



# Housing Needs Assessment

City of Hamilton

Final Report | December 23, 2024



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# 1 Executive Summary

This section provides an overview of the key insights and themes that arose through the detailed analysis and engagement undertaken for the Housing Needs Assessment.

This study was conducted by SHS Consulting as one of the requirements for the Housing Accelerator Fund, a Federal funding initiative through which the City of Hamilton signed an agreement for \$93.5 million to incentivize 2,675 net new residential units by 2027.

## Context

The City of Hamilton retained SHS to conduct a Housing Needs Assessment to fulfill one of the requirements of the Housing Accelerator Fund (HAF). The City received \$93.5 million in HAF funding to incentivize the development of 2,675 net new residential units by 2027.

This Housing Needs Assessment conducted extensive quantitative analysis of population, household, housing supply, and housing affordability trends to determine housing need across Hamilton.

Findings were supplemented through public and stakeholder consultations, including twelve (12) community pop-ups conducted across the city, four (4) stakeholder focus groups, and a resident survey. The four (4) key housing insights that arose from the analysis will be used to assist the City of Hamilton in allocating the HAF funding to build the housing that is urgently needed.

## Key Housing Insights

1. There is a need for **increased primary rental units**, including **affordable rental units**, to meet growing demand.
2. There is a need to **rehabilitate and maintain** the existing rental housing stock.
3. There is a need for **greater diversity in housing sizes**, particularly smaller ownership dwellings and affordable family-sized options.
4. There is a need for housing to **support an aging population**, including affordable **aging-in-place** and **supportive housing**.

**Key Insight 1 • There is a need for increased primary rental units, including affordable rental units, to meet growing demand.**

**In 2021**



In 2021, the number of renter households in the City of Hamilton far exceeded the supply of purpose-built rental units. As a result, many renter households would have had to seek alternatives on the secondary rental market, which lack security of tenure and are generally more expensive.

Renter households also had notably lower incomes than owner households in Hamilton and were more likely to face affordability issues (37.5%) than owner households (15.8%) during this period.

The **barriers and challenges** to addressing this insight are that there are **limitations on controlling the tenure of buildings** and as such there may be a need to incentivize rental housing. **Significant capital and operating funding** is also required to support the development of affordable rental housing.



### What We Heard


- Making **rental housing** more **affordable** was the **top housing priority** of survey respondents (71% of respondents).


## // Executive Summary

### **Key Insight 2 • There is a need to rehabilitate and maintain the existing rental housing stock.**

In 2021, Hamilton had a higher rate of dwellings in need of major repairs than province-wide. This may have been driven by the large proportion of dwellings constructed in 1960 or earlier (32.8%), above the Ontario average (22.7%).

Renter households were also more likely to be in core housing need than the province-wide rate. This was likely due to higher rates of inadequate housing. The **barriers and challenges** to addressing this insight are the need to **ensure that rents do not dramatically increase** when buildings are rehabilitated.

 **6.6%** in need of major repairs in **Hamilton**


 **5.7%** in need of major repairs in **Ontario**

### **Key Insight 3 • There is a need for greater diversity in housing sizes, particularly smaller ownership dwellings and affordable family-sized options.**

In 2021, small households (i.e., 1-2 person households) accounted for 60% of all households, while small dwellings (i.e., 1–2-bedroom dwellings) represented just 32% of the housing stock. As a result, the available housing supply was disproportionately larger units, which tend to be more expensive and create a barrier for entering the ownership market.

Between 2016 and 2021, large renter households (3+ people) increased by 3,225 accounting for 41.1% of the increase in renter households. This increase is partially due to households choosing to rent when they can not afford to purchase a dwelling that has a suitable number of bedrooms.

Only 7.3% of the purpose-built rental universe was 3-or more-bedroom dwellings in 2023, indicating the need for family sized purpose-built rental units. The **barriers and challenges** to addressing this insight are that there are **limitations on controlling the size of units in new developments**.

 **60%**  
small households

 **32%**  
small dwellings

### **Key Insight 4 • There is a need for housing to support an aging population, including affordable aging-in-place and supportive housing**

Older adults (65+ years) were the second-fastest growing population (+12.1%) between 2016 and 2021, while Middle-aged adults aged 45-64 years were the second-largest age cohort. This indicates that Hamilton's population distribution will continue to have large proportions of older individuals over the next few decades. These populations will need supports, including measures for affordable aging-in-place, as they age.

The **barriers and challenges** to addressing this insight include that **supportive housing** is generally **funded by the province**. Additionally, older adults in need of this supportive housing are often **lower-income or on fixed incomes**.



**Aging-in-place** refers to having the health, social supports, and services needed to live safely and independently in an individual or household's home or community for as long as the individual/household wishes or is able.

Measures to support aging-in-place may include, but are not limited to, **physically accessible design features, at-home care, diverse building forms** to enable **downsizing** in neighbourhoods, and the availability of **seniors' living communities**.

# // Executive Summary

## Community Engagement

In addition to significant quantitative analysis, the key findings of this report were developed through extensive consultations with **key stakeholders** and **local residents**.

A resident survey was launched concurrently with 12 community pop-ups across the City of Hamilton to hear community feedback on the state of housing in the City.

Focus groups were conducted with the Housing Sustainability and Investment Roadmap (HSIR) Steering and Advisory Committees, Hamilton is Home, an alliance of community housing providers in the City of Hamilton, and the Community Partnership Action Table (CPAT). Key themes that arose through the community engagement include:

## Key Themes

- 1. Concern about **rising homelessness and encampments** across Hamilton, especially downtown
- 2. Need for greater supply of **permanently affordable** and **supportive housing units**
- 3. Increasing housing supply through innovative best practices (e.g., **tiny homes, converting vacant buildings**)
- 4. Need **increased rental protections** to prevent renovictions and maintain good state of repair
- 5. Increasing the supply of housing is not sufficient without ensuring **safety and quality of buildings/neighbourhoods**

## Engagement Snapshot



279

surveys completed.



12

Community pop-ups.



4

Focus groups.

### Recommendations

The population of Hamilton is expected to grow between 260,000 and 330,000 people over the next 25 years. To meet increased demand, Hamilton will need to support increased development, ensuring there is sufficient supply of housing across the continuum.

The primary recommendation is for the City to create and have one Master Housing Plan that pulls together the policies, programs, monitoring and funding into a coordinated vision and action plan. This level of coordination aligns with the goals of having “whole of Hamilton” approach to housing and provides additional value by capturing the interrelationships between the many aspects of the housing system across the housing continuum.

Creation of this Master Housing Plan should be completed with collaboration with all internal and external partners. It should concisely identify all of the relevant in-force plans, policies and by-laws, as well as identifying the roles and responsibilities of City departments and non-government actors.

### Key Actions

Key actions were identified to enable the Housing Secretariat to continue expanding on work conducted to date with a “whole of Hamilton” approach. These include:

1. Create a **Master Housing Plan**, that provides the overarching view of the housing system and brings together each of the following actions, as well as identifies which existing policies/programs are in force and effect in-line with the policy and program framework review in Appendix B.
2. Update Hamilton’s **Housing and Homelessness Action Plan**
3. Continue work to identify the scope and needs of Hamilton’s **population experiencing homelessness**
4. Undertake further **consultation with priority groups**
5. Improve **reporting on the outcomes and progress** of the HSIR and land use development monitoring

6. **Explore potential actions/policies/programs** noted in this study to address housing needs, such as incentives for rental and affordable housing, housing rehabilitation/renovation programs, Official Plan policies and zoning permissions to shift system and unit mix, and financial support for aging in place.

### Next Steps

The next steps identified for the City of Hamilton through this work include:

1. **Expand engagement and consultation**, particularly for priority population groups, including those with lived experience of homelessness
2. **Ongoing Monitoring**, expand the annual reports on the HSIR, to identify how new development is responding to the key gaps identified in Hamilton’s housing system, and the diverse needs of households
3. **Update Key Documents**, including the Hamilton Housing and Homelessness Action Plan and the Urban Hamilton Official Plan.



## 2 Introduction and Context

This section introduces the purpose and methodology of the study.

An overview of the City of Hamilton is provided to situate the Housing Needs Assessment.



### Contents

This section includes the following sub-sections and components.

- **Introduction** that provides an overview of the objectives, timelines, and methodology for the study.
- **Overview of the housing continuum**, that sets the stage for understanding the diverse housing needs of the population of Hamilton.



## The City of Hamilton

On January 1, 2001, the City of Hamilton was formed through the amalgamation of Hamilton and its five neighbouring municipalities: Ancaster, Dundas, Flamborough, Glanbrook, and Stoney Creek. This history creates a unique geography for the modern City, home to 569,350 individuals across 222,805 households in 15 Wards. The City of Hamilton experienced substantial population growth (+6.0%) between 2016 and 2021 and will require targeted investment to ensure that housing supply keeps pace with demand.

City Council established the Housing Secretariat through adoption of the Housing Sustainability and Investment Roadmap in April 2023, embracing a “Whole of Hamilton” approach to identify and facilitate housing solutions that result in safe, affordable, rental and ownership housing for lower-income residents.

The City has simultaneously undertaken several major policy initiatives regarding affordable housing under the umbrella of the Housing Sustainability and Investment Roadmap (HSIR) including the Rental Housing Protection Program, the Finance and Acquisition Action Plan and this Housing Needs Assessment.

## Purpose of the Study

As a single-tier municipality, the City of Hamilton is the Municipal Service Manager, a formal designation through the Housing Services Act. As the Service Manager, the City has responsibility for the provision of housing and homelessness services, along with senior levels of government. The provision of sufficient housing to meet needs is a growing concern across the country, province, and region. Many actions have been proposed at all levels of government to address this concern, including a recent federal initiative, the Housing Accelerator Fund (HAF) program.

In 2022, the Federal Government announced a plan to support municipalities nation-wide in accelerating the creation of 100,000 new residential units using an investment of \$4 billion dollars in a new program called the HAF program. On March 20, 2023, Canadian Mortgage and Housing Corporation released the Pre-Application Reference Material for the HAF program. The primary objectives of the program are to create an additional supply of housing at an accelerated pace and enhance certainty in the approvals and building process. The City of Hamilton submitted its HAF program application to the federal government in June 2023 and signed an agreement in October 2023 for an allocation of \$93.5 million for the incentivization of 2,675 net new residential units by 2027.

This Housing Needs Assessment is being undertaken to fulfill the requirements of the HAF program, as well as to help better understand the housing needs across the City and define the City’s role in addressing these needs. The Housing Needs Assessment will inform how to best utilize HAF funding to build the housing that is urgently needed in Hamilton.

## Approach and Report Format

This study provides an overview of findings and observations based on a detailed review of data, reports, engagement and consultation, and other ancillary information.

It contains a summary of public and stakeholder engagements conducted, and City-wide analysis of population and household demographics, housing supply, ownership and rental affordability. These findings are synthesized into key insights, which include a discussion of barriers and challenges to addressing key housing issues.

The study also contains a review of roles and responsibilities in the housing sector, affordability across the housing continuum, and recommendations for next steps to address key housing issues.

## Study Objectives

The Housing Needs Assessment (HNA) is being completed to fulfill the requirements of the federal Housing Accelerator Fund program being administered by CMHC to have an up-to-date Housing Needs Assessment.

The results of this HNA are also intended to form the basis of a comprehensive housing response that will ensure sufficient and sustainable housing options along the housing continuum in the City of Hamilton.

This assessment complements and builds on the draft housing needs assessment undertaken in 2022 as part of the City's Inclusionary Zoning project. The Inclusionary Zoning Housing Needs Assessment is a scoped Assessment that is focused on how Inclusionary Zoning might be used to address housing needs in Hamilton, whereas this expanded Housing Needs Assessment focuses on a broader range of actions across the housing continuum. This report also includes more recent housing data for 2022 and 2023, where available.

The objective of this HNA is to highlight housing needs and priorities across the City through a comprehensive quantitative analysis and community engagement to contextualize the housing data. The results of this assessment will help decision-makers, stakeholders and community members develop a meaningful understanding of the current and future housing situation and key housing issues impacting demand and supply, form a platform for strategy and policy decisions, and create a basis for future targeted funding from the City and upper levels of government.

The HNA will inform the City's approach to addressing Hamilton's current housing crisis and complement recent initiatives adopted by the City of Hamilton including the Housing Action plan for the purpose of the Housing Accelerator Fund (HAF), the Housing Sustainability and Investment Roadmap (HSIR), the Housing and Homelessness Action Plan (HHAP), and other ongoing projects with links to housing.

## Study Components

1. Community and stakeholder **engagement**
2. Review of relevant federal, provincial and municipal **policies, strategies & programs**
3. Environmental scan of **definitions of “affordable” across the housing continuum**
4. Calculation of **construction cost benchmarks** for estimating the funding needed to reach the housing targets
5. Identify roles in addressing **housing needs and priorities**
6. **Housing Needs Assessment** Report including features of housing demand, supply, and affordability and identification of key housing insights, barriers and challenges, and recommendations on targeting future investment in housing

## Sources of Information

The data used in this report comes primarily from the following sources, unless otherwise stated:

**Statistics Canada.** Data from Statistics Canada's Census of Population is used to create a social-economic profile of the Town. These robust statistics are gathered by Statistics Canada every 5 years and provide a wealth of information.

Due to the COVID-19 pandemic, the 2021 Census of Population was tabulated using data that was impacted by the public health measures that were implemented to slow the spread of COVID-19. These measures impacted economic conditions and how Canadians worked and lived.

**Canadian Mortgage and Housing Corporation (CMHC).** CMHC's market surveys, including the Rental Market Survey, Housing Starts and Completions Survey, and Market Absorption Survey were relied on for housing market data. Housing statistics from CMHC have been used extensively to help inform the assessment, due in large part to their reliability and reporting frequency. Most statistics from CMHC are reported no less than annually and there is typically only a modest lag in publishing of this reported information after the data collection year. As a result, these data sets provide a current snapshot and are reflective of trends in market conditions.

**Local Data Sources.** Data regarding the local supply of non-market housing, building permits, residential sales, construction costs, surplus municipal lands, and additional data has been provided by the City of Hamilton, as cited throughout.

## Qualitative Data Sources

In addition to quantitative data sources, this housing needs assessment is informed by qualitative data collected through public engagement activities and feedback from focus groups.

Qualitative data was gathered through:

- an **online survey**;
- 12 public engagement "**Pop-up**" sessions; and
- 4 **focus group** sessions with not-for-profit and affordable housing providers.

The qualitative data gathered through these activities is used to contextualize the statistical data, and help understand community priorities, challenges and opportunities in a way that the raw quantitative data does not provide.



## 3 Roles and Responsibilities

This section identifies the key actors in Hamilton's housing sector, highlighting their responsibilities and how they can contribute to improved housing outcomes in the future.

# Roles in the Housing System

## Actors in the Housing Sector

The housing sector is composed of several categories of actors, each playing an important role in providing housing in Hamilton.

Non-governmental actors in the housing sector include private sector developers, rental housing operators and not for profit housing providers.

## Private Sector Developers

Most housing is built by the private sector and sold at market price. These companies are responsible for acquiring sufficient capital to operate their business and managing the risks inherent with the large amounts of money and length of time that construction of new housing entails. Their development decisions are guided by the urban planning framework put in place by the City of Hamilton and they must comply with the local development and building by-laws.

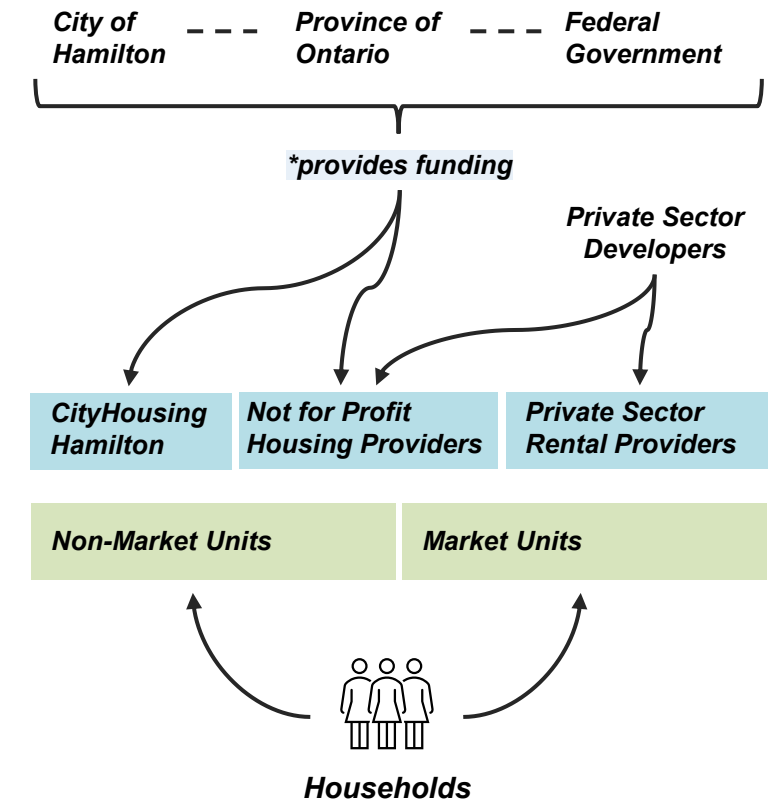
## Private Sector Rental Providers

Most rental housing in Hamilton is provided by the private sector at market prices. Some providers participate in programs to provide below market programs, through government funding.

## Not for Profit Housing Providers

These are non-governmental housing providers that offer a wide array of rental housing, including affordable rental housing. They may provide supportive housing for individuals that need help with activities of daily living, beyond lower housing costs. Many, but not all, receive government funding to improve affordability or to fund staff to provide the supports their clientele require.

Figure 1: Actors in the Hamilton Housing System



### The City of Hamilton

The City of Hamilton impacts the housing sector in several ways: it sets out the land use policies, acts as the Municipal Service Manager, coordinates activities through the Housing Secretariat, and provides affordable housing through CityHousing Hamilton.

The City will need to carefully consider and utilize all of their roles in the housing sector to contribute to creating long term improvements in housing in Hamilton.

Acting as the urban planning authority the City can enable and encourage the types of housing and unit sizes that best respond to the need for both larger and smaller units, in specific built forms. The Housing Secretariat will enable synergistic investment in deeply affordable housing delivered through the municipal service manager, while guiding investment in new affordable housing through CityHousing Hamilton and the not-for-profit sectors.

An overview of these roles follows:

**Establishing land use policies.** The Province provides the overarching policy and legislative framework for the planning and approval of housing which the City must adhere to. The City's Urban and Rural Hamilton Official Plans establish local land use policies that set out the types and locations of housing permitted across the entire municipality.

**Acting as the Municipal Service Manager.** The City, in the role of Service Manager, is responsible for delivery of Ontario Works (social assistance), childcare, and social housing through the Housing Services Act. The Service Manager must identify housing needs in their communities, develop a 10-year local housing and homelessness plan, and design and deliver services to people either directly or through delivery partners. A significant portion of government funding for housing flows through the Service Manager, either directly by the Service Manager or by their delivery partners.

**Coordinating activities through the Housing Secretariat.** The Housing Secretariat Division of the City of Hamilton embraces a "Whole of Hamilton" approach to identify and facilitate housing solutions that result in safe, affordable, rental and ownership housing for lower-income residents. The Secretariat is guided by the Housing Sustainability & Investment Roadmap which focuses on four pillars of activity; new construction, acquisition of at-risk affordable housing, preservation of existing affordable housing and increasing the provision of housing-based supports.

**Providing affordable housing.** Hamilton provides affordable housing that is safe, well maintained, cost effective and that supports the diverse needs of our many communities. Most of the housing is provided on a rent-geared-to-income (RGI) basis.

## // Roles in the Housing System

### Province of Ontario

The Provincial government sets the rules for Ontario's land use planning and oversees how municipalities implement them. It also administers and updates Ontario's Building Code, funds construction and repair of social housing and affordable rental housing, and sets the annual rent-increase guideline and other rules related to rental housing.

### Federal Government

Through Canada's Housing Action Plan the Federal government is supporting the housing system across Canada through:

- More financing for apartment construction;
- Funding and financing towards construction of new affordable housing with the Affordable Housing Fund;
- Removal of the GST from new rental housing; and
- Additional programs to support creation of co-op housing, making federally owned land available for housing development, and providing funding to municipalities through the Housing Accelerator Fund.

Canada's Housing Action Plan includes and continues to support the National Housing Strategy programs administered through CMHC.

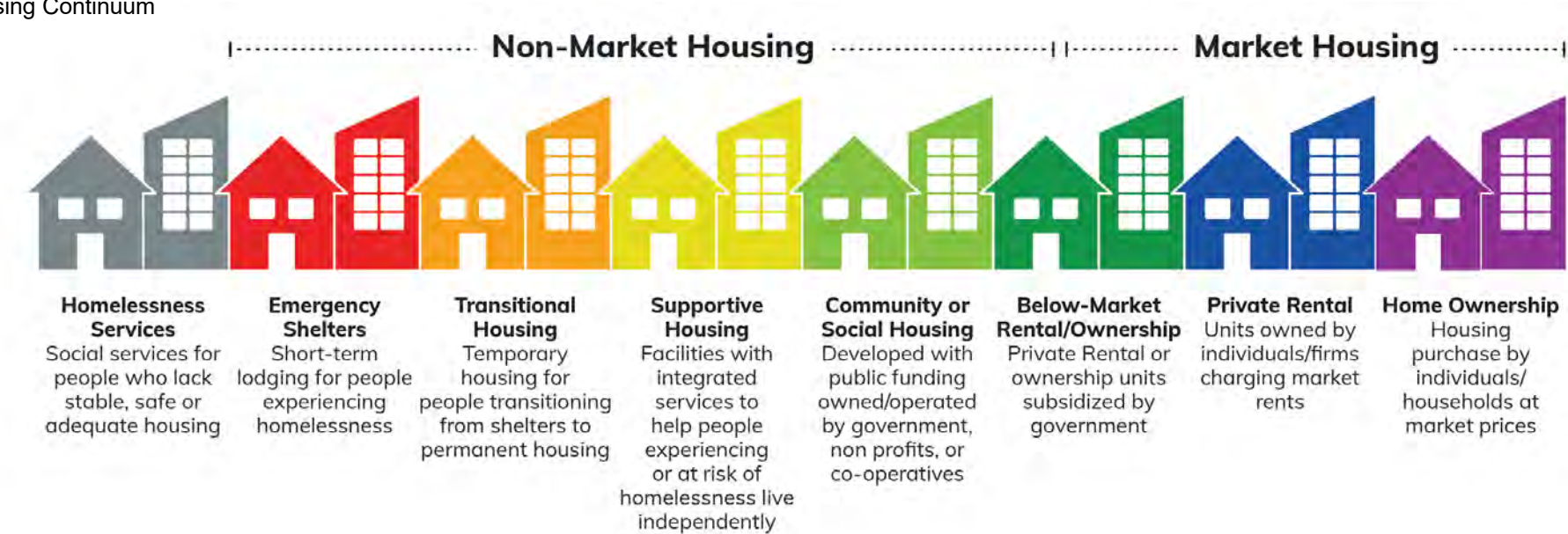


While a key focus of this report is exploring the need and opportunities with regards to affordable and attainable housing, the importance of a full range of housing options along the housing continuum as part of a healthy housing system must be acknowledged. The Canada Mortgage and Housing Corporation (CMHC) defines the housing market as a continuum or system where housing supply responds to a range of housing need.

Due to demographic, social, economic, and geographic factors which impact housing need and demand, the private housing market does not always meet the full range of housing needs in a community. This is particularly true for individuals and families with low- and moderate-incomes or for people with unique housing and support needs. While the housing continuum appears to be linear, it is not. People can move back and forth along the continuum through different stages of their lifetime.

For example, a young couple may start in affordable rental housing when they settle in the geographical community, move to ownership housing as they expand their family, then downsize into a market rental unit during retirement, and move into supportive housing in their old age. As such, it is important for each geographical community to have an adequate supply of housing options within the housing system.

Figure 2: Hamilton’s Housing Continuum







## 4 Affordability Definitions

This section provides an overview of affordable housing definitions adopted by the Province of Ontario in the Provincial Planning Statement, 2024 and *Development Charges Act, 1997* and by the City of Hamilton in the Urban Hamilton Official Plan. It also provides estimates of the rental/sale prices of housing and incomes needed for such housing to be affordable to households along different stages of the housing continuum. Appendix D contains a jurisdictional scan of affordable housing definitions used by large municipalities throughout Canada.



### Contents

This section includes the following sub-sections and components.

**Affordability Definitions** as they apply to the Ontario municipalities and the City of Hamilton in particular; and

**Affordability Along the Housing Continuum**, including for individuals and households residing in Emergency Shelter, Transitional Housing, Supportive Housing, Community Housing, Below-Market (Affordable) Rental and Ownership Housing, and Market Rental and Ownership Housing.

## What is Affordable Housing?

Housing is commonly considered affordable if it costs *less* than 30% of a household's pre-tax income (similar definitions consider affordability to be *equal to*, or less than, 30% of household income). In practice, the definition of affordable housing varies across locations and programs. Definitions for affordable housing are typically based on an income-based method, a market-based method, or a combination of the two. The following provides a summary of variations across different definitions of affordable housing. For a jurisdictional scan of different definitions across Canada, refer to [Appendix D](#).

**Income-based definitions** require that rent or accommodation costs be capped at or below 30% of pre-tax household income. Where definitions specify the income level(s) to which this threshold applies, they vary in the following ways:

- Whether it is based on the median income or the income level of a population percentile (i.e. 60<sup>th</sup> percentile household income)
- Whether it is based on all households or only a subset of households (i.e. renter households)
- What geographic area the income distribution is based on.

**Market-based definitions** require that rent or accommodation costs be set in relation to a specific market benchmark. Definitions vary in the following ways:

- Whether purchase prices are for new sales, resales, or all sale prices (for ownership units)
- Whether average or median market rents are to be used for establishing rent thresholds (in the case of rental units)
- Whether rent thresholds are set at or below the reference rents or sale prices (e.g. 80%, 90%, or 100% of market rates)
- What geographic area market rates are based on.

## Provincial Planning Statement

On October 20, 2024, the new Provincial Planning Statement, 2024 (PPS, 2024) came into effect and replaced the former Provincial Policy Statement, 2020 (PPS, 2020) and A Place to Grow: Growth Plan for the Greater Golden Horseshoe, 2019.

According to the PPS, 2024, **affordable** means:

- a) In the case of ownership housing, the least expensive of:
  1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or
  2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the municipality;
- b) in the case of rental housing, the least expensive of:
  1. a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or
  2. a unit for which the rent is at or below the average market rent of a unit in the municipality.

Where low and moderate income households means:

- a) in the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for the municipality; or
- b) In the case of rental housing, household with incomes in the lowest 60 percent of the income distribution for renter households for the municipality.

The **Urban Hamilton Official Plan** contains a definition of affordable that is consistent with the PPS, 2024 for the price of a *unit*, and then includes an additional provision that defines what an affordable *project* is:

“in the case of housing developments, at least 25 percent of either affordable ownership or affordable rental housing. For the purposes of the policies of this Plan, affordable housing developments may include a mix of affordable and market rate units, both ownership and rental.”

This means that a housing development as a whole would not meet the definition of *affordable* unless at least one quarter of all residential units in the development were affordable as defined in the PPS, 2024. Neither the PPS, 2024 nor the Urban Hamilton Official Plan define a minimum affordability duration.

### Development Charges Act, 1997

Bill 134, which received royal assent in December, 2023, amended the definition of affordable housing as outlined in the *Development Charges Act, 1997* (the DC Act). The amended DC Act provides the following affordable housing definitions:

#### **Affordable residential unit, rented**

A residential unit intended for use as a rented residential premises shall be considered to be an affordable residential unit if it meets the following criteria:

1. The rent is no greater than the lesser of,
  - i. the income-based affordable rent for the residential unit set out in the Affordable Residential Units bulletin, as identified by the Minister of Municipal Affairs and Housing
  - ii. the average market rent identified for the residential unit set out in the Affordable Residential Units bulletin.
2. The tenant is dealing at arm's length with the landlord.

#### **Affordable residential unit, ownership**

A residential unit not intended for use as a rented residential premises shall be considered to be an affordable residential unit if it meets the following criteria:

1. The price of the residential unit is no greater than the lesser of,
  - i. the income-based affordable purchase price for the residential unit set out in the Affordable Residential Units bulletin, as identified by the Minister of Municipal Affairs and Housing
  - ii. 90 per cent of the average purchase price identified for the residential unit set out in the Affordable Residential Units bulletin.

2. The residential unit is sold to a person who is dealing at arm's length with the seller.

#### **Rent based on income**

In identifying the income-based affordable rent applicable to a residential unit, the Minister of Municipal Affairs and Housing shall,

- a) determine the income of a household that, in the Minister's opinion, is at the 60th percentile of gross annual incomes for renter households in the applicable local municipality; and
- b) identify the rent that, in the Minister's opinion, is equal to 30 per cent of the income of the household referred to in clause (a).

#### **Purchase price based on income**

- a) In identifying the income-based affordable purchase price applicable to a residential unit, the Minister of Municipal Affairs and Housing shall, determine the income of a household that, in the Minister's opinion, is at the 60th percentile of gross annual incomes for households in the applicable local municipality; and
- b) identify the purchase price that, in the Minister's opinion, would result in annual accommodation costs equal to 30 per cent of the income of the household referred to in clause (a).

Affordable Housing Thresholds

Effective June 1, 2024, the Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin sets out the maximum thresholds for affordable housing using both market-based and income-based definitions for every Ontario municipality, and whichever is lowest is used to determine the applicable threshold.

Tables 1 and 2 list these thresholds for the City of Hamilton, with the applicable affordable threshold highlighted in bold. The data shows that the income-based definition of affordable ownership housing is \$370,100 in Hamilton across all dwelling types and is lower than each dwelling type’s applicable market-based affordable ownership price threshold.

Conversely, the rents resulting from using the market-based definition of affordable rent for all bedroom types are lower than those resulting from using the income-based definition (\$1,810). Accordingly, the applicable affordable monthly rent thresholds are the average market rents by bedroom type: \$1,017 for studio units, \$1,326 for 1-bedroom units, \$1,543 for 2-bedroom units, and \$1,670 for 3+bedroom units.

Table 1: Affordability thresholds for ownership housing, City of Hamilton, 2024

Methodology	Dwelling Type			
	Single-Detached	Semi-Detached	Row/Townhouse	Condominium Apartment
Income-Based	<b>\$370,100</b>	<b>\$370,100</b>	<b>\$370,100</b>	<b>\$370,100</b>
Market-Based	\$855,000	\$657,000	\$648,000	\$495,000

Source: Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin, 2024

Table 2: Affordability thresholds for rental housing, City of Hamilton, 2024

Methodology	Unit Size			
	Bachelor	1-Bedroom	2-Bedroom	3+ Bedroom
Income-Based	\$1,810	\$1,810	\$1,810	\$1,810
Market-Based	<b>\$1,017</b>	<b>\$1,326</b>	<b>\$1,543</b>	<b>\$1,670</b>

Source: Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin, 2024

## Overview of Findings

Table 3 provides an analysis of different rental and sale prices that would be affordable to households of different income ranges along different stages of the housing continuum in Hamilton. Figure 2 and Table 116.a,b in Appendix D each list the City of Hamilton's descriptive definitions of the different stages of affordability along the continuum.

Maximum shelter allowances provided under the Ontario Works (OW) and Ontario Disability Support Program (ODSP) provide the basis of the affordability analysis for **transitional housing**, which is short-term accommodation for individuals and households who are transitioning from the shelter system or homelessness to permanent housing. If shelter allowance amounts were sufficient to fully cover shelter costs, transitional housing would serve households with maximum incomes of between \$15,600 and \$42,960 (depending on the household size) without requiring additional expenditure.

**Supportive housing** encompasses a range of shared and private living arrangements in which residents receive day-to-day, in-house supports because they cannot live independently.

These arrangements include long-term care (LTC), group homes (many of which target specific needs, e.g. intellectual disabilities, brain injury, addiction treatment), supportive housing for seniors (including retirement homes, nursing homes), and supportive housing for people with physical disabilities. Supportive housing is not always affordable as it can serve individuals with a range of incomes.

For the purposes of the housing continuum, the City of Hamilton defines supportive housing as housing facilities with integrated services to help people experiencing or at risk of homelessness live independently. This definition emphasizes the needs of low-income and vulnerable populations who are house-less or are at risk of being de-housed.

For **long-term care**, low-income individuals are eligible to have shelter expenses covered if they have an annual income of \$26,224 or less.

**Community or social housing** is also targeted toward low-income individuals and families, although tenants in community housing typically live independently without supports. Rent is geared to income (typically 30% of pre-tax household income) and serves households with incomes as high as \$36,000 for studio units, \$46,000 for 1-bedroom units, \$55,000 for 2-bedroom units, and \$63,000 for three-bedroom units.

However, 'high-need' households with maximum incomes of between \$21,600 and \$37,800 (depending on household size) are prioritized at in-take for these unit types.

Depending on the unit size, tenant households with incomes of between approximately \$40,000 and \$80,000 are better served by **affordable rental housing**, as defined in the Urban Hamilton Official Plan. Low-income households who are employed (earning between a minimum wage salary and a salary of approximately \$50,000 per year) may experience challenges finding affordable accommodations, as they are not identified as 'high need households' who are prioritized for community housing under the *Housing Services Act, 2011*, yet would still experience affordability issues in affordable or below-market rental housing.

**Market rental housing** serves households with minimum incomes of \$44,720 for studio units, \$53,920 for 1-bedroom units, \$62,640 for 2-bedroom units, and \$77,960 for 3+bedroom rental units, if they are not to experience housing affordability issues.

A prospective owner household would have to make at least \$104,160 per year to not experience affordability issues in a **below-market ownership** unit. Average **market ownership** prices are affordable only to households with annual incomes of \$141,400 or more.

# // Affordability Definition Summary

Table 3: Summary of What is Considered Affordable Across Hamilton's Housing Continuum, 2024

Position on Housing Continuum	Income Range	Affordability Definition	Rental Prices				Purchase Prices
			Studio	1-bedroom	2-Bedroom	3+Bedroom	
Homelessness and Emergency Services	Less than \$23,280 (for an individual)	N/A - Unsheltered	\$0	\$0	\$0	\$0	N/A
Transitional Housing	Max of \$15,600-\$42,960	Ontario Works (OW) and Ontario Disability Support Program (ODSP) maximum shelter allowances permitting households to spend no more than 30% of income on shelter.	\$390-\$582 or less	\$390-\$915 or less	\$642-\$1,074 or less	\$597-\$1,201 or less	N/A
Supportive Housing	Variable	Facilities with integrated services to help people live independently. Rates vary based on housing type, level of care, and clientele.	-	-	-	-	N/A
Long-Term Care	\$26,224 or less for low-income tenants	Rates covered for low-income tenants. Provincially defined rates by level of privacy (see right) for all other residents.	\$2,036 or less (Basic)	\$2,455.24 or less (Semi-private)	\$2,909.36 or less (Private)	N/A	N/A
Community or Social Housing	Max of \$21,600-\$63,000 (<four bedrooms)	Household meets household income limits for the City of Hamilton in O. Reg. 370/11 of the <i>Housing Services Act, 2011</i> and spends no more than 30% of income on shelter.	\$900 or less	\$1,150 or less	\$1,375 or less	\$1,575 or less	N/A
Below-Market Rental Housing	\$40,680-\$80,160	Household spends no more than 30% of income on affordable rental housing, as defined in PPS, 2024 and DC Act, 1997, and income does not exceed four (4) times the monthly rent.	\$1,017 or less	\$1,326 or less	\$1,543 or less	\$1,670 or less	N/A
Below-Market Ownership Housing	\$98,560-118,272	Household spends no more than 30% of income on affordable ownership housing, as defined in PPS, 2024 and DC Act, 1997, and income does not exceed four (4) times the monthly ownership housing expenses (mortgage payments, property taxes, utilities, and property insurance).	N/A	N/A	N/A	N/A	\$370,100 or less
Market Rental Housing	\$44,720 or more	Household spends no more than 30% of income on the average market rent for vacant rental apartments.	\$1,118+ on average	\$1,348+ on average	\$1,566+ on average	\$1,949+ on average	N/A
Market Ownership Housing	\$141,400 or more	Household spends no more than 30% of income on average ownership housing expenses (mortgage payments, property taxes, utilities, and property insurance).	N/A	N/A	N/A	N/A	\$550,000-\$950,000 on average

## Affordability Definitions

When considering affordability across the housing continuum, it is important to recognize that different components of the continuum respond to different household incomes. Each portion of the continuum needs to provide housing at a cost that is affordable for their clientele/residents.

For the lowest income households, Provincial programs define the maximum cost that household or individual will have to pay. Ontario Works (OW) and Ontario Disability Support Program (ODSP) define maximum shelter costs, and the Province publishes maximum co-payment fees for Long Term Care. These types of housing need government funding for the operation of the building to be financially sustainable, as the price of housing is well below what is needed operate and manage the buildings.

The Urban Hamilton Official Plan contains a definition of affordable that is consistent with the PPS, 2024 and defines the maximum price for a “below market” unit, which generally aligns with what is affordable to a household in the 60<sup>th</sup> percentile income which is the usual standard for determining affordability. As such, this is an appropriate definition for the City to continue using as the upper threshold for what is considered to be affordable housing.

The Housing Affordability Profile section of this document provides additional insight into the affordability of housing in Hamilton.





# 5 Construction Cost Benchmark Analysis

The City of Hamilton is building new affordable and community housing and requested estimates for how much future development of affordable housing would cost.

This section provides a construction cost benchmarking analysis using five actual affordable housing developments that are currently under construction in the City of Hamilton.



## Contents

This section contains **construction and overall development cost benchmarks (per dwelling unit and per square foot of gross floor area)** across developments of different affordability levels (social, affordable, and below-market), densities (low-, mid-, and high-rise), and building materials (concrete, timber, modular).



# Construction Cost Benchmark Analysis

## Overview of Findings

Table 4, located on the following page, provides a summary of findings from a construction cost benchmarking analysis using five actual affordable housing developments that are currently under construction in Hamilton. A detailed description of the methodology employed, and assumptions adopted is provided in Appendix E.

The purpose of this analysis is to provide the City of Hamilton a suite of costing estimates for future construction of new affordable and community housing.

Estimated construction costs (inclusive of financing costs) ranged from \$344 to \$849 per square foot of gross floor area and from \$397,000 and \$599,000 per unit, depending on the building materials and market type of the development. The estimated average development cost per square foot was \$567 per square foot and \$489,300 per dwelling unit.

Although modular housing development benefits from rapid design and construction and lower gross construction costs, the actual costs per square foot and per dwelling unit were higher for the observed modular housing development compared to the other social and below-market housing development constructed of concrete or timber.

After including allowances for soft costs, the estimated overall development costs (hard, soft, and financing costs) ranged from \$457 per square foot to \$932 per square foot and from \$525,000 to \$693,400 per dwelling unit. The estimated average overall development cost per square foot was \$685 per square foot and \$596,700 per unit.

The findings indicate the mass timber development had the lowest construction (\$423,300) and overall development (\$524,600) costs per dwelling unit, despite having the highest costs per square foot. Concrete construction and overall development costs were higher for social and affordable housing both on a per square foot and per dwelling unit basis. This may be attributed to the social and affordable developments having larger unit sizes, containing large proportions of accessible or barrier-free units, and additional costs associated with the need to deliver housing services in the buildings.

Each development includes an estimate of the cost range per dwelling unit by bedroom type (studio, 1-bedroom, 2-bedroom, and 3-bedroom). Going forward, the City of Hamilton can adjust these cost ranges upward to account for cost inflation on a quarterly basis using Statistics Canada's Building Construction Price Index for Residential Buildings (Apartments).

# // Construction Cost Benchmark Analysis

**Table 4:** Construction Cost Benchmarking of Social and Affordable Housing Developments Under Construction in the City of Hamilton

		Sample Projects One and Two	Sample Project Three	Sample Project Four	Sample Project Five
Type		Concrete (Social and Affordable)	Concrete (Market/Below-Market)	Mass Timber (Social and Affordable)	Modular (Social)
Construction Costs (inc. Financing)	Cost PSF of Total Gross Floor Area (GFA)	\$487 - \$521	\$344	\$634	\$849
	Cost PSF of Leasable Area (75% of GFA)	\$649 - \$694	\$459	\$845	\$1,132
	Cost per Unit Overall	\$467,800 - \$599,000	\$397,000	\$423,300	\$599,400
	Estimated Cost Range per Studio	\$250,000-\$300,000	\$175,000-\$200,000	N/A	\$575,000-\$625,000
	Estimated Cost Range per 1-bedroom	\$375,000-\$425,000	\$275,000-\$300,000	\$350,000-\$400,000	N/A
	Estimated Cost Range per 2-bedroom	\$525,000-\$575,000	\$350,000-\$400,000	\$500,000-\$550,000	N/A
	Estimated Cost Range per 3-bedroom	\$650,000-\$700,000	\$450,000-\$500,000	N/A	N/A
Overall Development Costs	Cost PSF of Total Gross Floor Area (GFA)	\$604 - \$646	\$457	\$785	\$932
	Cost PSF of Leasable Area (85% of GFA)	\$805-\$861	\$609	\$1,047	\$1,242
	Cost per Unit Overall	\$580,300-\$693,400	\$528,000	\$524,600	\$658,000
	Estimated Cost Range per Studio	\$325,000-\$350,000	\$225,000-\$275,000	N/A	\$650,000-\$675,000
	Estimated Cost Range per 1-bedroom	\$475,000-\$525,000	\$350,000-\$400,000	\$450,000-\$500,000	N/A
	Estimated Cost Range per 2-bedroom	\$625,000-\$700,000	\$475,000-\$525,000	\$600,000-\$650,000	N/A
	Estimated Cost Range per 3-bedroom	\$800,000-\$875,000	\$600,000-\$650,000	N/A	N/A

## Key Takeaways

- Estimated overall development costs (including soft costs) ranged from \$524,600 to \$693,400 per dwelling unit. The mass timber development had the lowest cost per unit at \$524,600.
- Construction costs (excluding soft costs) ranged from \$397,000 to \$599,400 per dwelling unit, depending on the market type and building materials. Modular construction had the highest construction cost per dwelling unit despite lower gross construction costs.



