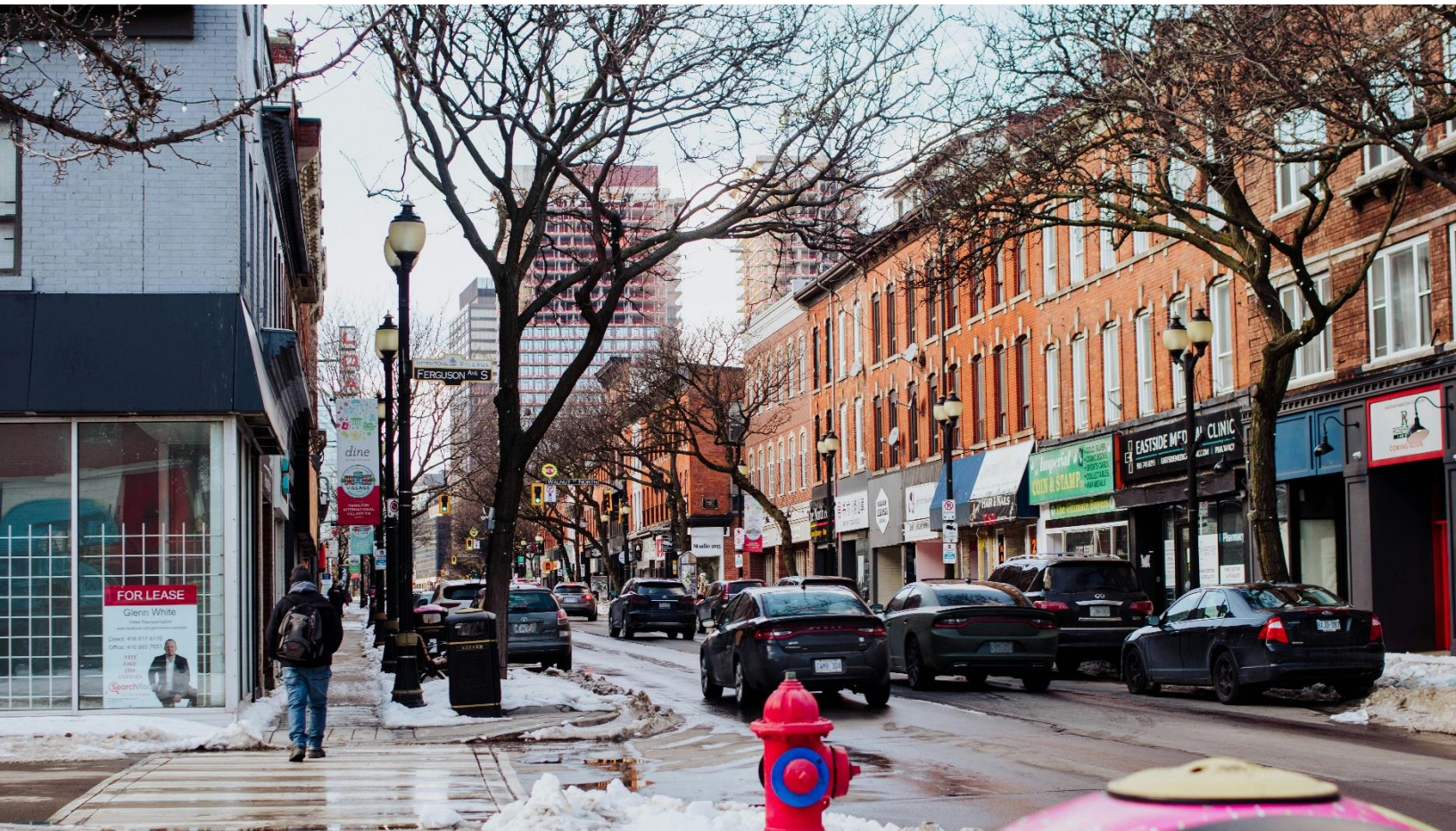


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# Housing Needs Assessment

## City of Hamilton



## *Table of contents*

Preface .....	2
Funding Requirement .....	2
Purpose .....	2
1. Methodology .....	5
2. Community Profile and Trends .....	14
3. Household Profiles and Economic Characteristics .....	38
4. Priority Groups .....	56
5. Housing Profile .....	69
6. Projected Housing Needs and Next Steps .....	89
7. Use of Housing Needs Assessments in Long-Term Planning .....	103
Annex A: Relevant Links for Developing Housing Needs Projections .....	110
Data and Analysis .....	110
Reports & Publications .....	110
Annex B: Glossary .....	111

## ***Preface***

[Canada's Housing Plan](#) and [Budget 2024](#) both signaled the Government of Canada's intent to use Housing Needs Assessments (HNAs) as a key tool in its evidence-based long-term approach to addressing housing needs across the country. This includes the renewal of the Canada Community-Building Fund and the previously announced permanent transit funding.

As the federal government strives to become a more informed investor, evidence-based tools that provide a clear assessment of local needs and gaps will be required to inform decision making. HNAs will help all levels of government understand the local housing needs of communities - how they may relate to infrastructure priorities - by providing the data necessary to determine what kind of housing needs to be built and where. The intent is to promote systematic planning of infrastructure that takes into consideration current and future housing needs.

### ***Funding Requirement***

Under the Housing Accelerator Fund, the Government of Canada currently requires funding recipients to complete an HNA by year 3 of the program, if one has not already been completed within two years of the 2022 federal budget announcement (April 7, 2022).

Going forward, HNAs that meet the federal HNA standard will be required for:

- Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;
- Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,
- Future federal infrastructure funding applicants as required.

Once an HNA has been completed as a federal program requirement, a community will not be required to complete a new one for other Housing, Infrastructure and Communities Canada programs, other than to update it every five years.

### ***Purpose***

When done properly and regularly, an HNA will allow a community to answer fundamental questions such as:

- Where does the greatest housing need exist in our community?
- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?
- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

HNAs will allow all levels of government (federal, provincial/territorial and municipal) to use this evidence base to inform their investments in enabling and supportive infrastructure as well as guide their policy and regulatory decision-making. HNAs as a tool can help communities plan for and build housing more effectively to address the needs of their residents and instill transparency and accountability across the board.

This HNA template has been informed by best practices from jurisdictions across Canada, consultations with experts, and engagements with provinces and territories. These include the City of Vancouver's [Housing Needs Report](#) and the City of Edmonton's [Affordable Housing Needs Assessment](#) (for the affordable housing side of needs assessments), as well as the Housing Research Collaborative at the University of British Columbia which brought together a national network of researchers and experts to develop the Housing Assessment Resource Tool (HART). The HART project provides formatted data from Statistics Canada on key housing indices such as core housing need for a wide variety of jurisdictions and geographic levels.



Based on these best practices, this guidance document includes the following necessary information, explained in more detail below.

1. Development and use of Housing Needs Assessments
2. Community profiles and trends
3. Household profiles and economic characteristics
4. Priority groups
5. Housing profiles
6. Projected housing needs and next steps

Communities completing an HNA as a requirement for federal infrastructure programming will be expected to complete all sections outlined in this template. Communities may use a previously completed HNA if an updated version is available; however, communities would be expected to address any gaps related to any of the sections of the guidance document – both qualitative and quantitative – between their existing HNA and this federal template. Additional details about the timelines for completion and submission of HNAs will be provided with specific infrastructure funding programs (e.g. Canada Community-Building Fund).

**While responding to the written questions, please use as much space as required.**

## 1. Methodology

In this section, applicants should outline the research methodology used to inform the completion of the assessment, where the methodology is derived from, any assumptions used, and any necessary justification. While different assessments may incorporate unique methodological elements or considerations depending on context, the following methods should generally be outlined:

- **Quantitative research** such as economic data, population and household forecasts; and,
- **Qualitative research** such as interviews, policy analysis and stakeholder engagement.

Both qualitative and quantitative aspects of this guidance document are equally important.

Communities will be required to engage with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with specific lived experiences, to develop a comprehensive Housing Needs Assessment (HNA). This section should include what forms of engagement were conducted, with whom, how learnings were incorporated into or informed the HNA's findings, and what engagement opportunities may exist to share findings with the community.

To the extent possible, publicly available data from the following sources will be prepopulated to facilitate automated completion of the quantitative components of the assessments:

- [Statistics Canada Census Data](#)
- [CMHC Housing Market Information Portal](#)
- [Statistics Canada Housing Statistics Dashboard](#)
- [CMHC Demographic Projections: Housing Market Insights, June 2022](#)
- [CMHC Proximity Measures Database](#)
- [Housing Assessment Resource Tool Dashboard](#)
- [Canadian Housing Evidence Collaborative – Housing Intelligence Platform](#)

In addition to this data, communities are required to incorporate internal and non-public facing, non-confidential data, into their HNAs in order to more fully capture local contexts and realities as needed.

Data fields highlighted in yellow identify where municipalities will have to source the data.

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-populated. Fields marked with an asterisk (\*) indicate data points which are unavailable from the source or suppressed due to low counts.

*Please provide data from the latest census except where otherwise indicated.*

**1.1 Please provide an overview of the methodology and assumptions used to develop this Housing Needs Assessment, using the guidelines above. This should include both quantitative and qualitative methods. Please also identify the publicly available data sources used to complete this assessment beyond the sources listed above, if applicable.**

This section outlines the research methodology used to inform the completion of this Housing Needs Assessment. This includes detailed methodology, any assumptions used, and any necessary justification.

### **Methodology Overview**

There are two main types of research relied on for this Housing Needs Assessment:

- Qualitative research such as interviews, policy analysis, and stakeholder engagement; and
- Quantitative research such as economic data, population, and household forecasts.

Both qualitative and quantitative aspects of this guidance document are equally important.

### **Qualitative Methodology**

Significant public engagement was undertaken to better understand the housing needs of local community members as part of the 2024 Hamilton Housing Needs Assessment. A series of community engagements was launched to engage a wide array of residents across geographic regions, household tenure, household income, and population demographics. These initiatives included a digital and paper survey, focus groups with community housing providers, and 12 community pop-ups across 7 Wards and 5 Electoral Districts. Engagements are outlined in greater detail below, with insights used to inform responses throughout this report.

### **Engagement Outreach and Communications**

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 utilized social media platforms to encourage the public to complete the survey and participate 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 regarding housing and identify their housing priorities and needs within their communities.

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

## Focus Groups

Focus groups were conducted with the Housing Sustainability and Investment Roadmap (HSIR) Steering Committee, the HSIR Advisory Committee, and 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 gather insights into the experiences of community housing providers in the Greater Hamilton Area.

Focus groups provided 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 needs.

The Steering and Advisory Committees played a critical role in validating housing gaps and identifying current needs, and provided insight into how the outcomes of the 2024 Hamilton Housing Needs Assessment may inform the City of Hamilton Housing Secretariat under the pillars of the Housing Sustainability and Investment Roadmap.

## Community Pop-Ups

The City of Hamilton and SHS conducted twelve community-based pop-ups during the fall of 2024 to gather direct feedback from the community on their housing experiences and needs in various 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.

## Quantitative Methodology

A Housing Needs Assessment (HNA) provides a systematic and quantified analysis of housing needs in a community. This assessment aims to link the supply of housing with the need for housing.

### ► *Community Profile and Trends*

The Community Profile and Trends highlight factors influencing housing demand, including an overview of population trends and characteristics, as well as demographic data.



The characteristics examined in this section include:

- Population trends, including population growth and population age trends, and mobility.
- Demographic information, including immigration trends, Indigenous identity, and other demographic trends as applicable.

► **Household Profiles and Economic Characteristics**

The Household Profiles and Economic Characteristics in the community highlight factors influencing housing demand, including an overview of household trends and affordability. This profile includes trends regarding household incomes and the economic profile for the labour force in the community.

The characteristics examined in this section include:

- Household characteristics, including tenure, size, and composition, as well as characteristics of primary household maintainers.
- Household incomes, including average incomes and income decile information.
- Economic characteristics, including labour market trends, industries of employment, and commuting patterns.
- Housing affordability indicators, including shelter-to-income ratio and core housing need.

► **Priority Populations**

The Priority Populations analysis of the community highlights factors influencing priority population groups as defined by CMHC.

These populations may not be captured within the Statistics Canada community profiles. Trends impacting priority populations are crucial in determining the need for different types of supports for those in need in a community. Census data does not disaggregate core housing need data by all priority populations, such as veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness.

The characteristics examined in this section include:

- Housing affordability indicators for priority population groups
- Incidence and severity of homelessness in the community, including temporary and emergency relief resources available for those experiencing homelessness in the community
- Housing needs of other priority population groups

► **Housing Profile**

The Housing Profile of the community highlight factors influencing housing supply, including the characteristics of the existing stock, new dwellings, and housing market trends. Supply data will be compared against demand data to help determine the need for housing in the community.

The characteristics examined in this section include:

- The existing housing stock, including dwelling types, size, the age and composition of the stock
- Non-market housing (supportive, transitional, and emergency) stock characteristics
- New Dwellings, including housing starts and completions, demolitions, and planning application data
- Market housing supply, including ownership and rental prices, vacancy rates, and supply of short-term rentals
- Affordability for owner and renter households, comparing household incomes to existing market conditions

### **Source of Information**

Unless otherwise stated, the data used in this report is from the Statistics Canada Census of Population and has been utilized to create a socio-economic profile of the City of Hamilton. These robust statistics are gathered by Statistics Canada every five (5) years and provide a wealth of information. Custom Census data tabulations for 2016 and 2021 were acquired to supplement and enhance the publicly available data.

Housing statistics from CMHC, including the Rental Market Survey, Housing Starts and Completions Survey, and Market Absorption Survey, 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 the publishing of this reported information after the data collection year. As a result, these data sets provide a snapshot of current trends and market conditions.

Additional data regarding local housing markets has been provided by the City of Hamilton and other housing partners, including non-market housing supply, emerging trends for key population groups, and local residential development activity.

Qualitative data from community consultations, including a resident survey, supplement the quantitative data reported throughout this report.

### **Data Limitations**

Data limitations are commonly experienced in circumstances where the number of households being assessed is small. These limitations present themselves through data suppression and rounding practices. Data suppression typically impacts variables involving income, while 'random rounding' may impact variables with low totals. To ensure confidentiality, the Census values, including totals, are randomly rounded either

up or down to a multiple of "5" or "10" by Statistics Canada. With small samples, this rounding can have an impact on the analysis. This will be identified throughout the document where applicable.

## COVID-19 Pandemic Impacts

Due to the COVID-19 pandemic, the 2021 Census of Population was tabulated using data that was impacted by the public health measures implemented to slow the spread of COVID-19. The Federal Government of Canada introduced COVID-19 income relief programs in 2020. These relief programs impacted household incomes through the provision of the Canada Emergency Response Benefit (CERB) financial support for the year (2020) that was reported on for the 2021 Statistics Canada Census. While these incomes were correctly reported, this relief was not permanent.

### **1.2 Please provide an overview of the methodology and assumptions used to engage with stakeholder groups, e.g. non-profit housing organizations, in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations)**

Community engagement for this Housing Needs Assessment was informed by consultations undertaken by the City of Hamilton for the *Housing Needs Assessment (2024)*. This process was designed to engage residents across a wide geographic range and from diverse lived experiences to gain insights on the key housing needs, challenges, and opportunities experienced by community members in Hamilton. Engagements additionally gathered inputs from a range of housing sector members in Hamilton, including non-profit housing providers, service providers, and housing researchers. The information gathered from these consultations provides valuable insights to inform this Housing Needs Assessment.

A variety of engagement tools were used throughout the consultation process, including:

- Facilitated focus groups with targeted community and expert groups such as municipal staff, non-profit housing providers, including the Hamilton is Home coalition, Indigenous representatives, and housing researchers.
- An online survey distributed to Hamilton residents, which collected a broad range of perspectives and quantitative input.
- 12 community pop-ups to engage directly with residents across the city on local housing needs and challenges.

Interest holders engaged during these sessions included:

- Non-profit housing providers and community-based organizations
- Indigenous housing providers

- Real estate and rental housing professionals
- Municipal staff and elected officials
- Housing researchers
- Local residents

The nature of engagement varied by group. Focus groups enabled in-depth discussions to explore structural barriers, key challenges in developing and operating affordable housing, and housing needs from an operational perspective. This approach assumed that service providers offered quantitative insights on the state of affordable housing and operational barriers and challenges for non-profit housing providers.

The community pop-ups offered individuals the opportunity to provide direct feedback and share their lived experiences and challenges related to housing affordability. Residents were prompted to share their qualitative experiences relating to non-profit housing in the city of Hamilton, including the quality and their satisfaction with this type of housing, as well as their perceptions on the availability and affordability of non-profit housing. This approach assumed that residents and community members engaged through community pop-ups had representative experiences with non-profit housing providers. Responses from engagements were paired with quantitative data from Statistics Canada, the CMHC Housing Market Survey, and the CMHC Social and Affordable Housing Market Survey to gain a comprehensive overview of affordable and non-market housing in the city of Hamilton.

**1.3 Please provide an overview of the methodology and assumptions used to conduct engagement with the priority groups (identified in Section 4) in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.**

To support the Housing Needs Assessment, the City undertook targeted engagement with priority service providers that directly support vulnerable and at-risk populations. Engagement focused on organizations with front-line knowledge of housing challenges and barriers to accessing services in Hamilton. This approach assumed that service providers offer both quantitative insights (such as caseloads and service demand) and qualitative perspectives (such as lived experiences of clients and emerging needs), which together provide a reliable proxy for understanding the circumstances of residents who may not be easily reached through broad-based consultation.

