advise on what could work in our local context. A gap analysis conducted by the Canadian Housing Evidence Collaborative for the Hamilton Community Foundation summarized the best available information, housing trends, issues and the most current data and was used to inform the development of the Roadmap and the proposed implementation plan.



INFRASTRUCTURE FOR THE ROADMAP



Implementing the Roadmap

One of the strongest messages from community partners, thought leaders and City staff was that successful implementation of the Roadmap requires dedicated and sustained resources. Five requirements were identified as critical infrastructure for successful implementation:

1. URGENCY, COMMITMENT AND A COLLECTIVE WILL. Elected Officials, City staff and

Elected Officials, City staff and leaders in community sectors are called upon to embrace an urgent shared vision and commit to identifying and using all available levers to achieve results, ensure alignment between initiatives and embark on a new way of working together. Our whole community will need to recruit and incent potential providers and builders, use creativity and flexibility to achieve objectives, and work together to maximize the take-up of available funding programs from senior levels of government to ensure Hamilton receives critical and needed resources.



FIVE REQUIREMENTS WERE IDENTIFIED AS CRITICAL INFRASTRUCTURE FOR SUCCESSFUL IMPLEMENTATION



2. AN AFFORDABLE HOUSING SECRETARIAT.

This new team will work in a holistic and integrated way with community leaders and the City to identify policy solutions, innovate, drive results and lead implementation of the Roadmap. They will work to maximize investment, leverage funding from multiple sources and pursue improvements that may not require funding, but which will lead to better integration and outcomes. With a dual focus on policy and immediate action, the Secretariat will work across City departments and with community stakeholders to ensure alignment, drive a nimble approach, improve processes and reduce barriers.

3. EXPANDED AFFORDABLE HOUSING DEVELOPMENT AND ACQUISITION CAPACITY.

Adequate resources are required to work in the new ways set forth in this Roadmap. New investments must be made in order to deliver on the strategic mandate to leverage all affordable housing opportunities and maximize the City's existing land portfolio as well as future facility investments for the short and long-term.

4. AN AFFORDABLE HOUSING RESOURCE FUND.

A known and predictable funding source and financing strategy for prioritized activities and actions is critical for planning and to maximize investment and enable a nimble response to opportunies. An Affordable Housing Fund could be created through a dedicated stream of funding (e.g. earmarked property tax increase, vacant unit tax, leveraging of reserves, fees and charges). The ability to act nimbly, maximize funding opportunities and provide predictable resources are key benefits to this fund.

5. ROBUST AND PRIORITIZED GOVERNMENT RELATIONS STRATEGY.

Partnerships and resources from upper levels of governments are critical to the success of the Roadmap. Working with the Mayor's Office, City Council and community stakeholders, a whole-ofcommunity set of priorities and aligned advocacy strategy for Hamilton will be foundational to the Roadmap's activities.



Governance

Taking the lead from community partners and City staff who reinforced the importance of nimble action and rapid implementation, governance for the Roadmap will leverage existing internal structures and external relationships. The Canadian Housing Executive Collaborative will continue to serve as an advisor and thought leader, engaging its roster of national housing experts where needed to guide implementation, and where necessary, challenge status quo.

- **City Council:** Strategic oversight and governance. Will guide the Roadmap at the strategic level through established Term of Council priorities. Council will inform and approve the annual program of work, approve the levels of investment and the municipal tools and policies, and champion progress.
- Executive Committee: Program decision makers and problem solvers for the City – Executive committee made up of the City Manager, the General Managers of Healthy & Safe Communities, Planning & Economic Development and Corporate Services Departments.
- Steering Committee: Operational oversight, chaired by the Director. Community lead of the Secretariat membership made up of the Chief Building Official, Chief Planner, Chief Corporate Real Estate Officer, CEO of CityHousing Hamilton and Directors from Housing Services, Corporate Finance and Urban Indigenous Relations, and other City divisions as required.
- The Secretariat will leverage external governance structures for the Roadmap by working with Indigenous leadership and existing community tables. Existing community tables will be used as Partnership Action Tables organized around the four pillars and convened as required in order to implement agreed-upon prioritized actions and realize solutions for obstacles. Comprised of non-profit housing providers, housing experts, Indigenous organizations, City staff, and funders, shared leadership between the City and community where possible will be key.

Designing and Delivering an Annual Program of Work

The Secretariat will design and deliver each year on an annual Program of Work based on the Implementation Actions identified in the Roadmap, partner engagement, Council priorities and feedback as approved by Council. The Secretariat will ensure integration of efforts across City divisions and encourage alignment across community stakeholders with respect to initiatives underway, and new opportunities identified for implementation. The annual Program of Work will be created based on an evidence-based assessment of best options, available opportunities and the ideal mix of actions to support the creation of affordable market housing, new affordable housing, acquire and retain existing affordable housing, and deliver appropriate supports (see menu of options in appendix). Every October during National Housing Month, the Secretariat will report on progress from the previous year, recommend a program of work for the subsequent year and identify resources required. Recommendations for new municipal investments will be brought forward as part of the annual budget cycle for Council consideration and approval, and will leverage investment from upper levels of government.

With the necessary resources in place, and with Secretariat leadership, the Roadmap will focus on actions designed for impact on the health of Hamilton's affordable housing system across four pillars: new construction, acquisition, preserve and retain, and provision of housing-based supports.



THE FOUR PILLARS of Hamilton's Housing Sustainability and Investment Roadmap

"…the Roadmap will focus on actions designed for impact on the health of Hamilton's affordable housing system across four pillars:

NEW CONSTRUCTION, ACQUISITION, MAINTAIN/ PRESERVE, AND PROVISION OF HOUSING-BASED SUPPORTS ⁷⁷.