## 6 What We Heard

This section provides an overview of the results of the public and stakeholder consultation that was undertaken as a part of the City of Hamilton's Housing Needs Assessment.

To better understand the housing need in the community, extensive community and stakeholder engagement was undertaken. This included a resident survey, 12 community pop-ups, and 4 focus groups with technical advisors, housing providers, and key stakeholders and community members.



### Contents

This section includes the following sub-sections and components.

- Overview of the **engagement methodology**.
- **Engagement findings**, including key themes and recommendations collected throughout the public consultation. *[Note that in addition to a formal engagement summary, findings are additionally woven into other sections of the report as relevant].*

## Engage Hamilton

Significant public engagement was undertaken to better understand the housing needs of local community members. To reach a wide geography of residents, a survey was launched digitally and via paper copy. Additionally, 12 community pop-ups were hosted across 7 Wards and 5 Electoral Districts.

Engage Hamilton created a dedicated webpage with information about all public engagement opportunities, to keep the public informed and up-to-date on work associated with the Housing Needs Assessment. The Engage Hamilton team also used social media platforms to encourage the public to fill out the survey and get involved in public consultations.

## Resident Survey

A resident survey was launched digitally through SurveyMonkey from September 4th to October 14th, 2024. The survey asked residents to share their experiences with regards to housing and identify housing priorities and needs in their communities.

To supplement the quantitative findings of the Housing Needs Assessment, residents were asked to share key features of their current state of housing. Key lines of inquiry included asking residents about their household size and tenure, dwelling size and type, affordability of housing, access to programs and services in the community, and whether housing met the needs of residents and their community.

## Community Pop-Ups

The City of Hamilton and SHS conducted community-based pop-ups to hear directly from the community on housing experiences and needs in locations across the City.

Residents were asked to reflect on the current state of housing, identifying current conditions, suitability, and affordability of housing in their communities, as well as their top housing priorities.

These pop-ups were hosted at the locations and dates listed below.



## Pop-Up Locations

- Perkins Centre – **Ward 4:** Sept. 4
- HPL, Barton Branch – **Ward 3:** Sept. 5
- Hamilton Farmers' Market – **Ward 2:** Sept. 7
- HPL, Central Library – **Ward 2:** Sept. 7
- Sackville Hill Seniors Rec Centre – **Ward 7:** Sept. 10
- Stoney Creek Recreation Centre – **Ward 5:** Sept. 11
- Stoney Creek Municipal Service Centre – **Ward 10:** Sept. 16
- Valley Park Recreation Centre – **Ward 9:** Sept. 17
- Williams Fresh Café – **Hamilton Centre:** Oct. 1
- Binbrook Branch Library – **Flamborough:** Oct. 8
- Hamilton Community House 41 – **Hamilton East:** Oct. 8
- Westmount Recreation Centre – **Hamilton West:** Oct. 9
- CF Lime Ridge Mall – **Hamilton Mountain:** Oct. 10

### Focus Groups

Focus groups were conducted with the Housing Sustainability and Investment Roadmap (HSIR) Steering Committee and HSIR Advisory Committee, as well as the Community Partnership Action Table (CPAT). Additionally, Hamilton is Home, an alliance of community housing providers in the City of Hamilton was engaged in a focus group to determine the experiences of community housing providers in the Greater Hamilton Area.

Focus groups were asked to provide key technical insight on the current state of housing, challenges to the provision of affordable and supportive housing, and the role of the City in addressing current housing need.

The Steering and Advisory Committees played critical roles in validating housing gaps and identifying current need, providing insight on how the outcomes of this study may inform the work of the Housing Secretariat under the pillars of the Housing Sustainability and Investment Roadmap.

# Resident Survey

This section provides a summary of the survey’s reach, highlighting who responded and the context for the key insights that emerged. Here, we outline the demographic profile of respondents to the Hamilton Housing Needs Assessment Resident Survey.

## Respondent Profile

### Household Tenure

The survey reached 279 individuals over the span of 6 weeks. Among the survey respondents, 65.0% were homeowners, and 23.1% were renters.

### Household Age

The most common age of respondents were those aged 30 to 39 years (30.1%) and 40 to 54 years (30.1%), followed by those aged 55 to 64 years (13.3%). There were three (3) survey respondents under the age of 18.

### Household Type

The most common household types were those living with a spouse/partner and child(ren) under 18 (35.1%), followed by those living with a spouse or partner (26.9%) with no children.

## Engagement Snapshot



279

surveys completed.



60%

of respondents were aged 30 to 54 years.



68%

of respondents have lived in the City of Hamilton for more than 10 years.

## Dwelling Type

The majority of survey respondents lived in single-detached dwellings (64.8%), followed by apartment units (13.0%). By comparison, 56.2% of households in Hamilton lived in single-detached dwellings, and 28.2% of households lived in apartment units according to 2021 Census data.



While just 12.2% of survey respondents lived in one-person households, 27.9% of all households in Hamilton were one-person households in 2021.

Figure 3: Household Size of Respondents

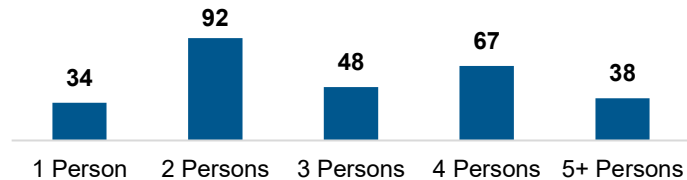
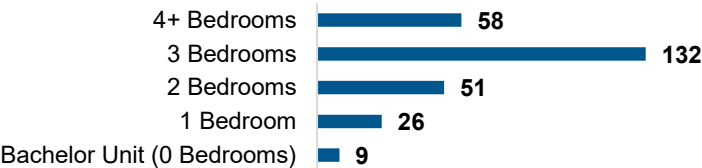


Figure 4: Dwelling Size of Respondents



Priority Populations

Survey respondents were asked to voluntarily self-identify in one of several priority groups who tend to experience greater housing challenges.

Of the 279 respondents, 142 provided at least one of the priority identifiers. The table below indicates the number of self-identified respondents in each category.

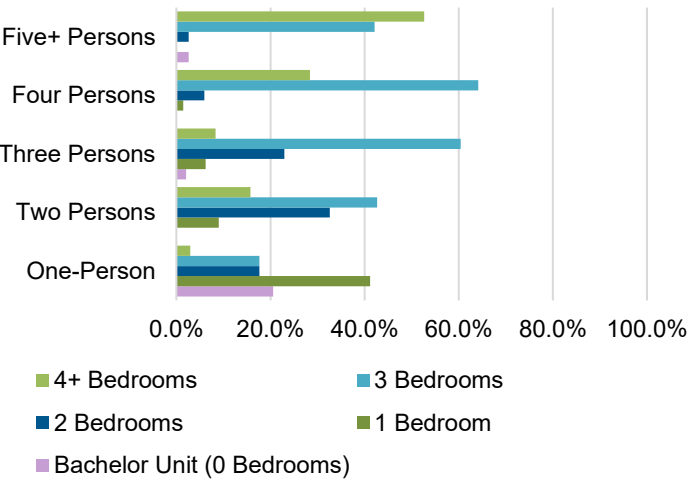
64	I have accessed a mental health program in the last five years.
43	I have been hospitalized or used the emergency room more than once a year in the last five years.
37	I am a person with a disability.
31	I am a member of the 2SLGBTQIA+ community.
29	I am low-income and/or in receipt of social assistance.

Housing Supply

Dwelling Type by Household Size

The majority of respondents came from large households in large dwellings, which differed from the overall household distribution in Hamilton. In 2021, census data indicated that approximately 60% of households were considered small—i.e., 1-2 people, compared to just 36% of dwellings (1-2 bedrooms). Consequently, many small households resided in large dwellings in the City during this period. However, this mismatch did not present as strongly in the demographics of survey respondents.

Figure 5: Proportion of Dwelling Sizes by Household Size

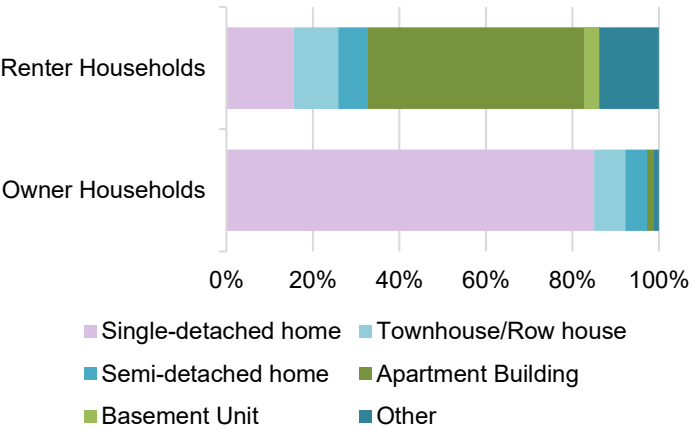


Dwelling Type by Household Tenure

Among survey respondents, renter households lived in more diverse and denser housing forms, including apartments. These dwelling forms tended to be smaller in size.

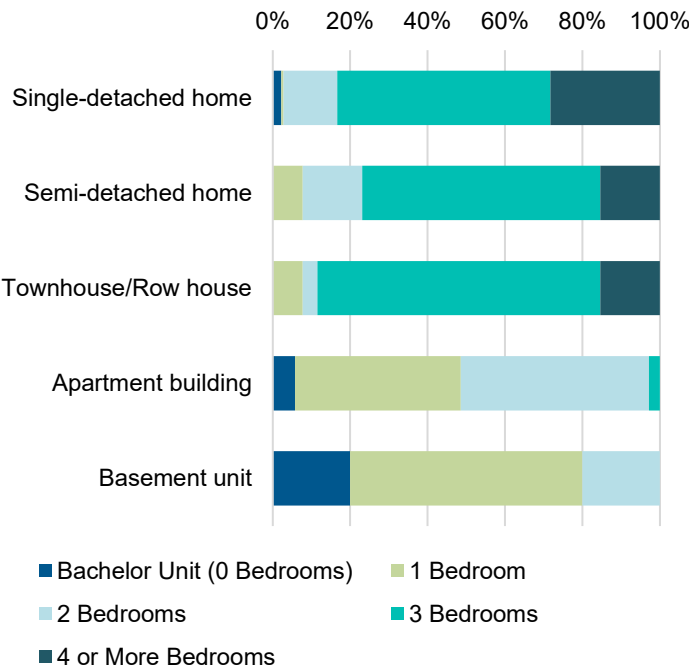
Owner households (94.4%) were more likely than renter households (5.6%) to live in single-detached dwellings. Owner households made up 75.6% of all survey respondents, which may account for an over-representation of large household and dwelling sizes within survey results.

Figure 6: Proportion of Dwelling Types by Household Tenure



Owner households (75.6%) made up the majority of survey respondents. Broken down by tenure, owner households were more likely to live in single-detached dwellings (94.4%). Additionally, this dwelling form had the highest proportion of units with three- or more-bedrooms (81.5%).

Figure 7: Proportion of Dwelling Sizes by Dwelling Type



## Housing Satisfaction



77% of respondents felt their current place meets the needs of their household.

Figure 8: Satisfaction with Current Housing

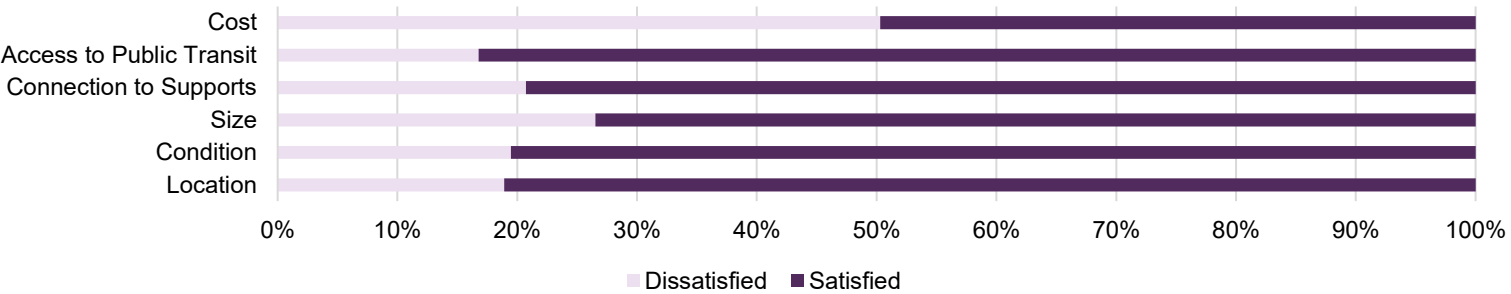
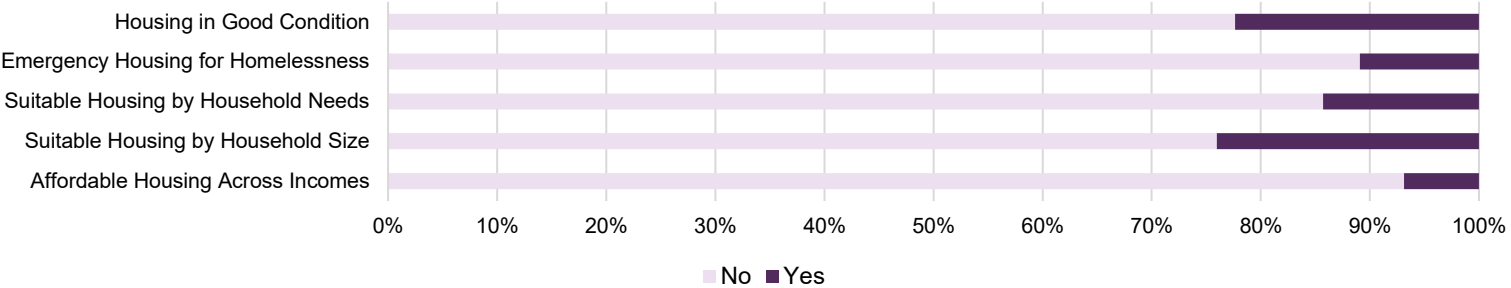


Figure 9: Perception of Housing Availability in the Community





Housing Satisfaction by Tenure

To better understand the experiences of all households in the City, survey responses were categorized by household tenure to reflect the unique challenges and needs across the housing continuum.

Across all respondents, those who indicated that they always had difficulties paying their rent/mortgage were the least likely to live in housing that met the needs of their household (37.5%). By comparison, respondents who indicated they never had difficulties paying their rent or mortgage had the highest proportion living in housing that met the needs of their household (87.6%).

Broken down by tenure, renter households (20.9%) had a higher proportion of respondents that often or always had difficulties paying rent compared to owner households (3.9%) paying their mortgage. Renter households also had 75.0% of respondents indicate they always had difficulties paying their rent and were living in housing that did not meet their current needs. This was above the average across all respondents (62.5%).

Figure 10: Whether Households in Hamilton Are Satisfied With Their Housing by Frequency of Difficulty Paying Mortgage/Rent

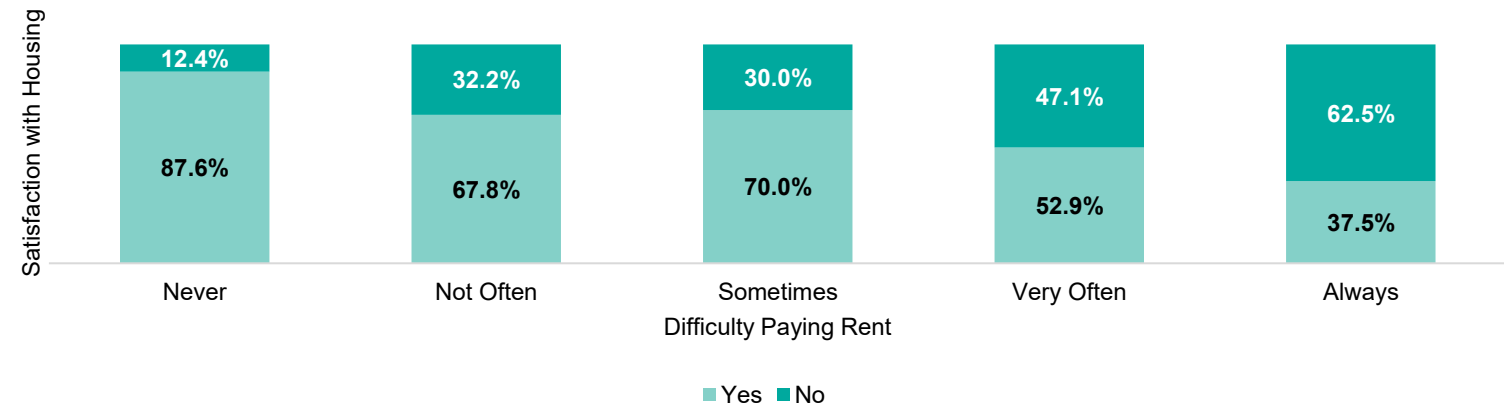
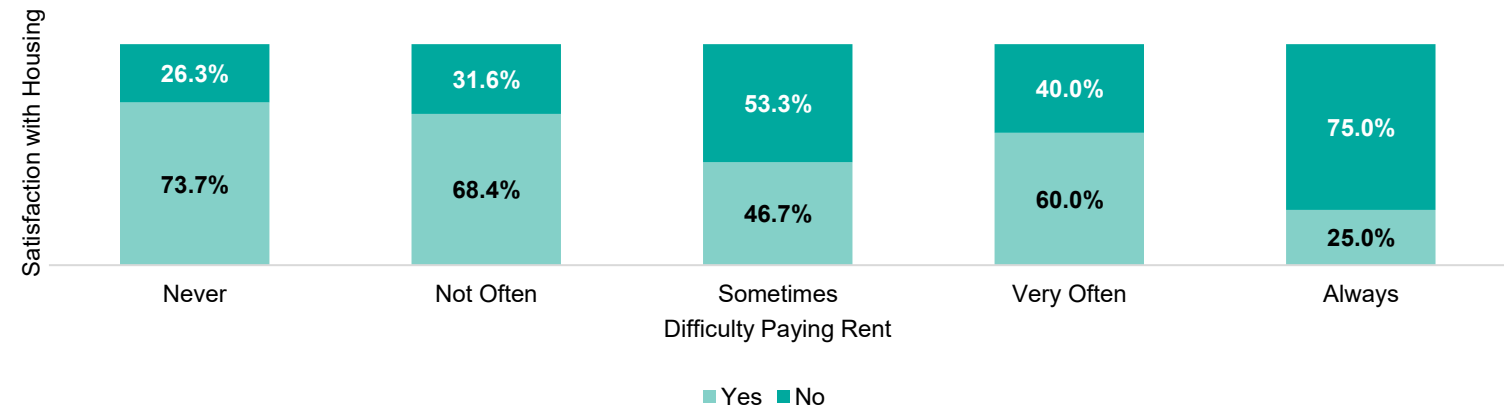


Figure 11: Whether **Renter Households** in Hamilton Are Satisfied With Their Housing by Frequency of Difficulty Paying Rent



Housing Need by Tenure

While the majority of survey respondents were satisfied with their current place of residence, respondents' answers revealed deep disparities in the experiences of households depending on household size, dwelling size, dwelling type, and household tenure.

Responses indicated that owner households (87.8%) were the likeliest to be living in a place that met their needs. Other household tenures faced much higher rates of unsuitable living situations.

Across all renter households, just 61.2% indicated that their place of residence met current household needs. The survey reached three (3) respondents currently living on the street/outside, all of whom indicated that their current living arrangements did not meet their current needs.

Figure 12: Households Living in a Place that Meets Their Needs

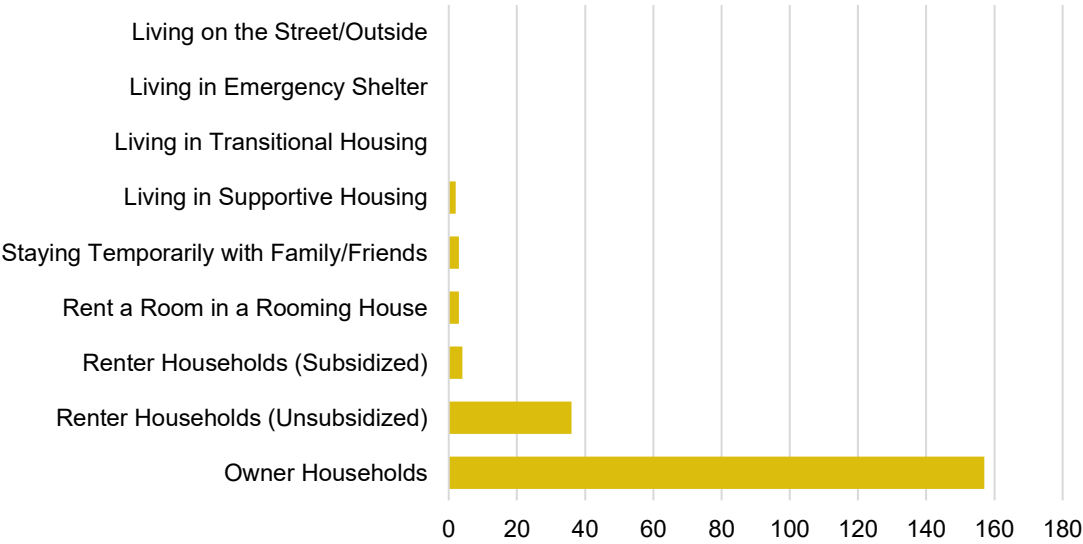
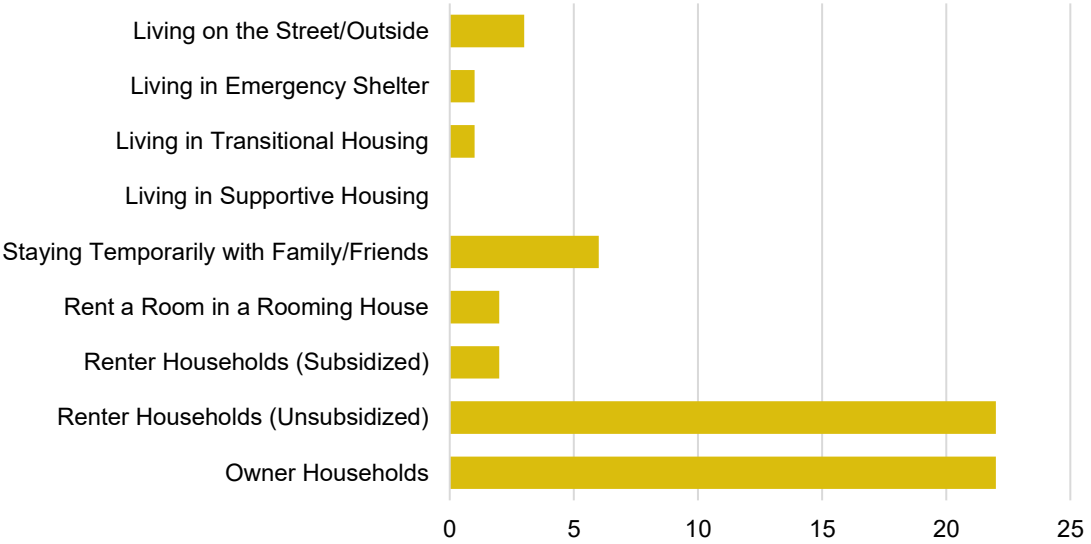


Figure 13: Households Living in a Place that Does Not Meet Their Needs



Key Insights

Across survey respondents, the majority (77%) felt their current place of residence met the needs of their household. The majority respondents were satisfied with all features of the current place where they resided, including the location, condition, size, connection to supports, access to public transportation, and cost.

However, this is likely due to an over-representation of owner households (75.6%) responding to the survey relative to the proportion of owner households in Hamilton based on census data (65.7%).

When assessing housing need by tenure, 87.8% of owner households lived in a place that met their needs, compared to just 61.2% of renter households. Among the respondents currently living on the street/outside, none felt their current living situation met their needs.

Top Housing Issues



71%

Make rental housing more affordable.



66%

Provide housing and support for people experiencing homelessness.



44%

Ensure there is a wider range of home prices so more people can afford to buy a house.

Comparatively, respondent perceptions of housing in their community were substantially more negative. While respondents generally lived in housing in a good state of condition, responses indicated a general sense that other members of the community lacked similar access.

The majority of respondents indicated that they did not believe residents in Hamilton had access to housing in good condition, emergency housing for homelessness, suitable housing for households of differing sizes or needs, and affordable housing across all incomes. Respondents generally did not feel that residents had access to affordable housing, highlighting this as the greatest need for community members.

*As a HAF funded project, this report must be completed by December 2024. As a result of these timelines, there were limitations on the extent of the consultation that could be undertaken. Further engagement with priority population groups, including those with lived experience of homelessness, will be undertaken by the City as part of the next steps to address the housing needs identified in this report.*



# Community Pop-Ups

## Key Themes

This section provides a summary of the **key themes** and **what we heard** at the community pop-ups conducted between September 4<sup>th</sup> and October 10<sup>th</sup>, 2024.

Over the course of the pop-ups, 856 stickers were placed across six (6) boards gathering feedback on the availability, suitability, and affordability of housing in communities across Hamilton. Additionally, participants provided anonymized feedback at each session, through which 105 individual comments were collected. The key themes from these pop-ups are a synthesis of these findings and conversations held between residents and representatives of the City of Hamilton conducting the pop-up events:

1. *There is a concern about rising homelessness and encampments across Hamilton.*
2. *There is a need for greater supply of permanently affordable and supportive housing units.*
3. *Look to increase the housing supply through innovative best practices.*
4. *There is a need for increased rental protections to prevent renovations and maintain good state of repair.*
5. *Increasing the supply of housing is not sufficient without ensuring safety and quality of buildings / neighbourhoods.*

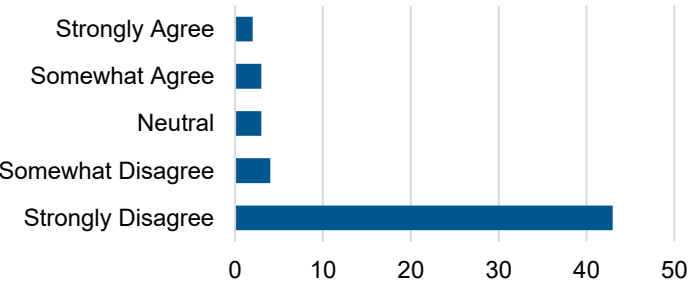


**12 community pop-ups conducted across 7 Wards and 5 Federal Electoral Districts**

Throughout the pop-up event, targeted prompts were provided to create an interactive environment for residents to speak to housing need, challenges, and experiences in their community.

Residents were asked to place stickers on boards to represent how satisfied or dissatisfied they felt with features of the place they lived, and how strongly they agreed or disagreed with various statements about the state of housing in their community.

**Figure 14:** Responses to “There is Housing Affordable to a Wide Range of Incomes”



## Top Housing Issues\*



**51**

Provide housing and support for people experiencing homelessness.



**50**

Make rental housing more affordable.



**37**

Increase the availability of rental housing.

*\*Identified by the number of survey respondents listing this as their top housing issue in the community.*

Key Theme 1

**There is a concern about rising homelessness and encampments across Hamilton.**

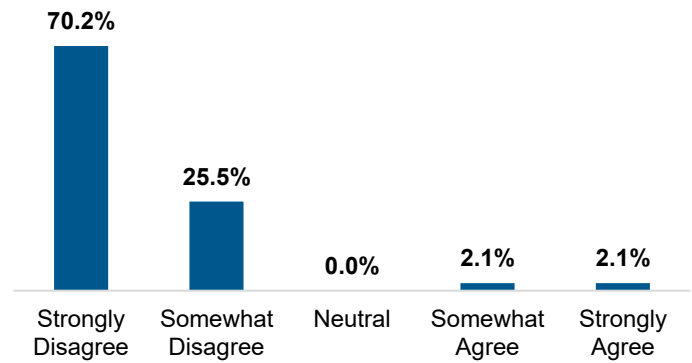
Providing housing and support for people experiencing homelessness was the top housing issue among those who attended the community pop-ups. Across 283 responses, 51 people (18.0%) selected this as a top housing issue for their community.

Residents expressed concerns that following the COVID-19 pandemic, there has been a rise in homelessness. Community members indicated that encampments have increased across parks, and there appears to have been lack of action to address this issue. Concerns were articulated both for those experiencing homelessness, and their need for permanent housing and supports, as well as for residents of nearby areas, and the perceived safety risks.

Residents noted that downtown faced heightened rates of homelessness and expressed concerns that it appears that the City was not acting swiftly or sufficiently to provide housing, supports, or interim measures to improve the outcomes for individuals living in encampments. These sentiments contributed to residents' rising safety concerns in parks, downtown, and by Bayfront.

When asked if residents felt there was emergency housing for people experiencing homelessness or in crisis, almost all participants indicated that they somewhat or strongly disagreed.

**Figure 15:** Responses to “There is emergency housing for people experiencing homelessness or in crisis”



**What We Heard**

**Residents at community pop-ups expressed the following sentiments:**

- “People should absolutely NOT be camping, nor living on the street. We’ve seen estimates of \$125K per person. To give these people wraparound services, surely people could be helped more efficiently”*
- “Start by asking people who are unhoused what housing they want and then work to create it”*
- “There are encampments like I’ve never seen before”*



Key Theme 2

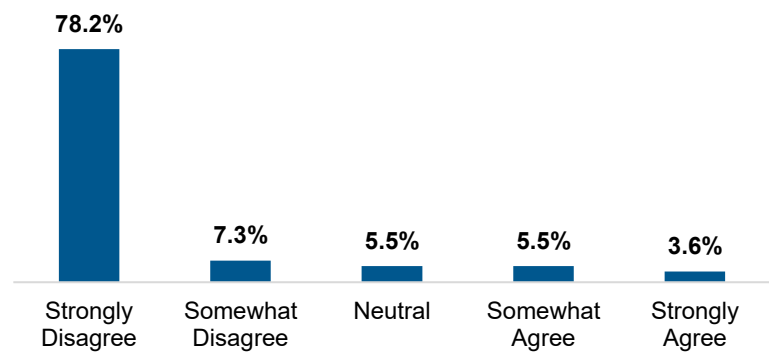
***There is a need for greater supply of permanently affordable and supportive housing units.***

Residents expressed that a comprehensive approach to the housing crisis would require permanent supports for residents, both in terms of affordability and the level of support and care provided.

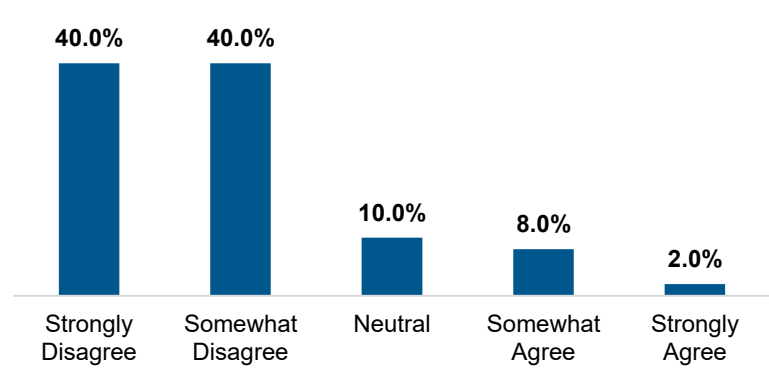
Across 48 responses, 80.0% either somewhat or strongly disagreed that there was housing suitable to different needs and abilities in their community. Residents expressed the need for accessible, barrier-free housing, and housing with increased supports for mental health and addictions. Across several pop-up events, residents expressed the need for support services to enable residents to maintain housing, particularly as they age.

Residents additionally expressed concern at an eroding affordable housing stock, including that low-income populations and future generations may never be able to access housing that is affordable to them. Older residents indicated that affordability was a top priority for them as well, highlighting how an expensive housing stock prevented downsizing within the community.

**Figure 16:** Responses to “There is housing affordable to a wide range of incomes”



**Figure 17:** Responses to “There is housing suitable to different needs & abilities”



**What We Heard**

**Residents at community pop-ups expressed the following sentiments:**

*“Support services in all communities to help people stay housed”*

*“Need more barrier-free housing for people with disabilities”*

*“We are losing more affordable housing than we are building.”*

*“I am over 80 years old and living in a 3-bedroom unit by myself. I can't move because it's too expensive.”*

*“Affordable housing for all”*



Key Theme 3

**Look to increase the housing supply through innovative best practices (e.g., tiny homes, converting vacant buildings).**

At several pop-ups, residents communicated concern at the rising housing crisis while several lots around the City sat vacant.

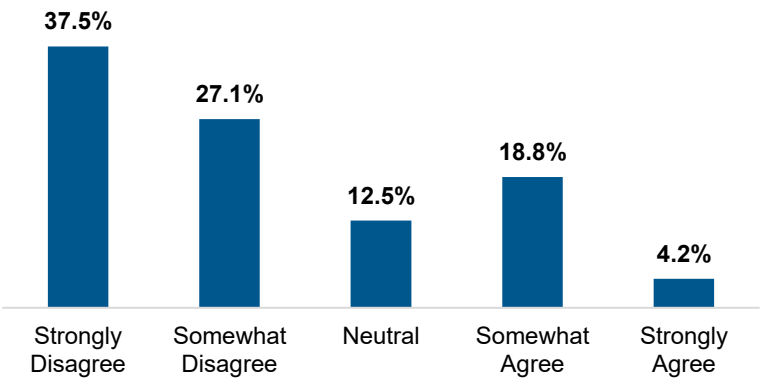
Many respondents provided several suggestions and perspectives for increasing the housing supply through pursuing innovations in the housing sector and adopting best practices from other jurisdictions.

Suggestions included turning vacant office space or abandoned lots into affordable housing, increasing support for ADUs, using modular construction, and enforcing green standards on new-builds.

According to 2021 Census data, approximately 60% of households in Hamilton were considered small (1-2 people), compared to just 36% of dwellings (1-2 bedrooms). This mis-match in the existing housing stock may be exacerbating the lack of supply residents identified, contributing to rising housing prices.

When asked if residents felt there was housing suitable for different families – big and small, a majority of participants indicated that they somewhat or strongly disagreed.

**Figure 18:** Responses to “There is housing suitable for different family types (big & small)”



What We Heard

**Residents at community pop-ups expressed the following sentiments:**

*“Check out other cities that have a successful ‘tiny home’ community”*

*“Offer to pay 100% of construction of secondary suites. Less than 1/2 the cost of paying developers \$500-\$500,00/apartment. \*For waitlist households.”*

*“The City should help to turn vacant buildings into affordable housing”*

*“Use modular construction: faster, competitive pricing, sustainable, fewer/no deficiencies.”*



Key Theme 4

***There is a need for increased rental protections to prevent renovictions and maintain a good state of repair.***

Residents expressed the need to ensure the existing rental stock and renter households are protected. These concerns spanned the quality of buildings renter households occupied, to the relationship between tenant and landlord and the precarity this conferred on tenants throughout occupancy.

Community members indicated the need for stronger protections for student renters living in poor housing conditions, increased tenant supports, and measures to prevent renovictions and gentrification that was resulting in displacement across the City.

When asked to identify the top housing issues in the city, residents expressed that making rental housing more affordable and increasing the availability of rental housing were among the top 3 priorities.



What We Heard

**Residents at community pop-ups expressed the following sentiments:**

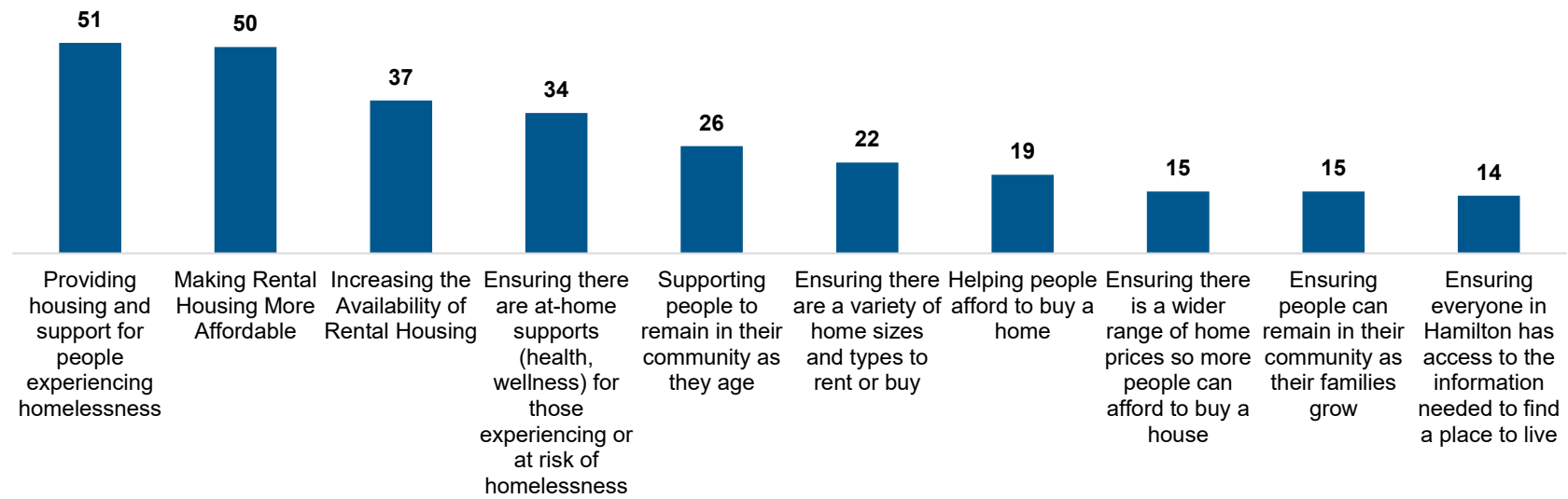
*“How do we improve outcomes for people at risk of losing their housing? Renovictions, etc.”*

*“More support for preventing renovictions”*

*“Increased tenant support with unscrupulous landlords”*



Figure 19: Top Housing Issues for Residents Attending Community Pop-Ups





Key Theme 5

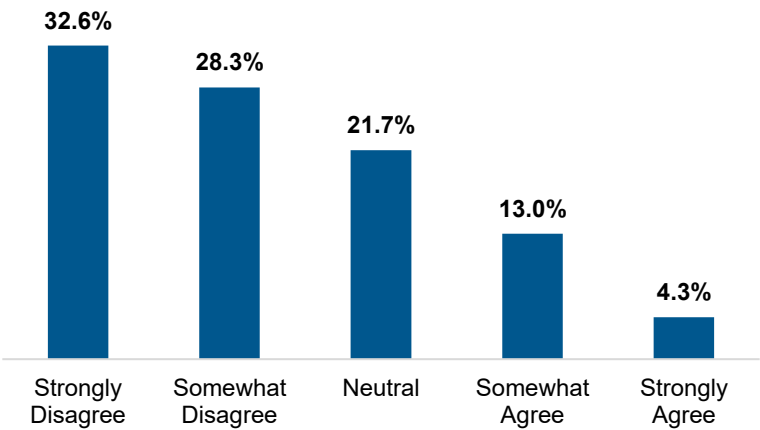
**Increasing the supply of housing is not sufficient without ensuring safety and quality of buildings / neighbourhoods.**

Local community members identified that creating, maintaining, and ensuring the affordability of the housing stock will all remain insufficient measures if there is not also investment in the neighbourhoods and communities where the housing is located.

Residents expressed a desire to live in well-maintained housing and safe neighbourhoods. Attendees of the pop-ups indicated that some communities were experiencing rising crime and theft, while downtown residents expressed concerns over poor relationships with the police. Community members additionally identified concerns that some City-owned housing was not well maintained, citing experiences living with infestations.

When asked if residents felt that residents of the City lived in housing in good condition, a majority of participants indicated that they somewhat or strongly disagreed.

**Figure 20:** Responses to “People live in housing in good condition”



What We Heard

**Residents at community pop-ups expressed the following sentiments:**

*“We need to renovate our existing affordable housing stock”*



## Approach

Focus group sessions were conducted with the Housing Sustainability and Investment Roadmap (HSIR) Steering and Advisory Committees, Hamilton is Home, and the Community Partnership Action Table.

These focus groups provided the opportunity to communicate initial findings from public engagements and quantitative analysis with key stakeholders in the City of Hamilton. Additionally, these sessions ensured that work conducted throughout the project was in alignment with the HSIR Pillars.

Throughout these sessions, participants were provided the opportunity to speak to their work across the housing system in Hamilton, providing additional context to the findings of this report. Each session enabled community members to validate key findings of this report, incorporating a Whole of Hamilton approach.

## Key Insights

Focus group participants noted that a decrease in funding for community and affordable housing has contributed to a subsequent decline in community and affordable housing units. Additionally, session members noted that insufficient development of purpose-built rentals has resulted in low vacancy rates across the City, contributing to rising rents. The convergence of these two trends has resulted in perceptions that residents remain in community housing units for longer, as there are few affordable paths to market rentals and homeownership in the City.

Focus group participants identified that such a decline in unit turnover has contributed to increasing community housing waitlists. Additionally, there were concerns that residents remaining in the same units due to an inability to transition through the housing continuum may lead to over-housing. While some households may experience over-housing in community and affordable units, focus groups noted that this lack of unit turnover may also result in large households on the waitlist who experience affordability challenges living in unsuitable housing due to an insufficient supply.

Participants noted that discrepancies between the number of units and the number of units by bedroom count may result in under-forecasting housing need. Participants also provided thoughts on next steps to address the housing needs identified through this work.

The feedback received through these focus groups was used to refine the key insights that will help inform the Hamilton Housing Secretariat in their approach to achieving the housing targets as required by the HAF agreement.