This engagement was conducted as a semi-structured focus group with the Hamilton is Home coalition. The focus group lasted for 90 minutes and was guided by a set of open-ended questions. The discussions explored trends in service demand, challenges experienced by clients, barriers to housing access, and perspectives on gaps in the current housing system. This format encouraged respondents to provide both qualitative examples and quantifiable indicators, such as vacancy and turnover rates, waitlists, the size of households served, and a breakdown of unit sizes. The service providers in attendance included:

- Glanbrook Non-Profit Housing
- Luso Canadian Charitable Society
- Hamilton East Kiwanis Non-Profit Homes Inc.
- Habitat for Humanity Hamilton
- Sacajawea Non-Profit Housing

Additionally, the City partnered with the Hamilton Immigration Partnership Council to conduct the Hamilton Immigrant Survey. The results of the latest survey are still pending, with an Immigrant Survey Report expected to be released in the Fall of 2025. The insights from this work will continue to inform the City's qualitative and quantitative understanding of experiences of immigrants, refugees, international students, and temporary foreign workers living in Hamilton.

The resident survey and in-person community pop-ups successfully engaged residents of Hamilton who are members of the identified priority populations. The resident survey received four (4) responses from individuals experiencing homelessness, including three (3) responses from individuals living on the street/outside. Additionally, the resident survey received nine (9) responses from individuals experiencing hidden homelessness. These responses were used to inform quantitative and qualitative



insights on residents' housing needs, challenges, and opportunities in Hamilton. However, based on the limited availability of insights, these responses are paired with available quantitative data gathered by the City of Hamilton to ensure a robust portrayal of housing demand, supply, and experiences among priority groups assessed.

## 2. Community Profile and Trends

In this section, communities are expected to tell their housing story through the lenses of their community and household profiles using both qualitative and quantitative data. Communities may structure this information in different ways, including by providing past benchmarks, present figures, future projections, and current growth rates at a local, regional and provincial level.

### 2.1 Please detail the existing municipal housing policy and regulatory context, such as approved housing strategies, action plans and policies within Official Community Plans.

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 expenditure on housing or institutions, as well as legislation concerning building standards (e.g. Ontario Building Code), residential tenancies (e.g. Residential Tenancies Act, 2006), 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 (CMHC) and the CMHC Act
- Canada Housing Infrastructure Fund
- Infrastructure for Housing Initiative
- Home Buyers' Plan
- First Home Savings Account
- National Housing Strategy: A Place to Call Home (2017-2028)
- Urban, Rural and Northern Indigenous Housing Strategy (forthcoming)
- Solving the Housing Crisis: Canada's Housing Plan (2024)
- Reaching Home: Canada's Homelessness Strategy (2019-2028)

#### Provincial

- Ministry of Municipal Affairs and Housing
- Housing Services Act, 2011
- Municipal Act, 2001
- Community Housing Renewal Strategy
- More Homes, More Choice: Ontario's Housing Supply Action Plan (2019)
- Homelessness Prevention Program
- Indigenous Supportive Housing Program
- Streamlined Development Approvals Fund
- Provincial Planning Statement, 2024
- Planning Act
- Ontario Land Tribunal Act, 2021
- Development Charges Act, 1997

- Recent Legislative Amendments
  - Bill 108, More Homes More Choice Act, 2019
  - Bill 23, More Homes Built Faster Act, 2022
  - Bill 134, Affordable Homes and Good Jobs Act, 2023
  - Bill 185, Cutting Red Tape to Build More Homes Act, 2024
  - Bill 17, Protect Ontario by Building Faster and Smarter Act, 2025

### **City of Hamilton Policy and Regulatory Context**

- Hamilton Official Plan, 2013
- Housing Sustainability and Investment Roadmap, 2023
- Housing Accelerator Fund – Program Initiatives
- Hamilton Housing and Homelessness Action Plan, 2013
- Coming Together to End Homelessness: Hamilton's Systems Planning Framework, 2019
- Housing for Hamilton Community Improvement Plan, 2024
- Hamilton Urban Indigenous Strategy, 2019
- Hamilton Apartment Rental Program
- Tenant Support Program
- Rental Housing Protection Policy Review, 2024
- Residential Zones Project
- Inclusionary Zoning Project
- Municipal Vacant Unit Tax
- Development Charges By-law, 2024

### **► Federal Policy and Regulatory Context**

#### *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. HICC is responsible for administering the Canada Housing Infrastructure Fund, Reaching Home: Canada's Homelessness Strategy, and the Veteran's Homelessness Program. The Ministry also oversees the operations and initiatives of the Canada Mortgage and Housing Corporation (CMHC) and the administration of the Federal Housing Needs Assessment template.

#### *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 and Territories;
- 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*

Canada Mortgage and Housing Corporation (CMHC) is a federal Crown corporation. The Corporation is established under the *Canada Mortgage and Housing Corporation Act*. CMHC administers all finance and funding programs under the National Housing Strategy, mortgage loan insurance products, and the National Housing Act 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 capital markets to generate funds for mortgage financing. Investors receive principal and interest payments that are guaranteed by CMHC.

Under the CMB program, CMHC has created a special-purpose vehicle called the Canada Housing Trust (CHT), which issues CMBs backed by CMHC-insured mortgage pools to domestic and international investors. The proceeds are used 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. CMHC and, by extension, the federal government would be liable for making investors in CMBs whole in the event that borrowers defaulted on the underlying mortgages.

In September 2023, the federal government announced an increase in the annual CMB issuance limit from \$40 billion to \$60 billion, designating this additional amount for financing multi-residential rental mortgage loans to improve access to low-cost financing for rental construction. To support this initiative, the government itself also began purchasing billions of CMBs from CHT.

### *National Housing Strategy: A Place to Call Home (2017-2028)*

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, as well as supporting housing innovation and research. Funding programs administered under the NHS have changed over time. The following is a non-exhaustive list of 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, with amortization periods of up to 50 years. The loan-to-cost (LTC) ratios are up to 95% for residential space and 75% for non-residential space. Payments are 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, with amortization periods of up to 50 years. The LTC ratios are up to 90-100% for residential space and 75% for non-residential space. Payments are interest-only payments during the construction phase.
- ***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 rate or at no cost, or they can be 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 be used to finance the remaining balance.
- ***Housing Accelerator Fund:*** The Housing Accelerator Fund (HAF) is a fund dedicated to encouraging municipalities to remove local barriers to new housing supply in an effort to build more homes, faster. HAF ties funding for affordable housing to local government action. Municipalities must apply to CMHC for HAF



funding and demonstrate the actions and initiatives they will take to accelerate new housing construction.

- *Urban, Rural and Northern Indigenous Housing Strategy (forthcoming)*: 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 progress towards 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 (2024)*

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 earmarked funds for several new and existing funding programs. This included expanded funds for the HAF for partnerships with additional municipalities, a major intention of which is to streamline permitting and promote new 'missing middle' and affordable housing. As part of the Plan, a Rapid Housing Stream, with funding attached to it, was proposed under the Affordable Housing Fund.

The Plan also introduced the new Canada Housing Infrastructure Fund, which aims to accelerate the construction of critical housing infrastructure, as well as 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 Fund, Rental Protection Fund, etc.) and homelessness prevention (e.g. Reaching Home, Interim Housing Assistance Program).

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 developing 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.

### *Reaching Home: Canada's Homelessness Strategy (2019-2028)*

In 2019, the federal government launched *Reaching Home: Canada's Homeless Strategy* to support the goals of the NHS and 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 a nine-year period. 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 greatest need.

### *Canada Housing Infrastructure Fund*

The Canada Housing Infrastructure Fund (CHIF) is a \$6 billion fund to expedite housing construction and help finance the infrastructure necessary to service new residential developments. The fund is divided into two streams. A direct delivery stream provides a \$1 billion fund for pressing infrastructure needs that can be accessed directly by municipalities, Indigenous organizations and communities, and other eligible applicants. A second provincial and territorial agreement stream provides a \$5 billion fund that can be accessed by the provinces and territories. As a condition of accessing this funding, municipalities, provinces and 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) is a federal Crown corporation established to support infrastructure investments through public-private partnerships. It launched the Infrastructure for Housing Initiative (IHI) to stimulate local investments in critical infrastructure to service new housing developments 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.

## **► Provincial Policy and Regulatory Context**

### *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, 2006*

*Housing Services Act, 2011, Ontario Building Code, Planning Act, 1990, and Municipal Act, 2001.*

#### *Housing Services Act, 2011*

The *Housing Services Act, 2011*, is the legislative framework for the delivery of social housing and homelessness services in Ontario. The Act outlines requirements and regulations for Service Managers and housing providers regarding housing and homelessness plans, as well as the administration of housing projects under legacy federal-provincial housing programs. It also regulates the activities of the Housing Services Corporation, which oversees the operation and financial management of social housing providers, including the pooling of capital reserves for investment purposes.

#### *Municipal Act, 2001*

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*) 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, which are governed by the *Planning Act*.

Section 163 of 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 does not apply to residential rental property that contains fewer than six dwelling units. The *More Homes Built Faster Act, 2022*, empowered the Minister to make new regulations regarding the powers of municipalities to regulate demolition and conversion of residential rental properties.

Section 106 of the Act 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 subsections 28 (6), (7), and (7.2) of the *Planning Act* (Community Improvement Plans) or section 365.1 of the *Municipal Act* (cancellation of taxes, environmental remediation).

#### *Community Housing Renewal Strategy*

In 2019, the Ontario government announced the Community Housing Renewal Strategy (CHRS) 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 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 programs under the CHRS.

- *Canada-Ontario Community Housing Initiative:* The Canada-Ontario Community Housing Initiative (COCHI) provides funding to local 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 and retain affordability for existing tenants in social housing.
- *Ontario Priorities Housing Initiative:* The Ontario Priorities Housing Initiative (OPHI) provides flexible funding to local Service Managers and two Indigenous Program Administrators to address local housing priorities in the fields of housing supply and affordability, repairs to community housing, and tenant assistance and supports. Housing providers can dedicate a percentage of spending for supports that will keep people housed and prevent homelessness.
- *Canada-Ontario Housing Benefit:* The Canada-Ontario Housing Benefit (COHB) program is a provincially delivered program providing direct, monthly benefit payments to eligible households to help pay their rent. The benefit is portable, meaning a household can continue to receive the benefits even when moving to another rental address in Ontario. The program is jointly funded by the Province of Ontario and the Government of Canada, as a bilateral agreement under the National Housing Strategy

#### *More Homes, More Choice: Ontario's Housing Supply Action Plan (2019)*

More Homes, More Choice: Ontario's Housing Supply Action Plan (2019) 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 regulations with the objective of permitting a wider range of housing options in different locations.

#### *Homelessness Prevention Program*

The Homelessness Prevention Program (HPP) 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. HPP is designed to be flexible, allowing municipalities to 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 (ISHP) 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-led organizations providing culturally appropriate long-term housing.

#### *Streamline Development Approval Fund*

In 2022, the Province announced a \$45 million Streamline Development Approval Fund (SDAF) to assist municipalities with modernizing and streamlining residential development approvals within their jurisdictions. The Municipality of Hamilton received \$1 million in funding through the program, which has been used to support six projects:

1. Development Review Process Transformation;
2. Development Review Digital Transformation;
3. Development Review Guidelines;
4. Retaining Resources to Clear Application Backlog;
5. Advancing Neighbourhood Planning; and
6. Addressing Legislative Changes under the Ontario Heritage Act.

The Municipality's final report on the SDAF provides more detail about each of these projects.

#### *Provincial Planning Statement (2024)*

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, 1990*

The *Planning Act, 1990*, is the provincial legislative framework for land use planning in Ontario, establishing the authority of municipalities to regulate various land uses and ensure that matters of provincial interest are considered in 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 Act, 2001*

The Ontario Land Tribunal (OLT) is Ontario's quasi-judicial land use planning appeals tribunal, established under the *Ontario Land Tribunal Act*. The OLT 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 regard 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, 1997*

The *Development Charges Act, 1997*, regulates municipal authority to levy development charges (DCs), 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.

### **Recent Provincial Legislative Changes**

#### *Bill 108, More Homes More Choice Act, 2019*

*Bill 108, More Homes More Choice Act, 2019*, which was intended to implement the high-level objectives in the *More Homes, More Choice: Ontario's Housing Supply Action Plan*, removed “soft services”, such as parks, community centres, libraries, and other community facilities as eligible services under a DC by-law and required such services to be financed through a new “community benefits charge” (CBC) regime based on land value. 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 aims to provide greater certainty regarding upfront development costs through this change and help prevent these matters from being subject to ad hoc negotiation.

#### *Bill 23, More Homes Built Faster Act, 2022*

*Bill 23, More Homes Built Faster Act, 2022*, received royal assent on November 28, 2022. Bill 23 amended several pieces of legislation to revoke various existing land use planning regulations available to municipalities. Key legislative amendments included:

- Amending the *Development Charges Act, 1997* to significantly curtail municipalities' ability to recover growth-related capital costs through DCs by, among other things:

- Removing housing services as eligible services for which DCs can be imposed;
- Imposing a requirement to phase-in DC rates over a five-year period, above and beyond any phase-in provisions previously adopted by a municipality (this was later reversed by Bill 185, *Cutting Red Tape to Build More Homes Act, 2024*);
- Establishing discounts for purpose-built rental housing units, above and beyond any discounts for purpose-built rental units previously adopted by a municipality;
- Establishing new exemptions from DCs, including for affordable residential units and “attainable” residential units; and
- Expanding the historic average service level cap from 10 to 15 years.
- Amending the *Planning Act* to, among other things;
  - Require municipal official plans and zoning by-laws to permit up to three residential units per lot in areas where municipal services are available;
  - Exempt residential buildings containing no more than 10 dwelling units from site plan control;
  - Distinguish between two different classes of upper-tier municipalities: those which have planning responsibilities and those which do not (the City of Hamilton is classified as a single-tier municipality with planning responsibilities).

#### *Bill 185, Cutting Red Tape to Build More Homes Act, 2024*

On June 6, 2024, *Bill 185, Cutting Red Tape to Build More Homes Act, 2024*, received Royal Assent. The 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*, the *Development Charges Act*, 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 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.

#### *Bill 17, Protect Ontario by Building Faster and Smarter Act, 2025*

*Bill 17, Protect Ontario by Building Faster and Smarter Act, 2025*, received Royal Assent on June 5, 2025. Bill 17 amended various pieces of legislation with respect to housing, infrastructure, and transit, including:

- Amendments to the *Development Charges Act* that: expand DC deferrals (from building permit issuance to occupancy permit issuance), which were previously limited to rental housing development and institutional development, to all forms of development; eliminate interest payments on deferred DCs, except for interest that had accrued before the Act came into effect; establish that DCs owed are the lower of the (frozen) DC rates as of the date of submission of a zoning by-law amendment or site plan application, including any interest, or the DC rates in effect at the time the DCs are payable; and exempt long-term care homes from DCs;
- Amendments to the *Planning Act* that: limit the scope of municipalities' ability to require specific studies and reports as part of a complete planning application, and to exclude sun/shadow, wind, urban design, and lighting studies as part of these required reports and studies; and establish a prescribed distance from an established minimum setback in a zoning by-law (expressed as a percentage of the minimum setback distance), to be identified in regulation, that will be permitted as-of-right without a zoning by-law amendment or minor variance; and
- Amendments to the *Building Code Act* that: prevent municipalities from passing by-laws respecting the construction or demolition of buildings, which effectively prevent them from applying green building standards.

On the same day Bill 17 was introduced in the Ontario legislature, the Province also filed O. Reg 54/25 under the *Planning Act*, which prevents municipalities from requiring more than five percent (5%) of either the total gross floor area, excluding common areas, or the total number of dwelling units within a development as affordable housing under an inclusionary zoning by-law, and prevents affordable housing required under an inclusionary zoning by-law from remaining affordable for longer than 25 years.

### ► City of Hamilton Policy and Regulatory Context

#### Hamilton Official Plan, 2013

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.

The Rural Hamilton Official Plan (RHOP) is the City of Hamilton's primary land use planning document for the City's rural areas. Chapter B of the RHOP recognizes that housing is a basic human need and acknowledges the importance of providing affordable housing and housing with supports. However, due to the inability to service the rural area with lake-based municipal water and sewer systems, multi-dwelling housing forms are not permitted, and densities must remain low. As a result, the predominant land use in Rural Settlement Areas is for single-detached residential development.

In addition to these provisions, Chapter B sets out a process wherein the City will provide a "facilitative land use planning process" for development applications related to affordable housing and housing with supports. In line with the City's 'Housing First' policy, any surplus City-owned land suitable for residential development will be given priority sale or lease to CityHousing Hamilton Corporation or other housing stakeholders for the creation of affordable housing.

The RHOP contains policies for ancillary housing forms in Chapter A-1, such as garden suites and secondary dwelling units. These are permitted on a temporary basis via a Temporary Use By-law, provided the owner can demonstrate the site has sufficient on-site water and sewage disposal services to sustain the new use and agrees to remove the temporary residence upon the by-law's expiration. However, under Chapter A-1, Section C.5, there is a moratorium in effect for garden suites or secondary dwelling units in the Rural Settlement Areas of Carlisle, Greensville, Freelon, and Lynden until the City completes a study on the adequacy of sustainable servicing policies and implementation of appropriate regulations.

### **Housing Sustainability and Investment Roadmap, 2023**

In April 2023, the City of Hamilton adopted a Housing Sustainability and Investment Roadmap (HSIR) as a direct response to the current housing crisis. The HSIR 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.

The HSIR 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 an annual work program 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.

### *Supportive Housing Account*

In 2024, the City of Hamilton committed to \$31 million in funding for a Supportive Housing Account under the Housing Sustainability and Investment Roadmap. This fund is operated through the Hamilton Housing Secretariat and is a three-year commitment by the City to create roughly 200 supportive housing units to assist individuals on the By-Name Priority List. This fund will enable the City to address the needs of unsheltered individuals and those relying on Hamilton's emergency shelter system, while maximizing opportunities for affordable housing providers to leverage provincial and federal funds for projects in development. The Supportive Housing Account was developed using funds from a COVID-19 reserve.