PILLAR 1

New Construction of Affordable Housing

ederal programs that began in 2017 have placed a significant emphasis on new, affordable housing construction in partnership with municipalities. Although City staff and academic thought leaders have identified new construction as one of the most challenging pillars to address due to issues such as rising construction costs, labour shortages and increasing interest rates, it is still a key component to addressing the housing challenge.

New construction of deeply affordable units has generally only been achieved through building at 80% of Average Market Rents and then layering on housing allowances or rent supplements. The Housing Sustainability and Investment Roadmap will have a community commitment to build more moderately priced housing to reduce pressure on the existing private rental market by making more space available in the system as a whole. While new construction remains desirable, deep affordability of units is contingent on substantial funding from other levels of government. Over time, housing that is under non-profit operation will gradually grow in market share and rents will increase at a lower rate than the market as a whole, effectively increasing the pool of modest-rent housing-this is a slow investment approach.

Average Market Rents are calculated by the Canadian Mortgage and Housing Corporation (CMHC) and the rent refers to the actual amount tenants pay for their unit. No adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, parking or hot water.



There are several broad actions that will be undertaken to address Pillar 1, including:

- Reduce pressure on the housing system by building moderately affordable market rental units (up to 125% Average Market Rent) with a target of 350 new units, including accessory units, per year for the next 10 years.
- Develop a package of incentives and programs to support the construction of affordable housing, including, but not limited to, the provision of advisory expertise to aid housing providers at the pre-construction and feasibility stages, prioritization of development approvals, reducing or eliminating parking requirements, and reducing or eliminating fees and charges such as parkland dedication fees, development application fees, and Development Charges for affordable housing projects.
- Identify and implement innovative financing tools, including targeted partnership with social enterprise capital and opportunities at the local, provincial and national level.
- Make publicly-owned lands available for the building or funding of affordable housing, including the continued development of parcels already identified by the City's affordable housing site selection subcommittee, an updated review of Cityowned properties and/or provincial or federal lands for potential affordable housing development, and the selling of City surplus lands that are not suitable for housing with the proceeds allocated to funding affordable housing.
- Find opportunities for integrated developments where affordable housing can be paired with other public or private assets, such as libraries, fire stations and places of worship.
- Work closely with affordable housing providers to develop strong, quality submissions for development approvals that can be expedited through the approval process.
- Engage and support Indigenous affordable housing projects. Ensure sufficient capacity for Indigenous housing providers and accelerate progress on Indigenous-led projects currently underway.



44...ONLY 5% OF HOUSEHOLDS GET THEIR HOUSING FROM THE PUBLIC OR NON-MARKET SECTOR...⁷⁷.

5%



PILLAR 2 Acquisition of Affordable Housing

Only 5% of households get their housing from the public or non-market sector, while in some other countries, like the United Kingdom at 22%, the non-market and public sectors are more important in the delivery of housing. The implication is that in Canada, we depend on the private market to deliver most of the modestly-priced housing we need. But the last several years have seen an acceleration of the loss of modest-rent market rental housing due to the activity of investors and landlords.

It is therefore crucial that the public and nonmarket sector make strategic investments in existing moderately-priced rental units under these conditions, as part of a gradual transformation of the rental housing sector. Acquisition matches up favourably against new construction, as the purchase price of an existing rental unit could be less than the \$500,000 or more per unit currently seen in new construction costs. Moreover, it is much quicker and faces fewer procedural barriers like zoning, permits, etc. Add to this that much of the investment could come from social purpose capital and operations could be managed by the non-market housing sector. Social purpose capital is an important resource here, as there are many investors in this space who are willing to take a lower rate of return if their money is being used to achieve a meaningful social purpose, like providing affordable rents to modest-income households.

Social Purpose Capital: Social purpose investors lend money at below-market rates to organizations that seek to achieve a social purpose with the loans.

While acquiring existing rental investment properties does not create new supply, it does slow the erosion of modest-rent units, which is happening at a substantial pace. Due diligence is required to examine buildings and land to avoid major capital renovations and/or contamination that can interfere with continuing to offer affordable rents.

There are several broad actions that will be undertaken to address Pillar 2, including:

- Engage with community partners, undertaking strategic acquisitions of "at-risk" existing affordable housing units or existing affordable rental units that come up for sale.
- Work with community stakeholders and housing providers to conduct business cases analyses and risk assessments to identify and purchase land and/or vacant or under-utilized properties suitable for affordable housing development and/or intensification.
- Consult with social purpose capital investors to create access to financing and processes to rapidly identify, screen and process acquisition of modestly-priced housing units.
- Create an Acquisition Assistance Fund with social enterprise investors that would enable the City and non-profit housing providers to purchase existing affordable private rental housing.



THE CITY AND ITS PARTNERS SHOULD DO EVERYTHING IN THEIR POWER TO PROTECT AND PRESERVE THE (...) AFFORDABLE RENTAL HOUSING.

PILLAR 3 Preserve and Retain Existing Affordable Housing

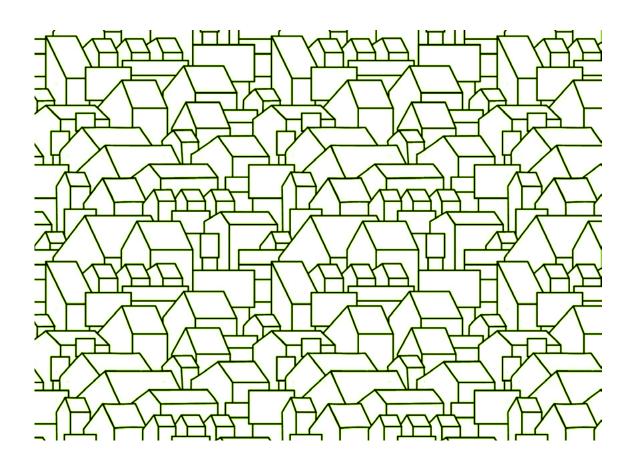
The City and its partners will do everything in their power to protect and preserve the two general categories of affordable rental housing, which include legacy community housing units (non-profit) and units in the private rental market. While many community housing units are vulnerable due to end-of-mortgage agreements and quality challenges coupled with the erosion of private rental market units, preservation must be a priority. Moreover, the City will review, rationalize and potentially expand rent supplement programs for tenants to ensure that private market tenants facing unaffordable rent increases are not forced from their homes due to affordability challenges.