***Feedback from focus groups highlighted the need to consider both unit and bedroom count when projecting housing need for the City of Hamilton***



# 7 Housing Needs Assessment

This Housing Needs Assessment is based on statistical and other quantitative data analysis and provides the foundation for the Key Housing Gaps analysis to follow.

This assessment examines the demand and supply factors for housing in the City of Hamilton.



## Contents

This section includes the following sub-sections and components.

- **Demographic profile**, highlighting factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.
- **Housing supply profile**, highlighting factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates.
- **Housing affordability analysis**, providing an analysis of housing affordability based on the characteristics of the demand and the available supply of housing units.

## Overview

This section provides a snapshot of the demographic profile in the City of Hamilton, highlighting factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.

## The Data

The demographic profile for the City of Hamilton is used to describe the demand for housing. The demand-side characteristics examined include:

- **Population trends**, including population growth, age, race, Indigenous identity, immigration, mobility and incidence of low income.
- **Household trends**, including income, tenure, age, size, type, mobility, immigration, race, Indigenous identity, gender and activity imitations.
- The **economic context** of the community, including **unemployment and participation** rates.

## Population Growth

In 2021, the population of Hamilton was 569,350 people. During this time, the most populated wards in the City were Ward 7 (61,955 people), followed by Ward 6 (48,850 people), and Ward 12 (48,175 people).

From 2016 to 2021, the population in Hamilton increased by 32,430 people (+6.0%). The wards that experienced the fastest growth over this period were Ward 6 (+16,910 people, +52.9%), Ward 15 (+11,925 people, +44.3%), and Ward 8 (+12,205 people, +35.3%). Ward 11 (-2,420 people, -8.1%) experienced the greatest decline in population due to a 2018 realignment of ward boundaries in the City that transferred a region of Ward 11 to Ward 9.

## Population Projections

The Ontario Ministry of Finance released population projections<sup>1</sup> in October 2024 that Municipalities receiving funding under the Housing Accelerator Fund are required to use to calculate local housing targets.

Based on these projections, Hamilton is estimated to grow to a population of 903,270 people by 2051, an increase of 333,917 people (+58.2%) from 2021. This is well above the historical population growth rate, which experienced an increase of 12.8% from the period of 2006 to 2021.

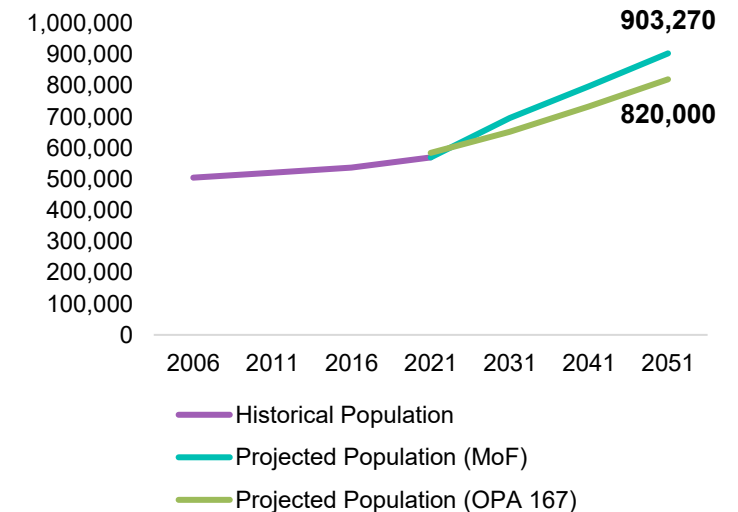
In addition to Ministry of Finance population projections, the City of Hamilton has adopted detailed population and household forecasts based on the Growth Plan for the Greater Golden Horseshoe to inform the City of Hamilton's *Urban Hamilton Official Plan*.

The City of Hamilton adopted these population projections into the Official Plan in July 2023, estimating that the population of the City will reach 820,000 people by 2051. This represents an increase of 44.0% from the census population count in 2021.



<sup>1</sup>: These projections do not incorporate explicit economic or planning assumptions. They were developed using a standard demographic methodology in which assumptions for population growth reflect recent trends in all streams of migration and the continuing evolution of long-term fertility and mortality patterns. They do not reflect recent Federal Government announcements respecting changes in permanent resident immigration targets.

**Figure 21:** Historical Population and Population Projections in the City of Hamilton, 2006 - 2051



**Source:** Statistics Canada Community Profiles, 2006 – 2021; Ministry of Finance Population Projections; Hemson Consulting Ltd. based on Statistics Canada Census data and Growth Plan Schedule 3 forecasts for 2051 for the City of Hamilton\*

**\*Note:** the Hemson projections used a different methodology than the Ministry of Finance projections, hence the discrepancy in numbers

Population Age

The average age in the City of Hamilton was 41.5 years in 2021, roughly consistent with the average age Province-wide (41.8 years).

The most common age cohort during this period were those aged between 25 and 44 years (155,820 people, 27.4% of the population), followed by those aged between 45 and 64 years (149,795 people, 26.3%).

Between 2016 and 2021, the average age in Hamilton increased by 0.2 years (0.5%), indicating an aging population. This was driven by the increase in those aged 65 years and above (+11,380 people, +12.2%). This was the second-fastest increase by age cohort over this period, following the growth in those aged 25 to 44 years (+20,220 people, +14.9%).

**Recent immigrant** refers to an immigrant that has moved to Canada within five years of the Census period.



Immigration

In 2021, the City of Hamilton had 145,550 immigrants (25.9% of the population). This was below the provincial (30.0%) proportion of immigrants during this period.

Across all Wards, Ward 5 (34.4%) had the highest proportion of immigrants, followed by Ward 8 (31.8%). The areas in the City with the lowest proportions of immigrants were Ward 4 (16.3%) and Ward 15 (17.6%).

Hamilton experienced an increase in the immigrant population (+15,185 people, +11.6%) between 2016 and 2021. This was above the rate of increase province-wide (+354,440 people, +9.2%).

Immigrant Birth-Place

The most common birthplace for all immigrants in Hamilton in 2021 was Asia (57,220 people, 10.2% of the population), followed by Europe (56,750 people, 10.1%).

Among recent immigrants, the most common place of birth was Asia (12,530 people, 2.2%), followed by Africa (3,175 people, 0.6%).



What We Heard

The most common age for survey respondents were those aged 40 to 54 years (32.2%), followed by those aged 30 to 39 years (29.8%).

The survey did not reach any children aged 0 to 14 years, who made up 16.0% of the Hamilton population in 2021.

Visible Minorities

In 2021, those who identified as visible minorities represented 25.1% of the population (140,950 people) in the City of Hamilton. The most common visible minorities in the City were South Asian (6.2%), Black (5.1%), and Arab (2.8%) populations.

Between 2016 and 2021, the population of those who identified as visible minorities experienced an increase of 40,890 people (+40.9%). During this period, the population of those who did not identify as a visible minority declined (-7,910 people, -1.8%). This was consistent with overall provincial trends, with the population of those who did not identify as a visible minority experiencing a decline (-1.5%) while those who did identify as a visible minority increased (+24.0%) – however, this occurred at a lower rate than the City of Hamilton (+40.9%).

Indigenous Population

The City of Hamilton had 12,520 people (2.2%) who identified as Indigenous in 2021, below the province-wide rate (2.9%). During this period, there were 8,555 First Nations individuals (68.3% of the Indigenous population in Hamilton), 3,205 Métis individuals (25.6%), and 120 Inuit individuals (1.0%).

There were more Indigenous women (6,960 people) than men (5,555 people) in Hamilton in 2021. This was consistent across First Nations, Métis, and Inuit populations. Between 2016 and 2021, Indigenous populations experienced an increase of 385 people (+3.2%) from 2016 levels. However, this was a slower rate of population increase than experienced province-wide (+32,190 people, +8.6%).

Table 5: Indigenous Population by Gender<sup>1</sup> in Hamilton

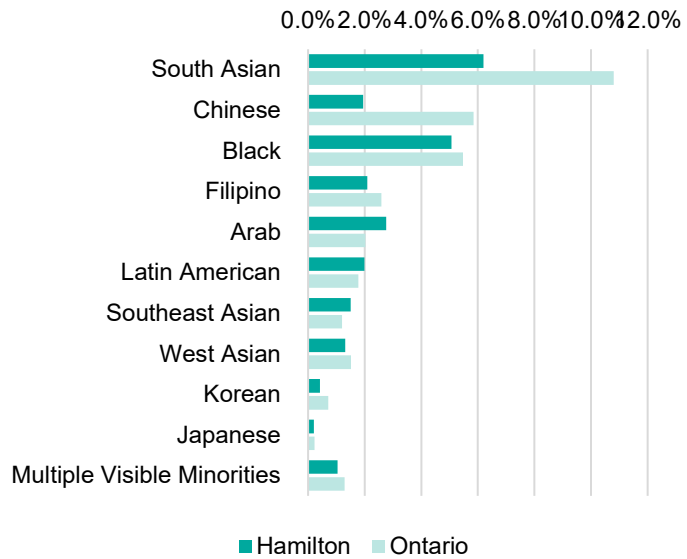
	Men+	Women+	Total
First Nations	3,740	4,820	8,555
Métis	1,490	1,715	3,205
Inuit	35	75	120

Source: Statistics Canada Community Profiles, 2021



<sup>1</sup>: Starting in 2021, Statistics Canada began distinguishing between gender and sex at birth in their data collection. Gender refers to an individual's personal and social identity as a man, woman or non-binary person (a person who is not exclusively a man or a woman). Sex at birth refers to sex assigned at birth, which is typically assigned based on a person's reproductive system and other physical characteristics. Given that the non-binary population is small, Statistics Canada sometimes aggregates data to protect the confidentiality of responses provided. In these cases, individuals in the category "non-binary persons" are distributed into the other two gender categories and are denoted by the "+" symbol.

Figure 22: Proportion of Visible Minorities in the City of Hamilton and Ontario, 2021



Source: Statistics Canada Community Profiles, 2021

### Populations Experiencing Homelessness

In January of 2024, there were 1,592 people experiencing homelessness in the City of Hamilton. Of this population, 585 (36.7%) people were experiencing homelessness for more than six (6) months.

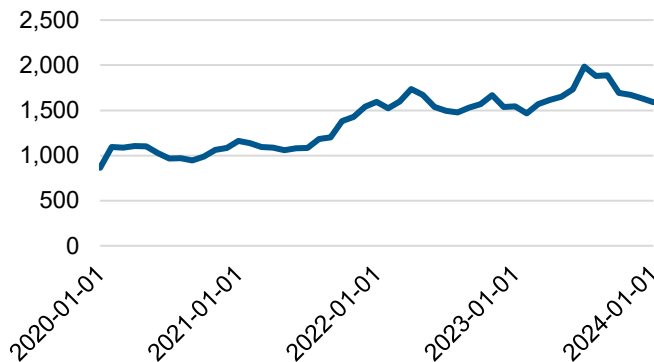
The population of those experiencing homelessness has increased (+728 people, +84.3%) from 864 people in 2020. HIFIS was launched in late 2019, with service provider onboarding phased in throughout 2020. The reported increase in the population of those experiencing homelessness was likely impacted by increased system coverage over this period.



**Inflow/Outflow Ratio** is a measure of the number of individuals entering over the number of individuals exiting a state of homelessness.

The proportion of those experiencing homelessness for greater than six (6) months, known as chronic homelessness, has declined from 53.6% in 2020 to 36.7% in 2024. Those experiencing homelessness for less than six months, often described as episodic homelessness, has driven the increase in homelessness over this period, (+606 people, +151.1%). It should be noted that the definition of chronicity of homelessness was changed in April 2022, and this affected the reported number of those experiencing chronic versus episodic homelessness.

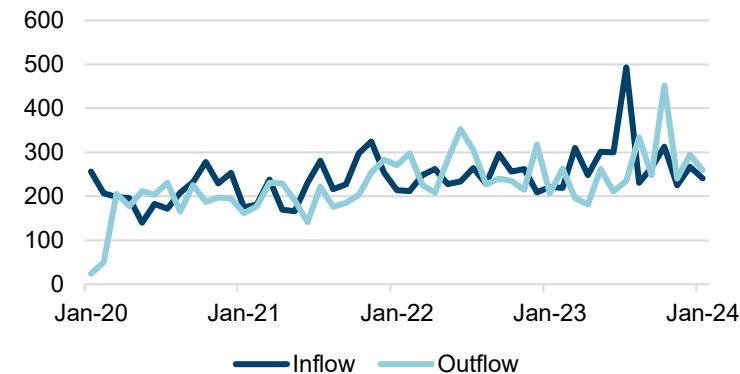
**Figure 23:** Population Experiencing Homelessness in Hamilton, 2020 – 2024



**Source:** Contains public sector Data made available under the City of Hamilton’s Open Data License

The City of Hamilton measures the monthly inflow and outflow of people experiencing homelessness. The inflow of those experiencing homelessness was 241 people in January 2024, while the outflow was 260 people. The monthly inflow rate represented a slight decline since January 2020 (-15 people, - 5.9%). However, the number of people exiting homelessness experienced a dramatic increase (+236 people, +983.3%). Between March 2023 and January 2024, the inflow/outflow ratio has consistently averaged near 1.0.

**Figure 24:** Inflow and Outflow of Those Experiencing Homelessness in Hamilton, 2020 – 2024



**Source:** Contains public sector Data made available under the City of Hamilton’s Open Data License



### Point in Time Count

From November 15 to 19, 2021 the City of Hamilton joined communities nation-wide in Everyone Counts, a coordinated Point-in-Time Count across Canada.

Locally, this initiative was a joint planning effort with the City of Hamilton's Housing Services Division and the local Indigenous community through the Coalition of Hamilton Indigenous Leadership (CHIL) to understand the needs of people experiencing homelessness in Hamilton. Throughout the week, 545 surveys were completed at emergency shelters, drop-in programs, community agencies, and in unsheltered locations.

The COVID-19 pandemic saw a substantial increase and shift in demographics of those experiencing homelessness. The 2021 PiT count engaged 95 residents staying in outdoor unsheltered locations and encampments, well above the 2018 (25 people) and 2016 (34 people) levels. Women made up increasing proportions of those experiencing homelessness, representing 53% of respondents in the 2021 PiT survey. This was above the proportion in 2018 (32%) and 2016 (28%).

### Indigenous Homelessness

The results of the City's 2021 point in time count indicated that Indigenous people were over-represented among the population of those experiencing homelessness. Across all respondents, 23% identified as Indigenous or as having Indigenous ancestry, while just 2.2% of the population of the City identified as Indigenous according to 2021 census data.

Among Indigenous respondents to the PiT survey, 55% identified as women, 40% identified as men, 4% as non-binary/gender queer, and 1% as two-spirit. Roughly 80% of respondents were between the ages of 31 and 64.

#### TOP 3 REASONS FOR MOST RECENT HOUSING LOSS



- Not enough income
- Landlord/tenant conflict
- Unfit/unsafe housing conditions

#### TOP 5 BARRIERS TO FINDING HOUSING



- Rent too high
- Low income
- No income assistance
- Poor Housing Conditions
- Discrimination

Across Indigenous respondents, 44% reported having always lived in Hamilton, while an additional 28% had lived in Hamilton for a period of five or more years. Approximately 80% reported having stayed in an emergency shelter within the past year, and 37% of respondents reported having stayed in an emergency shelter the night before completing the survey.

In the spring of 2015, Hamilton City Council committed to develop an Urban Indigenous Strategy to identify actions and strengthen the City's relationship with Indigenous communities in Hamilton. The *Hamilton Urban Indigenous Strategy* was developed over the span of two years and includes an action that the City will identify how to increase accessible and affordable housing for Indigenous people through a Housing and Homelessness Action Plan.



**Source:** City of Hamilton "2021 Point in Time Connection Results"

**Source:** City of Hamilton Urban Indigenous Strategy, 2019

## Household Growth

The City of Hamilton had 222,805 households in 2021. This represented 4.1% of all households in Ontario during this period.

Between 2016 and 2021, the City experienced an increase of 11,205 households (+5.3%), slightly below the province-wide rate (+6.2%).

## Household Tenure

The City of Hamilton had a high proportion of renter households (76,400 households, 34.3%) in 2021, above the province-wide rate (31.4%). Across the City, renter households were most heavily concentrated in Ward 2 (76.9%), Ward 1 (55.4%), Ward 3 (54.5%), and Ward 5 (48.9%).

By contrast, there were the highest rates of owner households in Ward 11 (92.8%), Ward 12 (88.4%), Ward 10 (86.9%), and Ward 15 (86.8%). Renter households (+7,855 households, +11.5%) experienced greater and faster growth than owner households (+3,360 households, +2.3%) in the City of Hamilton between 2016 and 2021.

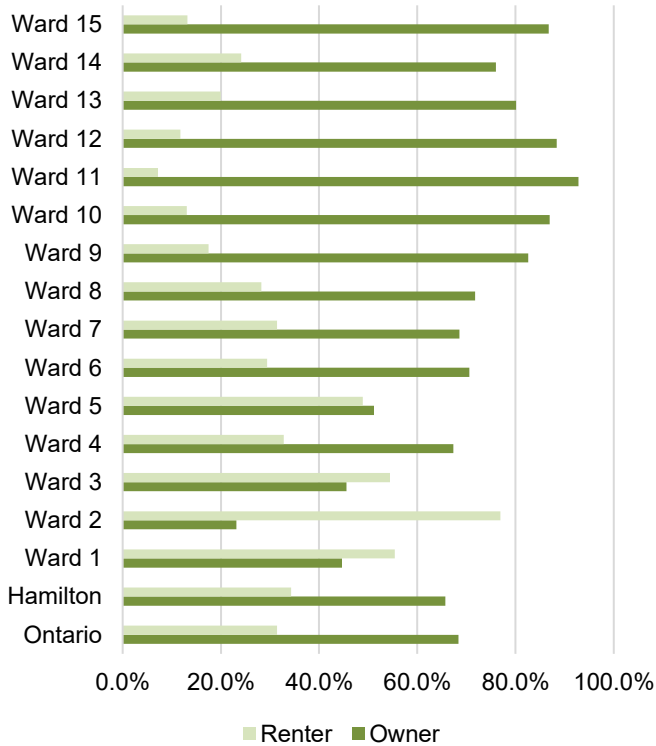
## Household Size

The average household size in the City of Hamilton was 2.5 people in 2021, consistent with the Province-wide average (2.6 people). During this period, 60.0% of households were considered ‘small’ households, indicating that they consisted of two or fewer people.

The most common household size was two-person households (71,460 households, 32.1%) in 2021, followed by one-person households (62,110 households, 27.9%), and four- or more-person households (53,910 households, 24.2%). Broken down by region, Ward 9 had the highest proportion of households with four- or more-persons (40.9%), while Ward 2 had the highest proportion of one-person households (51.9%).

Between 2016 and 2021, four- or more-person households experienced the most growth (+3,640 households, +7.2%), above the provincial rate (+5.2%). One-person households (+2,535 households, +4.3%) experienced the lowest growth rate over this period.

**Figure 25:** Household Tenure in Ontario and the City of Hamilton by Ward, 2021



**Source:** Statistics Canada Community Profiles, 2021

Household Type

The most common household type in the City in 2021 were one-person households (27.9%), followed by couples with children (27.2%), and couples without children (22.8%).

In 2021, the proportion of lone-parent families in Hamilton (10.3%) was above the provincial rate (9.2%).

Household Maintainer Age

In 2021, the most common age cohort for primary household maintainers was those aged 45 to 64 years (85,745 households, 38.5%).

Between 2016 and 2021, households maintained by those aged 65 years and older experienced the greatest increase (+6,280 households, +11.1%).

**Primary Household Maintainer** refers to the first person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling.



Household Income

The average household income was \$108,700 in Hamilton in 2021, slightly below the Ontario average (\$116,000). The average income for one-person households in the City was \$50,800, while the average income for two- or more-person households was \$131,200.

There was a wide disparity in average household incomes by geographic region within Hamilton. In 2021, Ward 14 (\$183,725) had the highest average household income, followed by Ward 12 (\$160,304), and Ward 15 (\$155,824). Ward 2 (\$65,435) had the lowest average household income.

Survey respondents expressed

“We are trying to save to buy a home and finding it **further from reach** (rather than closer) the **more we save.**”

Rent is always paid, however **gas, hydro** and other **bills go unpaid every month**”

**“Can’t afford to move ... landlord is starting renovations (N13) as it is an older building, and I don’t know where I will move to”**



What We Heard

When comparing census totals to the demographics of survey respondents, the **most common household size of survey respondents was 2-person households** (32.8%), while one-person households were just 12.7% of respondents. Additionally, 34.9% of respondents lived with a spouse/partner and one or more young children.

**Survey respondents indicated significant affordability challenges in the City of Hamilton** - 93.0% of survey respondents said that there was not housing affordable to a wide range of incomes in the City of Hamilton.

Labour Characteristics

In December 2023, the unemployment rate for the Hamilton Census Metropolitan Area was 4.9% when seasonally adjusted, slightly below the province-wide unemployment rate (5.5%). This represented a decrease of 1.5 percentage points from the unemployment rate of 6.4% reported at the end of Q3 2023 for the Hamilton Census Metropolitan Area.

The Hamilton Census Metropolitan Area had a participation rate seasonally adjusted at 64.1% in December 2023, roughly consistent with the Ontario rate (64.3%).

**Labour force participation rate** is the ratio between the total labour force divided by the total working-age population.



**Working age** population in Canada refers to people aged 15 to 64.

Industry

In 2021, the most common industry of employment in the City of Hamilton was health care and social assistance (41,515 jobs, 14.3%), followed by retail trade (32,750 jobs, 11.3%), and manufacturing (31,280 jobs, 10.7%).

Between 2016 and 2021, the public administration sector (+11,500 jobs, +92.1%) experienced the greatest increase, followed by health care and social assistance (+5,235 jobs, +14.4%). Over this period, accommodation and food services (-2,455 jobs, -13.4%) and manufacturing (-1,875 jobs, -5.7%) sectors experienced the greatest decline.

## Hamilton is anticipated to experience population growth.

The population of Hamilton experienced an increase (+32,430 people, +6.0%) from 2016 to 2021. The Ministry of Finance projections estimate that the City will expand to a population of 903,270 people by 2051 (+58.2%) and the City's projections within its Official Plan estimate the City will reach 820,000 people by 2051 (+44.0%). To meet this anticipated growth in population, the City of Hamilton will have to increase the housing supply across the housing continuum.

## The population in Hamilton was aging.

When considering future housing needs in Hamilton, it is important to consider population trends and demographics. In recent years, the City of Hamilton has shown signs of aging. Between 2016 and 2021, the average age in Hamilton increased (+0.2 years), driven by the increase in those aged 65 years and above (+11,380 people, +12.2%). This may indicate the need for housing that supports aging in place, such as supportive housing, renovations to add accessible features to units, or policies that enable down-sizing.

## The immigrant population was growing.

Over this period, the City has also experienced an increase in immigrant populations (+11.6%). Immigrants made up 25.9% of the population in Hamilton in 2021. During this period, the population of those who identified as visible minorities was 25.1%. As a result, the unique housing needs of immigrants, immigrant communities, and visible minority populations should be considered.

## Indigenous people were more likely to experience homelessness.

The population of those experiencing homelessness has increased from 864 individuals in 2020 to 1,592 individuals in 2024. This increase is driven by the population of those experiencing homelessness for a period of less than six months (+606 people, +151.1%).

Indigenous people are over-represented among the population of those experiencing homelessness. In a 2021 PiT Survey, 23% of those enumerated identified as Indigenous or as having Indigenous ancestry, while just 2.2% of the total population in Hamilton identified as Indigenous. To meet the unique needs and challenges faced by Indigenous communities in Hamilton, future actions to address homelessness should include specific considerations and strategies for Indigenous residents.

## There was an increase in renter households.

Hamilton has experienced rapid changes in household tenure and size in recent years. Between 2016 and 2021, renter households (+11.5%) increased substantially faster than owner households (+2.3%). As a result, there was an increased demand for purpose-built rental units. This may indicate the need for increased investment in and development of purpose-built rental housing.

## Hamilton had a growing proportion of large households.

Between 2016 and 2021, four- or more-person households grew at the fastest rate (+7.2%), while one-person households experienced the slowest growth (+4.3%). This may be due to insufficient supply of small dwellings in the City.



### Key Context •

36% of dwellings were considered 'small' (two or fewer bedrooms) in 2021, compared to 60% 'small' households.

## Overview

This section is an overview of the housing profile of the City, highlighting factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates.

Housing supply data is crucial in determining the need for different housing types in the City of Hamilton. Supply data will be compared against demand data to help determine the need for housing in Hamilton.

## The Data

The housing stock profile for the City of Hamilton is used to describe the supply of housing in the community. Several supply-side characteristics are examined, including:

- The **existing housing stock**;
- **Housing starts** and **completions**;
- **Non-market** (Supportive, transition, and emergency) housing stock characteristics; and
- **Market housing supply**, including ownership and rental **prices** and **vacancy rates**.



## Existing Housing Stock

In 2021, there were 233,564 total private dwellings in the City of Hamilton. During this period, 222,805 dwellings (95.4% of all dwellings) were occupied by usual residents, above the provincial rate (92.6%).

Broken down by geography, Ward 7 had the highest number of occupied dwellings (22,915 dwellings) followed by Ward 2 (19,440 dwellings), and Ward 5 (17,560 dwellings).

## Dwelling Type

The most common dwelling type in the City of Hamilton in 2021 was single-detached dwellings (125,130 dwellings, 56.2%), followed by high-rise apartments (36,465 units, 16.4%) and low-rise apartments (26,425 units, 11.9%). High-rise apartments were heavily concentrated in Ward 2, making up 61.9% of the housing stock in the Ward in 2021. Ward 2 accounted for 33.0% of all high-rise apartments in Hamilton during this period.

Between 2016 and 2021, high-rise apartments experienced the largest growth (+2,900 units, +8.6%) in absolute terms, while row houses grew at the fastest rate (+2,735 dwellings, +11.1%).

## Dwelling Size

In 2021, just 36.2% of dwellings were considered 'small' dwellings – i.e., dwellings with two- or fewer-bedrooms. The most common dwelling size during this period was three-bedrooms (87,970 dwellings, 39.5%), followed by four- or more-bedrooms (54,285 dwellings, 24.4%).

Between 2016 and 2021, dwellings with four- or more-bedrooms experienced the most growth (+3,405 dwellings, +6.7%), followed by three-bedroom dwellings (+2,590 dwellings, +3.0%).



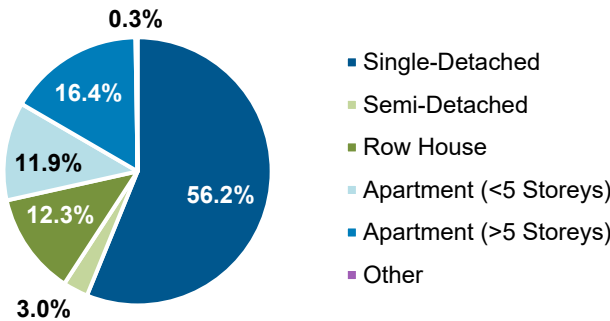
**Usual place of residence** refers to the main dwelling in which the person lives most of the time. It is used to identify the person as a member of a particular household.



### Key Context •

60% of households were considered 'small' households in 2021.

**Figure 26:** Dwellings by Type in the City of Hamilton, 2021



**Source:** Statistics Canada Community Profiles, 2021

Dwelling Age

The City of Hamilton has an aging housing stock. In 2021, 32.8% of dwellings were constructed in 1960 or earlier, above the province-wide rate (22.7%). Just 18.3% of housing was constructed between 2001 and 2021, well below the proportion across Ontario (26.1%).

The age of housing varies considerably across the City; Ward 3 (74.5%) had the highest proportion of housing constructed in 1960 and earlier, followed by Ward 4 (72.3%). By comparison, Ward 11 (59.6%) saw the greatest amount of housing constructed between 2001 and 2021, followed by Ward 5 (53.8%).

**Housing suitability** refers to whether a dwelling has enough bedrooms for the size & composition of a private household, according to the National Occupancy Standard.



Dwelling Condition

The age of dwellings plays a role in dwelling condition, as housing requires maintenance and upkeep over the course of its lifespan. The City of Hamilton (6.6%) had a higher rate of dwellings in need of major repairs than the province (5.7%) in 2021.

Between 2016 and 2021, the number of dwellings in need of major repairs in the City declined (-125 dwellings, -0.8%). However, this was a slower rate of decline than experienced province-wide (-1.2%).

Dwelling Suitability

In 2021, 6.2% of dwellings in Hamilton were not suitable. This was below the proportion in Ontario (6.7%).

However, this represented an increase of 2,900 dwellings (+26.5%) considered not suitable from 2016 levels, and a faster rate of increase compared to the province-wide rate (+18.7%).



What We Heard

62.1% of survey respondents said people in their community did not live in housing in good condition.



Survey respondents expressed

“Student houses around McMaster are in a **very poor condition.**”



### Housing Completions

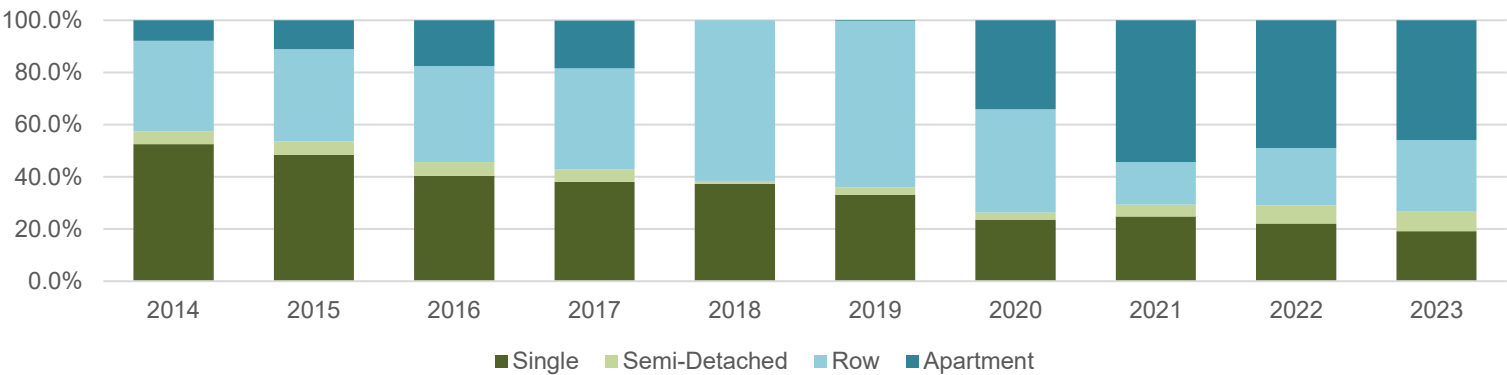
Recent trends in Hamilton indicate a positive environment for residential development. In the last ten years, housing completions have increased from 1,737 completions in 2014 to 2,695 completions in 2023 (+55.2%).

The City has also experienced a shift towards denser forms of development. In 2014, single-detached dwellings made up 52.5% (912 dwellings) of all housing completions while apartments were just 7.9% (137 units) of housing completions. By 2023, single-detached completions had declined by 43.5%, and made up just 19.1% of housing completions. By comparison, apartment completions experienced an increase of 803.6%, making up 45.9% of all housing completions during this period.

### Housing Completions by Tenure

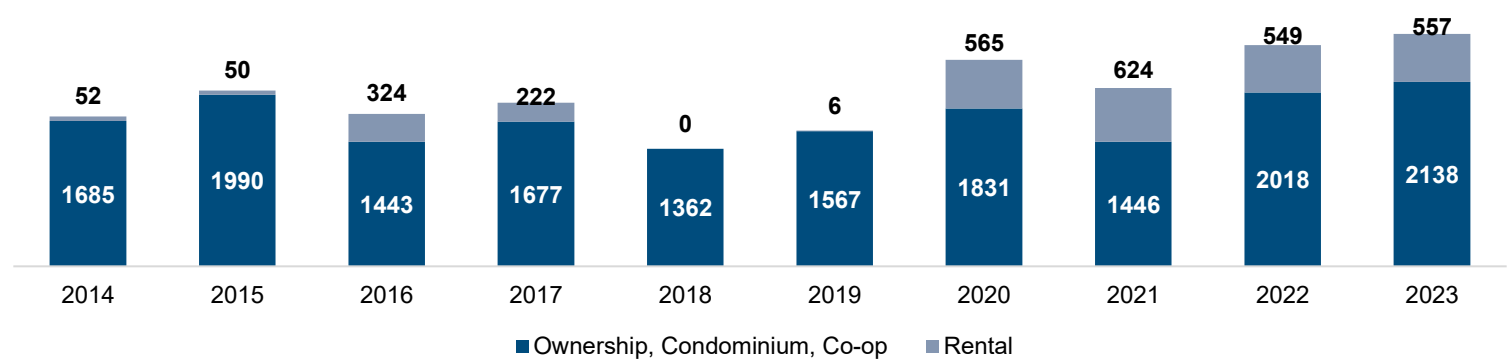
As development has shifted towards denser housing forms, there has been an increase in rental housing completions. In 2014, rental housing made up just 3.0% of all housing completions. By 2023, this had increased to 20.7% of housing completions in the City. Rental housing completions reached a peak in 2021, with 624 housing completions, representing 30.1% of all housing completions during the period.

Figure 27: Housing Completions by Dwelling Type in Hamilton, 2014 – 2023



Source: CMHC Housing Starts and Completion Survey, 2014-2023

Figure 28: Housing Completions by Dwelling Tenure in Hamilton, 2014 – 2023



Source: CMHC Housing Starts and Completion Survey, 2014-2023

Housing Starts

Housing starts have shown a similar trend to recent housing completion activity in the City, indicating a sustained environment for residential development. In the last ten years, there has been an increase from 2,136 housing starts in 2014 to 3,347 housing starts in 2023 (+56.7%).

Over this period, housing starts have shifted towards denser forms of development. In 2014, there were just 347 apartment housing starts (16.2% of all housing starts). In 2023, this rose to 2,542 apartment housing starts (+632.6%), as apartments made up 75.9% of all housing starts. Single-detached dwellings declined from representing 41.6% of all housing starts in 2014 to just 6.8% of housing starts in 2023.

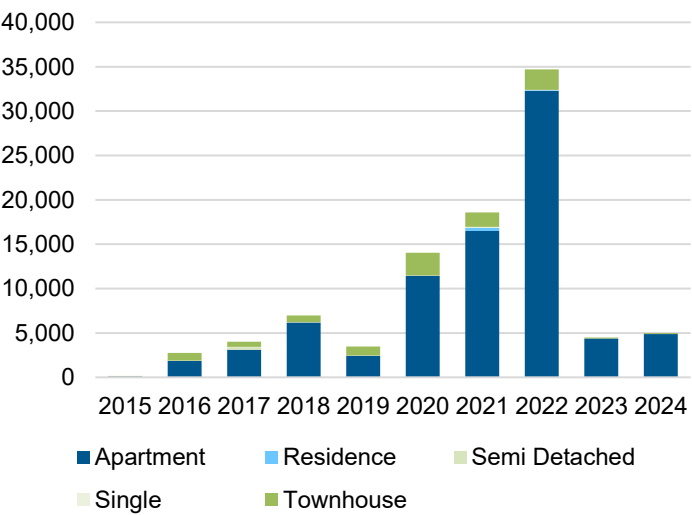
Housing Starts by Tenure

Rental housing starts experienced a peak in 2022, with 1,119 housing starts. This represented an 817.2% increase from the 122 rental housing starts in 2014. However, by 2023 rental housing starts had begun to decline again, reaching a total of 487 housing starts. This was still an increase of 299.2% from 2014 levels but represented a 56.5% decline from the previous year.

Residential Development Applications

Residential development applications by number of units peaked in 2022, with 34,692 units under application. Applications included site plan applications, zoning by-law amendments, and official plan amendments. Apartments were the most common dwelling type for applications over the past ten years, making up 88.3% of all units processed for residential development applications between 2015 and 2024.

Figure 29: Residential Development Applications by Dwelling Type, 2015 – 2024



Source: City of Hamilton, 2015 – 2024



What We Heard

Residents at community pop-ups expressed the following sentiments:

“How come there are so many **vacant buildings** and how can they **provide housing**?”

“Too much **displacement, gentrification**, people living in **tents/parks**.”



Building Permits

In January 2024, the building division issued 246 residential building permits. This represented a slight decline (-8.2%) from December 2023, when 268 residential building permits were issued. Residential permits made up 65.1% of all building permits issued in January of 2024.

Of the building permits issued during this time, 115 permits were issued for new single-family dwellings, 100 for an alteration to one- and two-family dwellings, 22 for alterations to row dwellings and apartments, and 9 for new row dwellings and apartments. In 2024, 51 permits were issued for accessory dwelling units.

Building Permit Values

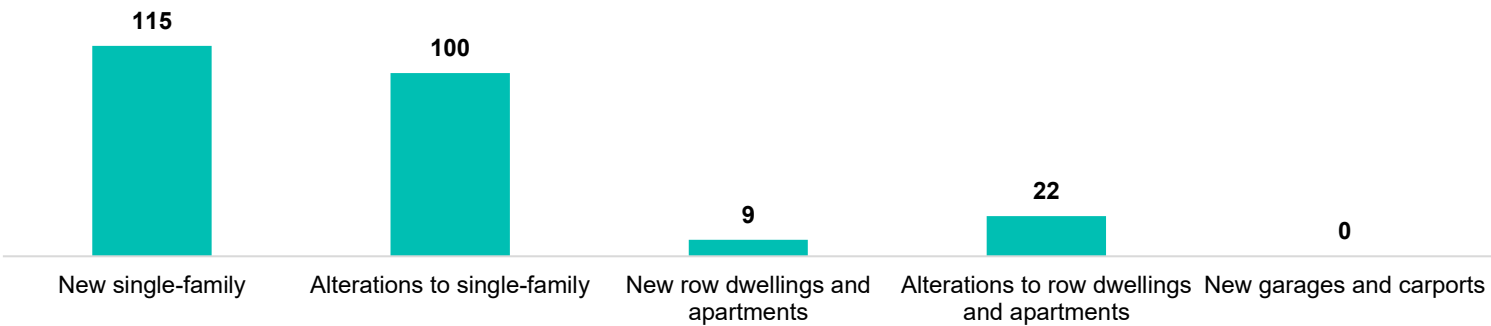
Residential building permits (\$23.67 million) accounted for 48.9% of the total value (\$48.44 million) of building permits issued in January 2024. Single-family dwellings were the highest-value building permits issued during this period at \$16.12 million, followed by alterations to one- and two-family dwellings (\$3.38 million), and alterations to row dwellings and apartments (\$2.92 million).

Figure 30: Proportion of Building Permit Value by Building Permit Type in Hamilton, January 2024



Source: City of Hamilton, 2024

Figure 31: Residential Building Permits by Dwelling Type in Hamilton, January 2024



Source: City of Hamilton, 2024

## Primary Rental Universe

In 2023, there were 36,594 units in the primary rental universe in Hamilton. Of these units, 1,528 were bachelor units (4.2%), 16,194 were one-bedroom units (44.3%), 16,328 were two-bedroom units (44.6%), and 2,544 were three- or more-bedroom units (7.0%).

From 2014 to 2023, the primary rental universe increased by 1,571 units (+4.5%). This growth was driven by increases in two-bedroom (+1,236 units, +8.2%) and one-bedroom (+484 units, +3.1%) units, while bachelor and three- or more-bedroom units both declined (-5.8% and -2.1%, respectively).

## Average Primary Market Rent

The average primary market rent for all units in Hamilton was \$1,431 in 2023. This represented an increase of 15.2% from the previous year, and an increase of 76.0% from the average rent of \$813 in 2014.

**Primary Rental Universe** refers to all purpose-built row projects and apartment structures with three or more units.



Over the last ten years, one-bedroom units have experienced the greatest increase in rent (+79.2%) to an average of \$1,326 in 2023. While three- or more-bedroom dwellings had the highest average rent (\$1,645) in 2023, this dwelling size experienced the lowest rate of rent increase (+63.0%) from 2014 to 2023.

## Secondary Rental Universe

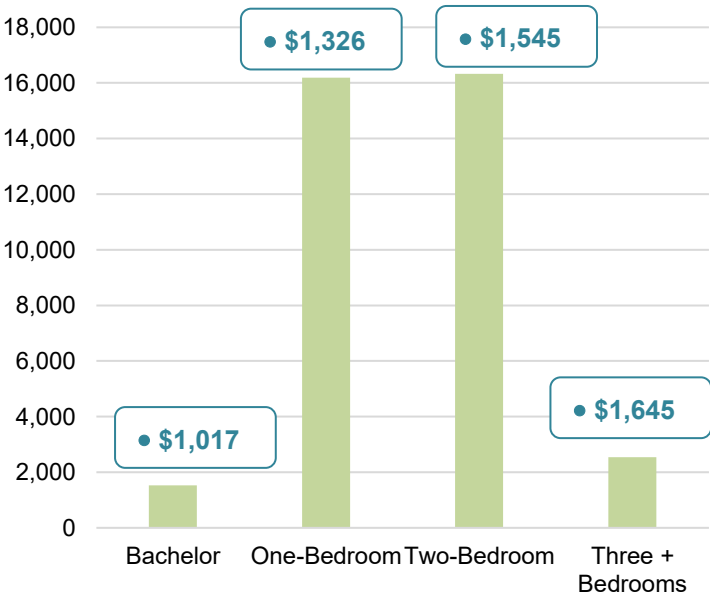
In 2021, there were an estimated 39,280 renter households (51.4%) in the secondary rental market. This figure includes renter households in single-detached houses, semi-detached houses, freehold townhouses, duplex apartments, accessory suites, condominiums, one or two apartments in a commercial structure, and social and affordable housing.

In 2023 there were 10,272 community and affordable housing units in the City of Hamilton. As a result, it is likely that most renters in the secondary rental market were accessing market-rate units in 2021.