### **Housing Accelerator Fund – Program Initiatives**

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.

#### *(1) 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.

#### *(2) 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.

#### *(3) 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 a maximum amount of \$2,500,000 per site.

*(4) 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.

*(5) 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.

*(6) 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.

*(7) 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 Action Plan, 2013**

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, 2019**

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 homelessness 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 for Hamilton Community Improvement Plan, 2024**

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 Urban Indigenous Strategy, 2019**

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

### *(1) 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.

### *(2) 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 took effect on January 1, 2025 and protects tenants from bad faith evictions and minimizes hardships from having to relocate to facilitate renovations. The by-law applies to all rental units in Hamilton and requires 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.

### *(3) 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.

### *(4) 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 their proposed use comply 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, in understanding their rights and preventing 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.

### **Rental Housing Protection Policy Review, 2024**

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 came into effect on January 1, 2025, after which the draft OPA containing the revised rental housing protection policies will also be brought into force.

## 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.

On October 3, 2025, three draft zones will be presented to Planning Committee for consideration as amendments to Zoning By-law No. 05-200.

## 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 undertaken analysis of the necessary components for the assessment report and incorporated the findings of the peer review into the Market Feasibility Study. Upon updates and revisions of the report, the next phase of this project will require creating the final policy framework in Q1 and Q2 of 2026.

## Municipal Vacant Unit Tax

The City of Hamilton has instituted a new Vacant Unit Tax (VUT) as of April 2024, through By-law 24-062. The tax, which is in addition to the regular property tax, is a one percent (1.0%) levy on a property's Current Value Assessment (CVA) for any residential unit considered a "Vacant Unit" during a calendar year.

A "Vacant Unit" is defined as a residential unit that is not occupied for residential purposes by one or more occupants for more than 183 days in a given year and does not qualify for one of the exemptions listed in the by-law.

All residential property owners are required to submit a mandatory annual occupancy declaration by March 31 of the year following the Vacancy Year. For the 2024 Vacancy



Year, the first declaration is due by March 31, 2025. The City will use this declaration to determine if a tax is applicable, and if so, a Notice of Tax will be issued.

Revenues generated from the tax will be reinvested into affordable housing initiatives after administrative costs are covered. The by-law also states that the Program Administrator will perform regular audits to ensure compliance and may require owners and occupants to provide information and documents related to the unit's occupancy status.

### **Development Charges By-law, 2024**

On May 8, 2024, Council approved the City's new 2024 Development Charges (DC) By-law 24-072, which came into effect June 1, 2024. On June 6, 2024, the Province introduced Bill 185, *Cutting Red Tape to Build More Homes Act, 2024*, which introduced several changes related to DCs, including:

- Introduction of a process for making Minor Amendments to DC By-laws;
- Removal of the requirement of a mandatory five-year phase-in of DC rates;
- Addition of Growth Studies as an eligible capital cost to be recovered from DCs;
- Reduction of a DC Rate Freeze timeframe imposed on developments subject to a site plan and/or zoning by-law amendment application from a two-year timeline to 18 months; and
- Modernizing Public Notice Requirements.

In response to these changes, the City of Hamilton amended the 2024 DC By-law to add the cost of growth studies back into DC rates, using the process outlined in Bill 185. Additional amendments were undertaken to ensure the by-law was brought into compliance with measures set out by the province in Bill 185, including the removal of a mandatory phase-in on DC charges.

On August 6, 2025 Council approved further amendments to the City of Hamilton's Development Charges By-law to introduce a temporary 20% exemption in Development Charges for all developments and to propose a streamlined process for non-profit housing developments to improve access to the existing exemption under the Development Charges Act.

The partial exemption would apply to all developments with building permits issued between September 1, 2025, and August 31, 2027. The temporary partial exemption is intended to support the development industry and protect the construction labour market during a period of economic uncertainty.

## 2.2 Community Profile

2.2.1 Population [2021]		
Characteristic	Data	Value
Total Population (Number)	2016	536,917
	2021	569,353
Population Growth (Number)	Total	32,436
	Percentage	6%
Age (Years)	Average	41.5
	Median	40.8
Age Distribution	0 - 14 years	91,240
	15 - 64 years	373,825
	65+ years	104,290
Mobility	Non-movers	495,370
	Non-migrants	35,395
	Migrants	24,685

2.2.2 Demographic Information [2021]		
Characteristic	Data	Value
Immigrants	Total	145,550
Non-Immigrants	Total	402,725
Recent Immigrants (2016-2021)	Total	20,145
Interprovincial migrants (2016-2021)	Total	7,165
Indigenous Identity	Total	12,520

## 2.3 How have population changes in your community as illustrated by the above data impacted your housing market?

### Population Growth

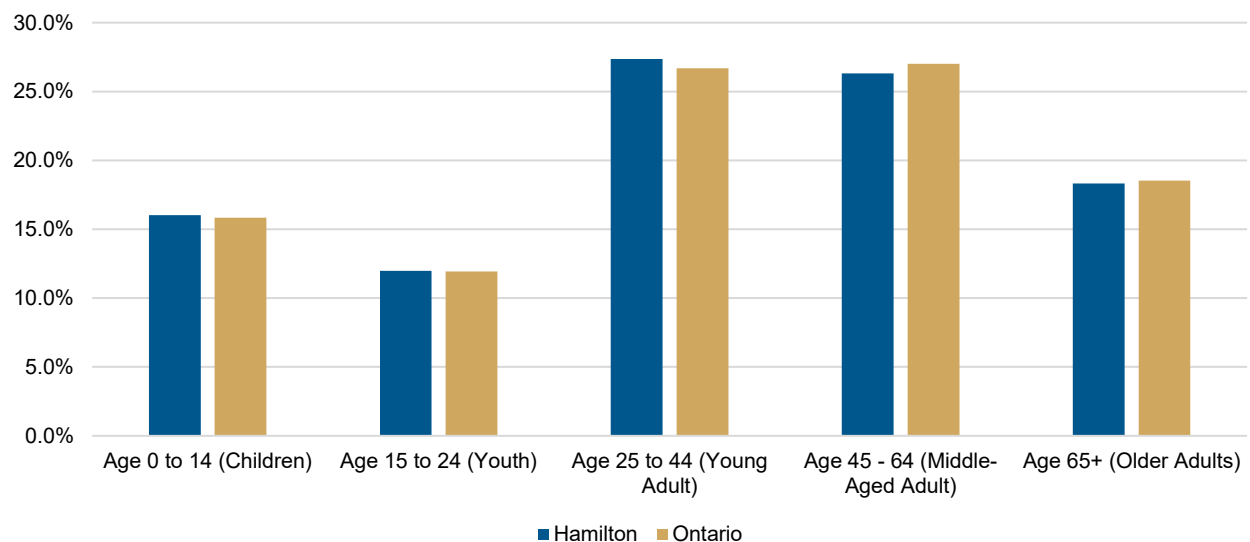
In 2021, the total population in the City of Hamilton was 569,353 people, accounting for 72.5% of the population in the Hamilton Census Metropolitan Area (CMA). During this period, the City of Hamilton was divided into 15 Wards, with unique social, economic, and housing characteristics. In 2021, the Wards in Hamilton that had the largest population were Ward 7 (61,955 people), followed by Ward 6 (48,850 people), and Ward 12 (48,175 people).

Between 2016 and 2021, Hamilton experienced moderate population growth, with an increase of 32,430 residents (+6.0%). This accounted for 86.2% of all population growth in the Hamilton CMA during this period. Hamilton experienced an average annual population growth rate of 1.2% during this period, consistent with the Ontario average annual population growth rate (+1.2%) between 2016 and 2021. During this period, the Wards that experienced the fastest growth rate were Ward 6 (+16,910 people, +52.9%), Ward 15 (+11,925 people, +44.3%), and Ward 8 (+12,205 people, +35.3%).

### Population Age

In 2021, the average age in the city of Hamilton was 41.5 years. This was roughly consistent with the average age across Ontario during this period (41.8 years). The most common age cohort in 2021 was 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%).

**Figure 1: Proportion of Population by Age Cohort, Hamilton and Ontario, 2021**



Source: Statistics Canada Census of Population, 2021

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

### **Population Mobility**

In 2021, 35.7% of the population in Hamilton had moved within the previous five years (190,115 movers). Among those who had moved during this period, 50.7% had moved to Hamilton from within the city, 32.9% had moved from elsewhere in the Province, 12.7% had moved to the city from outside of Canada, and just 3.8% had moved from another Province.

Among the 190,115 residents who had moved to Hamilton within the last five years, 31.6% had moved within the last year (60,080 individuals). As net migration to Hamilton continues to rise, addressing the need for a growing housing supply to meet the demands of an expanding population is crucial.

### **Immigration Trends**

In 2021, 25.9% of the population in the city of Hamilton were immigrants (145,550 people). This was below the provincial proportion of immigrant population during this period (30.0%). However, between 2016 and 2021, the immigrant population in Hamilton increased at a faster rate (+15,185 people, +11.6%) than province-wide trends (+354,440 people, +9.2%). This indicates the need for housing that considers the unique needs of immigrant populations.

In 2021, the Wards in Hamilton with the highest proportion of immigrant residents were Ward 5 (34.4%) and Ward 8 (31.8%), while the Wards with the lowest share of immigrants at this time were Ward 4 (16.3%) and Ward 15 (17.6%).

### **Indigenous Population**

The city of Hamilton had 12,520 people (2.2%) who identified as Indigenous in 2021, which is 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%).

### ***3. Household Profiles and Economic Characteristics***

This section should provide a general overview of income, housing and economic characteristics of the community being studied. Understanding this data will make it easier to observe the incidence of housing need among different socio-economic groups within the community. Income categories could be used for this analysis and can be completed in accordance with the HART methodology and CMHC data.

Area Median Household Income (AMHI) can be used as the primary basis for determining income brackets (as a percentage of AMHI) and corresponding housing cost ceilings.

This section should also outline the percentage of households that currently fall into each of the income categories previously established. This will allow a better understanding of how municipalities compare to Canadian averages, and the proportion of households that fall into each household income category. This will also allow for a better understanding of drop-off levels between total households and the number of units required to meet anticipated need or demand in each category. Housing tenures allow for the comparison of renter and owner-occupied households experiences and is important for understanding a community's housing context.

Using a stratified, income-based approach to assessing current housing needs can enable communities to target new housing development in a broader and more inclusive and equitable way, resulting in housing that can respond to specific households in core housing need. This is shown in the next section.

### 3.1 Household Profiles

3.1.1 Household Income and Profile [2021]		
Characteristic	Data	Value
Total number of households	2016	211,596
	2021	222,807
Household income (Canadian dollars per year)	Average	108,700
	Median	86,000
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from Hamilton (CMA), Ont.	Average	65,800
	Median	55,200
Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from Hamilton (CMA), Ont.	Average	140,200
	Median	113,000
Average household size (Number of members)	Total	2.5
Breakdown of household by size (Number of households)	Total	222,810
	1 person	62,110
	2 persons	71,460
	3 persons	35,325
	4 persons	32,690
	5 or more persons	21,220
Tenant households (Number of households)	Total	76,400
	Percentage	34.3%
Owner households (Number of households)	Total	146,410
	Percentage	65.7%
Percentage of tenant households in subsidized housing	Percentage	13.7%
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	13,660
	Percentage	6.13%
Number of one-parent families	Total	30,135



3.1.1 Household Income and Profile [2021]		
Characteristic	Data	Value
	Percentage	19.2%
Number of one-parent families in which the parent is a woman+	Total	23,985
Number of one-parent families in which the parent is a man+	Total	6,150
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	8,360
	Low (21% – 50% AMHI)	38,690
	Moderate (51 – 80% AMHI)	40,195
	Median (81% - 120% AMHI)	46,160
	High (>120% AMHI)	87,705

### **3.2 Please provide context to the data above to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?**

#### **Household Trends**

The city of Hamilton had 222,810 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%). This was slightly below the province-wide rate of household growth (+6.2%) during this period.

#### **Household Tenure**

In 2021, owner households were the predominant household tenure in Hamilton (146,410 households, 65.7%). However, this was slightly below the proportion of owner households in Ontario (68.4%). During this period, Hamilton had a relatively high proportion of renter households (76,400 households, 34.3%), well above the province-wide rate (30.2%).

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, the highest rates of owner households were found in Ward 11 (92.8%), Ward 12 (88.4%), Ward 10 (86.9%), and Ward 15 (86.8%).

Between 2016 and 2021, renter households experienced the greatest absolute increase in Hamilton (+7,855, +11.5%), with a growth rate that surpassed the increase in owner households (+3,360 households, +2.3%). This was consistent with province-wide household growth trends over this period, with owner households increasing (+4.3%) at a slower rate than renter households (+10.6%) between 2016 and 2021.

#### **Household Size and Type**

The average household size in Hamilton was 2.5 people in 2021, roughly 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 in Hamilton during this period 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 geography, 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.

The most common household type in the city in 2021 was 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 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 had the lowest average household income during this period (\$65,435).

HART applies a methodology to determine household income status as a percentage of the Area Median Household Income (AMHI). In this methodology, households are categorized as very low-income, low-income, moderate-income, median-income, and high-income.

Very-low-income households have household incomes of 20% or less of AMHI, low-income households have incomes between 21%-50% of AMHI, moderate-income households have incomes between 51%-80% of AMHI, median-income households have incomes between 81%-120% of AMHI, and high-income households have incomes above 120% AMHI.

Based on the HART income categories, 40.5% of households in Hamilton were considered high-income in 2020, while 21.3% of households were considered median-income, 18.5% were moderate-income, 17.3% were low-income, and just 2.3% were very-low-income. This suggests that Hamilton had relatively high household incomes during this period.

**3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., “driving until you qualify”) can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.<sup>1</sup>**

3.3.1 Household Formation						
HH* Head Age Category	2016			2021		
	Pop.	Headship Rate (%)	HHs*	Pop.	Headship Rate (%)	HHs*
15 to 24	68,840	7.7%	5,325	68,200	7.4%	5,070
25 to 34	70,445	39.7%	27,955	81,855	38.1%	31,165
35 to 44	65,155	52.5%	34,220	73,965	51.2%	37,845
45 to 54	78,300	56.3%	44,050	70,820	56.2%	39,770
55 to 64	74,160	58.4%	43,335	78,975	58.2%	45,975
65 to 74	50,395	60.8%	30,660	58,330	60.2%	35,140
75 to 84	28,580	63.6%	18,175	31,280	62.8%	19,640
85 plus	13,930	56.5%	7,875	14,685	55.9%	8,210

\*Household/Households

<sup>1</sup> We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.

3.3.2 Household suppression							
HH* Head Age Category	2006 Actual		2021 Actual		2021 Household Suppression		
	Pop.	HHs*	Pop.	HHs*	Headship Rate (%, 2006)	Potential HHs* (2021)	Suppressed HHs* (2021)
15 to 24	69,285	6,290	68,200	5,070	9.1%	6,191.5	1,121.5
25 to 34	60,950	25,415	81,855	31,165	41.7%	34,132	2,967
35 to 44	75,985	40,750	73,965	37,845	53.6%	39,666.7	1,821.7
45 to 54	76,955	43,450	70,820	39,770	56.5%	39,986.1	216.1
55 to 64	56,090	32,200	78,975	45,975	57.4%	45,337.8	0
65 to 74	37,600	22,855	58,330	35,140	60.8%	35,455.6	315.6
75 plus	37,800	23,500	45,965	27,850	62.2%	28,576.1	726.1
Total							7,168

\*Household/Households

Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households. Headship rates for individuals aged 15 to 24 years have decreased in recent years. In 2021, this age cohort had a headship rate of 7.4%, representing a decline of 3.9% from 2016 levels (7.7%). This trend was consistent with headship rates for individuals aged 25 to 34 years, having declined from 39.7% in 2016 to 38.1% in 2021.

Declining headship rates among young households indicate challenges in household formation. This particularly affects households formed by students and individuals early in their careers, who may have lower household incomes and face higher barriers to affordability in the rental and ownership markets.

Between 2006 and 2021, this was estimated to result in the suppression of 7,168 total households in Hamilton. Among households that were estimated to have formed if young adults had maintained a rate of household formation at historic rates of household formation, there were an estimated 1,121.5 households suppressed in 2021. During this period, an estimated 2,967 households were suppressed that would have formed had those aged 25 to 34 years old maintained previous household formation rates.

Because headship rates have declined over time, it is anticipated that the suppression of household formation will continue to increase in the absence of efforts to improve housing availability and affordability. Housing affordability measures that take into consideration age cohort-specific housing needs, including household income and tenure trends, are necessary to increase the availability and affordability of housing supply in Hamilton.

### 3.4 Economic Conditions

3.4.1 Economy and Labour Force [2021]		
Characteristic	Data	Value
Number of workers in the Labour Force	Total	290,990
Number of workers by industry (Top 10 only)	Health care and social assistance	41,515
	Retail trade	32,750
	Manufacturing	31,280
	Educational services	24,850
	Construction	21,760
	Professional, scientific and technical services	20,155
	Accommodation and food services	15,865
	Transportation and warehousing	13,910
	Administrative and support, waste management and remediation services	13,730
	Public administration	12,245
Unemployment rate and participation rate (Percent)	Unemployment rate	12.3%
	Participation rate	61.9%
All classes of workers (Number)	Total	282,910
Employees (Number)	Total	245,920
Permanent position (Number)	Total	209,045



3.4.1 Economy and Labour Force [2021]		
Characteristic	Data	Value
Temporary position (Number)	Total	36,875
Fixed term (1 year or more, Number)	Total	13,005
Casual, seasonal or short-term position (less than 1 year, Number)	Total	23,870
Self-employed (Number)	Total	36,990
Number of commuters by commuting destination	Within census subdivision	111,255
	To different census subdivision	0
	To different census division	47,935
	To another province/territory	245
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	162,485
	Public transit	14,055
	Walked	8,685
	Bicycle	1,240
	Other method	3,815

### **3.5 How have labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?**

Housing demand and affordability in a community are shaped by its labour conditions. Economic characteristics, employment trends and commuting trends further influence the types of housing needed to meet the needs of local households.