As outlined in the Housing and Homelessness Action Plan, there are numerous actions that can be taken to protect community housing stock, including repair and renewal, working with operators at end of mortgage agreements, improving safety, and ensuring property standards strategies are in place. One of the best ways to maintain affordable rental units is to encourage and enable tenants to stay in place.

End-of-Mortgage Agreements:

Financial agreements with the Province related to specific social housing projects that were designed to incentivize affordable housing. Once the mortgages are paid the units must continue as rent-geared-toincome housing indefinitely. Once their mortgage ends, the operator's finances change significantly and as service manager the City must work with each provider using various incentives to ensure their operations are financially viable.

THE FOUR PILLARS



There are several broad actions that will be undertaken to address Pillar 3, including:

- Conduct a comprehensive asset rationalization for strategic development for all nonprofit housing to identify opportunities for intensification and further development.
- Make the best use of existing rent-geared-to-income social programs. Identify funding to repair and bring units back online and stay online.
- Review and implement financial strategies that strengthen the ability of non-profits to access equity and develop additional units.
- Preserve and protect existing affordable rental housing in the private rental market, which could be achieved through the implementation of a rental replacement bylaw, policies to protect tenants from large rent increases and legislative frameworks for regulating condominium conversions.
- Develop and resource a comprehensive city-wide response to resolve landlordtenant issues pro-actively and stabilize tenancies.
- Reduce pressure on affordable rental housing by ensuring a healthy supply of market rental housing, with a particular focus on rental housing for students.
- Expand availability of Portable Housing Benefits to address affordability problems for households who otherwise have adequate and suitable housing.

** ...RESOURCING THIS ACTION IS OF SUCH IMPORTANCE THAT AS A SINGULAR ACT COULD BY ITSELF ALMOST END CHRONIC HOMELESSNESS IN HAMILTON^{**}.



PILLAR 4 Provision of housing-based supports

Il housing is effectively a pairing of accommodation Aand support. Even an owner-occupied, single, detached, home comes with supports such as snow removal, sewage, water, etc. But many people who need affordable housing also need personalized human service supports to ensure successful tenancies and well-being. The need for supports is also evident in a number of community housing buildings, where tenants are aging into the need for supports (e.g., home care, daily living supports). Some individuals need specialized supports, including people with mental illness and addictions, victims of intimate partner violence, people with disabilities, etc. In addition, culturally safe supports are needed for Indigenous people, racialized populations, people who are part of LGBTQ+ communities, and others. The current lack of supportive housing in Ontario also has significant implications for other sectors, notably hospitals, shelters, emergency services and policing and criminal justice, as well as other services. Encampments are a symptom of the lack of supportive housing.

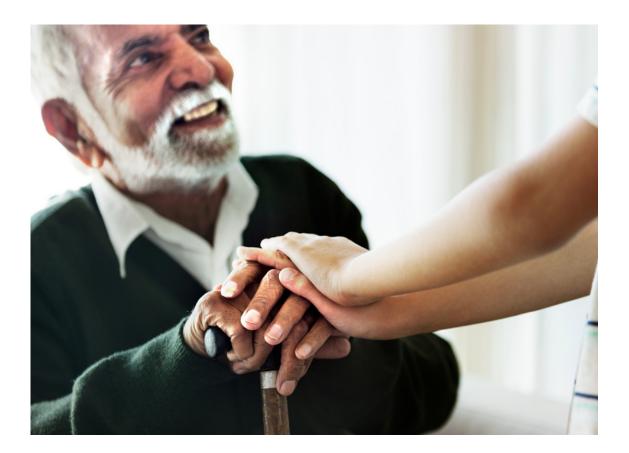
The Housing and Homelessness Action Plan identifies the availability and adequacy of income-based and personal supports as one of the most important tools to end chronic homelessness as the needs of those requiring affordable housing often extend beyond physical space. Supportive housing is a critical missing piece in Hamilton's system of care. While working with upper levels of government to help fund this need has been and remains a key strategy, resourcing this action is of such importance that as a singular act could by itself almost end chronic homelessness in Hamilton.

Municipalities cannot assume this burden alone - it is not possible for local taxpayers to fund this critical gap in the current system. Ongoing advocacy to upper levels of government and partnership must be part of the solution, for Hamilton and other areas of the province.

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There are several broad actions that will be undertaken to address Pillar 4, including:

- Working with upper levels of government, and health and human service partners, commit to the creation of 200 new, permanent supportive housing units with purpose-built units for 10-15 people per site with highly complex needs who are experiencing chronic homelessness.
- Support Indigenous organizations, housing providers, Indigenous-led programs and funding decisions and the Indigenous Continuum of Supports program. Stabilize operational funding for Coalition of Hamilton Indigenous Leadership to advance Indigenous shared leadership of Coordinated Access.
- Transform the Residential Care Facilities system to ensure people living in Residential Care Facilities receive adequate supports that are well matched to individual needs.
- Work with Housing Services, the Greater Hamilton Health Network, Ontario Health, local stakeholders and senior levels of government to increase the number of people with high acuity, complex needs who receive residentially-based health supports.
- Intentionally design a local system of homelessness services supports to serve individuals and families who are unsheltered and/or accessing shelters through sustained, annualized funding of initiatives matched to community need and at a level that is sufficient for providers.