**Secondary Rental Market** includes rental dwellings not originally purpose-built for the rental market.

**Figure 32:** Primary Rental Universe by Unit Size and Average Rents in Hamilton, 2023



Source: CMHC Rental Market Survey, 2023

• Average Rent

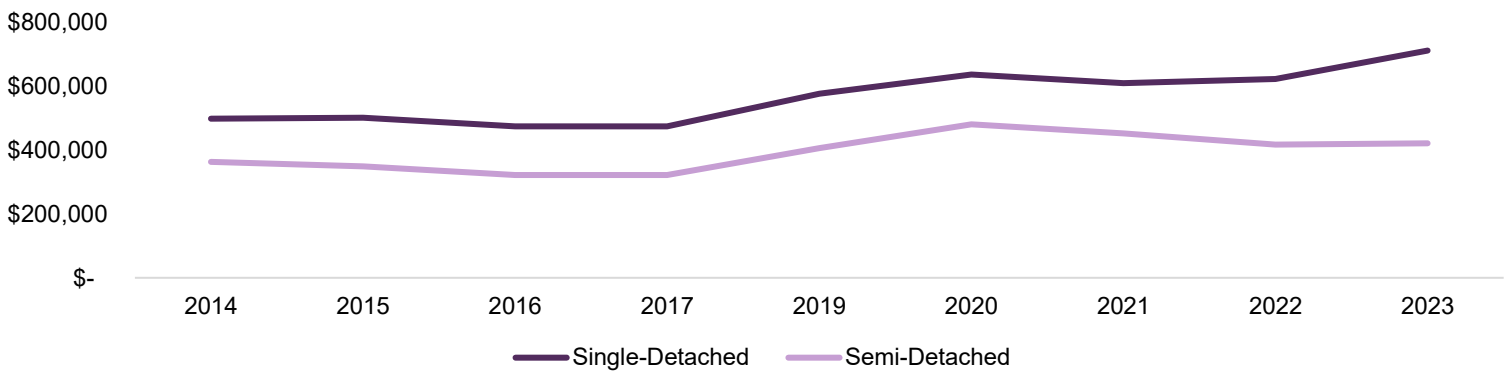
Ownership Market Average Dwelling Price

The CMHC Housing Market Absorption Survey collects the average sales price for newly constructed single- and semi-detached dwellings.

In 2023, the average sales price for newly constructed single-detached dwellings in Hamilton was \$710,968. This represented an increase of 42.9% from 2014, when the average sales price for a newly constructed single-detached dwelling was \$497,431. Newly constructed semi-detached dwellings had an average sales price of \$420,528 in 2023, an increase of 16.1% from \$362,259 in 2014.

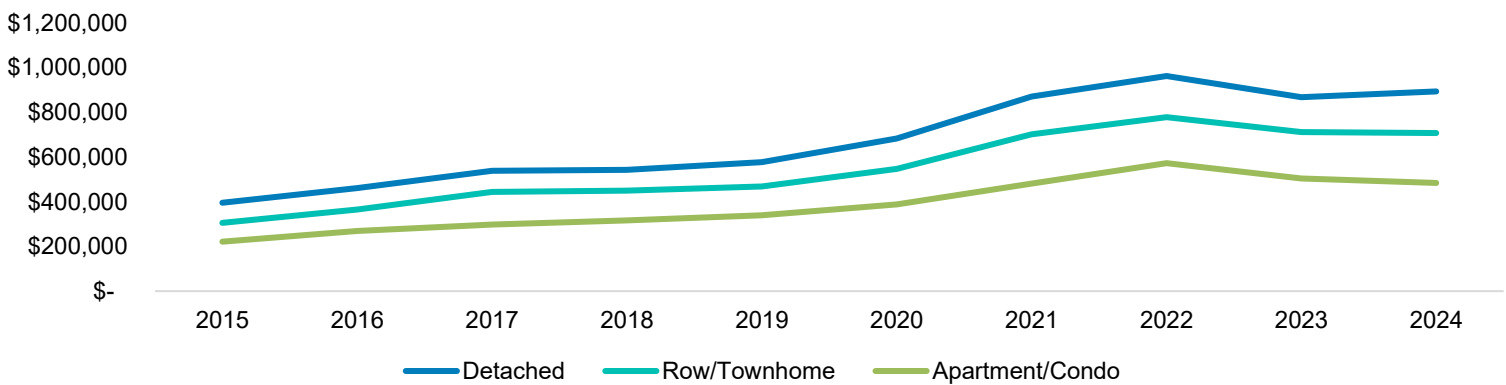
Real estate data from the City of Hamilton indicates that the average sales price for detached houses in 2024 was \$892,940. This represented an increase of 125.8% from the average re-sale price of \$395,408 in 2015. Row houses were the second-most expensive dwelling form in 2024, with an average re-sale price of \$706,747. However, this represented the fastest rate of increase (+131.3%) from 2015, when the average re-sale price for this dwelling form was \$305,495. Apartments had the lowest average re-sale price (\$484,346) in 2024, an increase of 118.9% from the average re-sale price (\$221,288) in 2015.

Figure 33: Average Price of Newly Constructed Units by Dwelling Type in Hamilton, 2014 – 2023



Source: CMHC Absorption Survey, 2014 – 2023

Figure 34: Average Price of Re-sale Units by Dwelling Type in Hamilton, 2015 – 2024



Source: City of Hamilton, 2015 – 2024

## CityHousing Hamilton

The City of Hamilton operates a municipal-owned affordable housing provider, CityHousing Hamilton, that provides housing to families, seniors, couples, single people, and people with supportive housing needs.

There were 6,974 units across the CityHousing Hamilton portfolio in November 2023. During this period, 587 (8.4%) units were vacant. This represented a decrease of 62 vacant units (-9.6%) from spring 2022. Of the vacant units in November 2023, 396 (67.5%) units were either being repaired or awaiting repairs, 138 (23.5%) units were about to be occupied, and 53 (9.0%) units were on hold for large capital projects.

In November 2023, 73.0% of CityHousing Hamilton tenants resided in rent-geared-to-income (RGI) units. The remaining tenants had income levels exceeding the threshold for RGI units and lived in affordable market rent units, with rents below the median market rent set by the Canada Mortgage and Housing Corporation (CMHC) for the City of Hamilton.

**Rent-Geared-to-Income** refers to when a household pays no more than 30% of its net income on rent.



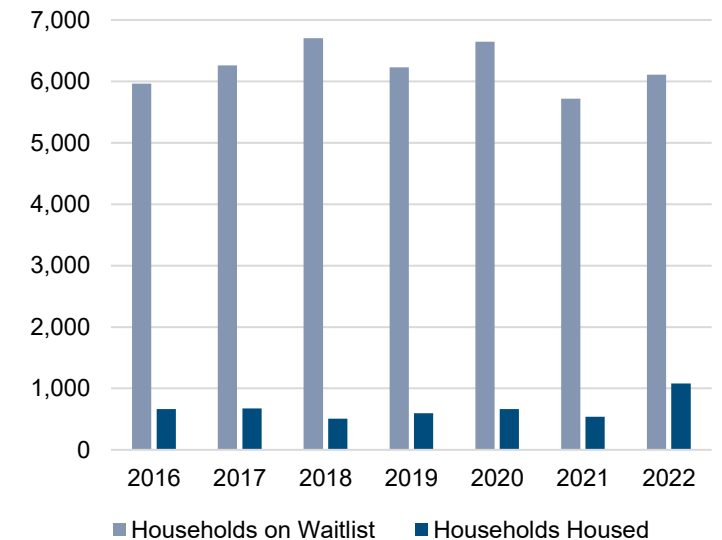
## Access to Housing Waitlist

In December 2022, there were 6,110 households on the Access to Housing (ATH) Waitlist. While this represented an increase of 394 households (+6.9%) from 2021, households on the ATH waitlist had declined by 537 households (-8.1%) from 2020 levels. Among the households on the ATH waitlist in 2023, 930 (15.2%) were living in RGI units and awaiting transfer to another unit. However, this number is an under-representation of households waiting for housing due to a backlog of approximately 2,000 applications awaiting input into the system.

There were 1,082 households successfully housed from the ATH waitlist in 2022. This was an increase (+541 households, +100.0%) from the 541 households successfully housed off the waitlist in 2021. Of the 1,082 households that were successfully housed from the ATH waitlist in 2022, 653 (60.4%) households were housed in an RGI unit. The remaining 429 households received a Canada-Ontario Housing Benefit (COHB).

The **Canada-Ontario Housing Benefit (COHB)** is a portable housing benefit that pays the difference between 30% of the household's income and the average market rent in the area. For those receiving social assistance, the benefit pays the gap between the shelter allowance and actual shelter costs.

**Figure 35:** Households Active On and Successfully Housed from the ATH Waitlist in Hamilton, 2016 – 2022



Source: CMHC Rental Market Survey, 2023



Transitional Housing

The City of Hamilton had two organizations offering transitional housing in 2023. YWCA Transitional Living Program had 65 transitional beds for women and non-binary individuals for up to one year of housing.

Wesley Urban Ministries and Wesley Youth Housing offered 15 placements with 24/7 staffing support, as well as providing youth aged 16 to 21 with temporary housing for up to 2 years.

Emergency Shelter

In June 2024 there were 581 city-funded beds with known occupancy. Of these, 158 individuals (27.2% of individuals occupying emergency shelter beds) resided in 49 rooms at hotel shelters. Additionally, there were 14 non-city funded beds with known occupancy.

During this period, emergency shelters were at 97.3% occupancy, with three (3) hotel rooms, one (1) women’s bed, and seven (7) youth beds available.

Temporary Extended Services

Service delivery for specific services introduced through the Winter Response Strategy were temporarily extended through the period of April 1, 2024, to November 30, 2024. These included daytime and overnight drop-in spaces, as well as emergency shelter beds.



**Available** shelter beds are calculated by taking Sector Bed Capacity – City Funded Occupancy.

Table 6: Emergency Shelters in Hamilton, 2024

Organization	Mandate	Beds
Good Shepherd Men’s Centre & West Ave	Men	54 beds
Mission Services Men Centre	Men	58 beds
Salvation Army Booth Centre	Men	86 beds
Good Shepherd Mary’s Place	Women	25 beds
Good Shepherd West Ave Overflow Temporary Shelter	Women	20 beds
St. Joseph’s Womankind	Women	6 beds
Mission Services Emma’s Place	Women	15 beds
Good Shepherd Family Centre	Family	80 beds (across 20 rooms)
Good Shepherd Notre Dame House	Youth	21 beds
Hotel Overflow (Admiral Inn and Sheraton Hotel)		Up to 208 beds (52 hotel rooms)

Source: City of Hamilton, 2024



Drop-In and Outreach

The City of Hamilton provides several services to meet the basic needs of individuals and households and connect them to additional housing resources and supports. In 2023, these included the City of Hamilton Housing Services, Housing Focused Street Outreach, Hamilton Regional Indian Centre, Living Rock Youth Drop-In, Mission Services – Willow’s Place, YWCA – Carol Anne’s Place.

Additionally, for winter response measures, the City operated a Warming Bus, extended hours for recreation centres, and designated the Hamilton Public Library – Central Library as a warming space for operation during extended hours and on statutory holidays.

Emergency Shelter

In 2023, Mission Services, Housing UP Rapid Rehousing offered mobile case manager support and housing stabilization support for up to nine months. Good Shepherd, Rapid Rehousing Program worked with women and families to provide team-based supports for up to six (6) months after housing was obtained.

Intensive Case Management

The City of Hamilton provides longer-term case management and housing support to higher acuity individuals and households experiencing long-term homelessness, addictions, or struggles with mental health.

In 2023, Hamilton Regional Indian Centre, Indigenous Housing Services provided supports for Indigenous people experiencing homelessness to move into permanent housing. Good Shepherd Housing First Intensive Case Management Program supported housing stabilization within 18 – 24 months for women, youth, and families. Mission Services Housing UP ICM and Wesley Urban Ministries, Wesley Hamilton Housing Services Intensive Case Management Housing supported men to move into housing and provided stabilization services for up to 18 – 24 months.

Table 7: Drop In and Extended Services in Hamilton, 2024

Organization	Mandate	Beds
Living Rock Ministries	Youth <25	50 daytime spaces
Christ’s Church Cathedral		50 daytime spaces
Good Shepherd Cathedral	Men, 2S, T, NB*	50 night-time spaces
Willow’s Place	Women, T, NB*	45 night-time spaces
YWCA Carole Anne’s Place	Women, T, NB*	40 night-time spaces
Mission Services Men’s Shelter	Men	35 emergency shelter beds

Source: City of Hamilton, 2024

\*Two-spirit, transgender, and non-binary people



## There was a mis-match in the size of dwellings and households.

Single-detached (56.2%) dwellings were the most common dwelling type in Hamilton in 2021. These dwellings were typically the largest and most expensive dwelling type across all dwelling forms.

However, the majority (60.0%) of households were considered 'small' – i.e., consisted of 1-2 people. Just 36.2% of the housing stock were small dwellings, indicating a substantial mismatch in the size of households and dwellings in 2021.

Broken down by tenure, renter households faced the opposite challenge. In 2023, three- or more bedroom dwellings made up just 7.0% of the primary rental universe, despite households with three- or more-persons accounting for 28.4% (21,700 households) of all renter households.

The proportion of three- or more-bedroom dwellings in the primary rental universe experienced a decline (-2.1%) over the previous decade. However, the number of large renter households has increased in recent years. Between 2016 and 2021, there was an increase of 3,225 three- or more-person renter households (+17.5%). Large renter households accounted for 41.1% of the increase in all renter households over this period.

## The primary rental universe lacked sufficient units.

It is estimated that the primary rental universe accounted for less than half (48.6%) of all renter households in 2021. Due to the lack of family-sized units in the primary rental universe, the proportion of family-sized renter households in the secondary rental market is likely higher than estimated.

The secondary rental market is typically associated with decreased security of tenure and higher average rents. Condominium apartments, one segment of the secondary rental market, averaged rents \$886 higher than the primary rental market in 2023, indicating that this market may not be affordable to all renter households.

## Hamilton experienced a shift towards denser development.

Residential development trends indicate a shift towards denser forms of development. Both apartment and rental development completions have increased over the last ten years (+1,101 units and +505 units, respectively). However, this has not kept pace with recent growth in renter households, suggesting there is still a need to encourage the development of additional rental housing.

## There was an insufficient supply of non-market housing.

The demand for non-market housing outpaced supply, as the number of households on the Access to Housing waitlist (6,110 households) roughly equaled the number of City-owned non-market housing units (6,974 units).

This is compounded by the ~2,000 applications to the Access to Housing waitlist that had yet to be processed as of December of 2022.

However, there was an increase in the number of individuals and households successfully housed from the Access to Housing waitlist (+541 households, +100.0%) between 2021 and 2022. Additionally, the City has expanded temporary emergency services, creating an additional 100 day-time and 135 nighttime drop-in spaces and 35 emergency shelter beds in 2024.



### Key Context •

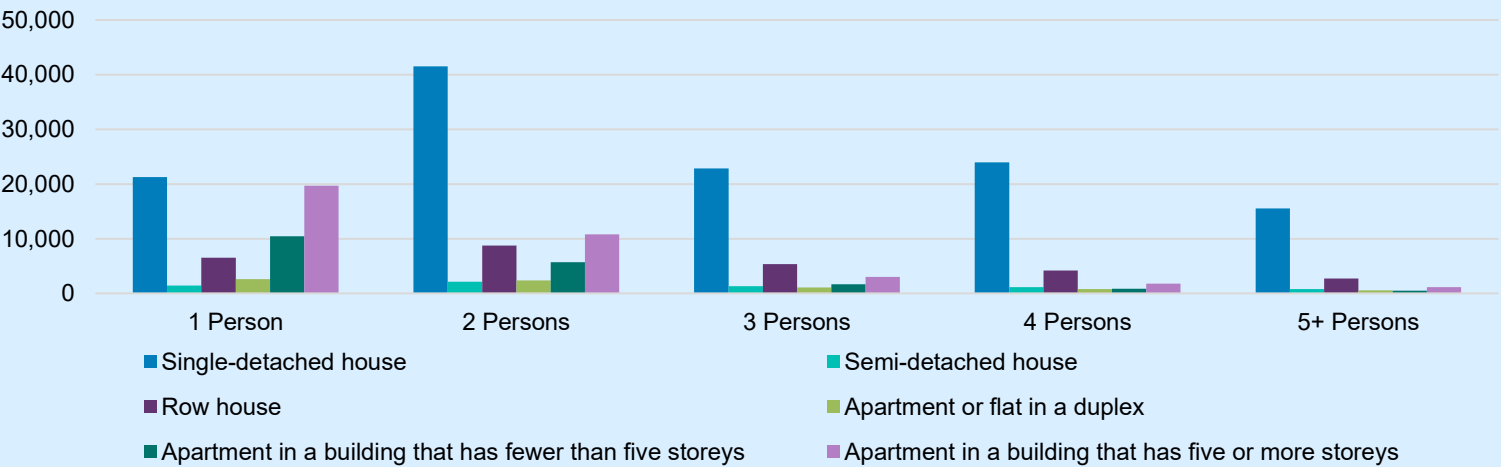
Renter households grew by 7,855 households between 2016 and 2021.

Existing Housing Stock

There was a mis-match in the existing housing stock and household sizes in Hamilton in 2021. One- and two-person households accounted for 59.9% of all households during this period. However, single-detached dwellings made up 56.2% of all dwellings in the City, while low- and high-rise apartments were just 28.2% of available dwelling forms.

Consequently, single-detached dwellings were the most common dwelling form for all household sizes in Hamilton in 2021. This dwelling form tends to be larger in size and was the most expensive newly constructed (\$710,968) and re-sale (\$892,940) dwelling form on the market in recent years.

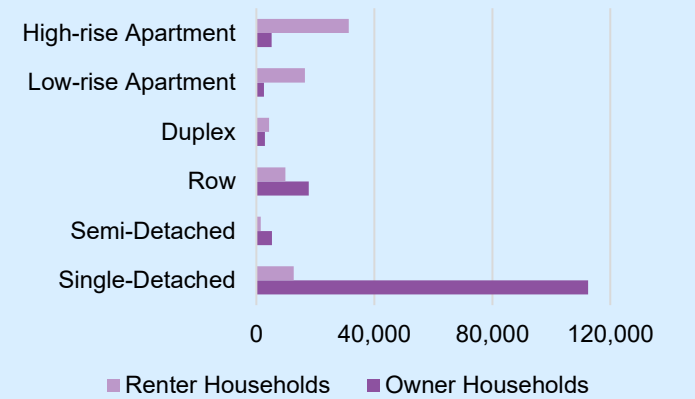
Figure 36: Dwelling Structure by Household Size in Hamilton, 2021



Source: Statistics Canada “Structural type of dwelling and household size: Canada, provinces and territories, census divisions and census subdivisions”, 2022

Broken down by tenure, owner households were more likely to occupy single-detached dwellings in 2021.

Figure 37: Dwelling Structure by Household Tenure in Hamilton, 2021



Source: Statistics Canada Community Profiles, 2021

However, between 2016 and 2021, one-person owner households (+1,130 households, +4.0%) experienced the greatest growth among all owner households by size. One-person owner households accounted for 33.6% of all owner household growth over this period, well above the proportion for renter households (18.0%), signifying a growing demand for small ownership dwellings.

Primary Rental Market

Renter households faced unique housing challenges in Hamilton in recent years. Despite the predominance of single-detached dwellings in the City in 2021, the primary rental universe consisted mostly of smaller units including two-bedroom apartments (16,627 units, 44.8%) and one-bedroom apartments (16,231 units, 43.7%). Three- or more-bedroom apartments made up just 7.4% of the primary rental universe during this period.

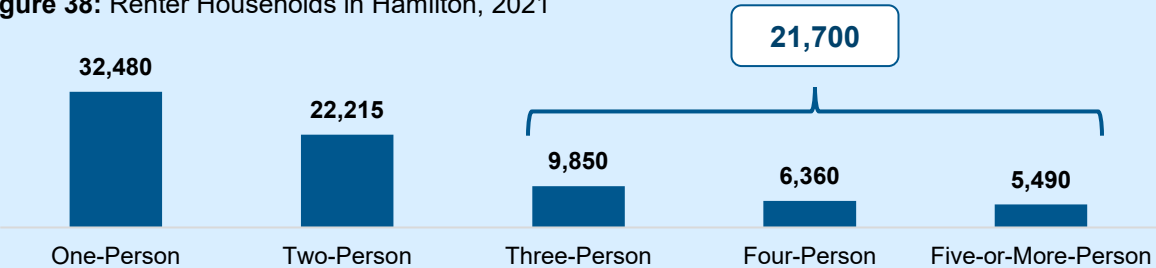
Between 2016 and 2021, there was an increase of 7,850 renter households. Five- or more-person renter households grew at the fastest rate (+1,005 households, +22.4%), while large renter households—households with 3 or more people—accounted for 41% of all renter household growth.



**During community pop-up sessions residents provided feedback that single-detached dwellings may be associated with poorer housing conditions, particularly for student rental accommodations.**

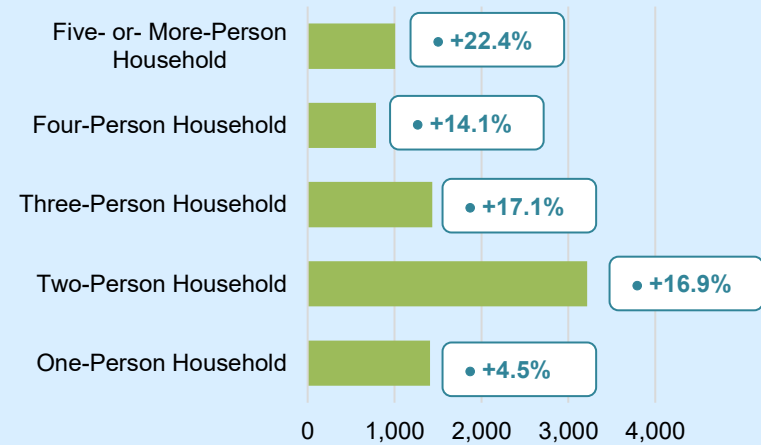
Insufficient supply of large rental units on the primary rental market may indicate that renter households were turning to the secondary rental market—particularly the high proportion of single-detached dwellings in the existing supply. These dwellings may lack security of tenure, and tend to be more expensive.

Figure 38: Renter Households in Hamilton, 2021



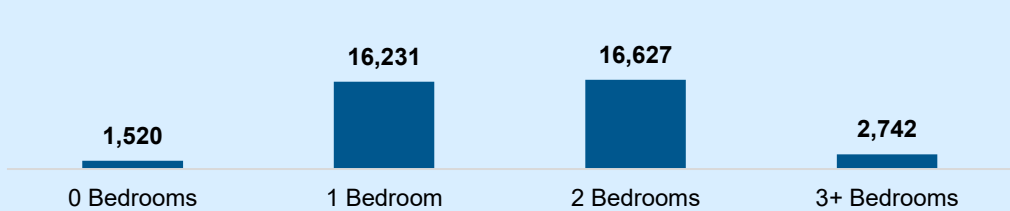
Source: Statistics Canada Community Profiles, 2021

Figure 40: Dwelling Structure by Household Tenure in Hamilton, 2021



Source: Statistics Canada Community Profiles, 2021

Figure 39: Primary Rental Universe in Hamilton, 2021



Source: CMHC Rental Market Survey, 2021

# Housing Affordability Profile

## Overview

This housing needs analysis provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

## The Data

The needs analysis assesses indicators of housing affordability in the community and the relationship between the demographic profile in the community and what housing is available in the City of Hamilton. Several affordability indicators are assessed, including:

- Proportion of the population **spending 30% or more on shelter costs**;
- Prevalence of **core housing need**; and
- **Affordability of existing ownership and rental housing market.**

The cost of housing is one of the largest monthly expenditures for many households in Canada. The availability of affordable, adequate, and suitable housing is a pressing concern for many individuals and families.

This affordability analysis focuses on shelter cost to income ratio and core housing need as two commonly accepted benchmarks for measuring housing affordability in communities across Canada

## Shelter Cost to Income Ratio

Households spending greater than 30% of gross household income on shelter costs are referred to as *facing affordability issues or challenges*.

The City of Hamilton had 23.2% of the population facing affordability issues in 2021, slightly below the province-wide rate (24.2%). This represented a decrease of 6.8% (-3,750 households) from 2016 levels. However, this was a slower decline in households experiencing affordability issues than experienced province-wide (-7.1%).

It should be noted that the government relief programs as a part of the COVID-19 pandemic impacted household incomes, particularly for low-income households, and thus impacted housing affordability indicators noted in this report.

## Shelter Cost to Income Ratio by Tenure

Renter households (37.5%) were more likely than owner households (15.8%) to be facing affordability issues in 2021.

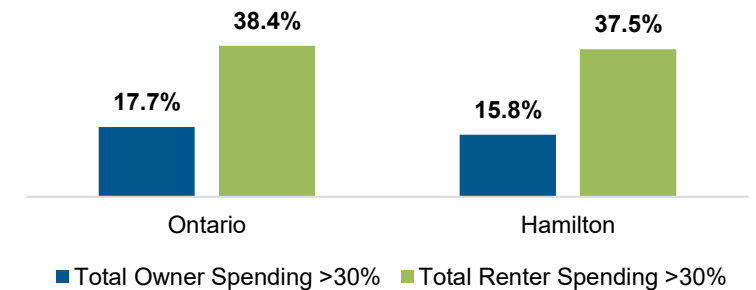
However, between 2016 and 2021, renter households experienced a greater decline (-2,481 households, -8.0%) than owner households (-872 households, -3.6%) in those facing affordability challenges.



**Shelter-Cost-to-Income Ratio** refers to a benchmark for measuring affordability where households spend no more than 30% of gross household income on shelter costs.

**Shelter costs** include (where applicable) mortgage payments, rent, property taxes, condominium fees, electricity, heat, water, and other municipal services.

**Figure 41:** Proportion of Households Facing Affordability Issues by Tenure in Hamilton and Ontario, 2021



**Source:** Statistics Canada Community Profiles, 2021

### Core Housing Need



*Core housing need is an indicator developed by CMHC, using census data, to determine whether housing for a private household falls below at least one of housing adequacy, affordability, or suitability.*

*A household is deemed to be in core housing need if it falls below one of these measures and would have to spend 30% or more of gross household income to pay the median rent of alternative local housing that is adequate, affordable, and suitable. Alternative local housing refers to a similar unit in the local housing market.*

The 2022 Canadian Housing Survey, conducted by CMHC and Statistics Canada, provided the first insights into core housing need levels post-pandemic. The results were published in September 2024 and indicated that while rates of core housing need had dropped across most household tenures during the pandemic in 2021, numbers had risen again by 2022.

In 2022, 41,450 (13.5%) households in the Hamilton Census Metropolitan Area were in core housing need. This was slightly below the provincial rate (14.5%). However, this represented an increase in core housing need from 2021 (+25.4%) and 2018 (+28.7%).

In 2021, 28,055 households (12.6%) in the City of Hamilton were in core housing need. This was above the province-wide rate (11.7%). Of the households in core housing need in Hamilton in 2021, 25,195 households (89.8%) faced affordability challenges. During this period, 10,095 (36.0%) households in core housing need were spending greater than 50% of gross household income on shelter costs, also known as facing deep affordability issues.

There were 2,730 (9.7%) households were in core housing need for living in unsuitable housing in 2021. During this period, 4,245 (15.1%) households were in core housing need due to falling below the adequacy indicator. This was above the proportion of households in core housing need for living in inadequate housing in Ontario (12.4%).

### Core Housing Need by Tenure

Broken down by tenure, 20,115 renter households (26.3%) were in core housing need in 2021, well above the rate for owner households (7,940 households, 5.4%). The COVID-19 pandemic resulted in a decline of households experiencing core housing need due to government relief programs. As a result, these numbers should be treated with caution.

However, it is notable that from 2016 to 2021, despite government relief programs that disproportionately targeted low-income households, renter households (-6.0%) experienced a lower decline in rates of core housing than owner households (-9.9%).

Core Housing Need by Mental, Physical Health and Addictions Conditions

In 2021, 64,615 households in Hamilton had a member with a physical activity limitation. Of these households, 6,815 (10.5%) were in core housing need. This was below the rate across all households (12.7%) in Hamilton, but above the rate of households with a member with activity limitations in core housing need province-wide (10.2%).

During this period, Hamilton had 39,710 households with a member with cognitive, mental, or addiction conditions. Among these households, 4,095 (10.3%) were in core housing need, above the Ontario (9.8%) proportion.

Indigenous Households in Core Housing Need

The City of Hamilton had 7,225 Indigenous households in 2021, making up just 3.2% of all households in the City during this period. However, Indigenous households (18.4%) were more likely to be in core housing need compared to all households (12.6%) in Hamilton in 2021. This was also well above the rate of Indigenous households in core housing need province-wide (12.2%).

Black-led Households in Core Housing Need

In 2021, 1,555 (17.8%) Black-led households of the 7,190 Black-led households in Hamilton were in core housing need. This was below the province-wide rate (20.8%), but above the City-wide rate (12.6%) for households in core housing need.

Table 8: Core Housing Need in the Hamilton Census Metropolitan Area, 2018 – 2022

	2018		2021		2022	
	#	%	#	%	#	%
Total	32,200 households	10.8%	33,050 households	11.5 %	41,450 households	13.5 %
Owner Households	7,550 households	3.5%	11,300 households	5.6%	12,900 households	6.3%
Renter Households	24,650 households	29.4%	21,800 households	25.2 %	28,600 households	27.8 %
Renters in Social and Affordable Housing	4,350 households	33.5%	3,550 households	30.6 %	3,500 households	29.9 %
Renters Not in Social and Affordable Housing	20,250 households	28.6%	18,200 households	24.3 %	25,100 households	27.6 %

Source: Canadian Housing Survey, 2018 – 2022

Visible Minorities in Core Housing Need

There were 50,035 visible minority households in Hamilton in 2021, of which 6,570 (13.1%) were in core housing need. This was below the province-wide rate (16.7%) of visible minority households in core housing need, but above the Hamilton rate for households in core housing need (12.6%) during this period.



### Immigrant & Refugee-led Households in Core Housing Need

There were 5,750 households led by recent immigrants in the City of Hamilton in 2021. During this period, 980 (17.0%) recent immigrant-led households were in core housing need, slightly below the province-wide rate (18.2%).

In 2021, there were 13,210 households led by refugee claimants. Among these households, 2,385 households (18.1%) were in core housing need, below the province-wide rate (21.6%).

### Women-led Households in Core Housing Need

The City of Hamilton had 97,070 women-led households in 2021, making up 43.6% of all households in the City during this period. Women-led households had 15,965 (16.4%) households in core housing need in 2021, above the province-wide rate (15.1%). Of the 21,205 single mother-led households during this period, 21.9% (4,645 households) were in core housing need.

### Core Housing Need by Household Size

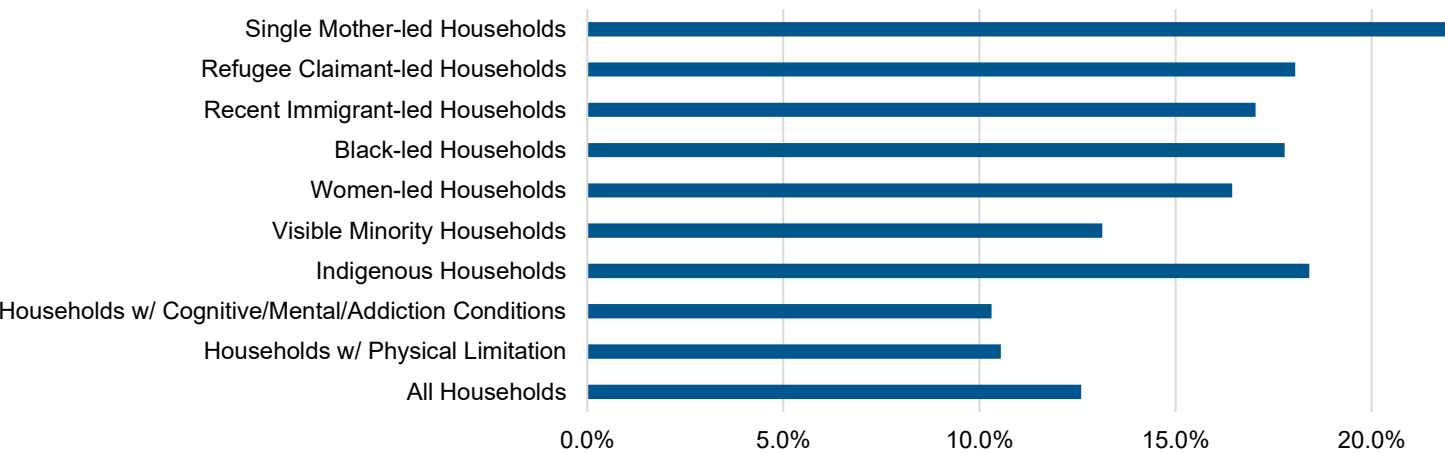
Across all household sizes, one-person households (26.6%) were the most likely to be in core housing need in Hamilton in 2021. This was well above the province-wide rate (21.8%).

Two-person households (8.8%) had the second-highest rate of households in core housing need during this period, followed by three-person households (7.5%), five- or more-person households (5.2%) and four-person households (4.6%).

### Core Housing Need by Age

Households with a primary maintainer under 24 (16.9%), over 65 (19.5%) and over 85 (19.5%) were all more likely to be in core housing need than the proportion across all Hamilton households (12.6%).

Figure 42: Proportion of Households by Type in Core Housing Need in Hamilton, 2021





### Core Housing Need by Household Income

Households earning between 21% to 50% of the area median household income (AMHI) were the most likely cohort by income to be in core housing need, with 20,710 (53.5%) households in this income bracket experiencing core housing need in 2021. This was well above the province-wide rate (47.0%).

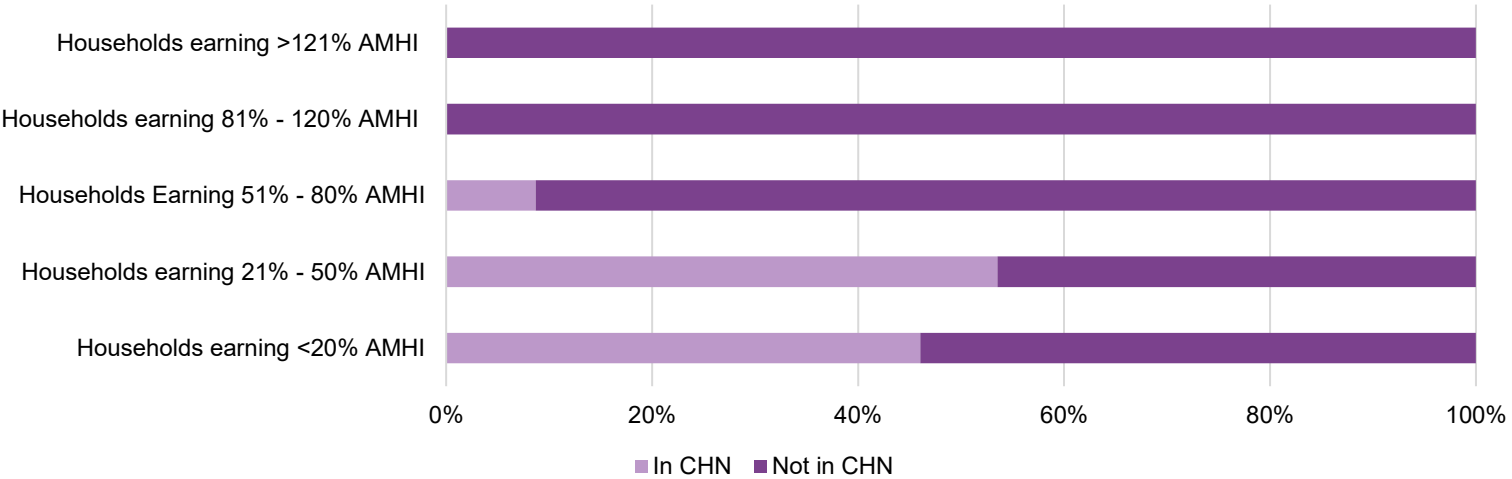
During this period, households earning 20% or less of AMHI (46.1%) were the next most likely to be in core housing need, well above the province-wide rate (35.4%). Households in this income bracket typically occupy non-market and subsidized housing. While renter households in subsidized housing (30.3%) were more likely than renter households not in subsidized housing (25.7%) to be in core housing need in 2021.

### Core Housing Need by Access to Subsidized Housing

In 2021, renter households in subsidized housing (30.3%) were more likely than renter households not in subsidized housing (25.7%) to be in core housing need. However, renter households in subsidized housing (30.3%) were less likely to be in core housing need than households earning 20% or less of AMHI (46.1%), and households earning between 21% and 50% of AMHI (53.5%).

The higher rates of core housing need amongst both low-income household cohorts relative to those in subsidized housing indicates that low-income households not in affordable housing face affordability, suitability, and adequacy challenges at disproportionate rates. Access to subsidized housing significantly improves rates of core housing need among low-income households.

Figure 43: Proportion of Households by Household Income in Core Housing Need in Hamilton, 2021



Source: GTHA Housing Data Repository, 2023

# Key Takeaways

## The ownership market was unaffordable in Hamilton.

In 2021, owner households reported an average dwelling value of \$752,000 and average monthly shelter costs of \$1,606. Average dwelling values were rising faster in Hamilton (+\$321,445, +74.7%) than province-wide (+\$300,591, +59.4%) between 2016 and 2021.

In 2023, single-detached dwellings required a household income of \$203,888, falling within the 9<sup>th</sup> income decile for households, to be considered affordable. Row houses required an income of \$167,142, also falling within the 9<sup>th</sup> household income decile, to be considered affordable during this period. Apartments were less costly, but still required a household income of \$118,246, or the 7<sup>th</sup> household income decile, to be considered affordable. The median household income in 2023 was \$88,550.

## Renter households may be relying on the secondary rental market.

While the primary rental universe appeared more affordable, there were more renter households (76,400) in Hamilton than units in the primary rental universe (36,594 units).

As a result, renter households may have been seeking rental accommodations on the secondary rental market, which is typically more expensive and has less security of tenure.

Increasing renter households (+7,855 households, +11.5%) between 2016 and 2021 indicate a possible trend towards growing demand for affordable, purpose-built rental housing.

Over this period, the primary rental universe grew by just 1,950 units – indicating supply was not keeping pace with demand.

## Indigenous households faced disproportionate rates of Core Housing Need.

Indigenous Households in Core Housing Need exceed both the City-wide and Provincial rates. In 2021, 1,330 of the 7,225 Indigenous households (18.4%) in Hamilton were in core housing need. This was well above the Hamilton-wide rate (12.4%). The unique needs of Indigenous households facing affordability challenges and core housing need should be considered in future affordable housing initiatives.

Table 9: Ownership affordability for Hamilton, 2018-2023

	Detached	Row/Townhome	Apartment/Condo
Average Re-sale Price, Hamilton (2018)	\$ 542,300	\$ 448,900	\$ 317,200
Average Re-sale Price, Hamilton (2023)	\$ 868,000	\$ 711,600	\$ 503,400
% Increase in Average Re-sale Price (2018-2023)	60%	59%	59%
Household Income Required (2018)	\$ 127,389	\$ 105,447	\$ 74,496
Household Income Required (2023)	\$ 203,888	\$ 167,142	\$ 118,246
Median Household Income (2023)	\$ 88,550		
Affordable for Household Income Decile (2023)	Ninth Decile and higher	Ninth Decile and higher	Seventh Decile and higher

Table 10: Rental affordability for the City of Hamilton, 2023

	Bachelor	One-Bedroom	Two-Bedroom	Three+ Bedroom
Universe Size (# of Units)	1,528	16,194	16,328	2,544
Average Rent Price	\$1,017	\$1,326	\$1,545	\$1,645
% Increase in Average Rent Price (2018-2023)	36.3%	44.8%	42.4%	30.9%
Household Income Required	\$40,680	\$53,040	\$61,800	\$65,800
Median Renter Household Income (2023)	\$ 60,888			
Affordable for Household Income Decile	Fourth Decile and higher	Fifth Decile and higher	Sixth Decile and higher	Sixth Decile and higher



## 8 Key Housing Insights

This section summarizes the key housing insights identified in the previous sections of this report.

The key housing insights were determined by comparing demographic trends and forecasts, household characteristics, and economic considerations in Hamilton with the existing and planned housing supply and trends in housing affordability. Insights are additionally informed and augmented by the findings of the public and stakeholder consultation.



### Contents

The analysis determined the following key housing insights in the City of Hamilton.

- Insight 1: There is a need for **increased primary rental units**, including **affordable** rental units, to meet growing demand.
- Insight 2: There is a need to **rehabilitate** and **maintain** the **existing rental** housing stock.
- Insight 3: There is a need for **greater diversity in housing sizes**, particularly smaller ownership dwellings and affordable family-sized options.
- Insight 4: There is a need for housing to **support an aging population**, including affordable aging-in-place and supportive housing.

# ■ Key Housing Trends

## Key Trends

This report conducted substantial quantitative analysis of the housing need and supply in Hamilton, assessing community-wide key trends for the population, households, housing, and affordability in the City. These **key trends** were **synthesized into four key insights**.

## Population and Household Trends

- Hamilton is anticipated to experience population growth.
- The population in Hamilton is aging.
- The immigrant population is growing.
- Indigenous people were more likely to experience homelessness.
- There was an increase in renter households.
- Hamilton had a growing proportion of large households.

## Housing Trends

- There is a mis-match in the size of dwellings and households.
- The primary rental universe lacks sufficient units.
- Hamilton experienced a shift towards denser development.
- There is an insufficient supply of non-market housing.

## Affordability Trends

- The ownership market is unaffordable in Hamilton.
- Renter households may be relying on the secondary rental market, affecting affordability and housing security.
- Indigenous households faced disproportionate rates of Core Housing Need.