#### **Economic Characteristics**

In 2021, the city of Hamilton had a labour force participation rate of 61.9%, slightly below the participation rate in Ontario (62.8%). The employment rate in Hamilton during this period was 54.3%, slightly below the employment rate in Ontario (55.1%) at this time.

The unemployment rate in Hamilton increased from 7.0% in 2016 to 12.3% in 2021. This was below the unemployment rate in Ontario (12.2%) during this period. Between 2016 and 2021, the unemployment rate in Hamilton increased at a faster rate (+75.7%) compared to Ontario-wide trends (+65.2%). The increase in unemployment over this period was due in part to the COVID-19 pandemic, which impacted labour and employment trends across Canada.

In December 2023, the unemployment rate for the Hamilton CMA 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 CMA had a seasonally adjusted participation rate of 64.1% in December 2023, roughly consistent with the Ontario rate (64.3%).

#### **Employment Trends**

In 2021, the most common industry of employment in the city of Hamilton was in 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 in jobs, followed by health care and social assistance (+5,235 jobs, +14.4%). Over this period, accommodation and food services experienced the greatest decline in jobs (-2,455 jobs, -13.4%), followed by manufacturing (-1,875 jobs, -5.7%).

#### **Commuting Trends**

In 2021, 43.6% of the employed labour force in Hamilton lived in the city. This was well above the proportion of workers who lived in the same city or town where they worked province-wide (30.4%). During this period, 25.1% of the employed labour force in Hamilton worked from home. This was likely impacted by the COVID-19 pandemic, which resulted in work-from-home measures across Canada.

The vast majority of the employed labour force in Hamilton commuted to work by car, truck, or van as a driver (147,235 workers, 77.4%), followed by those who commuted via car, truck, or van as a passenger (15,240 workers, 8.0%), and those who commuted via public transit (14,055 workers, 7.4%). During this period, an additional 4.6% of the employed workforce commuted via walking (8,685 workers), while just 0.7% of workers commuted via bicycle (1,240 workers).

### 3.6 Households in Core Housing Need

A household is considered to be in core housing need if it meets two criteria:

1. A household is below one or more of the national adequacy, suitability and affordability standards; and,
2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining the percentage of core housing need would facilitate comparison with forecasts of population growth and household formation, in turn enabling more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population, as explained below. It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm workers. This means that core housing need figures may underestimate overall housing need. Due to this, communities should also strive to include as much information as possible about these groups in the Priority Groups section below, in order to provide a comprehensive picture of who is affected by core housing need.

**The following section includes data from the Housing Assessment Resource Tool ([Housing Needs Assessment Tool | Housing Assessment Resource Project](#))**

*Income Categories and Affordable Shelter Costs:*

<b>3.6.1 Income Categories and Affordable Shelter Costs</b>		
<b>Income Category, relative to Area Median Household Income (AMHI)</b>	<b>Annual Household Income (Canadian Dollars per Year)</b>	<b>Affordable Shelter Cost (Canadian Dollars per Month)</b>
Very Low Income (20% or less of AMHI)	<= \$17,200	<= \$430
Low Income (21% to 50% of AMHI)	\$17,200 - \$43,000	\$430 - \$1,075
Moderate Income (51% to 80% of AMHI)	\$43,000 - \$68,800	\$1,075 - \$1,720
Median Income (81% to 120% of AMHI)	\$68,800 - \$103,200	\$1,720 - \$2,580
High Income (121% or more of AMHI)	>= \$103,201	>= \$2,581

*Percentage of Households in Core Housing Need, by Income Category and Household Size:*

<b>3.6.2 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size</b>						
<b>Income Category</b>	<b>Affordable Shelter Cost (Canadian Dollars per Month)</b>	<b>1 Person HH</b>	<b>2 Person HH</b>	<b>3 Person HH</b>	<b>4 Person HH</b>	<b>5+ Person HH</b>
Very Low Income (20% or less of AMHI)	<= \$430	91.5%	7%	0.9%	0.5%	0%
Low Income (21% to 50% of AMHI)	\$430 - \$1,075	62.7%	25.4%	8%	2.6%	1.2%
Moderate Income (51% to 80% of AMHI)	\$1,075 - \$1,720	0%	21.3%	27.1%	27.4%	24.2%
Median Income (81% to 120% of AMHI)	\$1,720 - \$2,580	*	*	*	*	*
High Income (121% or more of AMHI)	>= \$2,581	*	*	*	*	*

*2021 Affordable Housing Deficit:*

3.6.3 2021 Affordable Housing Deficit by Household (HH)						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Very Low Income (20% or less of AMHI)	<= \$430	3,515	270	35	20	0
Low Income (21% to 50% of AMHI)	\$430 - \$1,075	12,990	5,265	1,665	545	245
Moderate Income (51% to 80% of AMHI)	\$1,075 - \$1,720	0	745	945	955	845
Median Income (81% to 120% of AMHI)	\$1,720 - \$2,580	0	0	0	0	0
High Income (121% or more of AMHI)	>= \$2,581	0	0	0	0	0
Total		16,505	6,280	2,645	1,525	1,095



3.6.4 Households in Core Housing Need [2021]		
Characteristic	Data	Value
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	51,300
	Percentage	23.2%
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	25,195
	Percentage	11.6%
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	28,300
	Percentage	37.5%
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	17,865
	Percentage	8.3%
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	23,000
	Percentage	15.8%
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	7,330
	Percentage	3.4%
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	14,690
	Percentage	6.6%
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	4,245
	Percentage	2%
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	7,500
	Percentage	9.8%
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	3,170
	Percentage	1.5%
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	7,195
	Percentage	4.9%
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	1,070
	Percentage	0.5%

3.6.4 Households in Core Housing Need [2021]		
Characteristic	Data	Value
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	13,830
	Percentage	6.2%
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	2,730
	Percentage	1.3%
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	8,830
	Percentage	11.6%
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	2,495
	Percentage	1.1%
Suitability – Owner households in unsuitable dwellings (# and %)	Total	4,995
	Percentage	3.4%
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	235
	Percentage	0.1%
Total households in core housing need	Total	28,055
Percentage of tenant households in core housing need	Percentage	27.6%
Percentage of owner households in core housing need	Percentage	5.5%

### 3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.

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

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-to-Income Ratio

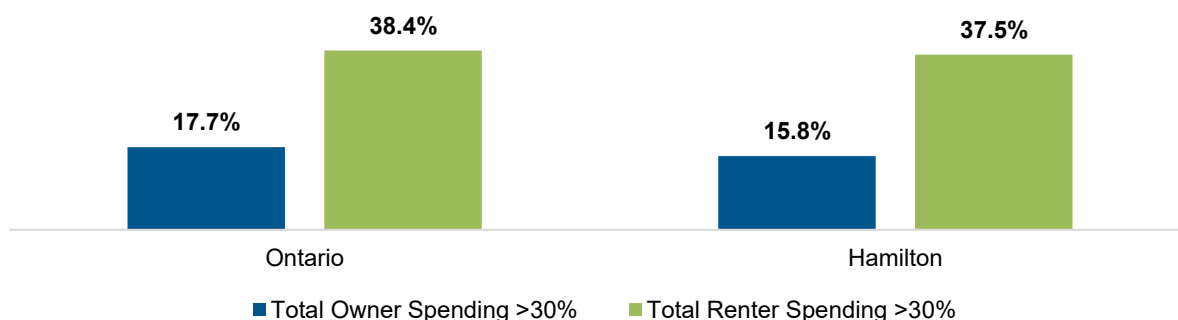
Households spending 30% or more of their gross household income on shelter costs are referred to as facing affordability challenges.

In 2021, 23.2% of the population in Hamilton faced affordability challenges, slightly below the province-wide rate (24.2%). This represented a decline of 6.8% (-3,750 households) from 2016 levels. However, this was a slower rate of decline than province-wide trends (-7.1%).

#### Shelter-to-Income Ratio by Tenure

Assessed by tenure, renter households faced higher rates of affordability challenges (37.5%) than owner households (15.8%) in Hamilton in 2021. However, between 2016 and 2021, renter households experienced a greater decline in those facing affordability challenges (-2,481 households, -8.0%) compared to owner households (-872 households, -3.6%).

**Figure 2: Proportion of Households Facing Affordability Challenges by Tenure, Hamilton and Ontario, 2021**



#### Core Housing Need

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 in core housing need for living in unsuitable housing in 2021.<sup>2</sup> 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%).

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 after a decline in core housing need during the COVID-19 pandemic, core housing need increased by 2022.

During this period, 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%).

### **Core Housing Need by Tenure**

Broken down by tenure, 20,115 renter households (27.6%) were in core housing need in 2021, well above the rate for owner households (7,940 households, 5.5%). 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%).

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<sup>2</sup> *Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS), conceived by the Canada Mortgage and Housing Corporation and provincial and territorial representatives.*

## 4. *Priority Groups*

There are 12 groups that CMHC defines as priority populations for affordable homes: groups who face a proportionally far greater housing need than the general population. There is also a 13th group, women-led households and specifically single mothers, implied in the National Housing Strategy which targets 33% (with a minimum of 25%) of funding going to housing for women-led households. Priority population groups are:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness. Many households may have members in multiple priority categories which may also not be represented in the data. With these limitations in mind, information on housing need by priority population would be helpful for developing inclusive housing policies.

**4.1 What information is available that reflects the housing need or challenges of priority populations in your community? If data is available, please report on the incidence of core housing need by CMHC priority population groups in your community. If no quantitative data is available, please use qualitative information to describe the need for these priority populations.**

<b>4.1.1 Core Housing Need (CHN) by CMHC Priority Groups [2021]</b>		
<b>Characteristic</b>	<b>Data</b>	<b>Value</b>
All households experiencing CHN	Total (Households)	28,050
	Percentage (of all households)	13%
CHN in households with women and/or children fleeing domestic violence	Total (Households)	*
	Percentage (of priority group)	*
CHN in households led by women	Total (Households)	15,970
	Percentage (of priority group)	16.8%
CHN in households led by single mothers	Total (Households)	4,645
	Percentage (of priority group)	22.3%
CHN in households led by senior(s) aged 65-84	Total (Households)	9,615
	Percentage (of priority group)	15.5%
CHN in households led by senior(s) aged 85+	Total (Households)	1,540
	Percentage (of priority group)	19%
CHN in households led by young adult(s) aged 18-29	Total (Households)	2,490
	Percentage (of priority group)	15.3%
CHN in Indigenous-led households	Total (Households)	1,325
	Percentage (of priority group)	18.6%
CHN in visible minority-led households	Total (Households)	6,570
	Percentage (of priority group)	13.6%
CHN in Black-led households	Total (Households)	1,560
	Percentage (of priority group)	18.2%
	Total (Households)	985

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups [2021]		
Characteristic	Data	Value
CHN in new-immigrant-led households	Percentage (of priority group)	17.8%
CHN in refugee-led households	Total (Households)	2,385
	Percentage (of priority group)	18.5%
CHN in households with a same-sex couple	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with Transgender member(s)	Total (Households)	320 <i>*Note: There are 320 households with a transgender or non-binary person in core housing need; there are 160 households with a transgender person in core housing need.</i>
	Percentage (of priority group)	15.5% <i>*Note: There are 15.5% of households with a transgender or non-binary person in core housing need; there are 13.4% of households with a transgender person in core housing need.</i>
CHN in households with Non-Binary member(s)	Total (Households)	155
	Percentage (of priority group)	17.8%
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	6,810
	Percentage (of priority group)	10.7%
CHN in households with member(s) with developmental disabilities	Total (Households)	4,090
	Percentage (of priority group)	10.5%
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	2,320
	Percentage (of priority group)	9%
CHN in households with Veteran member(s)	Total (Households)	500
	Percentage (of priority group)	8.6%



4.1.1 Core Housing Need (CHN) by CMHC Priority Groups [2021]		
Characteristic	Data	Value
CHN in people experiencing homelessness	Total (people)	*
	Percentage (of priority group)	*

\*Data for these values is not currently collected by Statistics Canada or other bodies.

### **Women-led households, especially single mothers**

In 2021, 16.8% of households led by women in Hamilton were in core housing need, well above the rate of core housing need across all households in the city (13.0%) during this period. Households led by single mothers faced a substantially higher incidence of core housing need (22.3%) over this period, highlighting the acute levels of housing precarity among this population.

### **Young Adults**

Households led by young adults, defined as households maintained by those aged 18-29 years, had 15.3% of households in core housing need in Hamilton in 2021. During this period, 21.5% of households maintained by those under 25 years were in core housing need. This was above the rate of core housing need across all households in the city (13.0%).

### **Adults aged 65 years and over**

Hamilton had 15.5% of households maintained by those aged 65 years and older in core housing need in 2021. During this period, 19.0% of households maintained by those aged 85 years and older were in core housing need. This was above the rate of core housing need across all households in the city (13.0%).

### **Indigenous Peoples**

In 2021, 18.6% of Indigenous-led households in Hamilton were in core housing need. This was slightly above the rate of core housing need across all households in the city (13.0%).

### **Racialized People**

In Hamilton, 13.6% of households led by visible minorities in 2021 were in core housing need, slightly above the rate of core housing need across all households in the city during this period (13.0%). Black-led households faced lower rates of core housing need (18.2%) compared to households led by visible minorities and city-wide trends during this period.

### **Recent Immigrants and Refugees**

As of 2021, 17.8% of households led by recent immigrants (those who immigrated to Canada between 2016 and 2021) in Hamilton experienced core housing need. During

this period, 18.5% of households led by refugees in Hamilton were in core housing need.

**Households with activity limitations related to physical health**

Households led by individuals with one or more physical activity limitations were less likely to live in core housing need (10.7%) compared to all households in Hamilton (13.0%) in 2021.

**Households with activity limitations related to mental health**

Similar to households with physical limitations, households led by individuals with one or more mental health limitations were less likely to live in core housing need (10.5%) compared to all households in Hamilton (13.0%) in 2021.

**4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.**

**Point-in-Time Count**

From November 4 to 8, 2024, the City of Hamilton participated in the national Point-in-Time (PiT) Count of Homelessness. This project was led by a collaboration between the Housing Services Division and the Coalition of Hamilton Indigenous Leadership (CHIL). During the PiT Count, a count and a survey are conducted to provide insight into the population of those experiencing homelessness in the city of Hamilton.

The count records the number of people experiencing homelessness on a single night, while the survey provides a detailed snapshot of homelessness by gathering information on individuals' and families' housing history, health, and social needs. Additionally, CHIL hosted an Indigenous Magnet Event to offer Indigenous people experiencing homelessness a more culturally safe and appropriate opportunity to participate in the PiT count. This PiT count builds upon previous counts conducted by the City in 2016, 2018, and 2021.

On November 4, 2024, there were 1,216 people enumerated in the Hamilton PiT Count as experiencing homelessness. Between November 4 and November 18, 2024, 807 PiT surveys were voluntarily completed amongst individuals who identified as experiencing homelessness in the city, accounting for 66% of the enumerated population. The population of those experiencing homelessness on the night of the count represented an increase of 31% from the 927 individuals enumerated during the 2021 PiT Count. This was due to a variety of factors, including changes in available services, population changes, and local efforts to collect and report on key data on the state of homelessness, including the ongoing implementation and upkeep of the by-name list.

**By-Name List**

As of May 2025, 2,029 individuals in the city of Hamilton identified as experiencing homelessness. Of this population, 746 individuals (36.8%) were identified as experiencing chronic homelessness, defined as those who experience homelessness for more than six (6) months. The remaining 1,283 individuals (63.2%) experienced episodic homelessness, defined as homelessness lasting for fewer than six months.

Between May 2020 and May 2025, the number of individuals experiencing episodic homelessness in Hamilton increased by 857 individuals (+286.4%). Over this period, the population of those experiencing chronic homelessness increased by 70 individuals (+2.8%). It should be noted that the definition of chronic homelessness changed in April 2022, and this affected the reported number of those experiencing chronic versus episodic homelessness, driving the decline in the proportion of those experiencing chronic homelessness in Hamilton over this period.

The total population of all individuals and families experiencing homelessness in the city of Hamilton increased by 927 individuals between May 2020 and May 2025 (+91.8%). It

is important to note that the Homeless Individual and Families Information System (HIFIS) was launched in late 2019, with service provider onboarding phased in throughout 2020. The increased system coverage over this period likely impacted the reported increase in the population of those experiencing homelessness.

The City of Hamilton measures the monthly inflow and outflow of people experiencing homelessness. The inflow of those experiencing homelessness was 317 people in May 2025, while the outflow was 188 people. Historically, the ratio of those entering homelessness to those exiting homelessness has averaged approximately 1.0. Thus, an inflow/outflow ratio of 1.69 represents a proportional increase in individuals and families maintaining a state of homelessness.