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IMPLEMENTATION FOR YEAR 1

First Year Priority Actions

1	Establish the Affordable Housing Secretariat and Implement the 2023 Program of Work (attached). Partner with Canadian Housing Evidence Collaborative to develop logic model and evaluation framework for Roadmap activities.
2	Develop a five year financing strategy for the Housing Sustainability and Investment Roadmap, inclusive of identifying funding sources and innovative financing models and leveraging risk to deliver on program goals.
3	Develop a government relations strategy, with prioritized focus on key issues, including supportive housing, appropriate levels of investments in housing and homeless serving sector emerging from COVID-19, and approaching upper levels of government to fund Hamilton's new affordable housing development in aggregate, rather than on a per project basis.
4	Bring forward recommendations for delegated authorities required by City Staff to maximize and expedite progress on Roadmap deliverables and Council-endorsed goals.
5	Partner with Social Innovation Canada, Canada Mortgage and Housing Corporation, the Federation of Canadian Municipalities and the Hamilton Community Foundation on a Transit-Oriented Affordable Housing Lab in Hamilton to design and implement new financing models and maximize funding pathways to Canada Mortgage and Housing Corporation.
6	Review planning policies, incentives and proposed regulatory changes that will enable progress towards the goal of 350 moderately affordable market rental units per year.



7	Led by the City's Real Estate section initiate a full assessment of City-owned properties to identify potential sites suitability for affordable housing development, either through using available land or intensification of existing buildings. Explore
	similar opportunities with Federal and Provincially owned lands.
8	Support the social housing providers to complete the asset rationalization work that will be used to create a multi-year capital plan related to intensification and asset renewal for the current social housing stock.
9	Develop a City-led Tenant Response Team that would work with community organizations in a city-wide response to addressing tenant concerns and issues (including responses around "renovictions"), and design a city-wide campaign to ensure tenants know their rights to remain in their homes.
10	Start dialogue with community partners to create an Acquisition Assistance Fund, potentially in partnership with social enterprise capital that would enable the purchase and preservation of existing affordable private rental housing in Hamilton.
11	Invest in enhancements to homelessness serving sector considering new municipal housing benefits to ensure impact further upstream, and bringing out-of-service rent-geared-to- income units back on line. Develop financing strategy for any additional in-year investments and in advance for the 2024 budget process.



Progress on the Year 1 Program of Work				
	ACTIVITIES IDENTIFIED WITHIN THE YEAR 1 PROGRAM OF WORK:	PROGRESS OF WORK TO DATE	LEAD	PROGRESS
	INFRASTRUCTURE FOR THE ROA	DMAP		
1	Urgency, commitment, and a collective will. Embrace an urgent shared vision and	Three outcome areas of Term of Council Priorities focus on new construction, preservation, and maintenance of affordable and supportive housing.	City Council	Completed
	commit to using all available levers to achieve results, ensure alignment to achieve results, ensure alignment	Extensive public participation in engagement sessions regarding approaches to homelessness and affordable housing.	Housing Service Division	Ongoing
	and embark on a new way of working together. Our whole community will need to	Hamilton Community Foundation announces \$50 million investment over 10 years to address shortage of affordable housing.	Hamilton Community Foundation	Completed
	recruit and incent potential providers and builders, use creativity and flexibility to achieve objectives and maximize the take-up of available resources.	Hamilton Chamber of Commerce and West End Homebuilders' report: <i>Who Will Swing the Hammer?</i> Which focuses on the need to create additional housing units.	Chamber of Commerce, West End Homebuilder's Assoc.	Completed
		The Just Recovery Coalition Report: <i>Bold Ideas in a Time of Change</i> emphasizes affordable housing development as a critical issue.	Just Recovery Coalition	Completed
		GTHA Regional Housing Meetings lead by the City of Toronto's Housing Secretariat Division.	Housing Secretariat Division	Ongoing
		First Federal Housing Roundtable was held on September 8, 2023 and was attended by the City of Hamilton.	Housing Secretariat Division, Mayor's Office	Completed
2	Create an Affordable Housing Secretariat Division. This new team will work in a holistic and integrated way	Hiring of Director, Senior Advisor, Program Coordinator, and Administrative Assistant of the Housing Secretariat Division, with 1 FTE funded by HCF.	Housing Secretariat Division	Completed
	with community leaders and the City to identify policy solutions, innovate, drive results, and nimbly	Governance structure implemented: established Executive Committee, Steering Committee, and Advisory Committee.	Housing Secretariat Division	Completed
	lead the implementation of the Roadmap. The Housing Secretariat Division will suggest the required	Extended agreement to December 2025 with the Canadian Housing Evidence Collaborative (CHEC) to provide strategic oversight and develop an evaluation framework.	Housing Secretariat Division	Completed
delegated authorities (e.g. regarding the rostering process, rezoning, and purchasing limits).	process, rezoning, and	A report proposing a set of delegated authorities is in development by Legal Services, and is expected to be delivered to Council in Q1, 2024.	Legal, City Manager's Office	Ongoing
	Will establish an email address to increase communication, Housing.Secretariat@hamilton.ca, and develop both internet and intranet pages to enhance communication and transparency with the community, Council, Mayor, and staff by December 31, 2023.	Housing Secretariat Division, Corporate Communications	Ongoing	