## Key Housing Insights

The following four key housing insights were developed out of the key trends identified on this page:

- Insight 1: There is a need for **increased primary rental units**, including **affordable** rental units, to meet growing demand.
- Insight 2: There is a need to **rehabilitate** and **maintain** the **existing rental** housing stock.
- Insight 3: There is a need for **greater diversity in housing sizes**, particularly smaller ownership dwellings and affordable family-sized options.
- Insight 4: There is a need for housing to **support an aging population**, including affordable aging-in-place and supportive housing.

## Insight 1 • There is a need for increased primary rental units, including affordable rental units, to meet growing demand.

### Demand for rental units exceeds supply

In 2021, there were 76,400 renter households (34.3% of all households) in the City of Hamilton. During this period, the City had 37,120 purpose-built rental units in the primary rental universe. As a result, an estimated 39,280 renter households (51.4%) resided in the secondary rental market.

The demand for rental units has increased in recent years. Between 2016 and 2021, renter households increased by 7,855 households, representing 70.1% of all household growth. Over this period, the purpose-built rental stock grew by just 1,950 units. From 2021 to 2023, the primary rental universe declined by 526 units (-1.4%) to a total of 36,594 units, despite recent growth in demand.

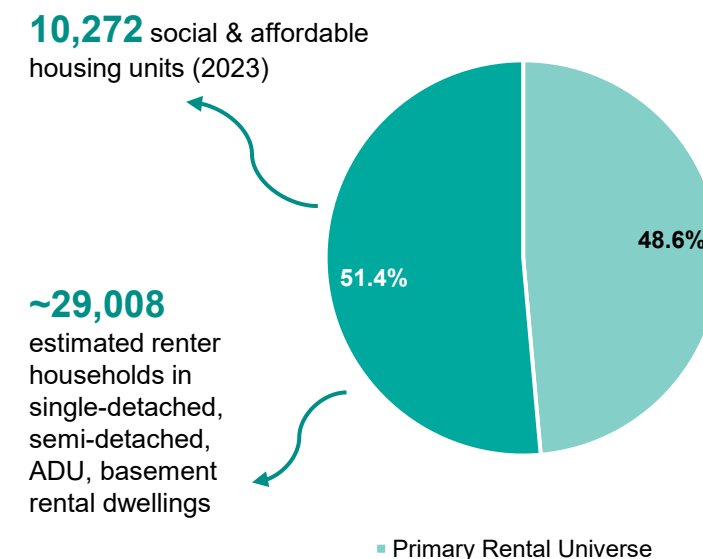
### The primary rental market is more affordable than the secondary rental market

The secondary rental market typically consists of dwellings constructed for ownership households, that have been purchased and subsequently rented out by individual or corporate landlords. This segment of the rental housing market typically provides decreased security of tenure, as housing may be converted back to owner occupancy.

Condominium apartments have formed an increasing proportion of rental dwellings in recent years and make up a substantial portion of rental dwellings in the secondary rental market.

The share of condominium units offered as rentals (5,585 dwellings, 27.1%) in 2023 reached a record high, having increased from 2022 levels (4,460 dwellings, 24.6%). In 2023, the average market rent for condominium apartments was \$2,317, well above the average market rent (\$1,431) in the primary rental universe during this period.

Figure 44: Rental Universe in Hamilton, 2021



Source: Statistics Canada Community Profiles, 2021; CMHC Rental Market Survey, 2021

## // Insight One ● **There is a need for increased primary rental units, including affordable rental units, to meet growing demand.**

### Renter Households Face Greater Affordability Challenges

In 2021, the median renter household income in the City was \$60,888, well below the median household income for owner households (\$88,554).

Renter households were more likely to face affordability issues (28,629 households, 37.5%, were spending more than 30% of their income on shelter costs) and be in core housing need (21,071 households, 27.6%) than owner households (15.8% and 5.5%, respectively) during this period.



***Making rental housing more affordable was the top housing priority of survey respondents (72% of respondents).***

### Barriers and Challenges

Between 2016 and 2021, renter households were driving growth in Hamilton but at the same time, renter households had lower median household incomes and were more likely to face affordability issues. The primary rental universe lacked sufficient units, indicating a need for increased affordable, purpose-built rental supply. However, there are barriers and challenges to increasing the purpose-built rental supply in Hamilton, including:

#### ***New affordable rental needs government intervention***

New affordable rental units are not financially viable based on the affordable rents. There is a need for reduced capital costs and operational funding supports to make affordable rental financially viable. In addition to directly funding construction, municipalities can provide incentives through tools such as a CIP or require new affordable units through inclusionary zoning.

#### ***There are limitations on controlling the tenure of buildings***

In Ontario, municipalities do not have the ability to legislate what tenure a new privately owned building will be, although conversions of primary rental housing to condominium tenure can be restricted. The predominant tenure of new units is ownership via either freehold or condominium dwellings. Municipalities can, through a variety of tools, encourage the creation of new rental units, but currently can not require that a site be operated as rental. One tool to incentivize rental development is a Community Improvement Plan that has grants or forgivable loans for new rental development. The changes to the Planning Act to allow up to two accessory dwelling units per lot will create new rental supply, as these units can not be ownership tenure due to being “part of” the main residential dwelling.



### ***What We Heard***

**At community pop-ups, residents expressed the need for:**

***“Increased tenant support with landlords”***

***“More support for preventing renovations”***

***“Affordable housing for all”***

***“How do we improve outcomes for people **at risk of losing their housing**? Renovictions, etc.”***





## Insight 2 • There is a need to rehabilitate and maintain the existing rental housing stock.

### Housing Condition and Core Housing Need

The higher rate of core housing need for renter households in Hamilton is driven by both affordability challenges and the condition of the units. In 2021, Hamilton (6.6%) had a higher rate of dwellings in need of major repairs than Ontario (5.7%) and had a higher proportion of buildings constructed in 1960 or earlier (32.8%) than the province (22.7%).

Renter households (27.6%) were more likely to be in core housing need than owner households (5.5%) and were above the province-wide rate (24.9%). Renter households (37.5%) in Hamilton were less likely to be spending greater than 30% of gross household income on shelter costs than the provincial average (38.4%), indicating the high rates of core housing need for renters was likely due to challenges with housing conditions.

### Barriers and Challenges

The older housing stock and high proportion of dwellings in need of major repairs disproportionately affected renter households, which faced higher rates of core housing need as a result. Efforts to rehabilitate and maintain the existing housing stock face certain barriers and challenges, including:

***There is a need to ensure that rents do not dramatically increase when buildings are rehabilitated.***

Rehabilitation of privately owned rental buildings include the risk of displacement of the tenants (potentially including renoviction) and of significantly increased rents to recoup the owner's capital investment. Rehabilitation of municipally owned buildings do not include this risk however, as the municipality will ensure that rents remain affordable, and that displacement is minimized.

There are successful programs that aid private rental building owners in understanding the benefit of upgrading their buildings, and identifying the highest value upgrades to invest in. There are also successful programs where the municipality provides incentives and low-cost loans in exchange for ensuring that rents do not significantly increase as a result of the rehabilitation and renovation work.



### What We Heard

**At community pop-ups, residents expressed:**

*"We need to **renovate** our existing affordable housing stock."*





## **Insight 3 • There is a need for greater diversity in housing sizes, particularly smaller ownership dwellings and affordable family-sized options.**

### **There is a need for smaller ownership tenure dwellings.**

The most common household type in Hamilton in 2021 was one-person households (27.9%). Small households (1-2 people) accounted for 60% of all households. There is a large mismatch between the 32% proportion of small dwellings (1-2 bedrooms) and the proportion of small households.

The most common dwelling type during this period was single-detached dwellings (56.2%). These dwellings tend to be larger and more expensive than other dwelling forms. This suggests that there is a need for smaller, less expensive dwelling forms for ownership households in Hamilton in order to ensure more households are able to enter the ownership market in Hamilton.

### **There is a need for family-sized rental tenure dwellings.**

The purpose-built rental market supply is skewed differently, with only 2,544 units (7.3%) with 3+ bedrooms, and a large household (3+ people) proportion of 40%.

This indicates a need for increased family-sized purpose-built rental supply.

### **There is a need for affordable family-sized ownership dwellings.**

Large renter households were driving growth in Hamilton, with an insufficient stock of large purpose-built rental units in the primary rental market. This growth is partially driven by the ownership housing stock being predominantly large, expensive single-detached dwellings; unaffordable ownership options for large households may result in families seeking alternatives on the rental market. This may contribute to the increase in demand for large rental housing, while large ownership households face high affordability challenges in suitably sized dwellings.

One tool that Hamilton can utilize to specifically target creation of affordable larger ownership dwellings is inclusionary zoning, as the tool can allow for the allocation of the affordability to specific units (such as larger family-sized units) within a new building.

### **Barriers and Challenges**

There are barriers and challenges to increasing the diversity of the housing supply, including:

The challenges include that new ground related (detached, semi-detached, townhouse) units tend to be larger “family-friendly” units with 3 or more bedrooms, with little interest in building other built forms with one- or two-bedroom units, despite the Zoning By-law providing flexibility for this.

In large condominium developments, the development industry leans towards a large proportion of small one bedroom or studio units. These units respond to the overall need for smaller unit sizes but are often too small for households that are downsizing from their ground-related home.

A strategy to address these challenges is to create Official Plan policies that identify minimum and maximum proportions of small (1 bedroom or smaller) units and larger (3+ bedroom) units. These policies can apply to low density subdivisions (more smaller units) and to large apartments (more larger units).

Another strategy is to encourage “missing middle” development in apartment-style built forms which may result in smaller units.

## Insight 4 • There is a need for housing to support an aging population, including affordable aging-in-place and supportive housing.

### Hamilton will see a growing proportion of older adults over the next few decades.

Older adults (65+ years) were the second fastest growing population (+12.2%) between 2016 and 2021, after younger adults aged 25 – 44 years (+14.9%). Middle-aged adults (45-64 years) were the second-largest age cohort, indicating that Hamilton's population distribution will continue to have large portions of older individuals for the next few decades. These population cohorts will need supports as they age. A long-term strategy to support this systemic growth (i.e., housing with supports, measures for aging-in-place) is needed.

In 2021, the City (32.8%) had a higher proportion of dwellings constructed in 1960 or earlier than the Province (22.7%). This may indicate a greater need for retrofitting of the housing stock for accessibility modifications to support independent living of these individuals as they age.



*"I'm over 80 years old and living alone in a 3-bedroom. I can't move because it's too expensive."*

### Barriers and Challenges

The City of Hamilton is aging, with an increase in those aged 65 years and older. An aging housing stock may lack sufficient supports for those looking to age in place, while a predominantly single-detached housing stock may result in insufficient options for remaining within the community as seniors look to downsize. However, there are barriers and challenges to increasing supports for aging populations, including:

**Supportive housing is generally funded by the Province.**

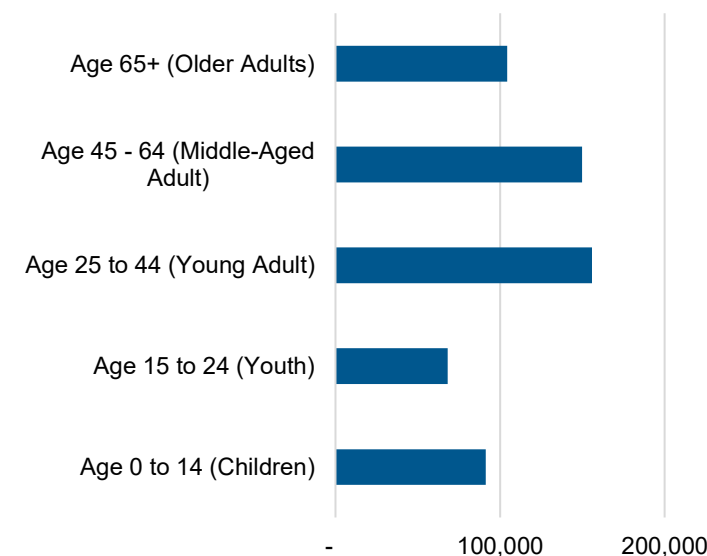
Expanding supportive housing to respond to the growing proportion of older adults in Hamilton is contingent on funding from the Province.

**Lower income older adults need supportive housing.**

There is a risk that the households that need renovations to their home to help them age in place may not have the funds to pay for the renovations. This can be due to their need for supportive housing limiting their employment options, or they have retired and are living on a fixed income.

There are many successful strategies for helping these households fund and have the necessary modifications made. One of these strategies is for the homeowner to borrow from the City with a low or zero cost loan that will be repaid when the home is sold.

**Figure 45:** Population by Age Cohort in Hamilton, 2021



**Source:** Statistics Canada Community Profiles, 2021



## 9 Recommendations and Next Steps

This section draws from the previous sections of this report to identify recommendations and next steps for the City of Hamilton.

These recommendations focus on the role of the City in addressing the identified housing insights and facilitating affordable housing within Hamilton.



### Contents

The **recommendations and next steps** for the City to undertake are **guided by** the **quantitative** analysis, the input from the **surveys**, and review of the **housing and land use policy** context in Hamilton.

The **Housing Sustainability and Investment Roadmap** is used as an overall **framework for** identifying the **next steps** to take based on the key trends and housing insights identified in this report.

## Hamilton's Housing System

The observations and recommendations of this Housing Needs Assessment must be contextualized within Hamilton's current housing system. Hamilton has a mature network of policies and programs that are addressing housing need across the continuum and the city.

This assessment identified four Key Housing Insights – areas where there is a gap between what is currently provided in Hamilton and what is needed by the residents. There is overlap between these gaps, and where Hamilton is focusing their efforts through the Housing Sustainability & Investment Roadmap (HSIR).

There is strong alignment between Insight 1 and Pillar 1, the expansion of affordable rental housing. There is also strong alignment between Insight 2 and Pillars 2 and 3, and Insight 4 and Pillar 4.

The HSIR is providing effective direction for taking action on most of the housing needs identified in this report.

Key Insight 3, the **need for greater diversity in housing sizes** is not directly addressed in the HSIR and is an area for additional action.

## Key Housing Insights

1. There is a need for **increased primary rental units**, including **affordable rental units**, to meet growing demand.
2. There is a need to **rehabilitate and maintain** the existing rental housing stock.
3. There is a need for **greater diversity in housing sizes**, particularly smaller ownership dwellings and affordable family-sized options.
4. There is a need for housing to **support an aging population**, including affordable **aging-in-place** and **supportive housing**.

## Four Pillars of the Roadmap

1. New **construction** of **affordable rental** housing.
2. **Acquisition** of at-risk affordable housing.
3. **Preservation** of existing affordable housing.
4. Increasing the provision of **housing-based supports**.

## The City's Roles

The HSIR is focused on utilizing the City's role in:

- Acting as the Municipal Service Manager,
- Coordinating activities through the Housing Secretariat, and
- Directly building and providing affordable housing.

These roles enable direct actions that the City can undertake, and are appropriate for an action-oriented plan such as the Roadmap.

The City can respond to Insight 3, the need for **greater diversity in housing sizes** through their role in **establishing land use policies**. There is a need for greater diversity in both the market and non-market housing segments. The City can use land use policies and incentives to both encourage and require greater diversity in the unit mix in new developments, as well as guiding the unit mix in new City-funded projects.

## Ongoing Actions and Projects

The 2025 workplan for the HSIR includes 20 different initiatives.

Some of these initiatives will be enabled through the \$93.5 Million in funding from CMHC through the Housing Accelerator fund; which aims to create 2,675 net new units in three years, through seven different initiatives.

## Engagement and Consultation

This housing needs assessment was required as part of the Housing Accelerator Fund agreement to be completed by December 2024. As a result, there were limitations on the extent of the consultation that could be undertaken.

Further engagement with priority population groups, including those with lived experience of homelessness, will need to be undertaken by the City as part of the next steps to address the housing needs identified in this report and to inform future investments through the HSIR.

## City Wide Housing Targets

Hamilton's growth is projected to be between 260,000 and 330,000 people over the next 25 years, based on estimates and forecasts from the Official Plan and from the Provincial Ministry of Finance targets. In light of this rapid growth, there needs to be an ongoing examination of both the market and non-market housing development trends. Taking action to build the "right" housing for these new residents of Hamilton can change the overall housing stock characteristics and address the housing challenges identified in the Key Housing Insights of this report.

The disconnect between unit sizes and household sizes (Insight 3) needs to be addressed in new market housing developments, not only in affordable or social housing. As such, unit mix targets with supporting policies are needed in the Official Plan. These targets need to take into account the differing housing built forms and needs identified in the Federal Electoral District Analysis in [Appendix A](#).

## Local Housing Needs

The Federal Electoral District Analysis information can enable the City to identify which programs in the HSIR and other tools can best respond to the localized needs of each district.

In Hamilton Centre the existing housing is the most affordable in terms of rents and house prices, while still having the highest incidence of core housing need. Retaining housing affordability is important for this community, and promoting renovation and renewal is key for success in this district.

Comparing Hamilton Centre to Flamborough – Glanbrook and Hamilton West highlights the differences in housing needs between districts. Owner households still experienced affordability stress in these two districts, but the incidence of core housing need was much lower. The built form is predominately ground-related and the population is much older. These two districts can benefit from diversifying the housing stock to include more apartments and smaller units in both the ownership and rental markets. This would improve overall affordability in the community, and will enable downsizing in the community as the older household maintainers become empty-nesters.

District-level analysis allows the City to have targeted programs and policies with clear objectives in shaping the growth of housing in these communities.

## Key Actions

The primary recommendation is for the City to create and have one **Master Housing Plan** that pulls together the policies, programs, monitoring and funding into a coordinated vision and action plan. This level of coordination aligns with the goals of having “whole of Hamilton” approach to housing and provides additional value by capturing the interrelationships between the many aspects of the housing system across the housing continuum.

Creation of this Master Housing Plan should be completed with collaboration with all internal and external partners. It should concisely identify all of the relevant in-force plans, policies and by-laws, as well as identifying the roles and responsibilities of City departments and non-government actors.

Based on the key findings of this study and the current HSIR, key actions to continue to move forward with the “whole of Hamilton” approach to housing also include:

1. Create a **Master Housing Plan**, that provides the overarching view of the housing system and brings together each of the following actions, as well as identifies which existing policies/ programs are in force and effect in-line with the policy and program framework review in Appendix B.

2. **Update Hamilton’s Housing and Homelessness Plan.** The plan’s scheduled five-year review can provide up to date and targeted goals for community housing and responding to homelessness.
3. Continue work to **identify the scope and needs of Hamilton’s homelessness population.**
4. Further **consultation with priority groups, to expand capacity** beyond the City and Service Manager to respond to individuals and households with higher-needs.
5. **Improve reporting on the outcomes and progress** for both the HSIR and land use development monitoring, to clearly place annual accomplishments within the context of specific housing targets.
6. **Explore potential actions/policies/programs** noted in this study to address housing needs, such as incentives for rental and affordable housing, housing rehabilitation/renovation programs, Official Plan policies and zoning permissions to shift system and unit mix, and financial support for aging in place.

## Ongoing Monitoring

The annual report on the Housing Sustainability and Investment Roadmap provides good insight into how the City is taking action to respond to housing needs across all of Hamilton.

This monitoring and reporting can be enhanced to show trends in the market housing segments and how new development is responding to the diverse needs of households across the city, potentially based on housing targets on a Federal District level.

## Engagement and Consultation

This housing needs assessment was required as part of the Housing Accelerator Fund agreement to be completed by December 2024. As a result, there were limitations on the extent of the consultation that could be undertaken. Further engagement with priority population groups, including those with lived experience of homelessness, will need to be undertaken by the City as part of the next steps to address the housing needs identified in this report.

## Update Key Documents

Three key documents should be reviewed and updated, using the insights from this housing needs analysis and the framework of the HSIR:

- **Update Hamilton's Housing and Homelessness Plan** as part of its scheduled five-year review.
- **Review the City's Official Plan**, identifying areas where policies can be created **to support greater diversity in housing sizes**, particularly smaller ownership dwellings and affordable family-sized options.





# 10 Appendix A: Federal Electoral District Analysis

This federal electoral district analysis draws on quantitative data analysis<sup>1</sup> to provide additional context to the comprehensive City-wide Housing Needs Assessment. The analysis examines the demand and supply factors<sup>2</sup> affecting housing in the five federal electoral districts in Hamilton.

**<sup>1</sup>DISCLAIMER:** Data for the federal electoral districts were derived by aggregating census tract-level data from the Statistics Canada 2021 Census Profiles. To ensure confidentiality, Statistics Canada randomly rounds all values within each census tract up or down to a multiple of '5' or '10'. Area suppression is used to remove all characteristic data for geographic areas below a population size of 40 individuals. Due to these factors, aggregated census tract *subtotals* do not always equate to aggregated census tract *totals*. Data tabulated by Statistics Canada at higher geographic orders are less likely to face suppression and experience fewer cycles of random rounding, resulting in slight discrepancies between calculated values for sub-geographies and totals across the City.

**<sup>2</sup>Source:** All data described within the tables and figures included in Appendix A were derived from *Statistics Canada Census Profiles, 2021*

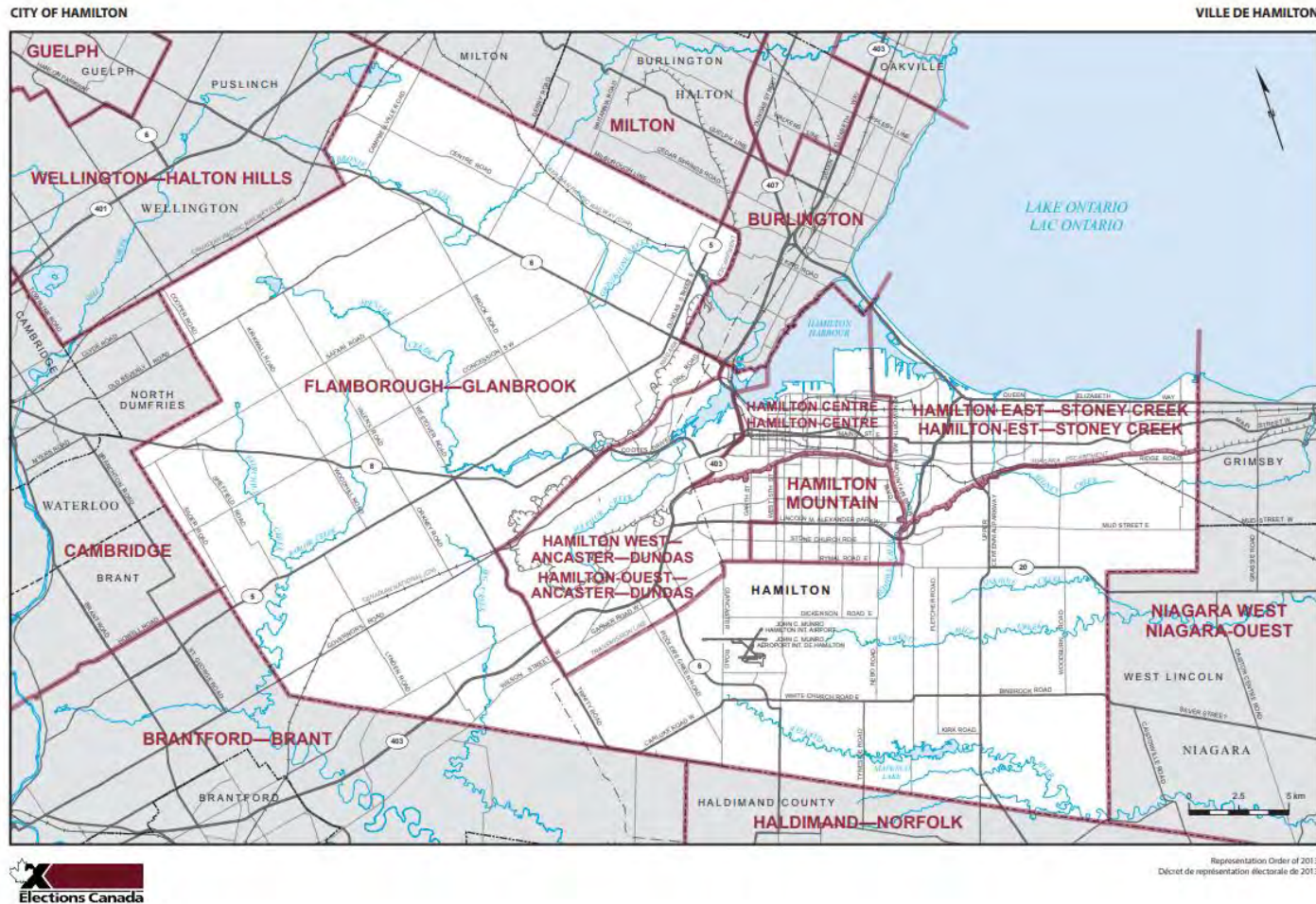


## Contents

This section includes the following sub-sections and components for each federal electoral district profile.

- **Demographic profile**, including population age structure, Indigenous identity, immigration status, place of origin of recent immigrants, visible minority status, mobility status, and household composition.
- **Housing supply profile**, including housing occupancy, occupied dwelling types and sizes, construction period, housing conditions and suitability, and average dwelling values.
- **Housing affordability analysis**, including household incomes and decile estimates, incidence of housing affordability stress, and incidence of core housing need.

**Figure 46:** Map of Federal Electoral District Boundaries in the City of Hamilton



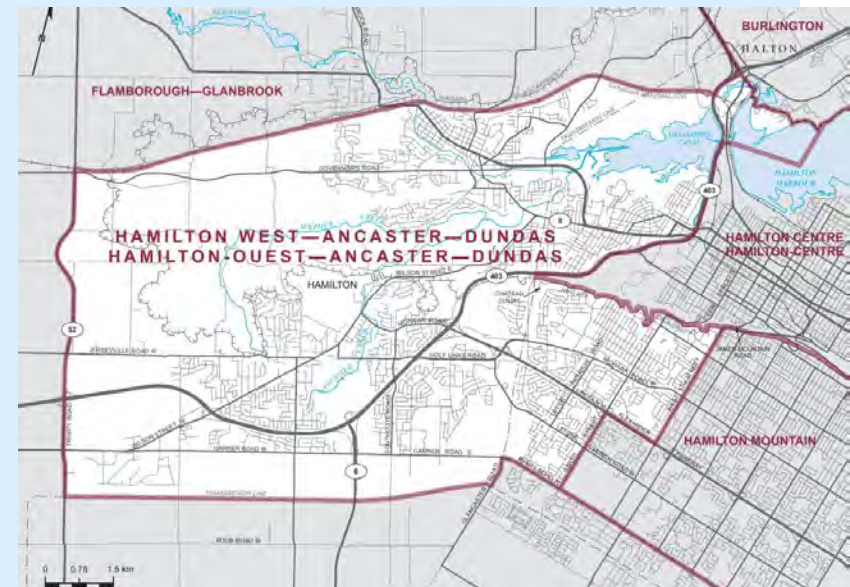
## Federal Electoral Districts

The Federal Electoral Districts in Hamilton in 2023 were:

- Hamilton West
- Flamborough – Glanbrook
- Hamilton East
- Hamilton Centre
- Hamilton Mountain

# Hamilton West

This section contains a summary of the housing need and demand for the federal electoral district of Hamilton West in the City of Hamilton.



# Demographic Profile

## Population Characteristics

This section provides detailed demographic data of Hamilton West in the City of Hamilton.

**Table 11:** Population Characteristics of Hamilton West, 2021

	Hamilton West	Hamilton
Total	115,735	569,350
Proportion	20.3%	100.0%
Average Age	42.9 years	41.5 years

**Table 12:** Population by Age Cohort in Hamilton West, 2021

	#	%
Total	115,735	100.0%
Age 0 to 14	17,415	15.0%
Age 15 to 24	16,190	14.0%
Age 25 to 44	27,245	23.5%
Age 45 - 64	30,200	26.1%
Age 65+	24,680	21.3%
Age 75+	11,745	10.1%

## Immigration Status

**Table 13:** Population Immigration Status in Hamilton West, 2021

	#	%
Total	113,145	100.0%
Non-Immigrants	78,390	69.3%
Immigrants	30,720	27.2%
Non-Permanent Residents	4,040	3.6%
Immigration 2016 to 2021	4,090	3.6%

**Table 14:** Recent Immigrant Population by Birthplace in Hamilton West, 2021

	#	%
Total Recent Immigrants	4,090	100.0%
Americans	450	11.0%
Europe	325	7.9%
Africa	450	11.0%
Asia	2,760	67.5%
Oceania or Other	-	0.0%

## Key Takeaways

- In 2021, the **population** of Hamilton West was, on average, **slightly older** (42.9 years) than the City's overall population (41.5 years).
- This was due to Hamilton West having the **highest proportion of those aged 65 years or older** (21.3%) and the **lowest proportion of those aged 25 to 44 years** (23.5%) among all five electoral districts. For the City of Hamilton, 27.4% and 18.3% of the population were adults aged 25 to 44 years and 65 years or older, respectively.
- Hamilton West had a **slightly higher proportion of immigrants** (27.2%) than the City as a whole (25.9%), and the second highest proportion of the population that were non-permanent residents (3.6%).



Visible Minorities

Table 15: Visible Minorities in Hamilton West, 2021

	#	%
Total	113,155	100.0%
Visible Minority	30,665	27.1%
South Asian	7,225	6.4%
Chinese	5,010	4.4%
Black	4,285	3.8%
Filipino	1,830	1.6%
Arab	3,915	3.5%
Latin American	2,095	1.9%
Southeast Asian	1,015	0.9%
West Asian	1,765	1.6%
Korean	965	0.9%
Japanese	305	0.3%
Visible Minority not included	530	0.5%
Multiple Visible Minorities	1,315	1.2%

Indigenous Population

Table 16: Indigenous Population in Hamilton West, 2021

	#	%
Total	113,155	100.0%
Identify as Indigenous	1,480	1.3%
First Nations (North American Indian)	945	
Métis	355	
Inuk (Inuit)	15	

**Note:** First Nations, Métis and Inuit population counts do not add up to the total population that identified as Indigenous due to small population counts being rounded down/suppressed at the Census tract level by Statistics Canada to preserve confidentiality.

Movers

Table 17: Mobility Status of Residents Who Moved in Previous 5 Years to Hamilton West, 2016 – 2021

	#	%
Total	36,885	100.0%
Non-Migrants	18,735	50.8%
Intraprovincial Migrants	10,490	28.4%
Interprovincial Migrants	1,415	3.8%
External Migrants	6,235	16.9%

Key Takeaways

- Hamilton West had the **second highest proportion of the population that self-identified as visible minorities (27.1%)** among the five electoral districts. It also accounted for the **highest proportions of the City’s total population that were Chinese (45.8%), Korean (40.8%), and Japanese (26.3%).**
- **Only 1.3% of residents** in Hamilton West **identified as Indigenous**, which was below the proportion for Hamilton’s total population (2.2%).
- Hamilton West contained the **highest proportion of the population (16.9%) that had migrated from abroad** (did not live in Canada, irrespective of whether they were Canadian citizens) within the five years preceding the 2021 Census among all five electoral districts.

# // Demographic Profile

## Household Characteristics

**Table 18:** Households by Tenure in Hamilton West and Hamilton, 2021

	Hamilton West		Hamilton	
	#	%	#	%
Total Households	43,330	100.0%	222,805	100.0%
Owner Households	31,450	72.6%	146,410	65.7%
Renter Households	11,910	27.5%	76,400	34.3%

**Table 19:** Households by Size in Hamilton West, 2021

	#	%
Total	43,265	100.0%
1 Person	10,265	23.7%
2 Persons	14,475	33.5%
3 Persons	7,070	16.3%
4 or More Persons	11,445	26.5%
Average Household Size	2.6	

**Table 20:** Households by Type in Hamilton West, 2021

	#	%
Total	43,250	100.0%
One-Family Households	28,225	65.3%
Couple With Children	13,230	30.6%
Couple Without Children	10,880	25.2%
Lone-Parent Family	4,100	9.5%
Multiple Generation Family	1,365	3.2%
Multiple Family	280	0.6%
One-Family with Additional Persons	1,210	2.8%
One-Person	10,265	23.7%
Two- or More-Person Non-Family	1,900	4.4%

**Table 21:** Household Maintainers by Age Cohort in Hamilton West, 2021

	#	%
Total	43,330	100.0%
Age 15 to 24	1,420	3.3%
Age 25 to 44	11,030	25.5%
Age 45 - 64	16,915	39.0%
Age 65+	13,970	32.2%

## Key Takeaways

- Hamilton West had the **second highest homeownership rate (72.6%)** among the electoral districts (after Flamborough – Glanbrook), and a higher rate than the City as a whole (65.7%).
- The district contained the **second highest proportion of one-family (65.3%) households**, well above the City-wide proportion (60.3%).
- The district's **average household size (2.6 persons)** was roughly consistent with that of the City (2.5 persons).
- Hamilton West had the **highest proportion (32.2%) of households led by those aged 65 years and older** and the **lowest proportion of households led by those aged 25 to 44 years (25.5%)** among the electoral districts.

## Existing Housing Stock

This section provides detailed data on the housing stock in Hamilton West.

**Table 22:** Total Dwellings in Hamilton West and Hamilton, 2021

	Hamilton West	Hamilton
Total	45,659	233,564
Dwellings Occupied by Usual Residents	43,260	222,807
Proportion	94.7%	95.4%

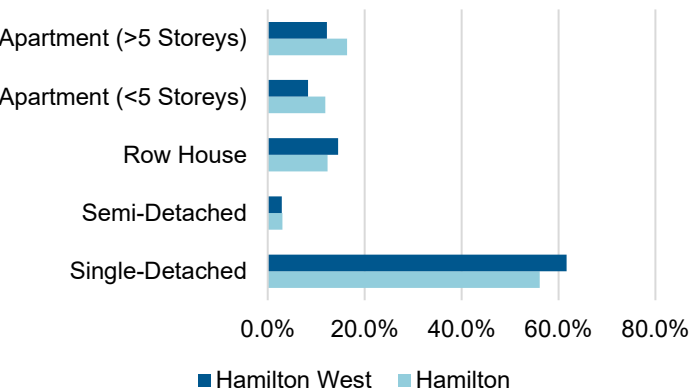
**Table 23:** Dwellings by Size in Hamilton West , 2021

	#	%
No Bedrooms	105	0.2%
One Bedroom	3,790	8.7%
Two Bedrooms	7,280	16.8%
Three Bedrooms	17,275	39.9%
Four or More Bedrooms	14,865	34.3%
Small Dwelling	11,175	25.8%
Large Dwelling	32,140	74.2%

**Table 24:** Dwelling by Type in Hamilton West , 2021

	#	%
Total	43,255	100.0%
Single-Detached	26,690	61.7%
Semi-Detached	1,250	2.9%
Row House	6,290	14.5%
Low-Rise Apartment	3,610	8.3%
High-Rise Apartment	5,285	12.2%
Other	110	0.3%

**Figure 47:** Proportion of Dwellings by Type in Hamilton West and Hamilton, 2021



## Key Takeaways

- Hamilton West had a relatively **high share of single-detached housing (61.7%)** compared to the City as a whole (56.2%).
- Nearly **three quarters of all dwellings** in Hamilton West **had three or more bedrooms (74.2%)**, and over a third (34.3%) of all dwellings had four or more bedrooms – the highest proportion among all electoral districts in 2021.
- Hamilton West had the **second lowest proportions of one-bedroom (8.7%) and two-bedroom (16.8%) dwellings** across all electoral districts and was tied with Flamborough – Glanbrook and Hamilton Mountain for having the lowest proportion of studio (no bedroom) dwellings (0.2%).



# // Supply Profile

## Dwelling Age

Table 25: Dwelling by Age of Construction in Hamilton West, 2021

	#	%
1960 or Before	9,615	22.2%
1961 - 1980	13,420	31.0%
1981 - 2000	11,160	25.8%
2001 - 2021	9,105	21.0%

## Dwelling Condition

Table 26: Dwelling by Condition in Hamilton West, 2021

	#	%
Total Dwellings	43,330	100.0%
Dwellings in Need of Regular Maintenance or Minor Repairs	41,450	95.7%
Dwellings in Need of Major Repairs	1,900	4.4%

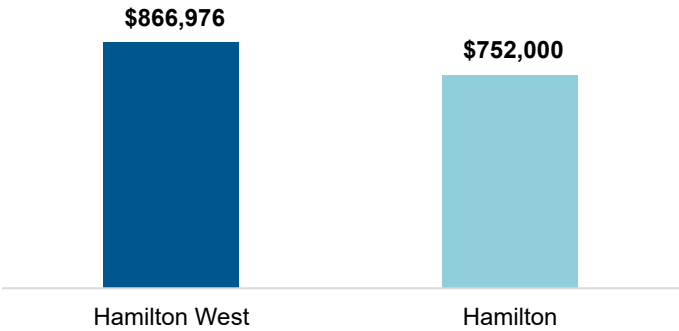
## Dwelling Suitability

Table 27: Dwelling by Suitability in Hamilton West, 2021

	#	%
Total Dwellings	43,330	100.0%
Suitable Dwellings	41,445	95.6%
Unsuitable Dwellings	1,890	4.4%

## Dwelling Value

Figure 48: Average Value of Dwellings in Hamilton West and Hamilton, 2021



## Key Takeaways

- The age of Hamilton West's housing stock was relatively split between buildings constructed either in 1980 or earlier (53.2%) or after 1980 (46.8%).
- This stock was in relatively **good condition**, where only 4.4% of dwellings required major repairs and was **highly suitable** for the vast majority (95.6%) of resident households.
- The high concentration of large dwellings in good state of repair likely contributed to Hamilton West having the **highest average dwelling value (\$866,976)** and **second highest monthly owner (\$1,690) and renter (\$1,381) shelter costs** among all electoral districts.

# Affordability Profile

This section provides detailed data on the average household income and affordability characteristics of Hamilton West.

## Household Income

**Table 28:** Average Household Income of Hamilton West and Hamilton, 2021

	Hamilton West	Hamilton
All Households	\$145,707	\$108,700
1-Person HH	\$59,488	\$50,800
2+ Person HH	\$172,639	\$131,200

## Shelter-to-Income Ratio

**Table 29:** Households Spending >30% on Shelter Costs and Subsidized Renter Households in Hamilton West, 2021

	#	%
Total Households	42,950	100.0%
Total Spending 30%	8,980	20.9%
Total Renter Spending 30%	4,628	39.0%
Total Owner Spending 30%	4,476	14.3%
Total Renter Subsidized	1,144	9.6%

## Income Deciles

**Table 30:** Estimated Income Deciles in Hamilton West, 2021

	Upper Limit
Decile 1	\$32,890
Decile 2	\$50,560
Decile 3	\$67,503
Decile 4	\$85,036
Decile 5	\$111,999
Decile 6	\$127,149
Decile 7	\$153,726
Decile 8	\$191,831
Decile 9	\$206,936

**Note:** Reported income deciles are imprecise and reflect crude estimates based on the number of households by income band per census tract provided in the publicly available Census Profiles.

## Core Housing Need

**Table 31:** Households in Core Housing Need in Hamilton West, 2021

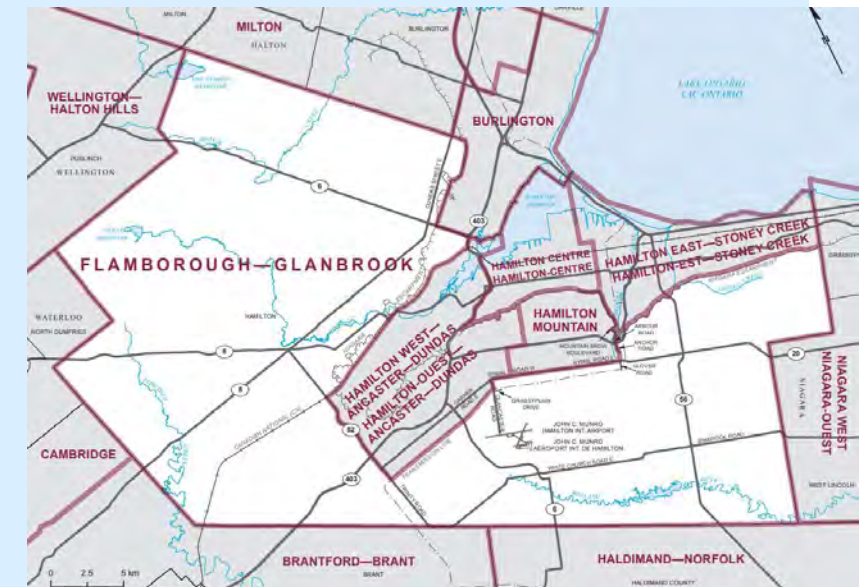
	#	%
Households Tested for Core Housing Need	37,260	
All Households In Core Housing Need	3,505	9.4%
Owner Households In Core Housing Need	1,215	4.5%
Renter Households In Core Housing Need	2,270	21.9%

## Key Takeaways

- Hamilton West had the **highest overall average household income (\$145,707)** and highest average two-person household income (\$172,639) among all five electoral districts. The estimated household income deciles in Table 19 illustrate that these averages were skewed upward by the top-earning 30-40% of households.
- Nearly four in ten renter households (39.0%)** in Hamilton West **experienced housing affordability stress** in 2021, which was the second highest proportion among all electoral districts. However, incidence of core housing need (21.9%) was lower among renters in the district than among all the City's tenants (27.9%).

# Flamborough – Glanbrook

This section contains a summary of the housing need and demand for the federal electoral district of Flamborough – Glanbrook in the City of Hamilton.



## Population Characteristics

This section provides detailed demographic data of Flamborough – Glanbrook in the City of Hamilton.