#### **4.3 Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).**

The 2024 Point-in-Time Count conducted by the Housing Services Division and Coalition of Hamilton Indigenous Leadership (CHIL) highlighted the top barriers and key findings among those experiencing homelessness in Hamilton.<sup>3</sup> On the night of the count, 25% of respondents indicated that the top barrier to finding housing in Hamilton was that the rent was too high. Other common barriers to finding housing included low incomes (23%), facing discrimination (7%), experiencing mental health issues (6%), and/or having no income assistance (6%). It was identified that many individuals experiencing homelessness relied on income sources provided by different levels of government, yet they continued to face income- and cost-related housing challenges. Efforts to advocate for increases to assistance rates and support programs that improve access to income and benefits are necessary to assist these populations in achieving housing stability and success.

The 2024 PiT Count also highlighted challenges that specific demographic cohorts experiencing homelessness faced in the city of Hamilton during this period. Among those experiencing homelessness in Hamilton during this period, 57% identified as men, 40% identified as women, 1% identified as non-binary, 0.4% identified as transgender, 0.2% identified as two-spirit, and 1.5% of respondents declined to answer or had responses that were not listed. On the night of the PiT count, 33% of those experiencing homelessness reported identifying as a member of a racialized group, 24% reported Indigenous identity or ancestry, and 23% came to Canada as an immigrant, refugee, asylum claimant, or through other means.

A key finding from the PiT count was that many individuals in Hamilton were newly experiencing homelessness on the night of the count, with 26% of respondents identifying experiencing homelessness for 1-3 months within the past year. Among the respondents, nearly a third (33%) reported being between 16-24 years old when they first experienced homelessness. Consequently, there is a need for programs that offer

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<sup>3</sup> City of Hamilton (2025). *Point in Time Connection Results 2024*. Retrieved from: <https://pub-hamilton.escribemeetings.com/filestream.ashx?DocumentId=441879>

housing stability, homelessness prevention, and early intervention supports for youth and young adults at risk of or experiencing homelessness.

In 2024, 20% of survey respondents indicated they were staying in encampments, well above the 6% of survey respondents who were staying in encampments during the 2021 PiT Count and Survey. The higher proportion of individuals experiencing homelessness who were living unsheltered or in encampments and who were not accessing emergency shelters indicates that the shelter system has not kept pace with demand for housing supports. In the ongoing effort to prevent rising homelessness, there is a need for consideration of expanding shelter system capacity to support the quality and operations of local programs, and/or enhancing the pathways into permanent housing to prevent homelessness in the first place.

Health challenges were common amongst those experiencing homelessness in Hamilton in 2024. Among PiT Survey respondents, 83% reported having at least one difficulty related to a health challenge, 59% reported having difficulties relating to mental health, 50% reported difficulties related to substance use, and 32% reported 4 or more health difficulties.

A key finding of the PiT Count and Survey was that many individuals and families in Hamilton identified as experiencing chronic homelessness and/or having complex needs. During this period, there was a higher proportion of survey respondents who reported as experiencing homelessness every day for the past year (45%), above the 35% of those experiencing homelessness every day of the year in the 2021 PiT Count. As a result of these trends, Hamilton has experienced a rise in homelessness, chronic homelessness, and individuals and families with complex needs experiencing homelessness in the city.

**4.4 Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.**

### **Transitional Housing**

As of August 2025, the City of Hamilton provides funding for 123 beds in transitional housing units.

YWCA Transitional Living Program has 65 transitional beds for women and non-binary individuals for up to one year of housing.

YMCA Hamilton Men's Residence has 43 short-term transitional beds on a weekly or monthly basis, funded by the City of Hamilton. The residence operates transitional housing for up to 210 men at risk of homelessness, providing 24-hour front desk support, including navigation to critical community support services with key partner agencies.

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

**Table 1: Transitional Beds in Hamilton, 2025**

Organization	Mandate	Beds
YWCA Transitional Living Program	Women and Non-Binary Transitional Living Program	65 beds
Wesley Urban Ministries and Wesley Youth Housing	Youth Transitional Living Program	15 beds
YMCA Hamilton Men's Residence	Men's Transitional Living Program	43 beds
<b>Total</b>		<b>123 beds</b>

Source: City of Hamilton, Internal Data, 2025

## Emergency Shelter

In August 2025, there were 547 City-funded beds and 69 rooms with known occupancy. During this period, 49 individuals (9.0% of individuals occupying emergency shelter beds) resided at hotel shelters.

**Table 2: Emergency Shelter Capacity, City of Hamilton, 2025**

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, Internal Data, 2025

### Temporary Accommodation and Extended Services

The City of Hamilton has partnered with Good Shepherd, Wesley Newcomer Services, and REFUGE Newcomer Health to provide temporary accommodation and supports for Refugee Claimants and people seeking asylum.

In addition, Wesley Special Care Unit provides temporary accommodation and personalized supports for individuals interested in assistance managing their substance use.

### 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.

**Table 3: Drop-In Capacity, Hamilton, 2023**

Organization	Mandate	Beds
Living Rock Ministries	Youth <25	50 daytime spaces
Christ's Church Cathedral		50 daytime spaces
Good Shepherd Cathedral	Men, two-spirit, transgender, and non-binary	50 night-time spaces
Willow's Place	Women, transgender, non-binary	45 night-time spaces
YWCA Carole Anne's Place	Women, transgender, non-binary	40 night-time spaces
Mission Services Men's Shelter	Men	35 emergency shelter beds

Source: City of Hamilton, Internal Data, 2023

### Intensive Case Management

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.

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.

**4.5 Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNA.**

## Students

The city of Hamilton is home to McMaster University and Mohawk College, welcoming thousands of students to the city in both on-campus and off-campus housing arrangements.

As of August 2025, McMaster University operates traditional dorms and apartment or suite-style residences for students living on campus. Across 13 residences, including a new facility at 10 Bay Residence in downtown Hamilton, McMaster provides housing for 4,000 students in the city of Hamilton.<sup>4</sup>

During this period, Mohawk College provided on-campus housing in the city at Fennell Residence. The four-storey residence has 170 two-bedroom suites for students attending the College, with a capacity of over 300 students. Additionally, Mohawk College opened a nine-storey dorm-style residence in downtown Hamilton in April 2024. Mohawk College Linden Hall has 150 units and a capacity of up to 300 students.<sup>5</sup>

## Congregate Living

There are currently 25 long-term care homes operating in the city of Hamilton, with a capacity of 3,676 beds available to serve the community.

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<sup>4</sup> McMaster University (2025). *Living at McMaster*. Retrieved from: <https://housing.mcmaster.ca/future-residents/buildings/>

<sup>5</sup> Mohawk Residence (2025). *Mohawk Residence*. Retrieved from: <https://www.mohawkcollege.ca/current-students/student-housing/mohawk-residence>

As of August 2025, the City of Hamilton funded and operated two long-term care homes. Macassa Lodge is a licensed long-term care facility with 270 beds. The waitlist for this facility was 558 people as of April 30, 2025. The City of Hamilton also owns Wentworth Lodge, a licensed long-term care home with 160 beds. As of April 30, 2025, the waitlist for this facility was 371 people. In total, the City of Hamilton currently operates and funds 430 long-term care beds for individuals in the community.

Additionally, there are several retirement communities in Hamilton. However, these facilities are privately owned and operated, and may not meet affordability standards.

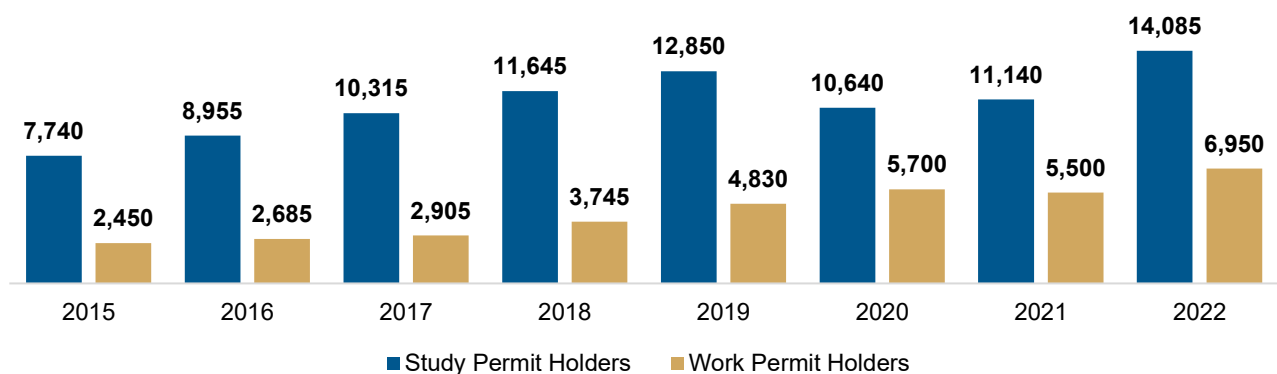
### Temporary Foreign Workers

As of April 2025, there were more than 5,000 new permanent residents who had settled in Hamilton each year in recent years. Between 2015 and 2024, Hamilton received an average of roughly 1.1% of new permanent residents in Canada.

The federal 'immigration levels plan' for 2025-2027 set permanent resident admissions targets that represented a 21% decline in permanent residents, 10% decrease in international students, and 16% decrease in temporary foreign workers. Over 40% of permanent resident admissions in 2025 are expected to be international students and temporary foreign workers.

Based on these updated targets, Hamilton is expected to have roughly 4,300 new permanent residents in 2025, followed by 4,100 new permanent residents in 2026, and 4,000 new permanent residents in 2027. The decline in new permanent residents represents a departure from historical trends. The number of international students and temporary foreign workers increased from 2015 to 2022. In 2022, there were nearly 7,000 temporary foreign work permit holders in the city of Hamilton, representing a 183.6% increase from 2015 levels.<sup>6</sup>

**Figure 3: Number of Temporary Residents in Hamilton, 2015 - 2022**



<sup>6</sup> Wayland, Sarah (2025). PED25075 Hamilton Immigration Partnership Council, Community Plan 2025-2028. Retrieved from: <https://pub-hamilton.escribemeetings.com/filestream.ashx?DocumentId=445509>

*Source: PED25075, Hamilton Immigration Partnership Council Community Plan 2025 – 2028, 2025*

In May and June 2025, the City of Hamilton conducted an immigrant survey to gather responses from Hamilton residents who were born outside of Canada and currently live, work, or study in the area. This study includes the insights of permanent residents, refugees, temporary residents, refugee claimants, international students, temporary foreign workers, and Canadian citizens. The City is currently synthesizing the results of this survey and will use the insights to improve the services and living experiences of immigrants in Hamilton.

Additionally, the City of Hamilton has collaborated with the Hamilton Immigration Partnership Council to produce a Guide to Finding Housing in Hamilton, published in July 2023. The City also offers several settlement services for immigrants and newcomers. These services are free and help residents with daily life, provide referrals to services, assist with forms and applications, and provide language assessments and classes.

## 5. Housing Profile

### 5.1 Key Trends in Housing Stock:

This section should tell a story of housing changes over time in a community through trends in net change of affordable or below-market housing. This should be expressed through illustrations of net losses or net gains in affordable and non-market housing over the previous three census periods.

### 5.2 Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, infrastructure, transportation, climate impacts, and migration. Please include any long-term housing challenges the community has faced:

The housing landscape in the city of Hamilton has been shaped by a combination of employment growth, infrastructure expansion, and demographic change, with longstanding challenges related to housing affordability, housing supply, and shifting housing needs.

Hamilton is situated in the Greater Toronto-Hamilton Area (GTHA), located in close proximity to the city of Toronto and a short distance from the United States border. Historically, manufacturing was a crucial sector in Hamilton, spurred by the opening of the Hamilton Port and the construction of railway systems that enabled large-scale trade and industrialization. However, the economy has shifted away from manufacturing over the last several decades. During the 2021 census period, manufacturing was the third most common source of employment in the city, accounting for 31,280 jobs (10.7%). In 2021, the most common employment sector in Hamilton was health care and social assistance (41,515 jobs, 14.3%), followed by retail trade (32,750 jobs, 11.3%).

The city of Hamilton remains a strategic location for business operations and logistics. In 2025, Hamilton is a centre for key transportation hubs, including three provincial highways, passenger and industrial railways, the John C. Munro Hamilton International Airport, and the Hamilton-Oshawa Port Authority. The city is also home to three post-secondary institutions, attracting students from across Canada and around the world.

These trends have shaped housing supply and demand in the city. In 2021, the population of Hamilton was 569,353, making it the fifth-largest municipality in Ontario. In 2021, there were 222,805 households in Hamilton, with an average household size of 2.5 persons. Between 2016 and 2021, the city experienced a rapid increase in renter households (+7,85 households, +11.5%), far outpacing the increase in owner households (+3,360 households, +2.3%) over this period. These trends have resulted in an increased demand for affordable rental housing in the city.

In 2021, the housing stock was predominantly made up of single-detached dwellings (56.2%), followed by row houses (12.3%). Recent development trends indicate a shift towards higher density dwellings, with apartment units comprising 48.4% of housing completions in 2024. During this period, single-detached dwellings made up just 11.5%

of all housing completions in Hamilton. This represented a substantial shift from the period between 2000 and 2009, when single-detached dwellings accounted for 63.6% of housing completions, while apartment units made up just 5.5% of housing completions.

However, trends towards residential intensification pose unique challenges to local infrastructure. The city of Hamilton currently has the second-oldest drinking water system and third-oldest wastewater system in Canada. As a result, the City of Hamilton has approved a 2025 water rate budget that includes multi-year resilient infrastructure, environmental sustainability, and the reliable delivery of essential water services. Key initiatives under this budget include upgrading aging infrastructure, improving stormwater systems to manage extreme weather events and mitigate flood risks, and making strategic investments to support community growth.<sup>7</sup>

Over the next five years, over 125 kilometres of water and sewer pipes are scheduled for major repairs or replacement. Changes to the water rate budget will result in an increase in cost of roughly \$96 annually per household from the 2024 rates, posing additional affordability challenges to households in core housing need. This will bring the increased rate to an average of \$1,060 annually per household for water, wastewater, and storm services in 2025. Increased rates will enable service resiliency and expansion throughout the city, thereby contributing to long-term sustainability and housing affordability.

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<sup>7</sup> City of Hamilton (2025). *Approved City of Hamilton Budget and Financing Plan, 2025*. Retrieved from: <https://www.hamilton.ca/sites/default/files/2025-05/budget-2025-Budget-and-Financing-Plan.pdf>

5.2.1 Housing Units: Currently Occupied/Available [2021]		
Characteristic	Data	Value
Total private dwellings	Total	222,805
Breakdown by structural types of units (number of units)	Single-detached	125,130
	Semi-detached	6,770
	Row house	27,455
	Apartment/flat in a duplex	7,380
	Apartment in a building that has fewer than 5 storeys	19,045
	Apartment in a building that has 5 or more storeys	36,465
	Other single attached	415
	Movable dwelling	145
Breakdown by size (number of units)	Total	222,805
	No bedrooms	1,710
	1 bedroom	32,400
	2 bedrooms	46,450
	3 bedrooms	87,970
	4 or more bedrooms	54,285
Breakdown by date built (number of units)	Total	222,805
	1960 or before	73,110
	1961 to 1980	62,560
	1981 to 1990	24,990
	1991 to 2000	21,365
	2001 to 2005	10,395
	2006 to 2010	9,470
	2011 to 2015	10,035

5.2.1 Housing Units: Currently Occupied/Available [2021]		
Characteristic	Data	Value
	2016 to 2021	10,880
Rental vacancy rate (Percent)	Total	3.2%
	Bachelor	5.6%
	1 bedroom	3.4%
	2 bedrooms	2.9%
	3 bedrooms+	3%
Number of primary and secondary rental units	Primary	37,120
	Secondary	38,370
Number of short-term rental units	Total	<p>1,876 unique short-term rental (STR) units as of February 2024*</p> <p><b>Unit Types:</b></p> <ul style="list-style-type: none"> <li>-26% partial homes</li> <li>-74% entire homes</li> </ul> <p><b>Listing Types:</b></p> <ul style="list-style-type: none"> <li>-73% single-family homes</li> <li>-27% multi-family homes</li> </ul> <p>*Note: STRs are projected to experience an increase of 24% year over year.</p>



**5.3 In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.**

5.3.1 Change in Units Affordable to Low-Income Households		
Characteristic	Data	Value
Affordable units built (number of units)	2016 to 2021	515
Change in number of affordable units built before 2016 (number of units)	2016 to 2021	2,975
Change in number of affordable units (number of units)	2016 to 2021	3,490

**Figure 4: Number and Net Change in Affordable Rental Units for Very-Low-Income Households, Hamilton, 2021**

Characteristic	Value
Number of affordable rental units for <b>very low-income</b> households <b>built</b> between 2016 and 2021	175
Number of affordable rental units for <b>very low-income</b> households <b>lost</b> between 2016 and 2021	-1,390
Net change in affordable rental units for <b>very-low-income</b> households between 2016 and 2021	1,565

Source: HART Federal Housing Needs Assessment Template

**Figure 5: Number and Net Change in Affordable Rental Units for Low-Income Households, Hamilton, 2021**

Characteristic	Value
Number of affordable rental units for <b>low-income</b> households <b>built</b> between 2016 and 2021	340
Number of affordable rental units for <b>low-income</b> households <b>lost</b> between 2016 and 2021	-1,585
Net change in affordable rental units for <b>low-income</b> households between 2016 and 2021	1,925

Source: HART Federal Housing Needs Assessment Template

Between 2016 and 2021, 515 affordable rental units were built in the city of Hamilton. Over this period, an additional 2,975 rental units that were constructed prior to 2016 became affordable to low- and very-low-income renter households. Low- and very-low-income renter households are defined as those with a household income equal to or less than 50% of the area median household income (AMHI).

The increase in affordable units built prior to 2016 may be due to a variety of factors, such as stagnating rents or increasing wages. In the case of Hamilton, average household income increased between 2016 and 2021 (+23.8%), well above the rate of increase for household incomes across Ontario (+18.5%). During this period, the average income of renter households in Hamilton increased by 37.3%, which is higher than the provincial rate of increase (+33.8%).