	Progress on the Year 1 Program of Work				
	ACTIVITIES IDENTIFIED WITHIN THE YEAR 1 PROGRAM OF WORK:	PROGRESS OF WORK TO DATE	LEAD	PROGRESS	
3	Expanded Affordable Housing development and acquisition capacity.	Mapping of challenges and barriers to affordable housing development with community stakeholders.	Housing Secretariat Division	Ongoing	
	New investments must be made in order to deliver on the strategic mandate to leverage all affordable housing opportunities and maximize the City's and community's existing land portfolio. (See Pillar #2 below for additional discussion).	Acquisition strategy for existing private market affordable housing in development.	Housing Secretariat Division, Advisory Committee	Ongoing	
4	4 An Affordable Housing Resource Fund with a five- year financing strategy for the Roadmap. A known and predictable funding source and financing strategy for prioritized activities is critical for planning and success. The ability to act nimbly, maximize funding opportunities, and provide predictable resources are key benefits to this fund.	Beginning in the 2023 Operating Budget, Hamilton City Council contributed \$4 million annually toward affordable housing development (HSC23003).	City Council, Housing Services Division	Completed	
		Approval in principle of a Multi-Year Housing Reserve Fund of \$31M (e.g. \$10.33M per year over 3 years) which will facilitate opportunities for affordable and supportive housing providers to leverage provincial and federal funds for projects in development (Appendix "C")	City Council, Housing Secretariat Division, Housing Services Division	Ongoing	
		A five-year financing strategy is currently in the process of development and is expected to be presented to Council Q4 of 2024.	Housing Secretariat Division, Corporate Finance	Ongoing	
		Included in the five-year financing strategy will be the allocation of the proceeds from the sale of some surplus City-owned properties identified, as recommended in the Properties and Process for Disposition of Land for Affordable Housing Report (PED17219).	Housing Secretariat Division, Real Estate Office	Ongoing	

Progress on the Year 1 Program of Work				
	ACTIVITIES IDENTIFIED WITHIN THE YEAR 1 PROGRAM OF WORK:	PROGRESS OF WORK TO DATE	LEAD	PROGRESS
5	A robust and prioritized government relations	Inclusion of affordable housing and homelessness in Term of Council priorities.	City Council	Completed
	strategy focused on leveraging partnerships and resources from other orders of government to address affordable housing and homelessness.	Submission of a History of Supportive Housing Advocacy (HSC23054) in August 2023, which outlined advocacy for additional supportive housing units for people experiencing homelessness with very high needs.	Housing Secretariat Division	Completed
		Five (5) meetings with provincial ministers and senior staff through the Association of Municipalities of Ontario.	City Manager's Office, the Mayor's Office, Housing Secretariat Division	Completed
		Hosted a July Roundtable with local MP's re: affordable and supportive housing.	City Manager's Office, the Mayor's Office, Housing Secretariat Division	Completed
	PILLAR 1: NEW CONSTRUCTIO	N		
1	Complete units of affordable and supportive housing that are under construction and have received City	Since Jan 2021, there have been 318 new permanent supportive housing units completed, and 268 non-profit affordable units (168 rent-geared-to- income).	Community Stakeholders, Housing Services Division	Completed
	funding, with a special focus on Indigenous projects. Continue to work with non-profit and supportive housing providers to develop	Anticipated completion of an additional 42 units of affordable housing and 42 units of supportive housing to be occupied by Q2, 2024.	Community Stakeholders, Housing Services Division	Ongoing
	a Housing Development Stream of projects.	Hamilton is Home identifies 418 units of supportive housing and 981 units of affordable housing that, with capital and operating funding, could be constructed in the next 36 months.	Hamilton is Home, Housing Secretariat Division	Ongoing
Innovation Ca Mortgage and Corporation, Canadian Mu Hamilton Cor Foundation, a stakeholders Oriented Affo	Engage with Social Innovation Canada, Canada Mortgage and Housing Corporation, Federation of	Substantive engagement of a wide range of affordable and supportive housing providers as well as government staff to explore the best possible pilot sites.	Housing Secretariat Division	Ongoing
	Canadian Municipalities, Hamilton Community Foundation, and community stakeholders in the Transit Oriented Affordable Housing lab to find innovative	Three pilot projects identified: 1) conversion of scattered single units to multi-plex, 2) development of supportive housing for people who have been homeless, and 3) non-profit acquisition of existing private market rental units.	Housing Secretariat Division	Ongoing
	financing strategies for a range of affordable housing close to major transit routes.	CMHC will pilot an "Enterprise" model of delivering catalyst funding to move the projects along.	Housing Secretariat Division	Ongoing

	Progress on the Year 1 Program of Work			
	ACTIVITIES IDENTIFIED WITHIN THE YEAR 1 PROGRAM OF WORK:	PROGRESS OF WORK TO DATE	LEAD	PROGRESS
3	Develop a promotion and incentive strategy for increased accessory dwelling units and conversions to fourplexes.	Incentivizing accessory dwelling units and conversion to fourplexes is central to the City's approved allocation from the Housing Accelerator Fund, which will have a significant impact.	Housing Secretariat Division, Planning & Economic Development	Ongoing
4	Develop a planning package of incentives that can be applied to encourage moderately affordable housing. Some examples of incentives could include reduced parkland fees, reduced parkland fees, reduced parking requirements, funding for pre-development activities, increased density, or priority during the planning process.	This work is ongoing. Reduced requirements for parking minimums are under exploration, as are property tax exemptions, and additional fee relief.	Planning & Economic Development	Ongoing
5	To relieve pressure on the rental sector, encourage the development of 350	In 2022, 341 accessory units were added. At the end of August 2023, an additional 295 accessory units were registered.	Planning & Economic Development	Completed
	moderately affordable units, including accessory units (up to 125% of average market rent) with low levels of subsidy.	Planning is underway to explore the conversion of scattered single units of non-profit housing to fourplexes – creating three units of additional moderately affordable rentals with each conversion.	Planning & Economic Development, Housing Secretariat Division	Ongoing
		Roundtable discussion with West End Homebuilder's Association to be held in October 2023 to identify strategies to create moderately affordable rental units.	Housing Secretariat Division, West End Homebuilder's Assoc., Planning & Economic Development	Ongoing
		Some non-profit housing providers are exploring building moderately affordable units as part of their strategic plans.	Housing Secretariat Division	Ongoing
6	Identify opportunities for integrating affordable housing into planned capital projects.	This work is ongoing.	Housing Secretariat Division	Ongoing