**Table 32:** Population Characteristics of Flamborough – Glanbrook and Hamilton, 2021

	Flamborough – Glanbrook	Hamilton
Total	123,475	569,350
Proportion	21.7%	100.0%
Average Age	39.5	41.5 years

**Table 33:** Population by Age Cohort in Flamborough – Glanbrook, 2021

	#	%
Total	123,475	100.0%
Age 0 to 14	24,265	19.7%
Age 15 to 24	14,950	12.1%
Age 25 to 44	32,285	26.1%
Age 45 - 64	32,285	26.1%
Age 65+	19,650	15.9%
Age 75+	8,200	6.6%

## Immigration Status

**Table 34:** Population Immigration Status in Flamborough – Glanbrook, 2021

	#	%
Total	122,110	100.0%
Non-Immigrants	92,355	75.6%
Immigrants	28,740	23.5%
Non-Permanent Residents	950	0.8%
Immigration 2016 to 2021	3,105	2.5%

**Table 35:** Recent Immigrant Population by Birthplace in Flamborough – Glanbrook, 2021

	#	%
Total Recent Immigrants	3,105	100.0%
Americans	330	10.6%
Europe	265	8.5%
Africa	435	14.0%
Asia	1,905	61.4%
Oceania or Other	-	0.0%

## Key Takeaways

- In 2021, the **population** of Flamborough – Glanbrook was, on average, **younger (39.5 years)** than the City's overall population (41.5 years).
- This was due to the district having the **highest proportion of children under 15 years of age (19.7%)** and **second lowest proportion of seniors aged 65 years or older (15.9%)** among all electoral districts.
- Flamborough – Glanbrook was tied with Hamilton Centre for having the **lowest proportion of immigrants (23.5%)** among all electoral districts. It also contained the **lowest proportion of non-permanent residents (0.8%)**, which was well below the rate for the City as a whole (2.3%).
- Flamborough – Glanbrook had the **lowest population density** (155 people per sq. km) among the five electoral districts.

## // Demographic Profile

### Visible Minorities

**Table 36:** Visible Minorities in Flamborough – Glanbrook, 2021

	#	%
Total	122,105	100.0%
Visible Minority	26,910	22.0%
South Asian	9,440	7.7%
Chinese	1,445	1.2%
Black	4,740	3.9%
Filipino	1,515	1.2%
Arab	2,965	2.4%
Latin American	1,860	1.5%
Southeast Asian	990	0.8%
West Asian	1,480	1.2%
Korean	270	0.2%
Japanese	175	0.1%
Visible Minority not included	610	0.5%
Multiple Visible Minorities	980	0.8%

### Indigenous Population

**Table 37:** Indigenous Population in Flamborough – Glanbrook, 2021

	#	%
Total	122,105	100.0%
Identify as Indigenous	1,690	1.4%
First Nations (North American Indian)	1,080	
Métis	555	
Inuk (Inuit)	-	

**Note:** First Nations, Métis and Inuit population counts do not add up to the total population that identified as Indigenous due to small population counts being rounded down/suppressed at the Census tract level by Statistics Canada to preserve confidentiality.

### Movers

**Table 38:** Mobility Status of Residents Who Moved in Previous 5 Years to Flamborough – Glanbrook, 2021

	#	%
Total	40,005	100.0%
Non-Migrants	18,545	46.4%
Intraprovincial Migrants	17,060	42.6%
Interprovincial Migrants	1,235	3.1%
External Migrants	3,135	7.8%

### Key Takeaways

- Flamborough – Glanbrook contained the **second lowest proportion of the population that self-identified as visible minorities (22.0%)** among the five electoral districts and a lower proportion than the City as a whole (25.1%). However, Flamborough – Glanbrook accounted for the **highest proportion of the City population that was South Asian (27.1%)** among the electoral districts.
- Only 1.4% of residents** in Flamborough – Glanbrook **identified as Indigenous**, which was less than the proportion of Hamilton's overall population that identified as Indigenous (2.2%).
- Flamborough – Glanbrook had the **highest proportion of the population that had migrated within Ontario within the previous five years (42.6%)** among the electoral districts. By comparison, the proportion of the City population that had migrated from within Ontario in the previous five years was 32.9%.

## // Demographic Profile

### Household Characteristics

**Table 39:** Households by Tenure in Flamborough – Glanbrook and Hamilton, 2021

	Flamborough – Glanbrook		Hamilton	
	#	%	#	%
Total Households	41,975	100.0%	222,805	100.0%
Owner Households	36,110	86.0%	146,410	65.7%
Renter Households	5,885	14.0%	76,400	34.3%

**Table 40:** Households by Size in Flamborough – Glanbrook, 2021

	#	%
Total	42,095	100.0%
1 Person	6,945	16.5%
2 Persons	13,230	31.4%
3 Persons	7,455	17.7%
4 or More Persons	14,485	34.4%
Average Household Size	2.9	

**Table 41:** Households by Type in Flamborough – Glanbrook, 2021

	#	%
Total	42,100	100.0%
One-Family Households	30,665	72.8%
Couple With Children	16,425	39.0%
Couple Without Children	10,750	25.5%
Lone-Parent Family	3,490	8.3%
Multiple Generation Family	2,025	4.8%
Multiple Family	380	0.9%
One-Family with Additional Persons	1,275	3.0%
One-Person	6,940	16.5%
Two- or More-Person Non-Family	840	2.0%

**Table 42:** Household Maintainers by Age Cohort in Flamborough – Glanbrook, 2021

	#	%
Total	41,975	100.0%
Age 15 to 24	290	0.7%
Age 25 to 44	13,415	32.0%
Age 45 - 64	17,280	41.2%
Age 65+	10,980	26.2%

### Key Takeaways

- In 2021, Flamborough – Glanbrook had by far the **highest homeownership rate (86.0%)** among the electoral districts and a much higher rate than the City as a whole (65.7%).
- The district also had the **highest proportion of four-or-more-person households (34.4%)** and the **highest proportion of one-family (72.8%) households**, including couple with children (39.0%) and couple without children (25.5%) households, among the electoral districts. For the City as a whole, these proportions were 60.3%, 27.2%, and 22.8% respectively. The district's **average household size (2.9 persons)** was also the **highest** among the electoral districts.
- Flamborough – Glanbrook had the **highest proportion of households led by adults aged 45 to 64 (41.2%)**.

# Supply Profile

## Existing Housing Stock

This section provides detailed data on the housing stock in Flamborough – Glanbrook.

**Table 43:** Total Dwellings in Flamborough – Glanbrook, 2021

	Flamborough – Glanbrook	Hamilton
Total	42,967	233,564
Dwellings Occupied by Usual Residents	42,096	222,807
Proportion	98.0%	95.4%

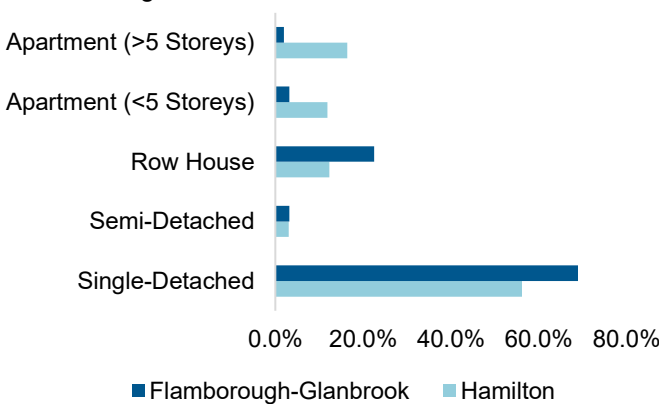
**Table 44:** Dwellings by Size in Flamborough – Glanbrook, 2021

	#	%
No Bedrooms	95	0.2%
One Bedroom	1,625	3.9%
Two Bedrooms	5,800	13.8%
Three Bedrooms	20,350	48.5%
Four or More Bedrooms	14,080	33.5%
Small Dwelling	7,520	17.9%
Large Dwelling	34,430	82.0%

**Table 45:** Dwelling by Type in Flamborough – Glanbrook, 2021

	#	%
Total	42,085	100.0%
Single-Detached	29,020	69.0%
Semi-Detached	1,345	3.2%
Row House	9,465	22.5%
Low-Rise Apartment	1,335	3.2%
High-Rise Apartment	810	1.9%
Other	105	0.2%

**Figure 49:** Proportion of Dwellings by Type in Flamborough – Glanbrook and Hamilton, 2021



## Key Takeaways

- Flamborough – Glanbrook was characterized by very little residential vacancy (2.0%) and a high concentration of **large dwellings**, where **over four in five dwellings (82.0%) had three or more bedrooms**, and one in three dwelling units had four or more bedrooms (33.5%).
- 94.6% of the occupied housing stock** in Flamborough – Glanbrook was comprised of **ground-related housing** within single-detached, semi-detached, and row housing structures.
- The district had the **lowest proportion of apartments (5.1%)**, while apartments were no less than 20% of all dwellings in any other electoral district.



# // Supply Profile

## Dwelling Age

**Table 46:** Dwelling by Age of Construction in Flamborough – Glanbrook, 2021

	#	%
1960 or Before	5,990	14.3%
1961 - 1980	7,100	16.9%
1981 - 2000	10,620	25.3%
2001 - 2021	18,285	43.6%

## Dwelling Condition

**Table 47:** Dwelling by Condition in Flamborough – Glanbrook, 2021

	#	%
Total Dwellings	41,975	100.0%
Dwellings in Need of Regular Maintenance or Minor Repairs	40,580	96.7%
Dwellings in Need of Major Repairs	1,370	3.3%

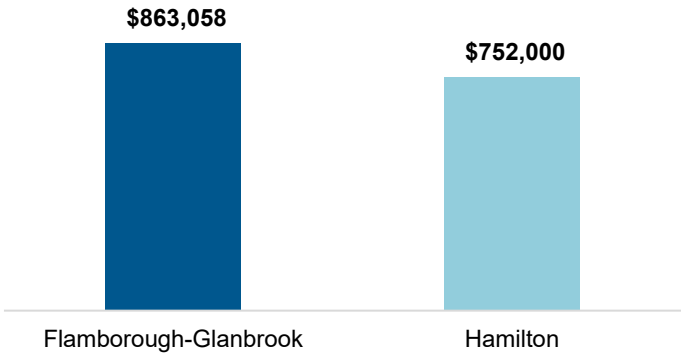
## Dwelling Suitability

**Table 48:** Dwelling by Suitability in Flamborough – Glanbrook, 2021

	#	%
Total Dwellings	41,975	100.0%
Suitable Dwellings	40,320	96.1%
Unsuitable Dwellings	1,650	3.9%

## Dwelling Value

**Figure 50:** Average Value of Dwellings in Flamborough – Glanbrook and Hamilton, 2021



## Key Takeaways

- Over **two thirds of all dwellings (68.9%)** in Flamborough – Glanbrook were **constructed after 1980**, and close to half (43.6%) were constructed in the new millennium (by far the highest share among electoral districts). The district therefore has been **home to much of Hamilton’s new housing construction** in the last two decades.
- Flamborough-Glanbrook had **the highest proportions of dwellings in a good state of repair (96.7%)** and that were suitable to resident households among all electoral districts.
- The average dwelling value in Flamborough-Glanbrook (\$863,053) was well above the Hamilton average (\$752,000), while the **average monthly renter shelter cost (\$1,840)** was considerably **higher than in any other district** of the City, potentially due a lack of supply.

# Affordability Profile

This section provides detailed data on the average household income and affordability characteristics of Flamborough – Glanbrook.

## Household Income

**Table 49:** Average Household Income of Flamborough – Glanbrook and Hamilton, 2021

	Flamborough – Glanbrook	Hamilton
All Households	\$132,074	\$108,700
1-Person HH	\$66,073	\$50,800
2+ Person HH	\$144,999	\$131,200

## Shelter-to-Income Ratio

**Table 50:** Households Spending >30% on Shelter Costs and Subsidized Renter Households in Flamborough – Glanbrook, 2021

	#	%
Total Households	41,470	100.0%
Total Spending 30%	7,895	19.0%
Total Renter Spending 30%	2,127	36.6%
Total Owner Spending 30%	5,791	16.2%
Total Renter Subsidized	650	11.2%

## Income Deciles

**Table 51:** Reported Income Deciles in Flamborough – Glanbrook, 2021

	Upper Limit
Decile 1	\$49,279
Decile 2	\$71,971
Decile 3	\$92,318
Decile 4	\$112,129
Decile 5	\$135,922
Decile 6	\$155,222
Decile 7	\$182,178
Decile 8	\$216,146
Decile 9	\$229,335

**Note:** Reported income deciles are imprecise and reflect crude estimates based on the number of households by income band per census tract provided in the publicly available Census Profiles.

## Core Housing Need

**Table 52:** Households in Core Housing Need in Flamborough – Glanbrook, 2021

	#	%
Households Tested for Core Housing Need	23,065	
All Households In Core Housing Need	1,465	6.4%
Owner Households In Core Housing Need	890	4.5%
Renter Households In Core Housing Need	515	15.6%

## Key Takeaways

- In 2021, Flamborough – Glanbrook had the **second highest average household income (\$132,074)** after Hamilton West among the federal electoral districts.
- Due to the district's high housing costs, **16.2% of owner households experienced affordability stress**, which was a higher level of incidence than experienced by homeowners City-wide (15.8%).
- However, the district benefitted from **the lowest incidence of core housing need** among both owner (4.5%) and renter (15.6%) households across all five electoral districts.

# Hamilton East

This section contains a summary of the housing need and demand for the federal electoral district of Hamilton East in the City of Hamilton.



## Population Characteristics

This section provides detailed demographic data of Hamilton East in the City of Hamilton.

**Table 53:** Population Characteristics of Hamilton East and Hamilton, 2021

	Hamilton East	Hamilton
Total	111,980	569,350
Proportion	19.7%	100.0%
Average Age	43.1	41.5 years

**Table 54:** Population by Age Cohort in Hamilton East, 2021

	#	%
Total	111,980	100.0%
Age 0 to 14	17,155	15.3%
Age 15 to 24	11,825	10.6%
Age 25 to 44	29,465	26.3%
Age 45 - 64	30,495	27.2%
Age 65+	23,055	20.6%
Age 75+	10,320	9.2%

## Immigration Status

**Table 55:** Population Immigration Status in Hamilton East, 2021

	#	%
Total	111,185	100.0%
Non-Immigrants	77,975	70.1%
Immigrants	31,785	28.6%
Non-Permanent Residents	1,285	1.2%
Immigration 2016 to 2021	3,635	3.3%

**Table 56:** Recent Immigrant Population by Birthplace in Hamilton East, 2021

	#	%
Total Recent Immigrants	3,635	100.0%
Americans	515	14.2%
Europe	500	13.8%
Africa	260	7.2%
Asia	2,185	60.1%
Oceania or Other	-	0.0%

## Key Takeaways

- In 2021, the **population** of Hamilton East was, on average, **older (43.1 years)** than the **City (41.5 years)** and every other electoral district.
- This was due to Hamilton East having the **highest proportion of adults aged 45 to 64 years (27.2%)**, the **second highest proportion of adults aged 65 years or older (20.6%)**, and the **lowest proportion of youth aged 15 to 25 years (10.6%)**. For the City as a whole, 26.3% of the population was aged 55 to 64 years and 18.3% of the population was aged 65 years or older.
- Among all districts, Hamilton East had the **highest proportion of immigrants (28.6%)**, of which nearly one third (31.7%) had immigrated to Canada before 1980. The district had the lowest proportion of immigrants that had immigrated in 2001 or later (37.0%).

Visible Minorities

Table 57: Visible Minorities in Hamilton East, 2021

	#	%
Total	111,190	100.0%
Visible Minority	24,375	21.9%
South Asian	8,495	7.6%
Chinese	620	0.6%
Black	4,765	4.3%
Filipino	1,605	1.4%
Arab	2,220	2.0%
Latin American	2,245	2.0%
Southeast Asian	2,020	1.8%
West Asian	455	0.4%
Korean	200	0.2%
Japanese	45	0.0%
Visible Minority not included	360	0.3%
Multiple Visible Minorities	710	0.6%

Indigenous Population

Table 58: Indigenous Population in Hamilton East, 2021

	#	%
Total	111,190	100.0%
Identify as Indigenous	2,795	2.5%
First Nations (North American Indian)	2,095	
Métis	580	
Inuk (Inuit)	10	

**Note:** First Nations, Métis and Inuit population counts do not add up to the total population that identified as Indigenous due to small population counts being rounded down/suppressed at the Census tract level by Statistics Canada to preserve confidentiality.

Movers

Table 59: Mobility Status of Residents Who Moved in Previous 5 Years to Hamilton East, 2021

	#	%
Total	35,245	100.0%
Non-Migrants	18,450	52.3%
Intraprovincial Migrants	12,010	34.1%
Interprovincial Migrants	1,325	3.8%
External Migrants	3,435	9.7%

Key Takeaways

- In 2021, Hamilton East had the **lowest proportion of the population that self-identified as visible minorities (21.9%)** among the five electoral districts and a lower proportion than the City as a whole (25.1%). However, the district had the **second highest proportion of the City that was South Asian (24.4%)** among the electoral districts.
- **2.5% of residents** in Hamilton East **identified as Indigenous**, which exceeded the proportion of Hamilton’s overall population that identified as Indigenous (2.2%).
- Hamilton East had the **second highest proportion of the population that had migrated within Ontario in the previous five years (34.1%)** among the electoral districts, above the Hamilton-wide proportion (32.9%).

Household Characteristics

Table 60: Households by Tenure in Hamilton East and Hamilton, 2021

	Hamilton East		Hamilton	
	#	%	#	%
Total Households	45,315	100.0%	222,805	100.0%
Owner Households	30,170	66.6%	146,410	65.7%
Renter Households	15,165	33.5%	76,400	34.3%

Table 61: Households by Size in Hamilton East, 2021

	#	%
Total	45,310	100.0%
1 Person	13,080	28.9%
2 Persons	14,845	32.8%
3 Persons	7,370	16.3%
4 or More Persons	10,000	22.1%
Average Household Size	2.5	

Table 62: Households by Type in Hamilton East, 2021

	#	%
Total	45,305	100.0%
One-Family Households	26,880	59.3%
Couple With Children	11,320	25.0%
Couple Without Children	10,325	22.8%
Lone-Parent Family	5,200	11.5%
Multiple Generation Family	1,865	4.1%
Multiple Family	335	0.7%
One-Family with Additional Persons	1,510	3.3%
One-Person	13,085	28.9%
Two- or More-Person Non-Family	1,675	3.7%

Table 63: Household Maintainers by Age Cohort in Hamilton East, 2021

	#	%
Total	45,315	100.0%
Age 15 to 24	420	0.9%
Age 25 to 44	12,705	28.0%
Age 45 - 64	17,665	39.0%
Age 65+	14,455	31.9%

Key Takeaways

- **Hamilton East’s homeownership rate (66.6%)** was roughly in line with the homeownership rate for the City as a whole (65.7%).
- Hamilton East had the same average household size (2.5 persons) and a relatively **similar distribution of household sizes and types as the City** at large.
- Hamilton East contained the **smallest proportion of households led by those aged 15 to 24 years (0.9%)** and the **second highest proportion of households led by those aged 65 and over (31.9%)** among all electoral districts.

## Existing Housing Stock

This section provides detailed data on the housing stock in Hamilton East .

**Table 64:** Total Dwellings in Hamilton East and Hamilton, 2021

	Hamilton East	Hamilton
Total	46,740	233,564
Dwellings Occupied by Usual Residents	45,321	222,807
Proportion	97.0%	95.4%

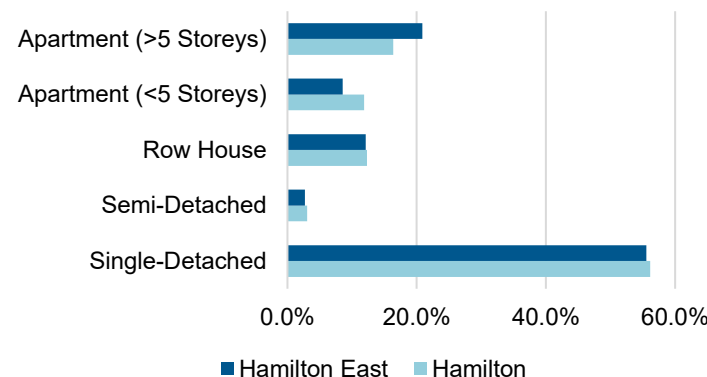
**Table 65:** Dwellings by Size in Hamilton East, 2021

	#	%
No Bedrooms	165	0.4%
One Bedroom	5,800	12.8%
Two Bedrooms	11,155	24.6%
Three Bedrooms	19,225	42.4%
Four or More Bedrooms	8,910	19.7%
Small Dwelling	17,120	37.8%
Large Dwelling	28,135	62.1%

**Table 66:** Dwelling by Type in Hamilton East, 2021

	#	%
Total	45,335	100.0%
Single-Detached	25,180	55.5%
Semi-Detached	1,225	2.7%
Row House	5,495	12.1%
Low-Rise Apartment	3,880	8.6%
High-Rise Apartment	9,455	20.9%
Other	60	0.1%

**Figure 51:** Proportion of Dwellings by Type in Hamilton East and Hamilton, 2021



## Key Takeaways

- Hamilton East is characterized by a relatively polarized built forms. Although more than **half (55.5%) of all dwellings** in the district were **single-detached dwellings**, over one fifth (20.9%) of all dwellings were in high-rise apartment buildings – the second highest concentration of high-rise apartment buildings after Hamilton Centre (32.2%).
- Hamilton East also had the **second lowest proportion of dwellings with four or more bedrooms (19.7%)**, and the **second highest proportion of one-bedroom units (12.8%)** after Hamilton Centre among the five electoral districts.



# // Supply Profile

## Dwelling Age

Table 67: Dwelling by Age of Construction in Hamilton East, 2021

	#	%
1960 or Before	13,985	30.9%
1961 - 1980	16,585	36.6%
1981 - 2000	8,655	19.1%
2001 - 2021	5,970	13.2%

## Dwelling Condition

Table 68: Dwelling by Condition in Hamilton East, 2021

	#	%
Total Dwellings	45,315	100.0%
Dwellings in Need of Regular Maintenance or Minor Repairs	42,265	93.3%
Dwellings in Need of Major Repairs	3,050	6.7%

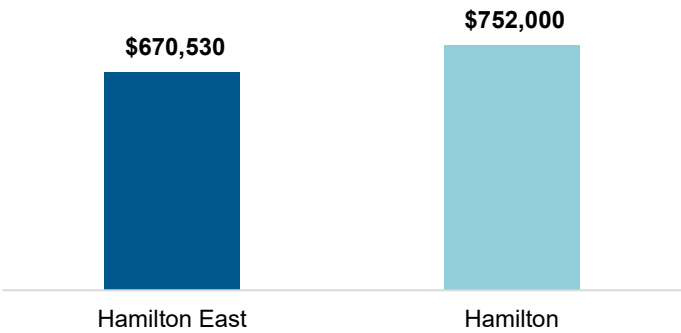
## Dwelling Suitability

Table 69: Dwelling by Suitability in Hamilton East, 2021

	#	%
Total Dwellings	45,315	100.0%
Suitable Dwellings	42,380	93.5%
Unsuitable Dwellings	2,960	6.5%

## Dwelling Value

Figure 52: Average Value of Dwellings in Hamilton East and Hamilton, 2021



## Key Takeaways

- Hamilton East had the second oldest building stock after Hamilton Centre, with **over two thirds (67.5%) of all dwellings constructed in 1980 or earlier**. Accordingly, it also had the **second highest proportion of dwellings requiring major repairs (6.7%)**.
- Hamilton East had a **lower average dwelling value (\$670,530)** and **lower average monthly ownership shelter cost (\$1,470)** than the City as a whole (for which these figures were \$752,000 and \$1,690 respectively)
- The district had a comparable average monthly renter shelter cost (\$1,222) relative to the Hamilton-wide average (\$1,233).

# Affordability Profile

This section provides detailed data on the average household income and affordability characteristics of Hamilton East .

## Household Income

**Table 70:** Average Household Income of Hamilton East and Hamilton, 2021

	Hamilton East	Hamilton
All Households	\$94,502	\$108,700
1-Person HH	\$49,615	\$50,800
2+ Person HH	\$112,815	\$131,200

## Shelter-to-Income Ratio

**Table 71:** Households Spending >30% on Shelter Costs and Subsidized Renter Households in Hamilton East, 2021

	#	%
Total Households	45,120	100.0%
Total Spending 30%	10,525	23.3%
Total Renter Spending 30%	5,485	36.3%
Total Owner Spending 30%	5,054	16.8%
Total Renter Subsidized	1,724	11.4%

## Income Deciles

**Table 72:** Estimated Income Deciles in Hamilton East, 2021

	Upper Limit
Decile 1	\$ 31,677
Decile 2	\$ 46,728
Decile 3	\$ 60,406
Decile 4	\$ 74,924
Decile 5	\$ 90,715
Decile 6	\$ 108,870
Decile 7	\$ 134,711
Decile 8	\$ 158,132
Decile 9	\$ 208,089

**Note:** Reported income deciles are imprecise and reflect crude estimates based on the number of households by income band per census tract provided in the publicly available Census Profiles.

## Core Housing Need

**Table 73:** Households in Core Housing Need in Hamilton East, 2021

	#	%
Households Tested for Core Housing Need	40,980	
All Households In Core Housing Need	6,140	15.0%
Owner Households In Core Housing Need	1,875	7.0%
Renter Households In Core Housing Need	4,280	30.1%

## Key Takeaways

- Hamilton East had the **second lowest average household income (\$94,502)** among all federal districts after Hamilton Centre (\$75,685).
- Hamilton East had **proportionally more owner households spending 30% or more of their incomes on shelter (16.8%)** than the City (15.8%), but proportionally fewer tenants (36.3%) experiencing affordability stress than renters throughout Hamilton (37.5%). The percentage of all households spending 30% or more of their incomes on shelter was nearly identical between the district (23.3%) and the City (23.2%).
- The district is characterized by slightly **higher incidence of core housing need** among both owner (7.0%) and renter (30.1%) households compared to the City as a whole (of which these rates of incidence were 5.9% and 27.9% respectively).

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# Hamilton Centre

This section contains a summary of the housing need and demand for the federal electoral district of Hamilton Centre in the City of Hamilton.



# Demographic Profile

## Population Characteristics

This section provides detailed demographic data of Hamilton Centre in the City of Hamilton.

**Table 74:** Population Characteristics of Hamilton Centre and Hamilton, 2021

	Hamilton Centre	Hamilton
Total	106,470	569,350
Proportion	18.7%	100.0%
Average Age	40.1	41.5 years

**Table 75:** Population by Age Cohort in Hamilton Centre, 2021

	#	%
Total	106,470	100.0%
Age 0 to 14	15,045	14.1%
Age 15 to 24	11,520	10.8%
Age 25 to 44	37,550	35.3%
Age 45 - 64	26,350	24.7%
Age 65+	16,045	15.1%
Age 75+	6,170	5.8%

## Immigration Status

**Table 76:** Population Immigration Status in Hamilton Centre, 2021

	#	%
Total	103,745	100.0%
Non-Immigrants	75,270	72.6%
Immigrants	24,335	23.5%
Non-Permanent Residents	4,170	4.0%
Immigration 2016 to 2021	5,105	4.9%

**Table 77:** Recent Immigrant Population by Birthplace in Hamilton Centre, 2021

	#	%
Total Recent Immigrants	5,105	100.00%
Americans	645	12.6%
Europe	305	6.0%
Africa	1,275	25.0%
Asia	2,625	51.4%
Oceania or Other	15	0.3%

## Key Takeaways

- In 2021, the **population** of Hamilton Centre was **slightly younger (40.1 years) than City-wide (41.5 years)**. This was due to Hamilton Centre having the **highest proportion of those aged 25 to 44 years (35.3%)** among all electoral districts, well above the City-wide (27.4%) proportion.
- However, Hamilton Centre also had the **lowest proportions of those aged 14 years and younger (14.1%) and those aged 15 to 25 years (10.8%)** among all electoral districts.
- Hamilton Centre was tied with Flamborough-Glanbrook for having the **lowest proportion of immigrants (23.5%)** among all electoral districts, yet it had the **highest proportion of non-permanent residents (4.0%)**.
- Hamilton Centre has one of the **highest population densities** (2,937 people per sq. km) among the five districts, along with Hamilton Mountain.

# // Demographic Profile

## Visible Minorities

Table 78: Visible Minorities in Hamilton Centre, 2021

	#	%
Total	103,780	100.0%
Visible Minority	27,375	26.4%
South Asian	4,430	4.3%
Chinese	2,155	2.1%
Black	8,390	8.1%
Filipino	2,110	2.0%
Arab	1,915	1.8%
Latin American	2,455	2.4%
Southeast Asian	2,445	2.4%
West Asian	765	0.7%
Korean	400	0.4%
Japanese	180	0.2%
Visible Minority not included	570	0.5%
Multiple Visible Minorities	1,200	1.2%

## Indigenous Population

Table 79: Indigenous Population in Hamilton Centre, 2021

	#	%
Total	103,775	100.0%
Identify as Indigenous	4,275	4.1%
First Nations (North American Indian)	3,005	
Métis	1,000	
Inuk (Inuit)	-	

**Note:** First Nations, Métis and Inuit population counts do not add up to the total population that identified as Indigenous due to small population counts being rounded down/suppressed at the Census tract level by Statistics Canada to preserve confidentiality.

## Movers

Table 80: Mobility Status of Residents Who Moved in Previous 5 Years to Hamilton Centre, 2021

	#	%
Total	45,760	100.0%
Non-Migrants	22,040	48.2%
Intraprovincial Migrants	14,810	32.4%
Interprovincial Migrants	2,000	4.4%
External Migrants	6,860	15.0%

## Key Takeaways

- Hamilton Centre (26.4%) had a slightly proportion of those who self-identified as visible minorities relative to the proportion for the City as a whole (25.1%).
- Hamilton Centre accounted for the **highest proportions of the City population that were Black (29.5%) and Southeast Asian (29.0%)**.
- Hamilton Centre had the **highest proportion of the population that identified as Indigenous (4.1%)** among all electoral districts.
- Hamilton Centre had the **highest proportion of population that had moved within the five years** preceding the 2021 Census (46.5%).

Household Characteristics

Table 81: Households by Tenure in Hamilton Centre and Hamilton, 2021

	Hamilton Centre		Hamilton	
	#	%	#	%
Total Households	50,035	100.0%	222,805	100.0%
Owner Households	19,940	39.9%	146,410	65.7%
Renter Households	30,135	60.2%	76,400	34.3%

Table 82: Households by Size in Hamilton Centre, 2021

	#	%
Total	50,035	100.0%
1 Person	21,230	42.4%
2 Persons	15,775	31.5%
3 Persons	6,050	12.1%
4 or More Persons	6,990	14.0%
Average Household Size	2.1	

Table 83: Households by Type in Hamilton Centre, 2021

	#	%
Total	50,050	100.0%
One-Family Households	22,595	45.1%
Couple With Children	7,695	15.4%
Couple Without Children	9,775	19.5%
Lone-Parent Family	5,135	10.3%
Multiple Generation Family	1,005	2.0%
Multiple Family	210	0.4%
One-Family with Additional Persons	1,470	2.9%
One-Person	21,225	42.4%
Two- or More-Person Non-Family	3,545	7.1%

Table 84: Household Maintainers by Age Cohort in Hamilton Centre, 2021

	#	%
Total	50,035	100.0%
Age 15 to 24	2,305	4.6%
Age 25 to 44	20,150	40.3%
Age 45 - 64	16,740	33.5%
Age 65+	10,860	21.7%

Key Takeaways

- Hamilton Centre had by far the **highest proportion of households that were renters (60.2%)**, where the remaining districts had homeownership rates of 66.6% or higher (the City’s rate was 65.7%).
- The district also had the **highest proportions of single-person non-family (42.4%) and two-or-more-person non-family (7.1%) households** among the electoral districts. For the City as a whole, these proportions were 27.9% and 4.3% respectively. Accordingly, Hamilton also had the lowest average household size (2.1 persons).
- Hamilton Centre had had the **highest proportion of households led by those aged 15 to 24 years (4.6%)** even though the District’s proportion of the population aged 15 to 24 years was the second lowest (10.8%) after Hamilton East (10.6%). Hamilton Centre also had the smallest proportion of households led by those aged 65 years and older (21.7%) among all districts.



## Existing Housing Stock

This section provides detailed data on the housing stock in Hamilton Centre.

**Table 85:** Total Dwellings in Hamilton Centre and Hamilton, 2021

	Hamilton Centre	Hamilton
Total	55,080	233,564
Dwellings Occupied by Usual Residents	50,045	222,807
Proportion	90.9%	95.4%

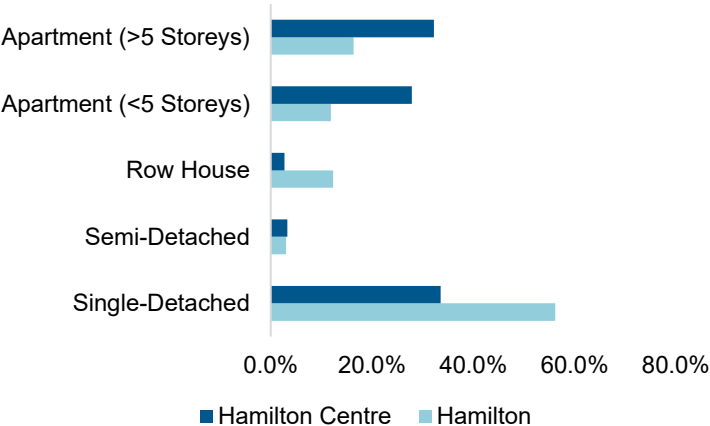
**Table 86:** Dwellings by Size in Hamilton Centre, 2021

	#	%
No Bedrooms	1,125	2.2%
One Bedroom	16,705	33.4%
Two Bedrooms	14,255	28.5%
Three Bedrooms	12,415	24.8%
Four or More Bedrooms	5,525	11.0%
Small Dwelling	32,085	64.1%
Large Dwelling	17,940	35.9%

**Table 87:** Dwelling by Type in Hamilton Centre, 2021

	#	%
Total	50,055	100.0%
Single-Detached	16,785	33.5%
Semi-Detached	1,650	3.3%
Row House	1,375	2.7%
Low-Rise Apartment	13,945	27.9%
High-Rise Apartment	16,130	32.2%
Other	180	0.4%

**Figure 53:** Proportion of Dwellings by Type in Hamilton Centre and Hamilton, 2021



## Key Takeaways

- Hamilton Centre had a **high proportion of dwellings that were not occupied by usual residents** (9.1%), which could be vacant homes or housing used for temporary accommodation (e.g. short-term rentals, vacation property) on a permanent basis.
- Hamilton Centre had the **largest proportion of dwelling units within apartment structures**, both with fewer than five stories (27.9%) and five or more stories (32.2%), and the **lowest proportion of dwellings within single-detached houses (33.5%)**.
- Consistent with household sizes and housing structure types, Hamilton had the **highest proportion of dwellings with either zero (2.2%), one (33.4%), or two (28.5) bedrooms**, and by far the lowest proportion of dwellings with three or more bedrooms (35.9%), among the electoral districts. Upwards of 60% of all dwellings in other districts had three or more bedrooms.



# // Supply Profile

## Dwelling Age

Table 88: Dwelling by Age of Construction in Hamilton Centre, 2021

	#	%
1960 or Before	29,915	59.8%
1961 - 1980	11,895	23.8%
1981 - 2000	4,980	10.0%
2001 - 2021	3,130	6.3%

## Dwelling Condition

Table 89: Dwelling by Condition in Hamilton Centre, 2021

	#	%
Total Dwellings	50,035	100.0%
Dwellings in Need of Regular Maintenance or Minor Repairs	44,385	88.7%
Dwellings in Need of Major Repairs	5,665	11.3%

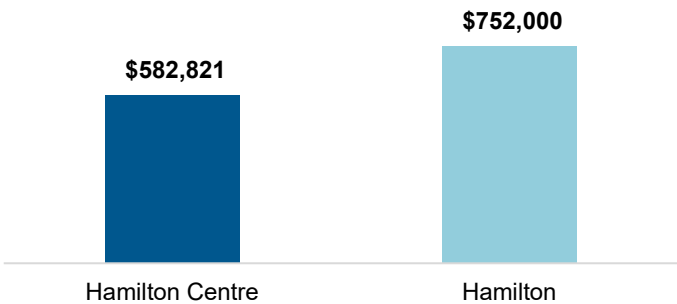
## Dwelling Suitability

Table 90: Dwelling by Suitability in Hamilton Centre, 2021

	#	%
Total Dwellings	50,035	100.0%
Suitable Dwellings	45,495	90.9%
Unsuitable Dwellings	4,525	9.0%

## Dwelling Value

Figure 54: Average Value of Dwellings in Hamilton Centre and Hamilton, 2021



## Key Takeaways

- Hamilton Centre contains the **oldest housing stock** in the City. In 2021, 83.6% of dwellings had been constructed in 1980 or earlier. In contrast, only 60.9% of all housing in the City dated to 1980 or earlier.
- Hamilton Centre had the **smallest proportion of dwellings constructed between 2000 and 2021 (6.3%)**. For the City as a whole, nearly one in five dwellings (18.3%) had been constructed in the twenty years preceding the 2021 Census.
- With its characteristically older and denser housing stock, Hamilton Centre had the **highest proportions of dwellings in need of major repairs (11.3%)** and dwellings **unsuitable to resident households (9.0%)**. It also had the lowest average renter shelter cost (\$1,122/month) and average dwelling value (\$582,821) among all electoral districts.

# Affordability Profile

This section provides detailed data on the average household income and affordability characteristics of Hamilton Centre.

## Household Income

**Table 91:** Average Household Income of Hamilton Centre and Hamilton, 2021

	Hamilton Centre	Hamilton
All Households	\$75,685	\$108,700
1-Person HH	\$43,101	\$50,800
2+ Person HH	\$99,555	\$131,200

## Shelter-to-Income Ratio

**Table 92:** Households Spending >30% on Shelter Costs and Subsidized Renter Households in Hamilton Centre, 2021

	#	%
Total Households	49,550	100.0%
Total Spending 30%	15,415	31.1%
Total Renter Spending 30%	11,901	39.5%
Total Owner Spending 30%	3,645	18.3%
Total Renter Subsidized	4,429	14.7%

## Income Deciles

**Table 93:** Estimated Income Deciles in Hamilton Centre, 2021

	Upper Limit
Decile 1	\$ 22,886
Decile 2	\$ 32,280
Decile 3	\$ 43,919
Decile 4	\$ 56,224
Decile 5	\$ 69,389
Decile 6	\$ 84,331
Decile 7	\$ 102,282
Decile 8	\$ 133,561
Decile 9	\$ 168,867

**Note:** Reported income deciles are imprecise and reflect crude estimates based on the number of households by income band per census tract provided in the publicly available Census Profiles.

## Core Housing Need

**Table 94:** Households in Core Housing Need in Hamilton Centre, 2021

	#	%
Households Tested for Core Housing Need	48,110	
All Households In Core Housing Need	10,845	22.5%
Owner Households In Core Housing Need	1,755	9.0%
Renter Households In Core Housing Need	9,060	31.6%

## Key Takeaways

- Hamilton Centre had by far the **lowest average** total (\$75,685), one-person (\$43,101), and two-or-more-person **household incomes** (\$99,555) among all electoral districts.
- Even though Hamilton Centre had the lowest average renter shelter cost and dwelling value, households experienced the **highest rates of affordability stress** among renters (39.5%) and homeowners alike (18.3%). 41.6% of all renters experiencing housing affordability stress in the City resided in Hamilton Centre.
- Hamilton Centre had by far the **highest incidence of core housing need** (22.5%), among both owner (9.0%) and renter (31.6%) households, across all electoral districts. By comparison, core housing need incidence was much lower for the City as a whole (14.1%), including for both renters (5.9%) and renters (27.9%).

# Hamilton Mountain

This section contains a summary of the housing need and demand for the federal electoral district of Hamilton Mountain in the City of Hamilton.



# Demographic Profile

## Population Characteristics

This section provides detailed demographic data of Hamilton Mountain in the City of Hamilton.

**Table 95:** Population Characteristics of Hamilton Mountain and Hamilton, 2021

	Hamilton Mountain	Hamilton
Total	106,335	569,350
Proportion	18.7%	100.0%
Average Age	42.0	41.5 years

**Table 96:** Population by Age Cohort in Hamilton Mountain, 2021

	#	%
Total	106,335	100.0%
Age 0 to 14	16,500	15.5%
Age 15 to 24	12,995	12.2%
Age 25 to 44	28,340	26.7%
Age 45 - 64	28,660	27.0%
Age 65+	19,865	18.7%
Age 75+	9,110	8.6%

## Immigration Status

**Table 97:** Population Immigration Status in Hamilton Mountain, 2021

	#	%
Total	105,300	100.0%
Non-Immigrants	73,975	70.3%
Immigrants	29,350	27.9%
Non-Permanent Residents	1,980	1.9%
Immigration 2016 to 2021	4,155	3.9%

**Table 98:** Recent Immigrant Population by Birthplace in Hamilton Mountain, 2021

	#	%
Total Recent Immigrants	4,155	100.00%
Americans	475	11.4%
Europe	90	2.2%
Africa	395	9.5%
Asia	2,975	71.6%
Oceania or Other	-	0.0%

## Key Takeaways

- In 2021, the age of Hamilton Mountain's population was, on average, relatively comparable (42.0 years) with the City's overall population (41.5 years).
- Among all electoral districts, Hamilton Mountain had the **second highest proportion of immigrants** (27.9%), of which a quarter (24.6%) had immigrated in the 10-year period preceding the 2021 Census, nearly half (49.2%) had immigrated between 1981 and 2010, and the remaining (26.2%) had immigrated before 1980.
- Nearly **three quarters of recent immigrants had immigrated from Asia (71.6%)**, which was the highest share among all electoral districts.
- Hamilton Mountain had **the highest population density** (3,134 people per sq. km.) among the five districts.