This increase may also be influenced by government relief programs implemented during the COVID-19 pandemic, which provided income support to low- and very-low-income households. Renter households in Hamilton were more likely to be low- and very-low-income households during this period and were therefore more likely to receive these income supports. As a result, the methodology for calculating the number of affordable rental units may overestimate the true affordability of these units and the consequent number of units affordable to renter households in Hamilton.

Additionally, this data does not capture the substantial increase in average market rents in Hamilton in 2023. During this period, average market rents in the primary rental universe increased by 14.4% across all unit types. This increase was driven by the average rent increase of two-bedroom units (+15.6%). Consequently, in the period since the calculation of the number of affordable rental units in Hamilton, the COVID-19-related income supports have been discontinued, and there has been a substantial increase in average market rents. These factors have resulted in a shifting housing landscape that has decreased the naturally occurring affordable housing.

In efforts to increase the supply of affordable housing for low- and very-low-income residents of Hamilton, the City has supported a wide range of non-profit and municipally owned affordable housing developments. Since 2023, there have been 2,337 non-profit and community housing units under construction or in the development pipeline in Hamilton. Among these developments, 371 units have been completed, of which 364 units were rental in tenure (98.1%). The construction of these units is further facilitated by the City's commitment to invest in the development of approximately 2,100 new affordable and supportive housing units.

Hamilton City Council committed \$4 million annually for affordable housing and \$10.3 million annually for supportive housing as part of the 2024 tax budget, for a total of \$31 million over a span of three years. In January 2025, \$8.2 million from this commitment was allocated to fund 11 projects that will help deliver 440 affordable housing units and 435 supportive housing units. A further investment of \$36.2 million in 2025 will fund

seventeen additional projects to support the construction of 910 affordable units, 138 attainable units and 25 supportive units.<sup>8</sup>

Looking ahead, the City estimates an additional \$15 million investment in 2026 to support two new projects that will add 105 affordable and 51 supportive units. These initiatives and investments are part of the long-term vision for Hamilton outlined in the Housing Sustainability and Investment Roadmap, through which the City aims to create approximately 692 affordable and 511 supportive additional housing units by 2027.

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<sup>8</sup> City of Hamilton (2024). *Housing Sustainability and Investment Roadmap*. Retrieved from: <https://www.hamilton.ca/sites/default/files/2025-02/housing-sustainability-investment-roadmap-nov2024-update.pdf>

#### 5.4 How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

5.4.1 Average Rent by Year		
Characteristic	Data	Value
Average Monthly Rent (number, by year)	2016	901
	2017	944
	2018	1,009
	2019	1,055
	2020	1,118
	2021	1,190
	2022	1,242
	2023	1,431
Change in Average Monthly Rent (percent, by year)	2016-2017	4.8%
	2017-2018	6.9%
	2018-2019	4.6%
	2019-2020	6%
	2020-2021	6.4%
	2021-2022	4.4%
	2022-2023	15.2%

#### Primary Rental Market Supply

As of 2024, the supply of purpose-built rental housing, or the primary rental market, in the city of Hamilton included 37,281 units. In 2024, the most common unit size in the primary rental universe was two-bedroom dwellings (44.8%), followed by one-bedroom dwellings (44.2%), three- or more-bedroom dwellings (6.9%), and bachelor units (4.1%). In 2024, the size of the primary rental universe had increased by 1.9% from the previous year and experienced overall growth of 6.4% from 2015 levels.

However, the increase in supply has not kept pace with the rise in demand. This may have affected the average market rent in Hamilton, as constrained supply in the primary rental market led to rising prices. Between 2016 and 2021, there was an increase of

1,950 purpose-built rental units (+5.5%) in the primary rental universe. During this period, renter households experienced an increase of 7,855 households (+11.5%), far outpacing the increase in primary rental supply. Between 2021 and 2024, the primary rental universe has remained relatively constant, growing by just 161 dwellings (+0.4%). Consequently, if renter households continue to increase at similar rates to historical trends, demand will outpace supply in increasingly large proportions. This lack of available rental units creates pressure on existing and future renters looking for affordable accommodation on the rental market.

### **Purpose-Built Market Rent Prices**

In 2024, the average rent for all units in the primary rental market was \$1,438, representing a 0.5% year-over-year increase. However, this represented a 72.0% increase from 2015 levels. This growth was driven by a substantial increase in primary average rents between 2022 and 2023, during which average market rents across all unit types rose by 15.2%. This was the largest year-over-year increase in primary average rents over the past decade, and more than three times the increase in rent between 2021 and 2022 (+4.4%).

Between 2015 and 2024, one-bedroom units experienced the fastest increase in rent prices (+81.7%), reaching an average rent price of \$1,361 by 2024. Over this period, bachelor units experienced the second-largest increase in rent prices (+73.1%), reaching an average rent of \$1,021 in 2024. In 2024, two-bedroom apartments were \$1,520 (+65.4% from 2015), while three- or more-bedroom units had an average rent of \$1,693 (+66.1% from 2015).

The median rent for all units on the primary rental market in Hamilton in 2024 was \$1,412. This represented an increase of 74.5% from 2015 levels and indicated similar trends to the average rent prices in Hamilton over this period. Between 2015 and 2024, bachelor units experienced the greatest increase in median rent prices (+93.3%), followed by one-bedroom units (+88.0%), two-bedroom units (+67.3%), and three- or more-bedroom units (+57.7%).

### **Shelter Costs for Renter Households**

Average monthly shelter costs for renter households in 2021 were \$1,233. This was higher than the average rent prices indicated in the CMHC Rental Market Housing Survey of \$1,190 for all units in 2021, indicating higher rent price levels on the secondary rental market in the city.

## 5.5 How have vacancy rates changed over time? What factors have influenced this change?

5.5.1 Rental Vacancy Rate by Year		
Characteristic	Data	Value
Rental vacancy rate (percent, by year)	2016	4.4%
	2017	2.7%
	2018	3.4%
	2019	4.4%
	2020	3.8%
	2021	3.2%
	2022	2%
	2023	2.2%

The vacancy rate in the city of Hamilton has historically been relatively high due to the large supply of purpose-built rental housing in the community. However, the vacancy rate has been declining in recent years. In 2024, the vacancy rate was 2.5%, representing a decline of 43.2% from 2019, when the vacancy rate was 4.4%. However, the vacancy rate increased from 2.2% in 2023 to 2.5% in 2024 (+13.6%), which may indicate a slight decrease in demand for purpose-built rentals.

Despite these trends, during this period, vacancy rates in the primary rental universe fell below the 3% threshold that is considered a minimum for a 'healthy' rental market. An insufficient supply of rental units on the primary rental market may lead households to seek rental accommodation on the secondary rental market, where rents are typically more expensive and tenure is less secure.

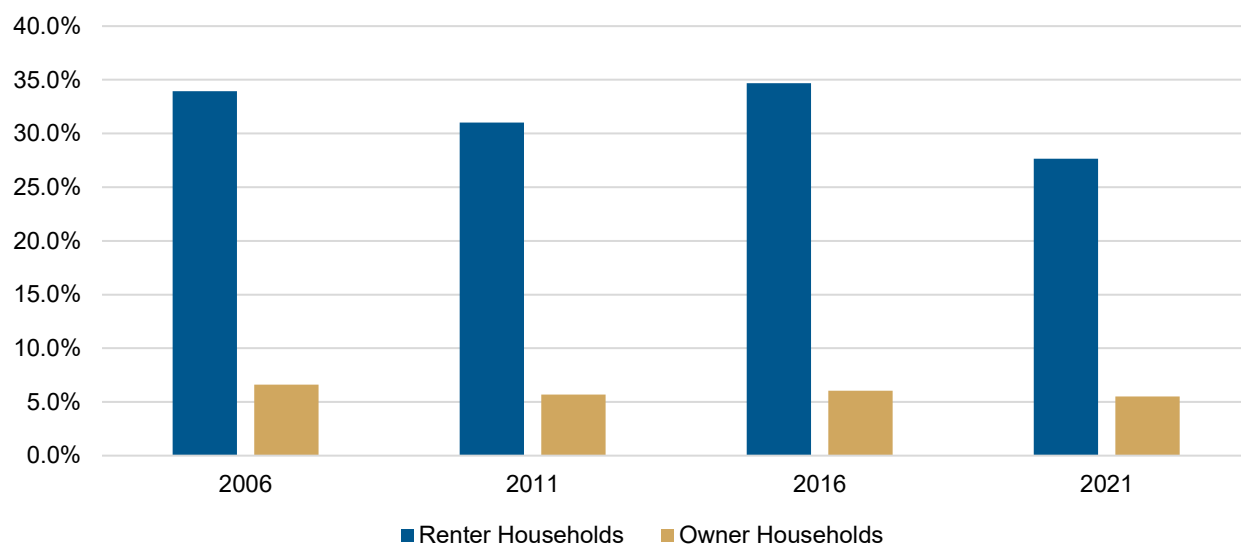
## 5.6 How have trends in core housing need changed over time between both tenant and owner-occupied households?

5.6.1 Core Housing Need by Year and Tenure		
Characteristic	Data	Value
Owner households in Core Housing Need (number)	2016	8,445
	2021	7,940
	Total Change	-505
	Percent Change	-5.98%
Tenant households in Core Housing Need (number)	2016	22,320
	2021	20,115
	Total Change	-2,205
	Percent Change	-9.88%
Owner households in Core Housing Need (percentage)	2016	6.04%
	2021	5.53%
Tenant households in Core Housing Need (percentage)	2016	34.68%
	2021	27.64%

Between 2016 and 2021, core housing need declined among both renter households (-2,205 households, -9.9%) and owner households (-505 households, -6.0%) in Hamilton. This trend likely reflected the impact of government income relief programs during the COVID-19 pandemic. These programs had the most impact on households with lower incomes. This may have resulted in the greater reduction in renter households experiencing core housing need, as renter households were more likely to be low-income in Hamilton over these periods.

Over the previous census period between 2011 and 2016, the rates of core housing need increased across tenure in Hamilton. During this period, renter households experienced an increase of 3,855 households in core housing need (+20.9%), while owner households increased by 795 households in core housing need (+10.4%). However, core housing need trends have fluctuated over the past 15 years, experiencing sharp increases and declines between alternating census periods. This corresponds to shifting trends in household income, housing stock, and household formation.



**Figure 6: Core Housing Need by Tenure, Hamilton, 2006 - 2021**

Source: Statistics Canada Census of Population, 2006, 2011, 2016, 2021

## 5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	Data	Value
Number of housing units that are subsidized	Total	10,405
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	53,125
Number of co-operative housing units	Total	1,374
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	<b>Rent Supplements:</b> 804 rent supplements. <b>Transitional Housing Units:</b> 123 municipally-funded beds <b>Long-Term Care Beds:</b> 3,676 beds (430 municipally owned, non-market beds)

## 5.8 Please describe any other affordable and community housing options and needs/gaps currently in your community that are not captured in the table above.

Examples can include:

- Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?
- Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?
- Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

### Affordable and Supportive Housing

As of 2023, the City of Hamilton operated 11,621 community housing units, funded 123 transitional housing units, and provided 804 rent supplements for residents of Hamilton. In 2023, the Community Housing Waitlist in Hamilton was 6,258 households. This indicates that demand for affordable and deeply affordable housing and supports in Hamilton was outpacing supply.

In response to rising housing needs and challenges faced by local residents, the City of Hamilton committed to a 'Whole of Hamilton' approach to address the housing crisis. This approach requires a comprehensive, integrated approach involving infrastructure, transportation, and social supports, working together through partnerships, investments,

and innovative solutions to ensure that every person has access to safe, secure and affordable housing. Within these efforts, the Housing Sustainability and Investment Roadmap was developed to facilitate the construction, acquisition, preservation, and retention of affordable housing in Hamilton.

Under the Housing Sustainability and Investment Roadmap, there have been 2,337 non-profit and community housing units under construction or in the development pipeline since 2023. Among these developments, 371 units have been completed, of which 364 units were rental in tenure (98.1%). The construction of these units is further facilitated by the City's commitment to invest in the development of approximately 2,100 new affordable and supportive housing units.

Hamilton City Council committed \$4 million annually for affordable housing and \$10.3 million annually for supportive housing as part of the 2024 tax budget, for a total of \$31 million over a span of three years. In January 2025, \$8.2 million from this commitment was allocated to fund 11 projects that will help deliver 440 affordable housing units and 435 supportive housing units. A further investment of \$36.2 million in 2025 will fund seventeen additional projects to support the construction of 910 affordable units, 138 attainable units and 25 supportive units.<sup>9</sup>

## Long-Term Care

In 2025, there were 3,676 long-term care beds available to serve the community across 25 homes in Hamilton. Among the long-term care homes operating in Hamilton, two homes were owned by the City of Hamilton, providing a total of 430 beds. During this period, Macasa Lodge operated 270 long-term care beds, while Wentworth Lodge operated 160 long-term care beds. The remaining 23 long-term care homes in the city operated 3,246 long-term care beds for residents in Hamilton.

Long-term care homes may participate in the Long-Term Care Rate Reduction Program to assist low-income residents in covering basic accommodation costs in long-term care homes. Eligibility for this program is determined by a Notice of Assessment, with eligible residents having incomes below \$26,812 in 2025. Residents may receive a subsidy of up to \$2,085.17 per month, depending on their income, and must reapply annually. The City of Hamilton does not currently have data on the number of residents in long-term care homes who qualify for or have received this subsidy.

## What We Heard

In fall 2024, a series of community pop-ups was hosted to gain insight into residents' housing experiences in Hamilton. Each pop-up had a series of prompting questions that enabled residents to place sticker responses that aligned most with their experiences.

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<sup>9</sup> City of Hamilton (2024). *Housing Sustainability and Investment Roadmap*. Retrieved from: <https://www.hamilton.ca/sites/default/files/2025-02/housing-sustainability-investment-roadmap-nov2024-update.pdf>

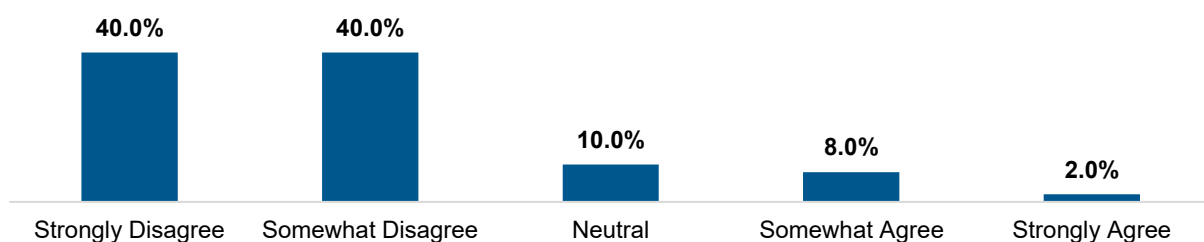
Throughout these events, the City received 856 sticker responses to these targeted prompts on housing need, challenges, and opportunities, with an additional 105 short-form, anonymized comments. Five key themes were identified through resident feedback, highlighting the key priorities and housing issues in Hamilton.

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

The top housing issues identified at the community pop-up events were the need to provide housing and support for people experiencing homelessness (51 responses), make rental housing more affordable (50 responses), and increase the availability of rental housing (37 responses).

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. One resident noted the “need [for] more barrier-free housing for people with disabilities”. Across several pop-up events, residents expressed a need for support services to help residents maintain their housing, particularly as they age.

**Figure 7: Responses to “There is Housing suitable to Different Needs and Abilities”, Hamilton Community Pop-Up Events, 2024**



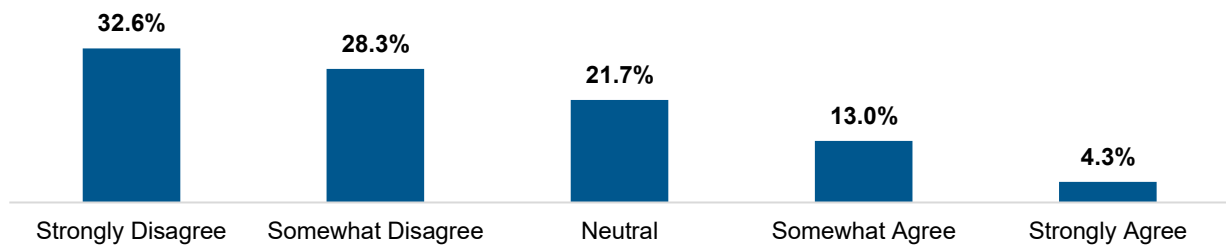
Source: Hamilton Housing Needs Assessment, 2024

Residents also expressed concern about an eroding affordable housing stock, fearing that low-income populations and future generations may never be able to access housing that is affordable to them. One resident commented that “we are losing more affordable housing than we are building.” Older residents also indicated that affordability was a top priority for them, highlighting how an expensive housing stock prevented

downsizing within the community. At one pop-up, a resident noted, “I am over 80 years old and living in a 3-bedroom unit by myself. I can't move because it's too expensive.”

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. When asked if residents felt that the city's residents lived in housing in good condition, a majority of participants indicated that they somewhat or strongly disagreed. One resident identified that “we need to renovate our existing affordable housing stock”.