	Progress on the Year 1 Program of Work			
	ACTIVITIES IDENTIFIED WITHIN THE YEAR 1 PROGRAM OF WORK:	PROGRESS OF WORK TO DATE	LEAD	PROGRESS
7	Identify under-utilized city-owned properties that may be suitable for additional intensification and affordable housing.	Housing Sustainability and Investment Roadmap Work Program: City Property Review and Property Disposition Strategies (PED23099(a) HSC23028(a)) report outlined a proposed work plan to complete the review of all city-owned properties over the course of 2024.	Planning & Economic Development, Housing Secretariat Division	Completed
		Six city-owned surplus properties have been recommended for a disposition strategy (PED23099(a) HSC23028(a)) that will include pro- active City-led re-zoning with a focus on use for affordable and supportive housing.	Planning & Economic Development, Housing Secretariat Division	Ongoing
		The 2024 Program of Work will focus on the disposition strategy for these six properties and may develop an additional set of surplus properties for the next annual update.	Planning & Economic Development, Housing Secretariat Division, Finance & Administration	Ongoing
	PILLAR 2: ACQUISITION			
1		Discussions have been held with the Hamilton Community Foundation (HCF) regarding the alignment of an acquisition fund. The HCF has acquired two properties as a pilot program. There has been general agreement that the HCF program should be aligned with, but not formally linked to any City strategy.	Housing Secretariat Division, Senior Leadership Team, Hamilton Community Foundation, Planning & Economic Development	Ongoing
		The City has developed a first draft of a municipal strategy based on the Housing Access Resource Centre in British Columbia, which published a detailed guide for how municipalities can create an acquisition fund focused specifically on acquiring existing private market affordable rental housing. The City of Toronto has also established a \$21.5 million Multi-Unit Residential Acquisition (MURA) program intended to facilitate acquisitions. Staff are currently reviewing criteria, terms, scope, and an implementation plan for maximum effectiveness. A report to Council on an Acquisition Strategy will be brought in Q4, 2024.	Housing Secretariat Division, Planning & Economic Development, Finance & Administration	Ongoing
		One of the pilot projects of the Transit Oriented Affordable Housing will be focused on the acquisition of an existing private market affordable rental project.	Housing Secretariat Division	Ongoing

	Progress on the Year 1 Program of Work			
	ACTIVITIES IDENTIFIED WITHIN THE YEAR 1 PROGRAM OF WORK:	PROGRESS OF WORK TO DATE	LEAD	PROGRESS
2 In Year 1, be prepared to identify and purchase parcels of land and/or vacant or under-utilized properties that are suitable for the development of affordable housing.	The Real Estate Division is working with the Housing Secretariat Division to establish criteria, a process, and a financing strategy for this action. A report will be brought to Council in Q4, 2024.	Planning & Economic Development, Housing Secretariat Division, Finance & Administration	Ongoing	
		As part of the disposition strategy of the six City- owned parcels discussed above, staff are exploring the purchase of adjacent properties that will maximize the development potential of these sites	Planning & Economic Development, Housing Secretariat Division	Ongoing
	PILLAR 3: PRESERVE AND MAI	NTAIN AFFORDABLE HOUSING		
1	Support legacy social housing providers to complete the asset	Renewal of 146 units at CityHousing Hamilton (114 Rent-geared-to-income, 32 affordable market rent units) completed in late 2022	CityHousing Hamilton	Completed
	rationalization work that will be used to create a multi- year capital plan related to intensification and asset renewal for the current	Funding identified to repair 476 rent-geared-to- income units that are currently offline approved during the April 19, 2023 General Issues Committee. Unit repairs will be completed by December 2024	CityHousing Hamilton	Ongoing
	housing stock. Specifically, identify funding and initiate the repair process for 476 rent-geared-to-income units within the CityHousing Hamilton portfolio that are currently offline and in need of renovation.	Funding established to complete Building Condition Assessments for legacy social housing providers. Results will then be used to scope the asset rationalization work.	Housing Services Division	Ongoing
2	Undertake negotiations related to end-of-mortgage agreements for legacy social housing providers to ensure their re-mortgaging and thus the continuation of affordable units for City of Hamilton.	A draft framework and funding formula has been prepared for approval by Council in Q3 2023.	Housing Services Division	Ongoing

	Progress on the Year 1 Program of Work				
	ACTIVITIES IDENTIFIED WITHIN THE YEAR 1 PROGRAM OF WORK:	PROGRESS OF WORK TO DATE	LEAD	PROGRESS	
3	To protect existing rental housing, establish a policy package that includes a rental replacement by-law.	The Planning & Economic Development Department will present a draft rental replacement by-law to Council in Q4, 2023.	Planning & Economic Development	Ongoing	
	Encourage additional policy initiatives that protect purpose-built rental housing.	A by-law limiting short-term rentals was passed by Council in Q1, 2023 with an implementation strategy currently in development. (PED17203(c))	Planning & Economic Development	Ongoing	
		As part of the Term of Council priorities, the Canadian Housing Evidence Collaborative (CHEC) will be working with the Housing Secretariat Division to develop a set of indicators to measure the gain/ loss of private market rental units.	Housing Secretariat Division, Advisory Work Group	Ongoing	
4	Develop and resource a City Coordinated Tenant Response Team that will respond to addressing tenant concerns and issues (including responses around "renovictions") and design a campaign to ensure tenants know their rights to remain in their homes.	In Q3, 2023, City Council approved the Hamilton Tenant Support Program report (HSC23023(b)) which recommended a \$150 K enhancement to create a Tenant Defence Fund in partnership with the Hamilton Community Legal Clinic and referred an annual budget allocation of \$1.197 M to the 2024 budget discussions. This fund would enable up to 200 tenants annually to challenge eviction notices and above-guideline rent increases at the Landlord Tenant Board	Housing Services Division	Ongoing	
		In Q3, 2023, City Council approved the Safe Apartments By-Law, which requires all apartment buildings over 2 stories to adhere more strictly to property standards by-laws, and has proposed a new division of pro-active housing inspectors within the by-law and licensing division. This proposal has been referred to the 2024 budget process.	Planning & Economic Development, Housing Services Division	Ongoing	
		In Q3, 2023, City Council approved updates to the Vital Services By-Law that strengthen the City's ability to quickly enforce necessary repairs in apartment buildings where vital services are not being provided.	Planning & Economic Development	Completed	
		In Q4 2023, City Council will review a "first of its kind" proposed anti-renoviction by-law that will require any landlord looking to evict tenants to complete major renovations to obtain a license. The license would require obtaining an engineer's professional opinion that moving the tenants out is necessary to complete the repairs. Additionally, landlords would be required to find suitable nearby accommodation for tenants at no more than 15% higher monthly rents.	Planning & Economic Development, Housing Services Division	Ongoing	