# // Demographic Profile

## Visible Minorities

Table 99: Visible Minorities in Hamilton Mountain, 2021

	#	%
Total	105,295	100.0%
Visible Minority	31,410	29.8%
South Asian	5,175	4.9%
Chinese	1,610	1.5%
Black	6,190	5.9%
Filipino	4,425	4.2%
Arab	4,155	3.9%
Latin American	2,400	2.3%
Southeast Asian	1,855	1.8%
West Asian	2,550	2.4%
Korean	65	0.1%
Japanese	175	0.2%
Visible Minority not included	995	0.9%
Multiple Visible Minorities	1,490	1.4%

## Indigenous Population

Table 100: Indigenous Population in Hamilton Mountain, 2021

	#	%
Total	105,290	100.0%
Identify as Indigenous	2,160	2.1%
First Nations (North American Indian)	1,335	
Métis	625	
Inuk (Inuit)	10	

**Note:** First Nations, Métis and Inuit population counts do not add up to the total population that identified as Indigenous due to small population counts being rounded down/suppressed at the Census tract level by Statistics Canada to preserve confidentiality.

## Movers

Table 101: Mobility Status of Residents Who Moved in Previous 5 Years to Hamilton Mountain, 2021

	#	%
Total	30,750	100.0%
Non-Migrants	18,180	59.1%
Intraprovincial Migrants	7,060	23.0%
Interprovincial Migrants	1,130	3.7%
External Migrants	4,385	14.3%

## Key Takeaways

- Hamilton Mountain had the **highest proportion of the population that self-identified as visible minorities (29.8%)** among the five electoral districts, which was considerably higher than the proportion for the City as a whole (25.1%). Hamilton Mountain accounted for the **highest proportions of the City population that were Filipino (37.7%) and West Asian (34.6%)** among the electoral districts.
- The proportion of Hamilton Mountain’s population that identified as Indigenous (2.1%) was roughly in line with the City as a whole (2.2%).
- The District had the highest proportion of the population that had not migrated from outside the City within the previous five years (59.1%), and the lowest proportion of the population that had migrated within Ontario within the previous five years (23.0%). This indicates that Hamilton Mountain district had the **lowest mobility rate** among the five electoral districts.

# // Demographic Profile

## Household Characteristics

**Table 102:** Households by Tenure in Hamilton Mountain and Hamilton, 2021

	Hamilton Mountain		Hamilton	
	#	%	#	%
Total Households	40,365	100.0%	222,805	100.0%
Owner Households	27,100	67.1%	146,410	65.7%
Renter Households	13,265	32.9%	76,400	34.3%

**Table 103:** Households by Size in Hamilton Mountain, 2021

	#	%
Total	40,295	100.0%
1 Person	10,355	25.7%
2 Persons	12,475	31.0%
3 Persons	7,130	17.7%
4 or More Persons	10,345	25.7%
Average Household Size	2.6	

**Table 104:** Households by Type in Hamilton Mountain, 2021

	#	%
Total	40,300	100.0%
One-Family Households	24,645	61.2%
Couple With Children	11,135	27.6%
Couple Without Children	8,535	21.2%
Lone-Parent Family	5,005	12.4%
Multiple Generation Family	1,835	4.6%
Multiple Family	350	0.9%
One-Family with Additional Persons	1,560	3.9%
One-Person	10,360	25.7%
Two- or More-Person Non-Family	1,555	3.9%

**Table 105:** Household Maintainers by Age Cohort in Hamilton Mountain, 2021

	#	%
Total	40,365	100.0%
Age 15 to 24	575	1.4%
Age 25 to 44	11,405	28.3%
Age 45 - 64	16,130	40.0%
Age 65+	12,205	30.2%

## Key Takeaways

- Hamilton Mountain had a **slightly higher homeownership rate (67.1%) than the City** as a whole (65.7%).
- Hamilton Mountain had a similar average household size (2.6 persons) and a relatively similar distribution of household sizes and types as the City at large. However, the District did have an **above-average percentage of households that were lone-parent families (12.4%)**.
- Hamilton Mountain had a slightly lower proportion of households led by those aged 25 to 44 (28.3%) and slightly higher proportions of households led by those aged 45 to 64 years (40.0%) and 65 years and over (30.2%) than the City at large.

## Existing Housing Stock

This section provides detailed data on the housing stock in Hamilton Mountain.

**Table 106:** Total Dwellings in Hamilton Mountain and Hamilton, 2021

	Hamilton Mountain	Hamilton
Total	41,263	233,564
Dwellings Occupied by Usual Residents	40,282	222,807
Proportion	97.6%	95.4%

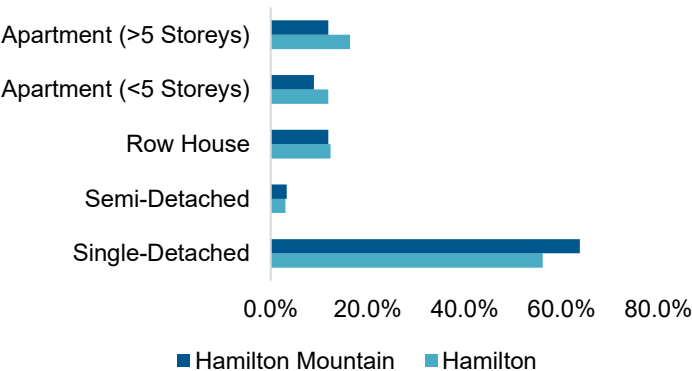
**Table 107:** Dwellings by Size in Hamilton Mountain, 2021

	#	%
No Bedrooms	100	0.2%
One Bedroom	4,400	10.9%
Two Bedrooms	7,790	19.3%
Three Bedrooms	18,055	44.7%
Four or More Bedrooms	9,950	24.7%
Small Dwelling	12,290	30.4%
Large Dwelling	28,005	69.4%

**Table 108:** Dwelling by Type in Hamilton Mountain, 2021

	#	%
Total	40,285	100.0%
Single-Detached	25,710	63.8%
Semi-Detached	1,320	3.3%
Row House	4,800	11.9%
Low-Rise Apartment	3,585	8.9%
High-Rise Apartment	4,790	11.9%
Other	65	0.2%

**Figure 55:** Proportion of Dwellings by Type in Hamilton Mountain and Hamilton, 2021



## Key Takeaways

- Hamilton Mountain had a **moderately higher percentage of dwellings within single-detached houses (63.8%)** and a **moderately lower percentage of dwellings within high-rise apartment buildings (11.9%)** compared to the City as a whole, in which 56.2% of all dwelling units were in single-detached houses and 16.4% of dwelling units were in high-rise apartment buildings.
- Hamilton Mountain had the **second highest proportion of dwellings with three bedrooms (44.7%)** after Flamborough-Glanbrook.



# // Supply Profile

## Dwelling Age

Table 109: Dwelling by Age of Construction in Hamilton Mountain, 2021

	#	%
1960 or Before	13,280	32.9%
1961 - 1980	12,975	32.1%
1981 - 2000	10,240	25.4%
2001 - 2021	3,705	9.2%

## Dwelling Condition

Table 110: Dwelling by Condition in Hamilton Mountain, 2021

	#	%
Total Dwellings	40,365	100.0%
Dwellings in Need of Regular Maintenance or Minor Repairs	37,750	93.5%
Dwellings in Need of Major Repairs	2,605	6.5%

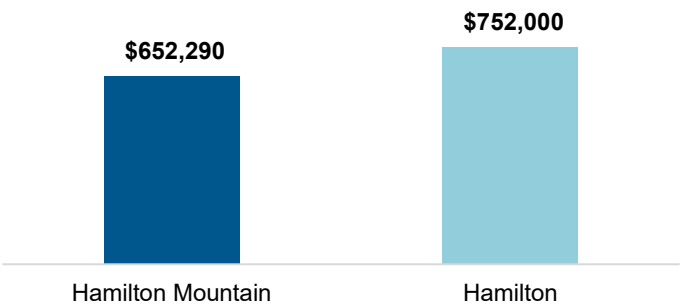
## Dwelling Suitability

Table 111: Dwelling by Suitability in Hamilton Mountain, 2021

	#	%
Total Dwellings	40,365	100.0%
Suitable Dwellings	37,620	93.2%
Unsuitable Dwellings	2,735	6.8%

## Dwelling Value

Figure 56: Average Value of Dwellings in Hamilton Mountain and Hamilton, 2021



## Key Takeaways

- Most of Hamilton Mountain's **housing stock was built in 2000 or earlier**. Only 9.2% of dwellings within the district had been constructed in the new millennium.
- The proportion of dwellings in need of major repairs (6.5%) and the proportion of households residing in unsuitable housing (6.8%) were roughly in line with the same proportions for the City as a whole, in which 6.6% of dwellings required major repairs and 6.2% of households lived in unsuitable housing.
- The **average dwelling value** was approximately **\$100,000 less than the average for the City** as a whole, although the average monthly renter shelter cost between Hamilton Mountain (\$1,193) and the City (\$1,233) were relatively comparable.

# Affordability Profile

This section provides detailed data on the average household income and affordability characteristics of Hamilton Mountain.

## Household Income

**Table 112:** Average Household Income of Hamilton Mountain and Hamilton, 2021

	Hamilton Mountain	Hamilton
All Households	\$97,819	\$108,700
1-Person HH	\$47,647	\$50,800
2+ Person HH	\$115,121	\$131,200

## Shelter-to-Income Ratio

**Table 113:** Households Spending >30% on Shelter Costs and Subsidized Renter Households in Hamilton Mountain, 2021

	#	%
Total Households	40,220	100.0%
Total Spending 30%	8,235	20.5%
Total Renter Spending 30%	4,409	33.3%
Total Owner Spending 30%	3,840	14.2%
Total Renter Subsidized	2,351	17.8%

## Income Deciles

**Table 114:** Estimated Income Deciles in Hamilton Mountain, 2021

	Upper Limit
Decile 1	\$ 33,728
Decile 2	\$ 49,582
Decile 3	\$ 64,507
Decile 4	\$ 80,211
Decile 5	\$ 97,345
Decile 6	\$ 124,604
Decile 7	\$ 139,412
Decile 8	\$ 165,133
Decile 9	\$ 213,281

**Note:** Reported income deciles are imprecise and reflect crude estimates based on the number of households by income band per census tract provided in the publicly available Census Profiles.

## Core Housing Need

**Table 115:** Households in Core Housing Need in Hamilton Mountain, 2021

	#	%
Households Tested for Core Housing Need	39,615	
All Households In Core Housing Need	4,615	11.6%
Owner Households In Core Housing Need	1,365	5.1%
Renter Households In Core Housing Need	3,245	25.3%

## Key Takeaways

- Hamilton Mountain’s **average household income** (\$97,819) was approximately \$10,000 less than the City average (\$108,700) and **almost identical to the district’s estimated median household income** \$97,345 (upper-level limit of the estimate for Decile 5 in Table 114).
- Exactly **one third (33.3%) of renter households** in Hamilton Mountain **experienced housing affordability stress**, which was slightly lower than the City-level incidence among renters (37.5%).
- Incidence of core housing need** among renters in the District (25.3%) **was lower** than it was among tenants across the City (27.9%).



# 11 Appendix B: Policy Framework Review

This section includes a review of the relevant policy framework that informs the work in the City of Hamilton as it relates to housing. This includes key institutions, legislation, policy documents, strategies, and funding opportunities at the federal, provincial, and municipal levels of government.



## Contents

This section includes the following sub-sections and components.

- **Federal framework**, including CMHC and the different construction funding envelopes under the National Housing Strategy.
- **Provincial framework**, including relevant legislation and programs.
- **Local framework**, including the Official Plan, local by-laws, and other relevant documents.

This section provides an overview of applicable federal, provincial, and municipal housing institutions, legislation, strategies, and funding opportunities. The overview does not encompass federal and provincial tax expenditures on housing or institutions and legislation concerning building standards (e.g. *Ontario Building Code*), residential tenancies (e.g. *Residential Tenancies Act*), human rights (e.g. *Ontario Human Rights Code*), or consumer protection (e.g. *Ontario Home Warranties Plan Act*).

## Federal

- Housing, Infrastructure and Communities Canada
- *National Housing Act*
- Canada Mortgage and Housing Corporation and Mortgage Finance
- Canada Housing Infrastructure Fund
- Infrastructure for Housing Initiative
- Home Buyers Plan
- First Home Savings Account
- National Housing Strategy: A Place to Call Home
- Urban, Rural and Northern Indigenous Housing Strategy (*forthcoming*)
- Solving the Housing Crisis: Canada's Housing Plan

- Reaching Home: Canada's Homelessness Strategy
- Veteran Homelessness Program

## Provincial

- Ministry of Municipal Affairs and Housing
- *Housing Services Act*
- *Housing Development Act*
- *Municipal Act*
- Community Housing Renewal Strategy
- More Homes, More Choice: Ontario's Housing Supply Action Plan
- Homelessness Prevention Program
- Indigenous Supportive Housing Program
- Provincial Planning Statement
- *Planning Act*
- *Ontario Land Tribunal Act*
- *Development Charges Act*
- Bill 108, *More Homes More Choice Act*, 2019
- Bill 134, *Affordable Homes and Good Jobs Act*, 2023
- Bill 185, *Cutting Red Tape to Build More Homes Act*, 2024

## Municipal

- Housing Secretariat
- CityHousing Hamilton
- Urban Hamilton Official Plan
- Rural Hamilton Official Plan
- Non-profit Housing in Hamilton
- Housing Accelerator Fund Agreement
- Hamilton Housing and Homelessness Action Plan
- Coming Together to End Homelessness: Hamilton's Systems Planning Framework
- Housing Sustainability and Investment Roadmap
- Housing for Hamilton Community Improvement Fund
- Hamilton's Municipal Housing Pledge
- Hamilton Family-Friendly Housing Project
- Hamilton Urban Indigenous Strategy
- Hamilton Apartment Rental Program
- Rental Housing Licensing Pilot Program
- Tenant Support Program
- Rental Housing Protection By-law
- Residential Zones Project
- Municipal Vacant Homes Tax

## Housing, Infrastructure and Communities Canada

Housing, Infrastructure and Communities Canada (HICC) is the federal ministry responsible for policies, programs, and investments that improve access to affordable housing, among other community infrastructure. The current Minister of HICC (the Minister) is the Honourable Sean Fraser. HICC is responsible for administering the Canada Housing Infrastructure Fund, Reaching Home: Canada's Homelessness Strategy, and the Veteran's Homelessness Program (discussed below). The Minister also oversees the operations and initiatives of the Canada Mortgage and Housing Corporation (CMHC).

## National Housing Act

The *National Housing Act* (NHA) is the principal legislation concerning housing in Canada. Its purpose is to facilitate access to housing finance and low-cost funding to promote new housing construction, the modernization of existing housing stock, the improvement of housing conditions, and the overall wellbeing of the housing sector within the Canadian economy. The Act is administered by CMHC and authorizes the Corporation to: administer mortgage loan insurance and guarantees, provide loans, subsidies, and guarantees for rental and student housing projects, undertake social housing projects with the Provinces, assemble and lease lands for residential development and the establishment of new communities, provide loans and funds for housing repairs and rehabilitation, and support housing research, community planning, and international support, among other priorities.

## Canada Mortgage and Housing Corporation and Mortgage Finance

CMHC is a federal Crown corporation consisting of the Minister and a Board of Directors composed of a Chairperson appointed by the Governor in Council, a President of the Corporation, the Deputy Minister of HICC, the Deputy Minister of Finance, and eight other board members appointed by the Minister. The Corporation is established under the *Canada Mortgage and Housing Corporation Act*. CMHC administers all finance and funding programs under the National Housing Strategy (see below), mortgage loan insurance products, and the NHA mortgage-backed securities (MBS) and Canada Mortgage Bond (CMB) securitization programs.

CMHC's mortgage loan insurance protects lenders against loss from default, which enables them to lend at larger amounts and lower interest rates to homeowners and builders alike. Under the MBS program, CMHC permits approved lenders to bundle pools of CMHC-insured mortgages into securities, which are sold to investors in financial markets to generate funds for mortgage financing. Investors receive principal and interest payments that are guaranteed by CMHC.

### CMHC and Mortgage Finance

Under the CMB program, CMHC has created a special-purpose vehicle called the Canada Housing Trust, which issues CMBs backed by CMHC-insured mortgage pools to domestic and international investors and uses the proceeds to purchase NHA MBS from lenders. CHT is a vehicle to effectively reduce prepayment risk on the mortgages underlying MBS; it does this by converting the principal and prepayment of the mortgages into predictable semi-annual coupon payments and CMB principal at maturity to investors (similar to ordinary government bonds) using swap agreements with financial institutions (Sources: [CMHC, 2018](#); [Crawford et al., 2013](#)). CMHC and, by extension, the federal government would be liable for making investors in CMBs whole in the event borrowers were to default on the underlying mortgages (Source: [Walks, 2012](#)).

In September 2023, the federal government announced it is increasing the annual CMB issuance limit from \$40 billion to \$60 billion and designated this additional amount for financing multi-residential rental mortgage loans to improve access to low-cost financing for rental construction (Source: [Department of Finance Canada](#)). To support this initiative, the government itself also began purchasing billions in CMBs from the CHT (Source: [Budget 2024](#)).

### Canada Housing Infrastructure Fund

The Canada Housing Infrastructure Fund (CHIF) is a \$6 billion fund established by the Minister to expedite housing construction and help finance infrastructure necessary to service new residential developments. The fund is divided into two streams: (1) a \$1 billion fund for pressing infrastructure needs that can be accessed directly by municipalities, Indigenous organizations and communities, and other eligible applicants; and (2) a \$5 billion fund that can be accessed by provinces and territories. As a condition of accessing this funding, municipalities and provinces/territories must undertake federal priority actions such as ‘upzoning’ to permit four (4) residential units per residential lot as-of-right and freezing development charges for three years.

### Infrastructure for Housing Initiative

The Canada Infrastructure Bank (CIB), a federal Crown corporation established to support infrastructure investments through public-private partnerships, recently launched the Infrastructure for Housing Initiative (IHI) to stimulate local investments in critical infrastructure to service new housing development in municipalities and Indigenous communities.

The initiative is a financing tool that will allow communities to borrow at competitive interest rates to finance infrastructure to support new housing development. Specific details about the tool have yet to be released publicly.

### Home Buyers Plan

The Home Buyers' Plan (HBP) is a program that permits Canadians to withdraw from their registered retirement savings plans (RRSPs) to put toward a down payment on a home or to build a qualifying home for personal use. As of April 2024, the withdrawal limit from the HBP has been increased from \$35,000 to \$60,000.

### First Home Savings Account

The First Home Savings Account (FHSA) is a registered investment plan that allows prospective first-time buyers to save toward a down payment on a home or to build a qualifying home tax-free. Qualified Canadians can claim up to \$8,000 in FHSA contributions per year (to a maximum lifetime contribution of \$40,000) as a deduction from their income for tax purposes.

### National Housing Strategy

Released in 2017, the National Housing Strategy (NHS) aims to ensure all Canadians have access to housing that is affordable and meets their needs. The NHS focuses on creating new housing supply, modernizing existing housing, and providing resources for community housing providers, housing innovation, and research. Funding programs administered under the NHS have changed over time. The following are existing programs administered by CMHC as part of the strategy for which funding remains available.

#### Affordable Housing Fund

The Affordable Housing Fund (AHF) provides low-interest and/or forgivable loans to organizations that have partnered with one or more other organizations or levels of government and have secured some funding for new construction or renovation of affordable housing (projects of five or more units in which at least 30% of the units have rents that are maintained below 80% of the Median Market Rent for at least 20 years). Repayable loans have 10-year, fixed-rate terms, amortization periods up to 50 years, loan-to-cost (LTC) ratios of up to 95% for residential space and 75% for non-residential space, and interest-only payments during construction.

#### Affordable Housing Innovation Fund

The Affordable Housing Innovation Fund provides funding to housing providers for innovative ideas and approaches that help the affordable housing sector evolve in Canada. Funding amounts vary according to project size and impact.

#### Apartment Construction Loan Program

The Apartment Construction Loan Program (ACLP) provides loans for purpose-built rental apartment projects (containing at least five rental units) in which at least 20% of the units have rents that are maintained below 80% of the median household income (owners and renters) of the subject market for at least 10 years. Loans have 10-year, fixed-rate terms, amortization periods up to 50 years, loan-to-cost (LTC) ratios of up to 90-100% for residential space and 75% for non-residential space, and interest-only payments during construction.

#### Federal Community Housing Initiative

The Federal Community Housing Initiative (FCHI) makes funding available for federal social housing projects that are approaching the end of their operating agreements under legacy social and affordable housing programs.

#### Federal Lands Initiative

The Federal Lands Initiative makes federal surplus lands and buildings available for affordable housing development or renovation into affordable housing. Properties may be conveyed at a discounted or no cost or leased to eligible applicants. The size of the discount on a property purchase or lease varies according to the social outcomes delivered by the proposed housing project.

#### Canada Greener Affordable Housing

Canada Greener Affordable Housing is a program that provides low-interest and forgivable loans to affordable housing providers to undertake deep energy retrofits to multi-residential buildings that are at least 20 years old. The program finances 100% of eligible retrofit costs, up to \$170,000 per unit. Forgivable loans are provided up to the lesser of \$85,000 per unit, or 80% of eligible retrofit costs. Low-interest loans may finance the remaining balance.

#### Canada Greener Homes Loan

The Canada Greener Homes Loan program provides interest-free loans to homeowners to undertake major renovations to their homes to make them more efficient.



### Urban, Rural, Northern Indigenous Housing Strategy

CMHC is in the process of co-developing an Urban, Rural, and Northern Indigenous Housing Strategy with Indigenous partners in recognition of the unique housing challenges and needs of Indigenous peoples in Canada and to advance the country's progress on reconciliation. As part of the Strategy, the federal government has committed to establishing Canada's first National Indigenous Housing Centre. To date, a total of \$4.3 billion has been committed to the development and implementation of the Strategy over 2022-2032. Indigenous-led engagement on the Strategy has consisted of over 40 in-person and virtual engagement sessions and a survey, which took place between January and April 2023.

### Solving the Housing Crisis: Canada's Housing Plan

In April 2024, the Government of Canada released Solving the Housing Crisis – Canada's Housing Plan (the Plan). The Plan has three key target areas: building more homes, making it easier to rent or own a home, and helping Canadians who can't afford a home.

In tandem with Budget 2024, the Plan earmarks funds for several new and existing funding programs. This includes expanded funds for the Housing Accelerator Fund for partnerships with additional municipalities, a major intention of which is to streamline permitting and promote new 'missing middle' and affordable housing. The Plan also introduced the new Canada Housing Infrastructure Fund, which aims to accelerate construction of critical housing infrastructure, and the Infrastructure for Housing Initiative, a financing tool for municipalities and Indigenous communities through the Canada Infrastructure Bank. The Plan further calls for the expansion or creation of funds for the development and preservation of affordable and non-profit housing (e.g. the Affordable Housing Funds, Rental Protection Fund, etc.) and homelessness prevention (e.g. Reaching Home, Interim Housing Assistance Program, etc.).

Many of the Plan's commitments are intended to be implemented in coordination with, and supported by, provincial, territorial, and local governments. Examples that may particularly impact municipalities include targeted funds towards the development of housing above shops and businesses, making use of publicly owned land for affordable and deeply affordable housing, updating the National Building Code to support more accessible, affordable, and climate-friendly housing, tying public transit funds to increased density, and providing a short-term rental enforcement fund.

The Plan further recommends commitments that provinces, territories, and municipalities can make to complement this Plan. These include incentives for the construction of purpose-built rental housing, limiting or waiving planning and development-related fees and charges, undertaking municipal zoning reforms to support densification and transit-oriented development, implementing stronger vacancy control, developing a framework to avoid bad faith renovations and excessive rent increases, supporting non-market and community housing, expediting approvals and permitting processes, and enforcing regulations on short-term rentals.

## // Federal Framework

### Reaching Home: Canada's Homelessness Strategy

In 2019, the federal government launched Reaching Home: Canada's Homeless Strategy to reduce and prevent homelessness across the country. The Strategy aims to reduce chronic homelessness by 50% by 2027-2028 and is supported by nearly \$4 billion in funding over nine years. The Plan involves working with communities to develop and deliver local plans with specific outcomes to address community-specific needs and priorities, coordinate local services, and prioritize populations in the most need.

### Veteran Homelessness Program

The federal government has launched a Veteran Homelessness Program consisting of \$79.1 million in funding for organizations serving veterans. The program consists of two funding streams: (1) a Services and Supports Stream (\$72.9 million) of funding for rent supplements and support services such as substance abuse treatment and counselling; and (2) a Capacity Building Stream (\$6.2 million) to support research and capacity-building to tackle veteran homelessness across Canada.

## Ministry of Municipal Affairs and Housing

The Ministry of Municipal Affairs and Housing is the provincial ministry responsible for municipal affairs, land use planning, and housing policy and programs in Ontario. It oversees the assets of the former Ontario Mortgage and Housing Corporation, a former independent agency responsible for the Province's public housing portfolio and for delivering and financing various legacy housing programs. The Ministry works with municipal service managers to deliver social housing programs and ensure they are meeting their housing responsibilities. It also administers key provincial legislation related to land use planning and housing, including the *Residential Tenancies Act*, *Housing Development Act*, *Housing Services Act*, *Ontario Building Code*, *Planning Act*, and *Municipal Act*.

## Housing Services Act

The *Housing Services Act* is the legislative framework for the delivery of social housing and homelessness services in Ontario. The Act sets out requirements and regulations for service managers and housing providers concerning housing and homelessness plans and the administration of housing projects under legacy federal-provincial housing programs. It also regulates the activities of the Social Housing Services Corporation, which oversees the operation and financial management of social housing providers, including the pooling of capital reserves for investment purposes.

## Housing Development Act

The *Housing Development Act* is provincial legislation that authorizes the Lieutenant Governor in Council and municipalities to advance or guarantee grants and loans for housing/building developments and studies into housing to assist the home building industry, and to incorporate non-profit housing corporations and acquire lands for the purposes of building housing developments.

### Municipal Act

The *Municipal Act, 2001* sets out the rules for all municipalities in Ontario (except for the City of Toronto, which is governed by the *City of Toronto Act, 2006*) and gives municipalities broad powers to pass by-laws on matters such as health, safety, and wellbeing, and to protect persons and property within their jurisdiction. The Act provides direction for land use planning purposes, but it does not directly legislate municipal official plans or zoning by-laws as these are governed by the *Planning Act*.

Section 163 of the Act sets out the definition and requirements for group homes within municipalities in Ontario. The Act defines group homes as “a residence licensed or funded under a federal or provincial statute for the accommodation of three to ten persons, exclusive of staff, living under supervision in a single housekeeping unit and who, by reason of their emotional, mental, social or physical condition or legal status, require a group living arrangement for their wellbeing.”

The Act allows municipalities to enact business licensing by-laws for group homes if they permit the establishment and use of group homes under section 34 of the *Planning Act*. A business licensing by-law for group homes can require a license and impose licensing fees as conditions for establishing a group home.

Section 99.1 of the Act allows municipalities to prohibit and regulate the demolition of residential rental property and the conversion of residential rental property to an alternative purpose. However, this authority does not apply to residential rental property that contains fewer than six dwelling units. The *More Homes Built Faster Act, 2022* empowers the Minister to make new regulations regarding the powers of municipalities to regulate demolition and conversion of residential rental properties.

Section 106 of the *Municipal Act, 2001* prohibits municipalities from directly or indirectly assisting any commercial enterprise through the granting of bonuses. This includes giving or lending municipal property, guaranteeing borrowing, leasing or selling municipal property at below fair market value, or giving a total or partial exemption from any levy, charge or fee. This prohibition does not apply to a municipal council exercising its authority under subsection 28 (6) (7) and (7.2) of the *Planning Act* (Community Improvement Plans) or section 365.1 of the *Municipal Act, 2001* (cancellation of taxes, environmental remediation).

### Community Housing Renewal Strategy

In 2019, the Ontario government announced a new Community Housing Renewal Strategy with \$1 billion in funding to help sustain, repair, and build community housing and end homelessness. The Strategy includes the following elements:

- Removing penalties for tenants who work more hours or are completing post-secondary education;
- Simplifying rent calculations;
- Freeing up the waitlist by prioritizing tenants' first choice of unit they are offered;
- Ensuring rent calculations exclude child support payments;
- Imposing an asset limit for applicants; and,
- Making housing safer by empowering housing providers to turn away tenants who have been evicted for criminal activity.

The Province also launched three new programs under the CHRS.

#### Canada-Ontario Community Housing Initiative (COCHI)

COCHI provides funding to Service Managers to replace federal Social Housing Agreement funding that has been expiring each year since April 2019.

Funding can be used by Service Managers to repair, regenerate, and expand community housing and to protect affordability support for tenants.

#### Canada-Ontario Housing Benefit (COHB)

COHB program provides a direct, monthly benefit payment to eligible households to help pay their rents. The benefit is portable, which means a household may continue to receive the benefits even when moving to another rental address in Ontario. The program is jointly funded through the 2017 National Housing Strategy Bilateral Agreement and is provincially delivered.

### More Homes, More Choice: Ontario's Housing Supply Action Plan

More Homes, More Choice: Ontario's Housing Supply Action Plan is the Province's plan to address Ontario's housing crisis. The plan does not contain specific actions or housing targets but rather high-level goals concerning "cutting red tape" in the form of reducing planning approval timelines and permitting fees and reforming land use regulation with the objective of permitting a wider range of housing options in different locations.

### Homelessness Prevention Program

The Homelessness Prevention Program is a provincially-funded program that provides housing and support services to individuals experiencing or at-risk of homelessness through municipal service managers responsible for social housing. The program is designed to be flexible so that municipalities can target funding where it is needed most and create local programs under four service categories: emergency shelter solutions, supportive housing, community outreach and support services, and housing assistance.

### Indigenous Supportive Housing Program

The Indigenous Supportive Housing Program provides housing assistance in the form of rent supplements, housing allowances, and support services to Indigenous peoples living off-reserve who are experiencing or at-risk of homelessness through Indigenous program administrators.

### Provincial Planning Statement

On October 20, 2024, the new Provincial Planning Statement, 2024 (PPS, 2024) came into effect and replaced the former Provincial Policy Statement, 2020 (PPS, 2020) and A Place to Grow: Growth Plan for the Greater Golden Horseshoe, 2019. The new PPS 2024 is intended to be a streamlined, province-wide land use planning policy framework that builds upon the 'housing-supportive' policies of the former documents. The PPS, 2024 outlines the Province's policies on land use planning and is issued under Section 3 of the *Planning Act*. It provides policy direction on land use planning to promote 'strong, healthy communities' and requires all local decisions affecting land use planning matters to be consistent with the PPS, 2024.

### Planning Act

The *Planning Act* is the provincial legislative framework for land use planning in Ontario and establishes the authority of municipalities to regulate different uses of land and ensure that matters of provincial interest are taken into account by planning decisions. The *Planning Act* requires municipalities to adopt an official plan and establishes restrictions on the kinds and nature of policies that may be contained therein. It also authorizes municipalities to adopt zoning by-laws, among other forms of land use regulation, to implement the policies and objectives of their official plans and establishes timelines by which planning authorities must issue decisions regarding requested amendments to Official Plans and zoning by-laws.

### Ontario Land Tribunal

The Ontario Land Tribunal (OLT) is Ontario's quasi-judicial land use planning appeals tribunal, established under the *Ontario Land Tribunal Act, 2021*. The Tribunal hears and adjudicates appeals concerning disputes related to land use planning, environmental protection, land valuation, and municipal finance, among other related matters. Appeals to the OLT often concern decisions (or lack thereof) by municipalities with regards to planning applications, the implementation of planning policy and regulation, and the imposition of planning fees and charges (such as development charges).

### Development Charges Act

*The Development Charges Act, 1997* regulates municipal authority to levy development charges, which are fees collected by municipalities to finance the capital costs of new infrastructure to accommodate residential growth such as roads and servicing infrastructure. Municipalities must complete a development charge background study and conduct statutory consultation before passing a development charge by-law.

### Bill 108, More Homes More Choice Act, 2019

The *More Homes More Choice Act, 2019* removed “soft services”, such as parks, community centres, libraries, and other community facilities as eligible services under a development charges by-law and required such services to be financed through a new “community benefits charge” (CBC) regime based on land value post-planning approval. Further, municipalities are now required to prepare and undertake public consultation on a CBC strategy prior to adopting a new CBC by-law.

The CBC regime replaced the former density bonusing provisions under Section 37 of the *Planning Act*, as well as former requirements and municipal by-laws for parkland dedication. The Province contends this provides greater certainty regarding upfront development costs and refrains from making these matters subject to negotiation on an ad hoc basis. However, the CBC regime significantly reduced the amount of uplift in land value from rezoning that municipalities can capture for public benefit.

### Bill 134, Affordable Homes and Good Jobs Act, 2023

Bill 134 was introduced in the provincial legislature on September 28, 2023 and received royal assent on December 4, 2023. The bill updated the affordable housing definition within the *Development Charges Act, 1997*, as outlined in the body of this document.

### Bill 185, Cutting Red Tape to Build More Homes Act, 2024

On June, 2024, Bill 185, *Cutting Red Tape to Build More Homes Act* received royal assent. The new legislation aims to support the provincial government’s goal of building 1.5 million homes by 2031 by reducing barriers to housing development. It amended multiple statutes including the *Municipal Act, 2001*, the *Development Charges Act, 1997*, and the *Planning Act*.

Some of the changes to the *Planning Act* that resulted from this legislation included:

- Introducing a new ‘use it-or-lose it’ authority for municipalities to lapse unexercised draft plan of subdivision and site plan approvals and reallocate infrastructure servicing commitments from stalled to shovel-ready developments in order to promote timely delivery of housing post-planning approval;
- Removing the planning application fee refund framework introduced through Bill 109;
- Exempting public universities from planning approvals to facilitate faster construction of student residences;
- Limiting third-party appeals for approved official plans and zoning by-laws; and
- Removing planning authorities from seven upper-tier municipalities.



## Housing Secretariat

In April 2023, Hamilton City Council adopted a Housing Sustainability & Investment Roadmap (HSIR) (discussed below), which established a new Housing Secretariat Division at the City. The Division reports to the General Manager, Healthy & Safe Communities and has a mandate to work collaboratively and effectively with housing stakeholders and across City Divisions to identify and realize affordable, rental, ownership, and low-income housing solutions. The Secretariat is responsible for delivering on an annual work program that is based on available options and opportunities that align with the Implementation Actions set out in the HSIR. The Division reports on progress from the previous year, sets out a work plan for the following year, and identifies resources necessary to implement that program every October during National Housing Month.

## CityHousing Hamilton

CityHousing Hamilton is Hamilton's largest social housing provider and represents the City of Hamilton as the municipality's service manager. CityHousing has an annual operating budget of \$51 million and a portfolio of over 13,000 social housing units, which are mostly provided on a Rent-Geared-to-Income (RGI) basis and collectively have an estimated asset value of \$1.0 billion. The organization is actively involved in the revitalization and retrofit of many of its existing assets, as well as new development to replace aging building stock.

## Non-Profit Housing in Hamilton

In addition to CityHousing Hamilton, the City's Housing Services Division works with dozens of other non-profit housing providers who operate and administer social/government-assisted, affordable, co-operative, and rent supplement housing. Each year, the City issues Communiqués for Housing Providers that contain information on market rent indices and cost factors, income eligibility thresholds, updates to application forms, requirements under the *Not-for-Profit Corporations Act, 2010*, updates to City and legislation policies governing non-profit housing providers, a Housing Provider Checklist, and an End of Mortgage Preparation Guide. A full list of non-profit housing providers with which the Division works can be found on the City's [website](#).

### Housing Accelerator Fund Agreement

In October 2023, the federal government announced a Housing Accelerator Funding Agreement with the City of Hamilton under which it will provide \$93.5 million to support the production of 2,675 net new residential units over three years. The City has updated its Housing for Hamilton Community Improvement Plan and developed a Housing Action Plan (HAP) consisting of seven (7) program initiatives aimed at incentivizing new housing development, as listed below.

#### **Additional Dwelling Units and Multi-Plex Housing Incentive (ADU-MHI) Program**

This initiative provides grants and forgivable loans to support the production of Additional Dwelling units or Garden Suites within any new or existing low-density house or multi-plex development containing fewer than seven (7) dwelling units. The grant is intended to rebate the City application fee (less HST) for each building permit to construct an additional unit or building containing additional units to a maximum of \$2,000 per building permit. The available loan is a 15-year forgivable loan of \$25,000 per unit meeting established affordability criteria, to a maximum amount of \$150,000 per site.

#### **Rapid Transit Multi-Residential Rental Housing Incentive (RTMRHI) Program**

This initiative provides grants and forgivable loans to support the production of net new purpose-built rental housing projects containing seven (7) or more units on sites in proximity to rapid transit corridors. The grant is a fixed sum of \$50,000 per project. The available loan is a 15-year forgivable loan of \$25,000 per unit meeting established affordability criteria, to a maximum amount of \$2,500,000 per site.

#### **Housing Acceleration Incentive (HAI) Program**

This initiative provides grants and forgivable loans to support the production of net new housing in projects containing seven (7) or more units on sites subject to a recent City-led land use planning initiative (after April 7, 2022) that has removed barriers to new housing development. The grant is a fixed sum of \$35,000 per project. The available loan is a 15-year forgivable loan of \$25,000 per unit meeting established affordability criteria, to maximum amount of \$2,500,000 per site.

#### **Land and Property Disposition Program for Housing**

Under this initiative, the City is working to dispose City-owned lands and acquire underutilized lands for the purposes of developing affordable housing and strategies to integrate housing in non-residential and new municipal buildings.

#### **New and Enhanced Incentive Programs for Housing Development**

Under this initiative, the City is working to create new and enhance existing programs and incentives to encourage new housing supply by promoting gentle intensification within existing built-up areas with amenities and infrastructure.

### **Planning Review and Studies for Rapid Transit Corridors beyond the LRT**

Under this initiative, the City is evaluating opportunities for new housing development and to update zoning to promote transit-oriented development along rapid transit corridors by identifying housing needs, desired building densities, existing infrastructure capacity, and other land use considerations before updating planning rules to encourage high-density residential development.

### **Enhanced Brownfield Remediation Incentive Program**

Under this program, the City is enhancing existing financial incentives under the City's Environmental Remediation and Site Enhancement (ERASE) program for remediation projects on brownfield sites to support new housing development and provide an affordable housing grant for non-profit housing providers seeking to undertake remediation work.

### **Hamilton Housing and Homelessness Program**

The City of Hamilton's Housing & Homelessness Action Plan (HHAP) was adopted in December 2013 as a 10-year plan to address affordable housing and homelessness issues in Hamilton. The Action Plan was updated in May 2018 and again revised in January 2020. The purpose of the revised HHAP "is to guide strategic transformation of Hamilton's housing and homelessness system from its current state" (page 8 of the HHAP).

The HHAP neither advocates higher orders of government for funding nor does it provide operational direction to the City. Instead, it identifies five different 'Outcome Areas': Supply, Choice, Supports, Quality, and Equity. Each Outcome Area includes a handful of housing targets and an accompanying suite of strategies with implementations actions to meet those targets. Key targets within the Action Plan include: increasing the number of new and legalized secondary rental units by 25% annually and developing 350 new affordable rental units (inclusive of secondary units) and 510 new market rental units annually. The HHAP includes an Equity, Diversity, Inclusion Framework and Gender Based Analysis Plus to bring a people-centred approach to housing and homelessness.

### **Coming Together to End Homelessness: Hamilton's Systems Planning Framework**

In July 2019, the City of Hamilton adopted Coming Together to End Homelessness: Hamilton's Systems Planning Framework, which laid out a roadmap for ending chronic homeless by 2025 and outlined a Systems Planning Framework to guide the City's investments in homelessness and enhance coordination of resources and services. Key components within the Homeless Systems Planning Framework include the creation of an integrated Homeless Management Information System (HMIS) that stores longitudinal, individual-level data on persons accessing the homeless-serving system, participant input from individuals with lived and living experience, performance measurement, and homelessness key performance indicators.

### Housing Sustainability and Investment Roadmap

In 2023, the City of Hamilton adopted a new Housing Sustainability and Investment Roadmap as a direct response to the current housing crisis. The Roadmap is comprised of four key pillars across which priority actions are identified and organized: new construction of affordable housing, acquisition of affordable housing, preservation and retention of existing affordable housing, and provision of housing-based supports. Key first-year priority actions established by the Roadmap included establishing an Affordable Housing Secretariat and developing and reporting back to Council on a five-year financing strategy by Q4 2024.

### Housing for Hamilton Community Improvement Fund

In February 2024, the City of Hamilton adopted the Housing for Hamilton Community Improvement Plan, which established financial incentives to stimulate private sector investment in housing. The Plan contains incentives that apply to the City of Hamilton as a whole, as well as specific subareas of the City (a Rapid Transit Housing Area and Roxborough). The incentives consist of:

- The ADU-MHI Program financed by CMHC's Housing Accelerator Fund (for all of Hamilton except the Roxborough Area);
- The RTMRHI Program financed by CMHC's Housing Accelerator Fund (for the Rapid Transit Housing Area only);
- The HAI Program financed by CMHC's Housing Accelerator Fund (for all of Hamilton except the Rapid Transit Station Housing Area and Roxborough Area);
- The Roxborough Access to Homeownership Grant (RAHG) Program, which provides grants equal to the value of municipal development charges for below-market homeownership units (for the Roxborough Area only); and
- The Roxborough Rental Housing Loan (RRHL) Program, which provides forgivable loans equal to the value of municipal development charges for new purpose-built rental units which satisfy a specific rent threshold in the City.

### Hamilton's Municipal Housing Pledge

On March 17, 2023, Hamilton Mayor Andrea Horwath signed Hamilton's Municipal Housing Pledge, which accepted the challenge and committed the City to facilitate the construction of 47,000 housing units by 2031, for an annual average of 5,875 housing units over eight years (to put this pledge into context, the City averaged 1,959 housing units per year in the previous 8-year period from 2015-2022).