**Figure 8:** Responses to “People Live in Housing in Good Condition”, Hamilton Community Pop-Up Events, 2024



Source: Hamilton Housing Needs Assessment, 2024

## 5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1,120
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1,190
	Bachelor	915
	1 bedroom	1,095
	2 bedrooms	1,271
	3 bedrooms+	1,479
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1,160
	Bachelor	965
	1 bedroom	1,088
	2 bedrooms	1,234
	3 bedrooms+	1,458
Sale prices (Canadian dollars)	Average	<b>2024:</b> CMHC: \$954,177 (singles and semis) <b>2025 Year-to-Date:</b> Cornerstone Association of Realtors: All types: \$784,233 Single-Detached: \$865,985 Semi-Detached: \$666,745 Row House: \$676,917 Apartment: \$435,667 Mobile: \$347,438
	Median	<b>2024:</b> CMHC: \$825,000 (singles and semis) <b>2025 Year-to-Date:</b> Cornerstone Association of Realtors: All types: \$715,000 Single-Detached: \$775,000 Semi-Detached: \$650,500

5.9.1 Housing Values		
Characteristic	Data	Value
		Row House: \$675,000 Apartment: \$420,000 Mobile: \$372,000
Sale prices by unit size (Average, Canadian dollars)	Average	Self-reported value (all dwelling types): \$752,000
	Bachelor	Self-reported value (all dwelling types): \$755,000
	1 bedroom	Self-reported value (all dwelling types): \$469,200
	2 bedrooms	Self-reported value (all dwelling types): \$558,500
	3 bedrooms+	Self-reported value (all dwelling types): 3-bedroom: \$702,000 4+ bedroom: \$933,000
Sale prices by unit size (Median, Canadian dollars)	Median	Self-reported value (all dwelling types): \$700,000
	Bachelor	Self-reported value (all dwelling types): \$650,000
	1 bedrooms	Self-reported value (all dwelling types): \$428,000
	2 bedrooms	Self-reported value (all dwelling types): \$520,000
	3 bedrooms+	Self-reported value (all dwelling types): 3-bedroom: \$695,000 4+ bedroom: \$850,000

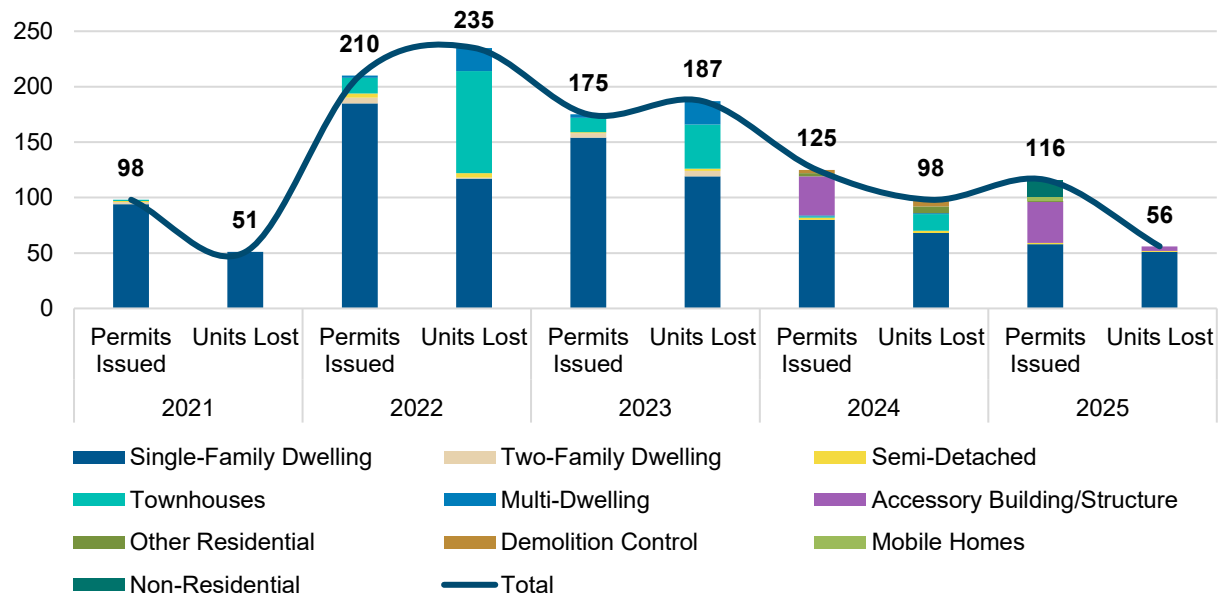
5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	<b>2025 Year-to-Date (Total):</b> Residential Demolition Permits: 116 permits Units Lost: 56 units

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
		<i>*Note: the City of Hamilton does not collect demolitions by tenure. A fulsome breakdown by dwelling type from 2021 to 2025 (YTD) is provided below.</i>
	Owner	<b>2025 Year-to-Date (Total):</b> Residential Demolition Permits: 116 permits Units Lost: 56 units <i>*Note: the City of Hamilton does not collect demolitions by tenure. A fulsome breakdown by dwelling type from 2021 to 2025 (YTD) is provided below.</i>
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	2,567
	Single	567
	Semi-detached	180
	Row	562
	Apartment	1,258
Completed – Breakdown by tenure (annual, number of structures)	Tenant	549
	Owner	1,267
	Condo	751
	Coop	0
Starts – Overall and breakdown by structural type (2021, number of structures)	Total	3,604
	Single	658
	Semi-detached	232
	Row	682
	Apartment	2,032
Starts – Breakdown by tenure (2021, number of structures)	Tenant	458
	Owner	1,572



5.9.2 Housing Units: Change in Housing Stock		
Characteristic	Data	Value
	Condo	1,574
	Coop	*

**Figure 9: Demolition Permits Issued and Units Lost, Hamilton, 2021 - 2025**

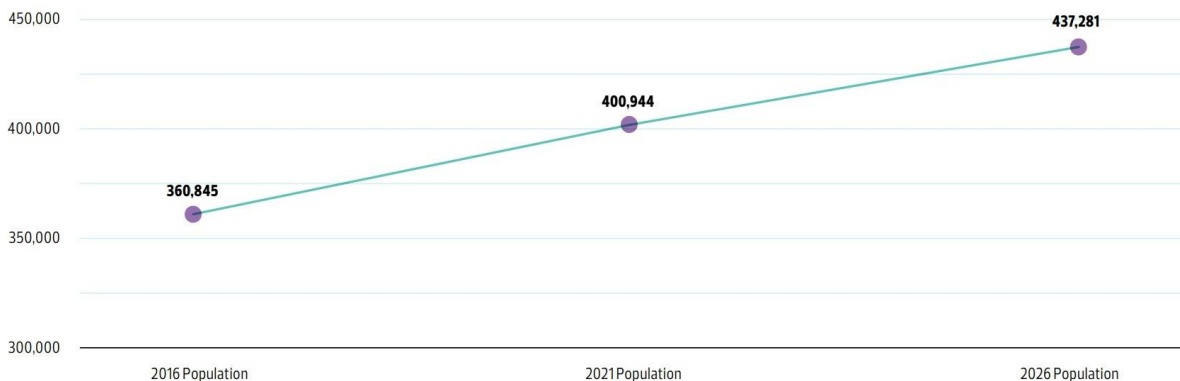


Source: Residential Demolitions, Building Permits Statistical Reports, City of Hamilton

## 6. Projected Housing Needs and Next Steps

***This section aims to answer the question, how much and what type of housing is needed to meet the needs of the population over the next 10 years? How will this Housing Needs Assessment (HNA) be meaningfully used in planning and investment decisions?***

This section projects population trends from the previous 10 years, dividing by income category and target housing costs while considering migration trends. An example of a benchmarked projection from [Edmonton's Affordable Housing Needs Assessment](#) is provided below.



***Household Growth Projection 2016- 2026. [Source: Edmonton Affordable Housing Needs Assessment – August 2022](#)***

HNAs should be able to convey through their data-driven narrative how many housing units are needed by income category, household size and dwelling type over the next 10 years. In completing this section, communities must carefully consider their past growth trends and future demographic projections, including recent immigration patterns, aging population dynamics, and economic trends. Furthermore, it is also crucial for communities to consider any pre-existing housing shortages, as evidenced by indicators such as recent trends in rental vacancy rates, growth in prices/rents, the number of households in core housing need, and the aging of their current housing stock.

### 6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, [including the HART housing needs projection here](#). The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their

preferred methodology are also clearly explained. The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

In employing a projection methodology, jurisdictions may find the following list of key considerations and steps useful. The following approach involves first projecting the population into the future, then projecting household formation from headship rates, and then **demand for housing by tenure, dwelling type and size, family type and income groups**. Following the Population Projection, Household Projection and Housing Demand Projection steps, a table is presented of the key considerations for each step in the process.

### Step 1: Population Projection

- Conceptually the projected population is calculated as the survived population + births + projected net migrants. An example of an accepted method to calculate population projection is the Cohort-Component population projection method.

### Step 2: Household Projection

- Project family and non-family households separately by multiplying the projected population by age group in a given year with projected headship rates (household formation) by age group in a given year.
  - A headship rate represents the probability that a member of a given age group will head (maintain) a household of a given type (family or non-family). Historical headship rates are calculated as the ratio of household heads in an age group to the population of that age group.
  - Total headship rates can be determined by adding family and non-family headship rates together for a given age group and year. An increase in the total headship of any particular age group means that overall a higher proportion of that group heads households than previously. The converse holds true for a decrease in the total headship rate. Thus, the total rate is an overall indication of the propensity to form households in a particular age group.
- Project both family and non-family households by household type (composition), including couples without children, couples with children, lone parents, multiple-family households, one-person households, and other non-family households. This can be achieved by multiplying the projected number of households in a particular age group by the projected household type proportions for that age group.

- Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.
- Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.
- Project net household formation according to family and non-family household types by calculating the difference between projected households in successive years.

### Step 3: Housing Demand (Need) Projection

- Project the number of owner households within a particular age range and household type by multiplying projected household by type (family and non-family) by projected ownership rates.
- Project the number renter households by calculating the difference between projected households and the number of projected owner households.
  - Historical ownership or renter rates are the ratio of the number of owning/ or renter households of a given type and age of head to the total number of households (owners and renters combined) of that type and age of head.
- Project dwelling type (single, semi, row, apartment) by multiplying projected age-specific renter and owner dwelling choice propensities by household type (family and non-family) with the projected number of renter and owner households of the given household type and age group.
  - Historical dwelling choice (occupancy) propensities describe the proportion of a given household type, tenure, and age of head group occupying each of the four dwelling types.
- Finally, communities should integrate assessments of pre-existing housing shortages into their final calculations. This integration should be informed by a thorough review of the preceding quantitative and qualitative analyses within the HNA. Additionally, communities should utilize the data and more advanced methodologies detailed in the Annex to ensure a comprehensive estimation of these shortages.

### HART Household Projections – Projected Households by Household Size and Income Category

- The HART methodology estimates the total number of units by type (number of bedrooms) and with reference to income categories that will be needed to house a community's projected population.

**Please use the Housing Assessment Resource Tools Households Projections tab to fill out the table below for your jurisdiction – [Housing Needs Assessment Tool | HART](#)**

6.1.1 Projected Households by Household Size and Income Category, 2031						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	8,811	371	0	0	36	9,218
Low Income	28,633	10,314	2,256	544	31	41,778
Moderate Income	16,434	17,311	5,452	2,494	1,973	43,664
Median Income	10,429	20,441	9,453	6,248	3,833	50,404
High Income	4,166	29,389	20,460	23,669	16,409	94,093
Total	68,473	77,826	37,621	32,955	22,282	

## Key Considerations

### Population

- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.
- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.
- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.
- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.
- **Smaller Communities:**
  - In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
  - One industry communities should also develop multiple population scenarios to manage economic volatility

### Household Projections

- Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households.

- If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.
- If historical headship rates by age is showing a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.
- **Optional for Smaller Communities:**
  - For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.
  - Project household composition by family/non-family households using latest census proportions by family type.
  - Project household size by age for family/nonfamily type by dividing population by households.

## Housing Demand

### To project housing demand by tenure:

- If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.
- If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.

### To project housing demand by dwelling type:

- If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.
- If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.

### Economic Data Integration

- Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.
- Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.
- CMHC is developing models to project headship rates for household maintainers aged 18-34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.
- Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.

### Supply Capacity & Supply Gaps

- Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.
- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure, that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps
- In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.
- **Optional for Smaller Communities:**
  - Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.



## 6.2 Projection Methodology

**Please outline the methodology and calculations used to complete the projections here, including any assumptions made.**

These projections were developed utilizing Census of Population data from Statistics Canada, including population and household characteristics. These census counts are an undercount of the actual population in a given jurisdiction, mostly due to the inevitable reality of some people not being counted. This could happen either because their household did not receive a census questionnaire, if a structurally separate dwelling is not easily identifiable, or because they were not included in the questionnaire completed for the household, such as the omission of a boarder or a lodger.

Under the Provincial Planning Statement, 2024, municipalities must begin basing Official Plan population and employment growth projections on Ministry of Finance projections (Policy 2.1.1), but this policy document also states:

- Municipalities “may modify projections, as appropriate”; and,
- Municipalities may continue to use the previous forecast issued by the Province until its next Official Plan review. The growth policies of the City’s Urban Hamilton Official Plan are based on the Growth Plan’s population forecast of 820,000 people and employment forecast of 360,000 jobs by the year 2051.

The Planning Act requires municipalities to undertake five-year reviews of their Official Plan to ensure conformity with Provincial plans and policies. The province approved the City’s last update to the Urban Hamilton Official Plan following the completion of the City’s Growth-Related Integrated Development Strategy (known as GRIDS2) implementing a no urban boundary growth strategy. This Housing Needs Assessment has been completed in accordance with the federal template which provides a different methodology for projecting future population and households than previous Projection Methodology Guidelines prepared by the Province. As a result of the differences in methodologies, these projections differ from the Urban Hamilton Official Plans housing forecasts.

It is important to note that the Housing Needs Assessment forecasts do not replace the City’s approved population and household forecasts in the Urban Hamilton Official Plan. Moving forward, the completed Housing Needs Assessment will be used by Planning staff to inform and support the City’s future planned reviews and updates to its Official Plans housing policies to facilitate and support the types of dwellings (tenure, affordability and size) identified in the Housing Needs Assessment to meet the City’s the future needs. The Housing Needs Assessment will also be used by the City when it prepares updated population, household and employment forecasts as required under the Provincial Planning Statement as part of its next Official Plan review.

While these projections factor shifting household formation trends, these projections assume linear relationships between historical household formation patterns and future household formation patterns.

### *Population Projections*

These population projections were developed to align with the existing population projections as outlined in the *City of Hamilton Land Needs Assessment to 2051* study completed by Lorus and Associates in 2021. These projections forecast the population of Hamilton to grow to 652,000 people by the year 2031 and 820,000 people by 2051, with the City expected to reach 691,000 by 2036.

Population data was gathered from Statistics Canada Community Profiles for the periods of 2006, 2011, 2016, and 2021. The Cohort Survival Projection Method was used to project the historical population trends into future years. The Cohort Survival Projection Method is a simple method for forecasting what the future population will be based upon the survival of the existing population and the births that will occur. Births were projected using trends in the Ontario birth rates in the last ten years, forecasting these trends to continue in a linear fashion moving forward.

To augment this method with historical trends, a time series regression for the survival rate for each age cohort was utilized to capture shifting population trends in Hamilton over time. Age cohorts were projected to future years and added together for total population figures.

### *Household Projections*

Household projections were calculated utilizing the previously developed population projections and the historical trends for household sizes in Hamilton. Household projections were calculated by forecasting trends for the average number of people per household and applying those to the population projections previously developed. These forecasts incorporate shifting trends in average household size in Hamilton over time.

The household projections provided a basis to develop projections by household tenure (owner or renter households), type (family or non-family households), size (one-, two-, three-, four-, and five- or more-person), and age (15-24, 25-34, 35-44, 44-54, 55-64, 65-74, 75-84, and 85+) based on historical trends in Hamilton. Household projections based on these household characteristics incorporated shifting trends in Hamilton over time.

### *Dwelling and Income Category Projections*

Projections for aspects of anticipated dwellings and projected households by income categories were developed using the projections of households and historical trends associated with these households.

Using custom order cross-tabulation data from Statistics Canada, the rate that households lived in a particular dwelling type (single-detached, semi-detached, row house, and apartment) or dwelling size (one-, two-, three-, and four- or more-bedroom)

were utilized to calculate the anticipated need in future years given the households that were projected to exist. Additionally, the City of Hamilton's intensification targets were considered when projecting forward the dwelling type trends expected in the City.

The province approved the City's last update to the Urban Hamilton Official Plan following the completion of the City's Growth-Related Integrated Development Strategy (known as GRIDS2) implementing a no urban boundary expansion (NUBE) strategy. This NUBE strategy detailed ground-related housing types (i.e., single-detached, semi-detached, and row houses) that are expected to account for 22% of future housing growth.

A similar methodology was used to project households within the HART income categories (very low, low, moderate, median, high).

6.2.1 Projections [2036]		
Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	34,862
	15-19	21,379
	20-24	22,309
	25-64	194,371
	65-84	67,032
	85+	11,662
Male Births	Births x Estimated Proportion of Male Births	1,727
Female Births	Total births – Male Births	1,641
Survival Rate	Survival rate for those not yet born at the beginning of the census year	95%
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	154
Projected Family Households	Age-group population x projected age-specific family headship rate	181,348
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	95,012
Total Projected Headship Rate	Family headship rates + non-family headship rates	40.0%
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	Total: 53,553 Family: 30,304 Non-Family: 23,249
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	181,882
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	94,478
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	*

\* - Requires additional information from CMHC / HICC

### 6.3 Population and Households Projections

Between 2016 and 2021, the city of Hamilton experienced population growth, increasing from 536,920 to 569,355 residents, an annual growth rate of 6.0%, slightly higher than the provincial average (5.8%) over the same period. This recent momentum highlights the city's role as a key growth area within the province.