	Progress on the Year 1 Program of Work			
	ACTIVITIES IDENTIFIED WITHIN THE YEAR 1 PROGRAM OF WORK:	PROGRESS OF WORK TO DATE	LEAD	PROGRESS
	PILLAR 4: PROVISION OF HOUS	SING-BASED SUPPORTS		
1	Work with other orders of government to create 200 additional, purpose-built, permanent, supportive housing units for people who have highly complex needs and are experiencing chronic	The Hamilton is Home coalition developed a "postcard" of 418 units of potential supportive housing that, if funded, could be constructed and occupied within 36 months. City staff are currently conducting due diligence on these projects as well as a process to expedite progress if funding is obtained.	Housing Secretariat Division	Ongoing
	homelessness.	The need for capital and operating funding to support new supportive housing from other orders of government has been a central component of the delegations at the Association of Municipalities of Ontario (AMO) as well as meetings with provincial and federal representatives.	City Council, Housing Secretariat Division, City Manager's Office, Finance & Administration	Ongoing
		The Hamilton Community Foundation has indicated its willingness to support projects advancing to the "shovel-ready" stage within its funding parameters.	Housing Secretariat Division, Hamilton Community Foundation, Advisory Work Group	Ongoing
		The Housing Secretariat Division has proposed the creation of a Multi-Year Housing Reserve Fund of \$31M, which has been approved in principle by City Council (Appendix "C"). This fund would be used to leverage investments from other orders of government to create additional units of supportive housing.	Housing Secretariat Division, Planning & Economic Development, Finance & Administration	Ongoing
		City Council is providing funding to create 24 units of affordable housing for families, as well as providing funding that will allow Indwell to provide supports for 24 units of new affordable housing. This will allow tenants who require supports with daily living and have a history of homelessness to have permanent housing (HSC23041).	Housing Services Division	Completed
		There are 18 units of supportive housing that received funding in prior years of the Rapid Housing Initiative that are expected to be occupied in Q2, 2024.	Housing Services Division	Completed

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	Progress on the Year 1 Program of Work			
	ACTIVITIES IDENTIFIED WITHIN THE YEAR 1 PROGRAM OF WORK:	PROGRESS OF WORK TO DATE	LEAD	PROGRESS
2	Support Indigenous organizations, housing providers, Indigenous-led programs and funding decisions and the Indigenous	The Housing Secretariat Division is working with Sacajawea Non-Profit Housing and Ontario Aboriginal Housing Services Division on several Indigenous-led supportive housing projects.	Housing Secretariat Division, Indigenous Relations	Ongoing
	Continuum of Supports program.	Building capacity in the Housing Secretariat Division to support, promote, and expedite Indigenous-led housing projects is a strategic priority for 2024.	Housing Secretariat Division, Indigenous Relations	Ongoing
		When establishing criteria for programs and funding described above, addressing the Truth and Reconciliation Commission's Calls to Action will be included.	Housing Secretariat Division, Indigenous Relations	Ongoing
3	Modernize the Residential Care Facilities system to ensure people living in these units receive adequate supports that are well matched to individual needs.	Housing Services Division is working with procurement on retaining a consultant to review the Residential Care Facility system and make recommendations for its modernization.	Housing Services Division, Finance & Administration	Ongoing
		As an emergency measure, the Housing Services Division has recommended creating 100 additional subsidized spaces in the Residential Care Facility system to provide housing for people experiencing homelessness. This recommendation has been forwarded to the 2024 budget discussions.	Housing Services Division	Ongoing
4	Work with the Housing Services Division, the Greater Hamilton Health Network, Ontario Health, local stakeholders, and other orders of government to increase the number of people with high acuity and complex needs who receive residentially-based health supports.	The history of these advocacy efforts was delivered to the Emergency and Community Services Committee in Q3, 2023 (HSC23054) and are ongoing. Increasing the number of residentially- based health supports will continue to be central to the government relations strategy.	Housing Services Division, Housing Secretariat Division, Public Health	Ongoing

Progress on the Year 1 Program of Work						
ACTIVITIES IDENTIFIED WITHIN THE YEAR 1 PROGRAM OF WORK:	PROGRESS OF WORK TO DATE	LEAD	PROGRESS			
5 Improve the system of homelessness services and supports to individuals and families who are unsheltered and/or accessing shelters through the creation of portable housing allowances, bolstering prevention and diversion programs, expanding emergency capacity for women and families, and the overall emergency response.	 Described in a series of reports in Q2-Q3, 2023, City Council has made substantial investments in the emergency response system of homelessness services and supports. These investments include: The creation of 133 additional housing allowances for people exiting homelessness, with another 366 housing allowances referred to the 2024 budget process; Sustaining funding to provide families with emergency overflow spaces in hotels while longer-term solutions can be developed; Bolstering shelter diversion programs; Providing a site for a 25-unit pilot project with Hamilton Alliance for Tiny Shelters (HATS); and, Ensuring a winter emergency response strategy is in place. 	Housing Services Division	Completed			