In 2023, a total of 2,695 housing units were completed in the City of Hamilton – a historical high but less than half the average annual number of units that need to be built in order to meet the challenge of the Pledge. The Pledge recognizes that there are factors outside the City's control that may impact progress towards the 47,000 unit target, such as the fact that private housing projects may have already been approved by the City but remain unbuilt.

## // Municipal Framework

### Hamilton Family-Friendly Housing Project

On September 21, 2021, the City of Hamilton's Planning Committee received a staff report with a discussion paper entitled *Encouraging Family Friendly Housing in Hamilton*, which was produced in response to a Council motion directing City staff to examine the prospect of developing a family-friendly housing policy. The paper reviews issues concerning family-friendly housing in Hamilton and outlines several approaches for consideration.

The City undertook Phase 1 of the Family-Friendly Housing Project from January through September 2022, during which they held public consultations on different approaches discussed in the paper. The City is currently undertaking Phase 2 of the Project and is in the process of preparing a draft family-friendly housing strategy for supporting family-friendly housing in Hamilton that will be submitted to Council for consideration.

### Hamilton Urban Indigenous Strategy

The Hamilton Urban Indigenous Strategy (UIS) responds to the Truth and Reconciliation Commission of Canada: Calls to Action (2015) and was endorsed by the City's General Issues Committee in July 2019. The UIS lays out the community engagement that was undertaken in preparing the strategy and identifies strategic themes and actions for implementation. The Strategy identifies two short-term strategic actions:

1. Identify means to increase accessible and affordable housing for Indigenous people through the City's Housing and Homelessness Action Plan; and
2. Require social housing providers and boards to be educated on Indigenous peoples and history, colonialism, treaties, and the United Nations Declaration on the Rights of Indigenous Peoples.

### Hamilton Apartment Rental Program

The Hamilton Apartment Rental Program consists of four distinct but interrelated initiatives aimed at improving housing conditions and security of renters living in apartment buildings:

- Safe Apartment Buildings By-law
- Renovation License and Relocation By-law
- Updates to Vital Services and Property Standards By-law
- Amendments to Schedule 31 (Rental Housing), Business Licensing By-law 07-170

#### Safe Apartment Buildings By-law

In August 2023, the City's Emergency & Community Services Committee approved in principle the Safe Apartment Buildings By-law (By-law 24-054), which requires all apartment buildings to register with the City and subjects their buildings to regular inspections to ensure landlords are meeting property maintenance standards and keeping their buildings in a safe and healthy state of repair. The by-law obliges landlords to have a process in place for responding to tenant service requests and procedures for tenant notification of services to be undertaken.

The Safe Apartment Buildings By-law also requires landlords to retain certified tradespersons for undertaking repairs and maintenance and to have formal plans in place for integrated pest management, waste management, cleaning, state of good repair, electrical maintenance, and vital service disruption. Further, the by-law imposes record-keeping requirements and establishes regulations and procedures for administration and enforcement, including penalties for non-compliance.

#### Renovation License and Relocation By-law

Hamilton's Renovation License and Relocation By-law is the first of its kind in Canada. The by-law will take effect on January 1, 2025 and protect tenants from bad faith evictions and minimize hardship from having to relocate to facilitate renovations. The by-law will apply to all rental units in Hamilton and require landlords to apply for a renovation license within seven (7) days of issuing a notice to terminate a tenant's tenancy for the purposes of demolition, repair, or renovation. The application must include proof of receipt of a building permit, a letter from a qualified professional confirming that vacant possession of the unit is required to facilitate the repair and renovations, and proof of arrangements with tenants.

Landlords will be required to provide affected tenants with similar alternative accommodation or financial compensation in an amount equal to the difference between the rent rate currently paid by the tenant and the Average Market Rent of the same bedroom type as the tenant's unit before the first day of each month during the period of repair or renovation.

#### Updates to Vital Services and Property Standards By-laws

In August 2023, the City of Hamilton repealed the existing Vital Services and Property Standards By-laws and replaced them with new and updated Vital Services By-law No. 23-161 and Property Standards By-law No. 23-162. The updated by-laws provide stronger enforcement of the provision of adequate and suitable vital services (gas, fuel oil, electricity, and water) to tenants and clarify minimum maintenance and occupancy standards. Updates to the Vital Services By-law included enhanced definitions distinguishing between adequate/suitable provision of each vital service type and property owner versus landlord, new authority for City staff to issue an Order under the by-law via email (as opposed to only in person or by registered mail) to save time, and an expanded provision for cost recovery when the City is required to provide a vital service on behalf of a property owner.



### Rental Housing Licensing Pilot Program and Amendments to By-law 07-170

In August 2021, City Council approved a two-year Rental Housing Licensing pilot program for Wards 1 and 8 and part of Ward 14 in Hamilton. The pilot began in 2022 and initially required all rental housing units in buildings containing four or fewer rental units to be licensed with the City.

In August 2023, Council voted to amend Schedule 31 of By-law No. 07-170: Rental Housing Units to Business Licensing By-law No. 07-170 to (1) expand the scope of the Rental Housing Licensing Program (discussed below) to capture buildings containing five or fewer rental dwelling units (as opposed to the current requirements of four or fewer units) to ensure all rental housing is licensed under either the Rental Licensing pilot program or the Safe Apartments Building By-law (6 or more units); and (2) add a requirement for property owners to disclose any change in ownership to the City within seven days of the change occurring.

Under the pilot program, landowners are required to apply for a license for each rental unit. The licensing regime serves as an additional tool to regulate and enforce property standards and public safety in secondary rental housing (e.g. rental housing in houses as opposed to primary rental housing in apartment buildings) since landowners are required as part of the licensing process to:

- provide evidence satisfactory to the Director confirming that the rental units and its proposed use complies with the Electrical Safety Code, O. Reg. 164/99;
- obtain a certificate of compliance from the City verifying that the rental unit complies with the minimum maintenance requirement of the City's Property Standards By-law;
- obtain a certificate of zoning verification from the City; and
- complete a fire inspection from the City confirming compliance with the Fire Code, among other requirements

Once the City's evaluation of the pilot program is complete, City staff will report back to Council on whether the program should be implemented City-wide based on the success of the pilot.

### Tenant Support Program

In August 2023, the City of Hamilton approved the creation of the Tenant Support Program (TSP). This builds on the successful pilot of the Tenant Defense Fund (TDF). This program supports Hamilton residents, especially low-income residential tenants, understand their rights and prevent evictions.

The TSP focuses on tenants who:

- receive a Notice to End Tenancy because the landlord plans to demolish the rental unit, repair it, or convert it to another use (N13), or because the landlord, a purchaser or a family member requires the rental unit (N12).
- Face a rent increase above the guidelines (AGI) set by the landlord and tenant board (LTB).
- Need to file T6 to LTB after landlord has not repaired or maintained the rental unit, and/or if landlord has not complied with health, safety, housing or maintenance standards.

The goal of the TSP is to prevent bad faith evictions and help tenants stay informed about their rights. This program is part of the City's Housing and Homelessness Action Plan.



## // Municipal Framework

### Hamilton Official Plan

An official plan (OP) is a land use planning document that lays out a municipality's vision for how and where growth and development within its boundaries will take place over time, in accordance with provincial legislative and policy direction. The current growth strategy is based on not expanding the urban boundary. The City of Hamilton has two OPs: an Urban OP and a Rural OP.

Section 3.2 of the Urban Hamilton OP contains the City's land use planning policies with respect to housing. As with other cities in Ontario, the Urban Hamilton OP contains a collection of policies that promote complete communities and the provision of a range and mix of housing forms, types, sizes, and levels of affordability (3.2.1 and 3.2.4). The Plan contains several housing targets for market and affordable (to moderate- and low-income households) ownership and rental housing (3.2.2) and affordable housing policies (3.2.3), with the latter emphasizing a 'Housing First' approach to affordable housing and the City's need to consider an inclusionary zoning framework to provide opportunities for affordable housing units within the City's identified Protected Major Transit Station Areas (3.2.3.7).

Section 3.2.5 contains the City's Rental Housing Protection Policies, which generally seek to prevent the demolition and conversion of rental housing in any building or group of buildings containing six or more rental housing units, except if specific criteria are met.

For social housing units, applications for demolition or conversion will not be approved unless all rent-geared-to-income (RGI) units proposed to be demolished are fully replaced and the applicant provides a tenant relocation and assistance plan providing tenants with the right of first refusal to reoccupy the replacement social housing units at similar RGI rents, the provision of alternative accommodation at RGI rents during the demolition and construction period, and other assistance to lessen hardship.

### Rental Housing Protection Policy Review

In June 2024, Hamilton City Council adopted a draft Official Plan Amendment (OPA) that, once in force and effect, will update the Rental Housing Protection Policies in the OP to prevent the demolition and conversion to condominium of rental housing in any building or group of buildings containing six or more rental housing units unless the units are replaced at similar rents to those in effect at the time of application for a period determined by Council and the applicant provides a tenant relocation and assistance that provides tenants with the right to return to the replacement rental units at similar rents to what they currently pay, alternative accommodation at similar rents, and other assistance to lessen hardship.

City Council also enacted a Rental Housing Protection By-law under the authority of the *Municipal Act* that will permit the City to regulate the demolition and conversion of rental housing by requiring anyone proposing to demolish or convert one or more rental housing units on a property containing at least six or more dwelling units unless they obtain a permit from the City. The by-law is slated to come into effect on January 1, 2025, after which the draft OPA containing the revised rental housing protection policies will also be brought into force and effect.

### Residential Zones Project

The City of Hamilton is currently between the first and second phases of its Residential Zones Project, which aims to establish consistent residential zones across the Urban Hamilton Official Plan area that permit a wider range of housing types and options. The City is introducing three new low-density residential zones in the City's neighbourhoods in Phase 1, two new mid-rise zones city-wide on the City's major roads in Phase 2, and new high-rise residential zones city-wide in Phase 3.

In June 2023, the Planning Committee received draft regulations for two mid-rise residential zones that, if approved in their current form, would permit apartment buildings up to a maximum height of 44.0 metres (approximately 11-13 stories) as-of-right and directed City staff to proceed with public consultations on the draft regulations.

### Inclusionary Zoning Project

The City of Hamilton is currently exploring the feasibility of adopting inclusionary zoning, a land use planning tool that allows municipalities to require the provision of affordable housing within new residential developments in Protected Major Transit Station Areas (PMTSAs).

Under the *Planning Act*, municipalities are required to prepare, or retain qualified consultants to prepare, an assessment report (including an evaluation of the financial impact of inclusionary zoning on new residential development), retain an independent and qualified consultant to undertake a peer review of the assessment report, and adopt designated PMTSAs that are subsequently approved by the Ministry of Municipal Affairs and Housing before they can adopt an inclusionary zoning by-law.

The City has retained qualified consultants to complete the necessary components of the assessment report, as well as the peer review, and is currently in the process of studying the areas surrounding planned Light Rail Transit (LRT) stations and existing and planned GO train stations for PMTSA delineation.

# // Municipal Framework

## Municipal Vacant Homes Tax

The City of Hamilton is instituting a Vacant Home Tax (VHT) that will apply an additional tax (above and beyond ordinary property tax) of one percent (1.0%) of a property’s assessed value to any residential unit that is not the owner’s principal residence and is vacant for more than 183 days in a year. The tax will take effect in June 2025 and the proceeds will be re-invested by the City into affordable housing initiatives. All residential property owners in the City are required to submit a mandatory annual occupancy declaration to the City before January 1 of each year (beginning in 2025), which will be used to calculate June property tax bills in the same year. Audits will be conducted by the City regularly to ensure compliance.

## Property Tax

As with all municipalities in Ontario, the City of Hamilton levies a tax on the assessed value of all properties (residential and commercial) in the City, with bills sent out in February and June of each year. Property tax rates for the New Multi-Residential Tax class are set at lower rates (equivalent to the Residential class rates) than the existing Multi-Residential class to encourage the production of purpose-built rental apartments.

## Municipal Framework Observations

The City of Hamilton has an extensive network of policies, plans and by-laws that respond to the needs of residents across the housing continuum.

There will be an ongoing need to review and update the components of the municipal housing framework, but at this time all components appear to be up to date aside from the City’s Housing and Homelessness Plan.





# 12 Appendix C: Glossary of Terms

This section provides a glossary of terms used throughout this report.

# Glossary of Terms

*\*Definitions from Statistics Canada unless otherwise stated.*

## Housing Continuum

**Emergency housing:** Emergency Housing is defined as facilities providing temporary, short-term accommodation for homeless individuals and families. Shelters and hostels are two common examples of emergency housing.

**Transitional housing:** Housing that is intended to offer a supportive living environment for its residents. It is considered an intermediate step between emergency shelter and supportive or permanent housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years.

**Supportive housing:** Supportive housing is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

*Definitions abbreviated from the National Housing Strategy Glossary of Common Terms.*

**Affordable rental and ownership housing:** According to the Canadian Mortgage and Housing Corporation (CMHC), housing is considered "affordable" if it costs less than 30% of a household's before-tax income. For more information on definitions of affordable housing, refer to Appendix C.

**Market rental housing:** These are rental units in the private rental market and include purpose-built rental units as well as units in the secondary rental market, such as secondary suites, rented single detached dwellings, etc. *(SHS Definition)*

**Market ownership housing:** This refers to ownership units priced at market values and purchased with or without a mortgage but without any government assistance. *(SHS Definition)*

## Population Terms

**Immigrants:** Are persons who are, or who have ever been, landed immigrants or permanent residents. This includes Canadian citizens by naturalization.

**Labour force:** Consists of persons who contribute or are available to contribute to the production of goods and services, including all persons 15 years or over and excludes institutional residents.

**Racialized population/group (Visible minority):** 'Visible minority' refers to whether a person is a visible minority or not, as defined by the Employment Equity Act. The Employment Equity Act defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour." The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Arab, Latin American, Southeast Asian, West Asian, Korean and Japanese.

In 2021 Census analytical and communications products, the term "visible minority" has been replaced by the terms "racialized population" or "racialized groups", reflecting the increased use of these terms in the public sphere.

### Household Terms

**Private household:** Private household refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The household universe is divided into two sub-universes on the basis of whether the household is occupying a collective dwelling or a private dwelling. The latter is a private household

**Primary Household Maintainer:** First person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.

**Small Household:** Consists of households with one- or two people. *(SHS Definition)*

**Large Household:** Consists of any household with three or more people. *(SHS Definition)*

**Household tenure:** Refers to whether the household owns or rents their private dwelling.

**Owner households:** A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it.

**Renter households:** A household is considered to rent their dwelling if no member of the household owns the dwelling. A household is considered to rent that dwelling even if the dwelling is provided without cash rent or at a reduced rent, or if the dwelling is part of a cooperative.

**Senior Households:** Households for which the primary household maintainer is aged 65 or older. *(SHS Definition)*

### Dwelling Types

**Single-detached house:** A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house.

**Semi-detached house:** One of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.

**Row house:** One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but without any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.

**Apartment or flat in a duplex:** One of two dwellings located one above the other. Apartments or flats in duplexes attached to triplexes, other duplexes or other non-residential structures (e.g., a store) are also classified as apartments or flats in a duplex.

### Dwelling Types (continued)

**Apartment in a building that has five or more storeys:** A dwelling unit in a high-rise apartment building that has five or more storeys. Also included are apartments in a building with five or more storeys where the first floor or second floor is commercial establishments.

*For the purposes of this report, an apartment building that has five or more storeys is also referred to as a **mid- or high-rise apartment**.*

**Apartment in a building that has fewer than five storeys:** A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

*For the purposes of this report, an apartment building that has fewer than five storeys is also referred to as a **low-rise apartment**.*

**Other single-attached house:** A single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g., a store or church) or occasionally to another residential structure (e.g., an apartment building).

**Mobile home:** A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation such as blocks, posts or a prepared pad and may be covered by a skirt.

**Other movable dwelling:** A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat or floating home.

*For the purposes of this report, other single-attached houses, mobiles homes, and other movable dwellings are combined under the category '**other household types**'.*

### Dwelling Conditions

**Regular maintenance needed:** Dwellings with regular maintenance required includes dwellings where only regular maintenance, such as painting or furnace cleaning, is required.

**Minor repairs needed:** Dwellings with minor repairs required includes dwellings needing only minor repairs such as dwellings with missing or loose floor tiles, bricks or shingles; or defective steps, railing or siding.

**Major repairs needed:** Dwellings with major repairs required includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring; and dwellings needing structural repairs to walls, floors or ceilings.

*A household that lives in a dwelling in need of major repairs is considered to be in **inadequate housing**.*



### Housing Affordability Measures

**Shelter-to-Income Ratio (STIR):** A commonly accepted benchmark for measuring affordability in the Canadian context is where a household spends no more than 30% of its gross household income on housing costs. This is referred to the shelter-cost-to-income ratio, or STIR, and is a key indicator of affordability.

A household facing **affordability issues** is a household spending 30% or more of their gross household income on shelter costs.

A household facing **deep affordability issues** is a household spending 50% or more of their gross household income on shelter costs.

**Core housing need:** Core housing need refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

**Unaffordable housing:** A household that spends more than 30% of its income on shelter cost.

**Inadequate housing:** A household that lives in a dwelling in need of major repairs.

**Unsuitable housing:** A household that does not have enough bedrooms according to the National Occupancy Standard.

### Other Housing-Related Terms

**Activity limitations:** Activity limitations can refer to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking.

**Aging-in-place** refers to having the health, social supports, and services needed to live safely and independently in an individual or household's home or community for as long as the individual/household wishes or is able.

Measures to support aging-in-place may include, but are not limited to, **physically accessible design features, at-home care, diverse building forms** to enable **downsizing** in neighbourhoods, and the availability of **seniors' living communities**.



# 13 Appendix D: Affordable Housing Definitions

This appendix provides additional details on the analysis of housing affordability across the housing continuum in Hamilton and a jurisdictional scan of affordable housing definitions used by CMHC for its construction financing and housing programs, the Province of Ontario for the purposes of land use planning and development charge exemptions, and larger municipalities throughout Canada.



## Contents

The appendix provides more granular details on **housing affordability across the housing continuum in Hamilton**.

It also includes a **jurisdictional scan of affordable housing definitions** that illustrates the large variation in definitions used by governments throughout Canada, including a range of definitions used by CMHC for its different funding programs.

# Affordability Along the Housing Continuum

The following table provides specific calculations on housing affordability across the housing continuum in Hamilton for different household types and unit sizes. These figures form the basis of the income ranges and rental/house prices reported in [Table 3](#) on page 22.

**Table 116:** Income Range and Maximum Rent/Sale Price for Housing to be Affordable Across the Housing Continuum

Housing Type	City of Hamilton Definition	Estimated Income (Pre-Tax)	Estimated Affordable Rent
<b>Homelessness Services</b>	Social services for people who lack stable, safe or adequate housing.	Little or no income	None
<b>Emergency Shelters</b>	Short-term lodging for people experiencing homelessness.	Little or no income	None
<b>Transitional Housing</b>	Temporary housing for people transitioning from shelters to permanent housing.	<p>Maximum <u>Ontario Works (OW)</u> and <u>ODSP (ODSP)</u> shelter allowance amounts permitting households to spend no more than 30% of annual income on shelter:</p> <p>1-person: \$15,600-\$23,280  2-person: \$25,680-\$36,600  3-person: \$27,880-\$39,600  4-person: \$30,240-\$42,960</p>	<p>Maximum <u>Ontario Works (OW)</u> and <u>ODSP (ODSP)</u> shelter allowance amounts permitting households to spend no more than 30% of annual income on shelter:</p> <p>1-person:  \$390 or less (OW)  \$582 or less (ODSP)  2-person:  \$642 or less (OW)  \$915 or less (ODSP)  3-person:  \$697 or less (OW)  \$990 or less (ODSP)  4-person:  \$756 or less  \$1,074 or less (ODSP)</p>
<b>Supportive Housing</b>	Facilities with integrated services to help people live independently.	<p>Eligibility based on housing type, level of care, and clientele.</p> <p>Maximum income for reduced rates: \$26,224 or less</p>	Varies based on income, with monthly rates for basic accommodation not exceeding \$2,036.40 ( <u>long-term care</u> ).

## // Affordability Along the Housing Continuum

**Table 116a:** Income Range and Maximum Rent/Sale Price for Housing to be Affordable Across the Housing Continuum (continued)

Housing Type	Definition	Estimated Pre-Tax Income Range to be Affordable	Estimated Rent/Price Range
<b>Community or Social Housing</b>	Developed with public funding owned/operated by government, non profits, or co-operatives	Households meets <u>Household Income Limits for Hamilton in <i>Housing Services Act, 2011</i></u> and spends no more than 30% of income on shelter:  Studio (High Need): \$21,600 or less Studio (Regular): \$36,000 or less 1-Bedroom (High Need): \$27,600 or less 1-Bedroom (Regular): \$46,000 or less 2-Bedroom (High Need): \$33,000 or less 2-Bedroom (Regular): \$55,000 or less 3-Bedroom (High Need): \$37,800 or less 3-Bedroom (Regular): \$63,000 or less 4+Bedroom (High Need): \$49,800 or less 4+Bedroom (Regular): \$83,000 or less	Households meets <u>Household Income Limits for Hamilton in <i>Housing Services Act, 2011</i></u> and spends no more than 30% of income on shelter:  Studio (High Need): \$540 or less Studio (Regular): \$900 or less 1-Bedroom (High Need): \$690 or less 1-Bedroom (Regular): \$1,150 or less 2-Bedroom (High Need): \$825 or less 2-Bedroom (Regular): \$1,375 or less 3-Bedroom (High Need): \$945 or less 3-Bedroom (Regular): \$1,575 or less 4+Bedroom (High Need): \$1,245 or less 4+Bedroom (Regular): \$2,075 or less
<b>Below-Market Rental Housing</b>	Private rental units subsidized by government.	Household spends no more than 30% of income on rent and household income does not exceed no four (4) times the monthly rent: Studio: \$40,680-\$48,816 1-Bedroom: \$53,040-\$63,648 2-Bedroom: \$61,720-\$74,064 3+Bedroom: \$66,800-\$80,160	Urban Hamilton Official Plan definition:  Studio: \$1,017 or less 1-Bedroom: \$1,326 or less 2-Bedroom: \$1,543 or less 3+Bedroom: \$1,670 or less
<b>Below-Market Ownership Housing</b>	Private ownership units subsidized by government.	Household spends no more than 30% of income on shelter, assuming minimum down payment, 25-year amortization period, and interest rate of 3.99% (mortgage payments, property tax, utilities, and property insurance calculated using <a href="https://www.ratehub.ca/mortgage-payment-calculator/">Ratehub.ca mortgage payment calculator</a> ):  \$98,560-118,272 (for single- and semi-detached and row houses and condo apartments)	Urban Hamilton Official Plan definition:  \$370,100 or less (for single- and semi-detached and row houses and condo apartment)

Table 116b: Income Range and Maximum Rent/Sale Price for Housing to be Affordable Across the Housing Continuum (continued)

Housing Type	Definition	Estimated Pre-Tax Income Range to be Affordable	Estimated Rent/Price Range
Private Rental	Units owned by individuals/firms charging market rents.	Household spends no more than 30% of income on rent: Studio: \$44,720 or more 1-Bedroom: \$53,920 or more 2-Bedroom: \$62,640 or more 3+Bedroom: \$77,960 or more	Based on average market rent for vacant primary rental apartments in Hamilton, as identified by CMHC: Studio: \$1,118 or more 1-Bedroom: \$1,348 or more 2-Bedroom: \$1,566 or more 3+Bedroom: \$1,949 or more
Home Ownership	Housing purchase by individuals/households at market prices.	Household spends no more than 30% of income on shelter, assuming minimum down payment, 25-year amortization period, and interest rate of 3.99% (mortgage payments, property tax, utilities, and property insurance calculated using <a href="#">Ratehub.ca mortgage payment calculator</a> ):  Detached House: \$233,440 or more Semi-detached House: \$182,800 or more Row House: \$180,520 or more Condo: Apartment \$141,400 or more	Average sale prices in the Affordable Residential Units for the Purposes of the <i>Development Charges Act, 1997</i> Bulletin:  Detached House: \$950,000 Semi-detached House: \$730,000 Row House: \$720,000 Condo Apartment: \$550,000

# Jurisdictional Scan of Affordable Housing Definitions

The following table contains a jurisdictional scan of affordable housing definitions used by different federal construction financing and funding programs and different provincial and municipal land use planning policy documents used by larger jurisdictions across Canada.

**Table 117:** Jurisdictional Scan of Affordable Housing Definitions

Policy Document/Program	Definition
<b><u>CMHC Affordable Housing Fund</u></b>	Less than 80% of the Median Market Rent (MMR) and maintained for a minimum of 20 years.
<b><u>CMHC Apartment Construction Loan Program</u></b>	At or below 30% of the median household income in the subject market (available on Statistics Canada <a href="#">website</a> ), for a minimum of 10 years.
<b><u>CMHC Co-operative Housing Development Fund</u></b>	At or below 110% of the Median Market Rent (MMR) of post-2000 builds in the subject area (obtained from the most recent CMHC Rental Market Survey for the survey zone in which the property is located), for a minimum of 20 years.
<b><u>Federal Lands Initiative</u></b>	Less than 80% of Median Market Rent, for a minimum of 25 years.
<b><u>Provincial Planning Statement, 2024 (Ontario)</u></b>	<p><b>Affordable:</b> means</p> <ul style="list-style-type: none"> <li>in the case of ownership housing, the least expensive of: <ol style="list-style-type: none"> <li>housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or</li> <li>housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the municipality;</li> </ol> </li> <li>in the case of rental housing, the least expensive of: <ol style="list-style-type: none"> <li>a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or</li> <li>a unit for which the rent is at or below the average market rent of a unit in the municipality.</li> </ol> </li> </ul> <p><b>Low and moderate income households:</b> means</p> <ul style="list-style-type: none"> <li>in the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for the municipality; or</li> <li>In the case of rental housing, household with incomes in the lowest 60 percent of the income distribution for renter households for the municipality.</li> </ul>

Table 117a: Jurisdictional Scan of Affordable Housing Definitions (continued)

Policy Document/Program	Definition
<u>Development Charges Act, 1997</u>	<p><b>Affordable residential unit, rented</b> A residential unit intended for use as a rented residential premises shall be considered to be an affordable residential unit if it meets the following criteria:</p> <ol style="list-style-type: none"><li>The rent is no greater than the lesser of,<ol style="list-style-type: none"><li>the income-based affordable rent for the residential unit set out in the Affordable Residential Units bulletin, as identified by the Minister of Municipal Affairs and Housing</li><li>the average market rent identified for the residential unit set out in the Affordable Residential Units bulletin.</li></ol></li><li>The tenant is dealing at arm’s length with the landlord.</li></ol> <p><b>Affordable residential unit, ownership</b> A residential unit not intended for use as a rented residential premises shall be considered to be an affordable residential unit if it meets the following criteria:</p> <ol style="list-style-type: none"><li>The price of the residential unit is no greater than the lesser of,<ol style="list-style-type: none"><li>the income-based affordable purchase price for the residential unit set out in the Affordable Residential Units bulletin, as identified by the Minister of Municipal Affairs and Housing, and</li><li>90 per cent of the average purchase price identified for the residential unit set out in the Affordable Residential Units bulletin.</li></ol></li><li>The residential unit is sold to a person who is dealing at arm’s length with the seller.</li></ol> <p><b>Rent based on income</b> In identifying the income-based affordable rent applicable to a residential unit, the Minister of Municipal Affairs and Housing shall,<ol style="list-style-type: none"><li>determine the income of a household that, in the Minister’s opinion, is at the 60th percentile of gross annual incomes for renter households in the applicable local municipality; and</li><li>identify the rent that, in the Minister’s opinion, is equal to 30 per cent of the income of the household referred to in clause (a).</li></ol></p>



Table 117b: Jurisdictional Scan of Affordable Housing Definitions (continued)

Policy Document/Program	Definition
<u>Development Charges Act, 1997 (continued)</u>	<p><b>Purchase price based on income</b></p> <p>(a) In identifying the income-based affordable purchase price applicable to a residential unit, the Minister of Municipal Affairs and Housing shall, determine the income of a household that, in the Minister’s opinion, is at the 60th percentile of gross annual incomes for households in the applicable local municipality; and</p> <p>(b) identify the purchase price that, in the Minister’s opinion, would result in annual accommodation costs equal to 30 per cent of the income of the household referred to in clause (a).</p>
<u>City of Toronto Official Plan</u>	<p><b>Affordable rental housing and affordable rents</b> means housing where the total monthly shelter cost (gross monthly rent, inclusive of utilities for heat, hydro, hot water and water) is at or below the lesser of one times the average City of Toronto rent, by dwelling unit type, as reported annually by the Canada Mortgage and Housing Corporation, or 30 percent of the before-tax monthly income of renter households in the City of Toronto as follows:</p> <ul style="list-style-type: none"><li>• 1) studio units: one-person households at or below the 50th percentile income;</li><li>• 2) one-bedroom units: one-person households at or below the 60th percentile income;</li><li>• 3) two-bedroom units: two-person households at or below the 60th percentile income; and</li><li>• 4) three-bedroom units: three-person households at or below the 60th percentile income.</li></ul> <p><b>Affordable ownership housing</b> means housing where the purchase price (which for new units is inclusive of Harmonized Sales Tax payable by the purchaser) is at or below an amount where the total monthly shelter cost (mortgage principal and interest – based on a 25-year amortization, 10 per cent down payment and the mortgage rate for a conventional 5-year mortgage as reported by the Bank of Canada in January of the applicable year, and a mortgage insurance premium – plus property taxes calculated on a monthly basis based on the purchase price, and standard condominium fees) is affordable, based on paying no more than 30 percent of before-tax monthly income, to all households in the City of Toronto as follows:</p> <ul style="list-style-type: none"><li>• 1) studio units: households at or below the 30th percentile income;</li><li>• 2) one-bedroom units: households at or below the 40th percentile income;</li><li>• 3) two-bedroom units: households at or below the 50th percentile income; and</li><li>• 4) three-bedroom units: households at or below the 60th percentile income.</li></ul>

**Table 117c:** Jurisdictional Scan of Affordable Housing Definitions (continued)

Policy Document/Program	Definition
<b><u>City of Toronto Official Plan (continued)</u></b>	<p><b>Mid-range rents (affordable)</b> are the total monthly shelter costs that exceed Affordable rents but are at or below 100 percent of the average City of Toronto rent, by unit type, as reported annually by Canada Mortgage and Housing Corporation.</p> <p><b>Mid-range rents (moderate)</b> are the total monthly shelter costs that exceed Affordable rents and/or Mid-range rents (affordable), but are at or below 150 percent of the average City of Toronto rent, by unit type, as reported annually by Canada Mortgage and Housing Corporation.</p> <p><b>Dwelling room tier 1 affordable rents</b> means rent that is 60 percent or lower of the average City of Toronto rent for a bachelor unit, as reported annually by the Canada Mortgage and Housing Corporation.</p> <p><b>Dwelling room tier 2 affordable rents</b> means rent that is between 61 percent and 80 percent of the average City of Toronto rent for a bachelor unit, as reported annually by the Canada Mortgage and Housing Corporation.</p> <p><b>Dwelling room tier 1 mid-range rents</b> means rent that is between 81 percent and 100 percent of the average City of Toronto rent for a bachelor unit, as reported annually by the Canada Mortgage and Housing Corporation.</p> <p><b>Dwelling room tier 2 mid-range rents</b> means rent that is between 101 percent and 120 percent of the average City of Toronto rent for a bachelor unit, as reported annually by the Canada Mortgage and Housing Corporation.</p>
<b><u>City of Toronto Rental Housing Supply Program (formerly the Open Door Affordable Housing Program)</u></b>	<p>Affordable rents are the lower of the provincially-set affordable rents, as issued in “Affordable Residential Units bulletin”, and the City’s income-based definition of affordable rental housing under the Official Plan.</p> <p>Rent-controlled rents are at or below 150% of the average City of Toronto rent, by unit type, as reported annually by Canada Mortgage and Housing Corporation.</p>
<b><u>City of Toronto Housing Now Program</u></b>	Rents between 40 per cent to 80 per cent of the City’s average market rent by bedroom type.


**Table 117d:** Jurisdictional Scan of Affordable Housing Definitions (continued)

Policy Document/Program	Definition
<u>City of Hamilton Official Plan</u>	Same as Provincial Planning Statement, 2024
<u>City of Mississauga Official Plan</u>	Same as Provincial Planning Statement, 2024
<u>City of Ottawa Official Plan</u>	<p>Includes market-affordable housing and core-affordable housing, as follows:</p> <p><b>Market-affordable housing</b> means, unless otherwise specified:</p> <ul style="list-style-type: none"> <li>a) A dwelling unit for which a household at or below the 60th percentile of household income pays 30 per cent or less of its gross income towards shelter costs; or</li> <li>b) In the case of shared accommodation, a rooming unit for which an individual at or below the median personal income pays 30 per cent or less of income in shelter costs; and</li> <li>c) Includes any housing meeting the definition of affordable housing in the Provincial Policy Statement.</li> </ul> <p><b>Core-affordable housing</b> means:</p> <ul style="list-style-type: none"> <li>a) A dwelling unit for which a household generally at the 30th percentile of household income pays 30 per cent or less of its gross income towards shelter costs for a residential unit with two or fewer bedrooms, and 40 per cent or less of its gross income for three bedrooms or more; or</li> <li>b) In the case of shared accommodation, a rooming unit for which an individual at the 20th percentile of household income pays 30 per cent or less in shelter costs.</li> </ul>
<u>City of Vancouver Housing Vancouver Strategy</u>	<p><b>Moderate Income Rental</b></p> <p>Purpose-built rental housing with below-market rents targeted to qualified households earning moderate incomes (single income households earning between \$30,000 and \$50,000 per year, and dual income households earning between \$50,000 and \$80,000 per year). These income ranges encompass households that generally do not access or qualify for government subsidized social housing, but also cannot afford market rents.</p>
<u>Montréal By-law for a Diverse Metropolis (Ville de Montréal By-law 20-041 – By-law to improve the supply of social, affordable and family housing)</u>	The sale price or rent not exceeding 90% of the market value of affordable housing or of an immovable transferred for affordable housing purposes is deemed affordable. The market value must be determined by an appraiser mandated by the city, prior to the transfer or rental, at the owner's expense.

Table 117e: Jurisdictional Scan of Affordable Housing Definitions (continued)

Policy Document/Program	Definition
<u>Montréal Master Plan</u>	<p><b>Affordable Housing</b> A dwelling is considered affordable when a low- or moderate-income household is able to afford to own or rent it without having to devote more than 30% of its income to rental or ownership payments.</p> <p><b>Affected households</b> A low-income household is defined as one that earns less than 80% of the median income of the Communauté métropolitaine de Montréal (CMM) and therefore has trouble finding rental housing appropriate for its budget. A moderate-income household is defined as one that earns between 80% and 120% of the median income of the CMM and therefore has trouble purchasing a residence in Montréal.</p>
<u>City of Surrey Official Community Plan</u>	Rental or owned housing provided to low income households who have an affordability problem (pay in excess of 30% of their income on housing) and earn less than the median income for Surrey.

**Note:**  
<sup>1</sup>The jurisdictional scan found the cities of Calgary, Edmonton, Winnipeg, Brampton, and Québec City used affordable housing definitions that either could not be measured against a housing universe or household income category (i.e. they merely defined affordable housing as an individual household spending less than 30% of its pre-tax income on shelter) or did not differ from the definitions listed above.



# 14 Appendix E: Construction Cost Benchmarking Methodology

This appendix provides a description of the methodology employed for the construction cost benchmarking analysis, as well as a detailed summary of results and adopted assumptions.



## Contents

The appendix contains a written description of the construction cost benchmarking **methodology** and a table containing **detailed results** from the analysis.

## Methodology

SHS has undertaken analysis of development construction costs across five affordable housing developments that are currently under construction in the City of Hamilton. These developments encompass a range of affordability levels (social, below-market, market), densities (low-, mid-, and high-rise), and building materials (concrete, timber, modular).

Actual gross construction costs for each development (including foundation, excavation and shoring, and new building constructions costs) were sourced from residential building permit data furnished by the City and available on the City's website. Construction cost contingencies of between 7.0%-7.5% were added to gross construction costs in accordance with actual City practices to derive total construction costs.

Total construction costs were then aggregated with estimated construction financing costs (interest paid on hard construction costs only during the construction period) and compared with actual project budgets obtained from CityHousing Hamilton reports available on the City's website as a sensitivity check.

Interest rates were estimated as 100 basis points over 10-year Government of Canada bond yields as of the date of issuance of the above-grade building permit for each development.

Because the City's project budgets do not account for 'soft' development costs (e.g. development charges, consulting fees, planning and design fees), which are unobservable (SHS does not have data on all soft costs incurred over the feasibility, planning, and design stages preceding construction for each of these developments), soft costs were estimated using allowances of between 10%-35% of total constructions costs, depending on a project's affordability level.

A soft cost allowance of 35% was used for market development in accordance with industry practices for 'back-of-the-envelope' calculations, while an allowance of 25% was applied to social housing development assuming there would be some savings from waiving development charges and City application fees. A soft cost allowance of 10% was applied to modular development under the assumption that project planning and design would be highly efficient and expedited. For all developments, it is assumed that land was acquired from the City at no cost and that soft costs were paid out-of-pocket (excluded from project financing).

Total costs (the sum of actual construction costs, estimated financing costs, and estimated soft costs) were divided by each development's gross floor area (square feet) and number of dwelling units (both of which were sourced from the residential building

permit data) to derive normalized cost-per-square foot and cost-per-dwelling unit estimates that can be compared across developments to get a sense of what the overall cost of building both the marginal unit of social/ affordable housing floor area and the marginal social/affordable dwelling unit.

To estimate the construction cost range per dwelling unit by bedroom type, 75% of the total gross floor area of each concrete development was assumed to be leasable floor area. Construction costs were divided by the total estimated leasable floor area to derive an estimate of the cost per square foot of leasable floor area for each development. These estimates of the cost per square foot of leasable floor area for each development were then multiplied by unit sizes for different bedroom types (400 square feet for studio units, 600 square feet for 1-bedroom units, 800 square feet for 2-bedroom units, and 1,000 square feet for 3-bedroom units).

For the timber/woodframe development, the same process was followed, except the 1-bedroom and 2-bedroom units were assumed to be smaller, 400 square feet and 600 square feet units. For the modular housing development, the estimated cost range for studio units is based on the overall construction cost per dwelling unit since the development was comprised entirely of studio units.

# // Construction Cost Benchmark Analysis

**Table 118:** Detailed Results of the Construction Cost Benchmarking Analysis of Social and Affordable Housing Developments Under Construction in the City of Hamilton

Address	Site 1	Site 2	Site 3	Site 4	Site 5
<b>Development Details (Actual)</b>					
Construction Start Date	Q2-2023	Q1-2023	Q2-2024	Q2-2023	Q2-2023
CMHC Funding	Co-Investment Fund	Co-Investment Fund	Rapid Housing Initiative	Rental Construction Financing Initiative	Rapid Housing Initiative
Housing Continuum Stage	Social and Below-Market	Social	Social and Below-Market	Market and Below-Market	Social
Building Material	Concrete	Concrete	Mass Timber	Concrete	Modular
Affordability	82% deeply affordable RGI 18% moderately affordable 'half-market' rent	100% deeply affordable RGI	52% deeply affordable RGI 48% moderately affordable 'half-market' rent	22% below-market rent	100% deeply affordable RGI
Stories	6	6	6	12 (2 buildings)	3
Units	55	40	42	352	24
Gross Floor Area (GFA)					
Sq m	4,911	3,990	2,606	37,745	1,574
Sq. ft.	52,862	42,948	28,055	406,283	16,945
<b>Hard Construction Costs (Actual)</b>					
Gross New Building Construction Cost	\$21,663,090	\$18,000,000	\$15,000,000	\$104,861,934	\$10,000,000
Alteration, Excavation and Shoring, and Foundation	\$1,350,000	\$2,000,000	\$900,000	\$17,330,000	\$3,670,000
Contingency (% of hard costs)	7.5%	7.5%	7.0%	7.5%	2.5%
<b>Hard Costs</b>	<b>\$24,739,072</b>	<b>\$21,500,000</b>	<b>\$17,013,000</b>	<b>\$131,356,329</b>	<b>\$14,011,750</b>
<b>Soft Costs (Estimated)</b>					
Allowance (% of hard costs w/ contingency)	25.0%	25.0%	25.0%	35.0%	10.0%
<b>Soft Costs</b>	<b>\$6,184,768</b>	<b>\$5,375,000</b>	<b>\$4,253,250</b>	<b>\$45,974,715</b>	<b>\$1,401,175</b>
<b>Construction Financing (Estimated)</b>					
Interest Rate (%)	4.00%	4.00%	4.50%	4.25%	4.00%
Construction Period (months)	24	24	24	36	16
<b>Financing Costs</b>	<b>\$989,563</b>	<b>\$860,000</b>	<b>\$765,585</b>	<b>\$8,373,966</b>	<b>\$373,647</b>
<b>Total Cost</b>					
<b>Gross Development Cost</b>	<b>\$31,913,403</b>	<b>\$27,735,000</b>	<b>\$22,031,835</b>	<b>\$185,705,010</b>	<b>\$15,786,572</b>
Cost per Sq. ft. GFA	\$603.7	\$645.8	\$785.3	\$457.1	\$931.6
Cost per Unit	\$580,244	\$693,375	\$524,568	\$527,571	\$657,774
<b>Sensitivity Check on Project Costs (excl. soft costs)</b>					
Estimated Development Costs (excl. soft costs)	\$25,728,635	\$22,360,000	\$17,778,585	\$139,730,295	\$14,385,397
Actual Project Budget (after revisions, excl. soft)	\$26,937,527	\$26,213,546	n/a	\$140,900,000	\$14,400,377
Original	\$25,097,200	\$21,613,546	n/a	\$140,900,000	\$10,976,006
Revised	\$1,840,327	\$4,600,000	n/a	\$0	\$3,424,371