By 2036, the city's population is projected to reach approximately 691,000 residents, reflecting sustained but gradually moderating growth compared to recent decades. This translates to an average annual increase of around 8,110 residents from 2021 onward. With continued growth, the demographic composition of the population is expected to change. The share of residents aged 65 and over is forecast to increase, expected to reach close to one-quarter (22.4%) of the population by 2036, up from 2021 (18.3%). At the same time, the proportion of children under the age of 10 is projected to decline sharply, from approximately 10.5% in 2021 to just 5.5% by 2036, indicating a maturing population and fewer young families relative to past trends.

These demographic shifts are expected to influence housing demand over the medium term. Between 2021 and 2036, the city is forecast to add approximately 53,550 housing units, or about 3,570 units per year. This figure represents the total number of dwelling units across the housing continuum that are required to keep pace with anticipated housing growth. In order to meet forecasted housing demand, this will require coordination across sectors, including the City's target to build 2,675 net new residential units over the next three years through the Housing Accelerator Fund, as well as housing development from the non-profit, long-term care, and private development sectors.

While low-density housing (e.g., single-detached homes) has historically made up the majority of the city's housing stock, its share of total housing activity will decline based on development application data and City's intensification strategies. The City has received a significant number of high-density development applications. Looking ahead, demand is anticipated to continue shifting toward medium- and high-density housing forms, driven by the aging population, declining affordability, and the City's intensification targets.

Hamilton is expected to continue experiencing strong growth through 2036, but the character of that growth is changing. An aging population and ongoing affordability challenges are influencing the types of housing and community services that will be in demand. Addressing these shifts will require a proactive approach to diversifying the housing supply and fostering a more age-balanced community.

6.3.1 Anticipated Population by [2036]		
Characteristic	Data	Value
Anticipated population	Total	691,000
Anticipated population growth	Total	121,650
	Percentage	21.4%
Anticipated age	Average	45.8
	Median	47.1
Anticipated age distribution (# and %)	0-14	68,512
	15-19	42,014
	20-24	43,842
	25-64	381,982
	65-84	131,733
	85+	22,918

6.3.2 Anticipated Households by [2036]		
Characteristic	Data	Value
Current number of households	Total	222,807
Anticipated number of households	Total	276,360
Anticipated Household Age	Average	55.4
	Median	49.9
Anticipated Households by Tenure	Renter	94,478
	Owner	181,882
Anticipated Units by Type	Total	276,360
	Single	130,436
	Semi-detached	8,962
	Row	31,865
	Apartment	102,896
Anticipated Units by Number of Bedrooms	1 bedroom	40,879
	2 bedroom	56,938
	3 bedroom	109,960
	4 bedroom	68,583
	5 bedroom	N/A
Anticipated Households by Income	Average	N/A
	Median	57,802
	Very Low	10,132
	Low	47,147
	Moderate	49,707
	High	111,573
Anticipated average household size	Total	2.5
Draft approved lots by planned housing type	Total	330 total  Single: 318 Semi: 0 Town: 0 Multi: 12  *Draft approved lots as of August 2025; includes lots approved in previous years.
Draft approved lots by tenure	Tenant	*Note: the City of Hamilton does not collect draft approved lots by tenure – see above for total and breakdown by type.
	Owner	

## 7. Use of Housing Needs Assessments in Long-Term Planning

**7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.**

- **How will this HNA inform your official community or development plan, housing policies and/or actions going forward?** For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?

The data collected through this Housing Needs Assessment will directly inform key strategic planning and policy initiatives at the City of Hamilton. This is in alignment with the ‘whole of Hamilton’ approach adopted by the City through the Housing Sustainability and Investment Roadmap (2024).<sup>10</sup>

The scope of the Roadmap includes affordable market, below-market, community, non-market, public and subsidized housing, and it focuses on the urgent actions needed to accelerate and coordinate activities related to four pillars: construction, acquisition, and retention of affordable housing units, as well as the increased provision of housing-based supports to ensure successful tenancies. The Roadmap incorporates six key principles to guide implementation, grounded in coordination among sector partners, an action-oriented response to the housing crisis, and nimble efforts that leverage, optimize, and coordinate resources and capacity to create and maintain affordable housing.

The City of Hamilton is making significant financial investments to support the construction of new affordable housing and shelter spaces, protect tenants and sustain housing providers, and reduce homelessness. The Housing Needs Assessment provides specific quantitative and qualitative data that will refine and direct existing policies, programs, funding, and investment to ensure they are precisely targeted to meet community needs.

**Responding to Identified Needs:** The Hamilton Housing Needs Assessment identified a need for higher-density housing, including small ownership dwellings and large rental

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<sup>10</sup> City of Hamilton (2024). *Housing Sustainability and Investment Roadmap*. Retrieved from: <https://www.hamilton.ca/sites/default/files/2025-02/housing-sustainability-investment-roadmap-nov2024-update.pdf>



dwelling.<sup>11</sup> The City is currently in Phase Two of the Residential Zones project, which will facilitate higher density development near major roads. Additionally, the City of Hamilton is planning for Major Transit Station Areas (MTSAs) to facilitate greater density near transit, such as the planned LRT project.<sup>12</sup> These planning projects enable a consideration of housing needs with infrastructure and land use planning.

**Addressing Priority Populations:** The City is also strategically leveraging its municipal assets and entities to address the needs of priority populations. Through the CityHousing Hamilton (CHH) development program, the City is directly involved in creating new affordable housing units.<sup>13</sup> The Housing Needs Assessment identified the need for an increased supply of affordable and supportive units. Over the next three years, the City has committed to investing in the development of approximately 1,200 new affordable and supportive housing units in Hamilton.

**Encouraging Diverse Housing Forms:** To support a greater diversity of housing types, a key recommendation would be to lower minimum parking requirements for new developments based on proximity to transit. This action is intended to encourage the use of sustainable modes of transportation and can support the development of denser, missing middle housing forms by reducing the land area required for parking.

- **How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**

The City of Hamilton operates a multi-layered system, enabling data from the Housing Needs Assessment to inform planning and policies directly, which subsequently guide infrastructure investments. This intersection is highlighted in the strategic documents that govern the city's growth.

**Housing Sustainability and Investment Roadmap and Housing Master Plan:** the Housing Sustainability and Investment Roadmap (HSIR) was adopted by the City of Hamilton in 2023 as part of the City's 'Whole of Hamilton' response to the housing crisis. The scope of the roadmap includes affordable market, below-market, community, non-market, public and subsidized housing.

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<sup>11</sup> City of Hamilton (2024). *City of Hamilton Housing Needs Assessment*. Retrieved from: <https://www.hamilton.ca/sites/default/files/2025-08/housing-secretariat-housing-needs-assessment-report-dec2023.pdf>

<sup>12</sup> Engage Hamilton (2025). *Major Transit Station Areas*. Retrieved from: <https://www.hamilton.ca/sites/default/files/2023-10/mtsa-openhouse-presentation.pdf>

<sup>13</sup> City of Hamilton (2025). *Development Projects*. Retrieved from: <https://www.hamilton.ca/people-programs/cityhousing-hamilton/development-revitalization/development-projects>

One of the initiatives under the HSIR was the creation of the Hamilton Housing Secretariat, which operates under the four HSIR pillars and six HSIR principles guiding affordable housing development and preservation in the city. Through the Housing Secretariat, City Council has committed \$4 million annually for affordable housing and \$10.3 million annually for supportive housing as part of the 2024 tax budget, for a total of \$31 million over a three-year period. In January 2025, \$8.2 million from this commitment was allocated to fund 11 projects that will help deliver 440 affordable housing units and 435 supportive housing units. A further investment of \$36.2 million in 2025 will fund seventeen additional projects to support the construction of 910 affordable units, 138 attainable units and 25 supportive units.<sup>14</sup>

The City estimates providing an additional \$15 million of funding in 2026 to support two new projects that will add 105 affordable and 51 supportive units. These initiatives and investments will contribute to the creation of approximately 692 affordable and 511 supportive housing units targeted under the HSIR by 2027. Data from the Housing Needs Assessment will help inform the Hamilton Housing Secretariat of local housing needs, directing critical investments in affordable and supportive housing throughout the city.

**Growth Management and Master Plans:** The City of Hamilton maintains Growth Management Master Plans that identify recommended infrastructure improvements for urban and rural areas in Hamilton. Infrastructure improvements may range from hard infrastructure, such as road widenings and stormwater management, to soft infrastructure, including community centres.<sup>15</sup>

Similarly, the Hamilton LRT project, a major infrastructure investment, is directly linked to the Official Plan Review to create MTSAs, demonstrating how infrastructure and land-use policy are being strategically aligned to facilitate growth. This Housing Needs Assessment provides the opportunity to integrate the 'whole of Hamilton' approach to identify housing need as a key feature when planning for growth.

**Water, Wastewater, and Stormwater Master Plan:** The City has prioritized critical investments in its water and wastewater systems for 2025, driven by the need to upgrade aging infrastructure. The 2025 water rate budget has been approved with a 9.95% increase for water and wastewater/storm rates, which will help fund these projects. A typical household consuming 200 cubic meters of water annually will see their combined bill for water, wastewater, and storm services rise to approximately \$1,060.

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<sup>14</sup> City of Hamilton (2024). *Housing Sustainability and Investment Roadmap*. Retrieved from: <https://www.hamilton.ca/sites/default/files/2025-02/housing-sustainability-investment-roadmap-nov2024-update.pdf>

<sup>15</sup> City of Hamilton (2022). *GRIDS 2 and Municipal Comprehensive Review*. Retrieved from: <https://www.hamilton.ca/build-invest-grow/planning-development/growth-planning-grids>

These investments focus on modernizing treatment systems to enhance service reliability and support growth. Key initiatives include a major \$340 million expansion to the Woodward Wastewater Treatment Plant and a \$543 million upgrade to the Woodward Drinking Water Treatment Plant. These projects are directly aimed at providing the necessary capacity for new housing units.<sup>16</sup>

To address a large infrastructure deficit, the City is also implementing a new Stormwater Fee, which will take effect in April 2026. This fee will support stormwater management improvements to protect public infrastructure and private property from flooding risks. While the Stormwater Management Master Plan itself does not list specific upcoming projects, it provides the strategic framework for these investments, balancing the needs of proposed and existing development with infrastructure requirements.

The Housing Needs Assessment has identified critical areas for future growth and housing investment, which will enable coordination according to the 'whole of Hamilton' approach when directing modernization and expansion of necessary infrastructure investment and upgrades.

**Transportation Master Plan:** The City's 2025 capital construction schedule outlines a number of projects planned for the road right-of-way, which are critical for maintaining the transportation network and supporting urban development.<sup>17</sup> Many of these projects are linked to the larger Hamilton LRT initiative, serving as preparatory work to support the new transit corridor. Examples of these projects include:

- **Sewer and Road Projects:** The Garner Rd E Trunk Sanitary Sewer Extension, with a completion date in May 2025.
- **Water, Sewer, and Road Projects:** The Jones Street project, which includes water main replacement and storm sewer installation, with construction continuing through November 2025.
- **LRT Enabling Works:** A series of projects on Wilson St, Wentworth St, and Sherman Ave, which involve water, sewer, and road work to support the new LRT line. These are scheduled to be completed by December 2025. Similarly, a water, sewer, and road project on Main St E from the Traffic Circle to Delena Ave is planned as LRT enabling works, with construction scheduled for 2025-2026.

The Housing Needs Assessment enables alignment between housing need by geography and housing mix when servicing areas to enable development of infrastructure and subsequent transportation corridors.

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<sup>16</sup> City of Hamilton (2025). *Water, Wastewater, and Stormwater Master Plan*. Retrieved from: <https://www.hamilton.ca/city-council/plans-strategies/master-plans-studies/water-wastewater-and-stormwater-master-plan>

<sup>17</sup> Kennedy, Jackie (2025). *2025 Capital Construction Projects in the Right-of-Way (ENG2501) (City Wide)*. Retrieved from: <https://www.hamilton.ca/sites/default/files/2025-04/CommsUpdate-PW-2025CapitalConstructionProjectsRight-of-Way.pdf>

- **Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.**

**Examples may include:**

- Will your public transit system have the capacity to meet increasing demand?
- Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?
- Will new roads or bridges need to be built to serve new or growing communities?
- Will new schools, parks, community or recreational centres need to be built to serve new or growing communities?
- Will broadband service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?

Based on the projected housing needs identified in the City of Hamilton, several key growth pressures and infrastructure needs have been identified and are being addressed through prioritized projects.

**Transit Capacity:** The Hamilton LRT project is the city's primary response to the anticipated growth pressure on the transit system. The project is designed to increase mobility and act as a catalyst for high-density, transit-oriented development along the corridor.

**Water and Wastewater Capacity:** The City is proactively addressing the need for additional water and wastewater connections required for new housing units through continuous capital investments. The 2021 and 2022 capital budgets allocated funds for ongoing programs, including the Mainline Sewer Condition Assessment Program and the Substandard Water Service Replacement Program. These foundational projects

ensure that the municipal systems have the capacity and reliability to support increased population density.<sup>18 19</sup>

**Social and Community Infrastructure:** The City has identified the need for community infrastructure to support the development of new residential areas. The City's capital budget includes significant investments in public spaces and recreational facilities, such as the \$16.8 million Brightside Park project, to ensure the creation of complete, livable communities.

**Broadband Service and Access:** The City of Hamilton has been actively expanding its digital infrastructure. In 2019, the City entered a five-year, \$400 million partnership with Bell Canada to significantly expand the fiber optic telecommunications network. This initiative was designed to enhance service to over 200,000 homes and businesses, primarily in urban areas, with an additional 700 homes and businesses added in rural areas in 2021 through the Universal Broadband Funding (UBF). This project aligns with the City's 2021-2025 Economic Development Action Plan to enhance digital infrastructure, and it has been supported by process improvements to accelerate permit delivery for new infrastructure. This initiative demonstrates that the City is directly addressing the need for expanded broadband service as a critical component of its growth strategy.<sup>20</sup>

**Climate Risks and Impacts:** The City of Hamilton acknowledges that a changing climate will affect new growth and has developed an evidence-informed, action-oriented plan to address these risks. The Hamilton's Climate Change Impact Adaptation Plan (CCIAP) is designed to minimize impacts on residents, businesses, and infrastructure, particularly for vulnerable populations.<sup>21</sup> The plan's objectives for the built environment include incorporating climate change considerations into all future land use, development, and construction projects, and improving the resilience of energy infrastructure to weather-related disruptions. The CCIAP will guide actions to help the community reduce risks from flooding, extreme heat, and high winds, and will work to improve the safety of travel on roads and sidewalks during extreme weather events.

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<sup>18</sup> City of Hamilton (2021). *Approved Operating and Capital Budgets, 2021*. Retrieved from: <https://www.hamilton.ca/sites/default/files/2022-09/2021-approved-operating-capital-budget-book.pdf>

<sup>19</sup> City of Hamilton (2022). *Approved Operating and Capital Budgets, 2022*. Retrieved from: [https://www.hamilton.ca/sites/default/files/2022-11/Budget\\_2022-Approved-Operating-Capital-Book-sm.pdf](https://www.hamilton.ca/sites/default/files/2022-11/Budget_2022-Approved-Operating-Capital-Book-sm.pdf)

<sup>20</sup> City of Hamilton (2021). *Economic Development Action Plan 2021-2025*. Retrieved from: [https://investinhamilton.ca/wp-content/uploads/2022/03/2021-2025-EcDev-Action-Plan-Digital\\_Web.pdf](https://investinhamilton.ca/wp-content/uploads/2022/03/2021-2025-EcDev-Action-Plan-Digital_Web.pdf)

<sup>21</sup> City of Hamilton (2022). *Climate Change Impact Adaptation Plan*. Retrieved from: <https://pub-hamilton.escribemeetings.com/filestream.ashx?DocumentId=335322>



## ***Annex A: Relevant Links for Developing Housing Needs Projections***

### ***Data and Analysis***

[Housing Statistics - Statistics Canada](#)

[Population estimates, July 1, by census subdivision, 2016 boundaries \(statcan.gc.ca\)](#)

[Population estimates, July 1, by census metropolitan \(statcan.gc.ca\)](#)

[Population and demography statistics \(statcan.gc.ca\)](#)

[Population Projections for Canada \(2021 to 2068\), Provinces and Territories \(2021 to 2043\) \(statcan.gc.ca\)](#)

[Housing Market Information Portal](#)

[UrbanSim – Scenario Modeling](#)

### ***Reports & Publications***

[Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042](#)

[CMHC - Housing Shortages in Canada Report](#)

[University of British Columbia - Housing Assessment Resource Tools \(HART\)](#)

[University of London - Affordability targets: Implications for Housing Supply](#)

[Nova Scotia Housing Needs Assessment Report Methodology](#)

[Ontario Land Needs Assessment Methodology](#)

[British Columbia Affordable Housing Need Assessment Methodology](#)

## ***Annex B: Glossary***

**Affordable Housing:** A dwelling unit where the cost of shelter, including rent and utilities, is a maximum of 30% of before-tax household income.

**Area Median Household Income:** The median income of all households in a given area.

**Cooperative Housing:** A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors.

**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).

- *Adequate* – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- *Suitable* – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- *Affordable* – All shelter costs total less than 30% of a household's before-tax income.



**Household:** A person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.

**Household Formation:** The net change in the number of households.

**Supportive Housing:** Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

**Permanent Supportive Housing:** Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

**Purpose-Built Rental:** Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodations.

**Short-Term Rentals:** All or part of a dwelling unit rented out for less than 28 consecutive days in exchange for payment. This includes bed and breakfasts (B&Bs) but excludes hotels and motels. It also excludes other accommodations where there is no payment.

**Suppressed Household Formation:** New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

**Missing Middle Housing:** Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses, courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.