Year 2 Program of Work					
	DESCRIPTION	LEAD		STATUS	
			Existing	Enhanced	New
	INFRASTRUCTURE FOR THE ROADMAP				
1	Continue to emphasize urgency, commitment, and collective will through the relationships created and nurtured in 2023.	City Council, Executive Committee, Housing Secretariat Division		XX	
2	Continue to develop capacity within the Housing Secretariat Division and adjust staffing complement as required through the 2025 budget process.	Housing Secretariat Division		XX	
3	Expand Governance structure to include Indigenous providers and stakeholders to implement a whole of Hamilton approach.	Housing Secretariat Division		ХХ	
4	By Q4, 2024, finalize the Acquisition Strategy which will be inclusive of all four pillars of the Roadmap for existing private market affordable housing units and vacant or under-utilized properties.	Housing Secretariat Division, Real Estate Office, Finance & Administration			XX
5	By Q4, 2024 deliver a five-year financing strategy and report back to Council annually through the Housing Secretariat's annual reporting in October.	Housing Secretariat Division, Corporate Finance			ХХ
6	Develop a detailed government relations strategy, including the addition of policy analysis capacity with the Housing Secretariat Division, in partnership with the Mayor's Office and Council that addresses supportive housing, appropriate levels of investment in the homelessness sector, and approaching other orders of government to fund new affordable housing development in aggregate, rather than on a project-by- project basis. Convene a Community Working Group on Government Relations to set key messages and maximize impact.	Housing Secretariat Division, The Mayor's Office			ХХ

	Year 2 Progra	m of Work			
	DESCRIPTION	LEAD		STATUS	
			Existing	Enhanced	New
7	Develop and implement a Communications Strategy to facilitate action on the Roadmap. In partnership with Corporate Communications, develop an internet/ intranet presence, media plan, quarterly newsletters, and involvement in the Government Relations strategy.	Housing Secretariat Division, Corporate Communications			ХХ
	PILLAR 1: NEW CONSTRUCTION				
8	Ensure the affordable units currently under construction by community stakeholders are completed.	City Council, Housing Secretariat Division, Executive Steering Committee			ХХ
9	Implementation of the Housing Accelerator Fund workplan (to be approved by City Council).	Housing Secretariat Division, Planning & Economic Development,			XX
10	Use all available municipal levers to move pre-qualified projects through pre-development activities to the point of having a building permit. This will allow projects to be "shovel-ready" when funding is made available.	Housing Secretariat Division, Planning & Economic Development		XX	
	PILLAR 2: ACQUISITION				
11	 By Q4, 2024, develop an Acquisition Strategy focused on two types of activities: a. the purchase of existing affordable private market rental units that include proposed terms, objectives, and funding envelope with financing strategy; and b. the purchase of vacant or under-utilized land that is suitable for affordable housing development including adjacent properties (land assembly) that maximize available sites. 	Housing Secretariat Division, Real Estate Office, Finance & Administration	ХХ		
	PILLAR 3: PRESERVE AND MAINTAIN AFFORDABLE HOUS	ING			
12	Complete the Building Condition Assessments of community housing inventory and the repair of off-line units. Undertake an asset rationalization to prioritize capital needs and create a 10-year portfolio renewal strategy.	Housing Services Division	ХХ		
13	Continue to monitor end-of-mortgage agreements and implement a framework and funding formula to protect the city's community housing stock.	Housing Services Division	XX		



	DESCRIPTION	LEAD		STATUS	
			Existing	Enhanced	New
14	Conduct a review of municipal funds received from other orders of government (e.g. OPHI, COCHI, Reaching Home) to ensure maximum benefit and alignment with the HSIR and Term of Council priorities related to affordable housing and homelessness.	Housing Services Division, Housing Secretariat Division			XX
15	Monitor the effectiveness of any by-laws created to protect purpose-built rental housing and amend them accordingly. Review best practices from similar jurisdictions that may be applicable to Hamilton.	Planning & Economic Development	XX		
16	Implement Council approved by-laws intended to protect tenants and prevent displacement and/or renovictions.	Planning & Economic Development, Housing Services Division			ХХ
17	Include policies related to tenant protections, end- of-mortgage agreements, rent controls (vacancy de-controls), and adequate income levels for tenants (specifically, increased social assistance rates, or creation of a Housing Benefit) in the Government Relations strategy.	Mayor's Office Housing Secretariat Division, City Manager's Office		XX	
	PILLAR 4: PROVISION OF HOUSING-BASED SUPPORTS				
18	Conduct due diligence on and develop a transparent process and criteria to prioritize, recommend, and expedite housing projects that can provide permanent supportive housing for people with mid-high acuity needs who are experiencing chronic homelessness.	Housing Secretariat Division, Planning & Economic Development, Procurement			ХХ
19	Provide planning and project support to Indigenous-led supportive housing projects to expedite and accelerate projects.	Housing Secretariat Division, Planning & Economic Development		XX	
20	Monitor the modernization of the Residential Care Facility system, including the addition of 100 units to house people who are experiencing homelessness.	Housing Services Division, Public Health Services	XX		
21	Continue to monitor the needs of emergency response and the homelessness service system, and invest as necessary, while shifting to a system more focused on prevention and long-term solutions. The emergency response and homelessness service system is ideally suited to help people whose episodes of homelessness are rare, brief, and non-reoccurring.	Housing Services Division, Housing Secretariat Division	ХХ		



HOUSING SUSTAINABILITY AND INVESTMENT ROADMAP

FOR MORE INFORMATION

Please contact the City of Hamilton Housing Secretariat Division by email at Housing.Secretariat@hamilton.ca or visit <u>www.hamilton.ca/housingsecretariat</u>



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