

City of Hamilton's

Housing and Homelessness Action Plan

Annual Community Update - 2025

Housing Services Division/Healthy & Safe Communities
Department

June 30, 2026

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Introduction

The 2025-2035 City of Hamilton's 10-Year Housing and Homelessness Action Plan (the Action Plan) is a community based, long-term strategy developed under Ontario's Housing Services Act, 2011, Ontario Regulation 367/11, to guide local efforts across the housing and homelessness system and is the basis for the Housing Services' Division's annual workplan. The Action Plan is a Ministry of Municipal Affairs and Housing requirement that aligns policies, investments, and partnerships with Indigenous partners and community agencies, and is organized around four strategic priorities to support measurable, realistic progress. The Action Plan is aligned with the Housing Sustainability and Investment Roadmap which provides a whole of Hamilton approach that sets a clear path forward to address affordable housing issues in a comprehensive, integrated manner. It recognizes our collective need for prioritized action, integrated efforts and a change in how City government and community partners work together to identify and achieve shared affordable housing goals. The Action Plan will also be a foundational document to the City's Housing Master Plan which is currently under development.

Hamilton's first Housing and Homelessness 10-year Action Plan was adopted by City Council in 2013, and in 2020 Hamilton City Council adopted the Action Plan update which featured streamlined goals and objectives while prioritizing system-level change.

As is similar with municipalities across Ontario, Hamilton is facing a growing housing and homelessness crisis driven by rising costs, limited supply, population growth, aging housing stock, an opioid crisis, insufficient social assistance rates and increasing pressure on emergency shelters. As Service Manager, the City is responsible for administering affordable housing and homelessness programs to address these realities through an established, Ministry approved Action Plan. Hamilton's 2025-2035 Action Plan was developed through robust engagement with housing and homelessness service sector partners, front line staff, persons with lived/living experience, Indigenous peoples, youth, families and seniors. It is a realistic, evergreen Plan with a focus on system transformation and measurable actions that address four strategic priorities,

along with three overarching themes that are embedded throughout. Each Priority has a subsequent goal and logic statement, with detailed action items that will lead to specific outcomes. An annual community update for the previous year is a requirement under the Housing Services Act, 2011. This document serves to meet that annual requirement.

2025-2035 HHAP Overarching Themes

1. Investment
2. Housing Fit/Choice/Appropriateness
3. Equity

Priorities and Associated Goal Statements

Priority 1 – Prevention and Diversion

- **Goal Statement:** There is a reduction in the number of people entering homelessness year after year.

Priority 2 – Affordable and Supportive Housing Stock

- **Goal Statement:** There is an adequate and suitable supply of affordable and supportive housing to meet the needs in our community.

Priority 3 – Continuous Quality Improvement to Services

- **Goal Statement:** Hamilton's housing and homelessness services are continuously improved to meet the changing needs of residents.

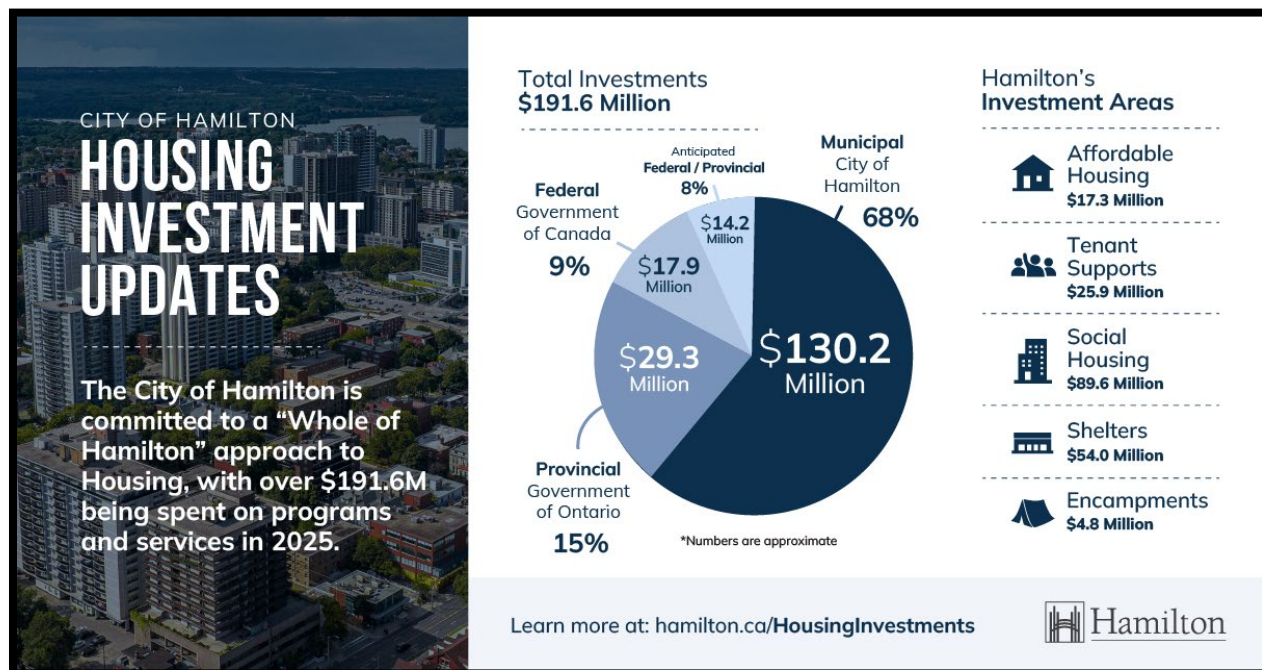
Priority 4 – Enhanced Supports

- **Goal Statement:** People have the supports that they need to obtain and maintain appropriate housing.

2025 Annual Community Report Overview

The 2025-2035 Housing and Homelessness Action Plan is the guiding strategy for the Housing Services Division's annual workplans. The actions noted in the Action Plan are designated as short-, medium- and long-term, and are meant to be evergreen to ensure

community needs are continually being met over the lifespan of the Action Plan. The following highlights accomplishments in 2025, followed by 2025 metrics that were identified in the 2025-2035 Action Plan.



City of Housing: Housing Investment Updates Infographic

The city of Hamilton is committed to a "Whole of Hamilton" approach to Housing, with over \$191.6 Million being spent on programs and services in 2025.

Invested	Percentage	Total
Municipal City of Hamilton	68%	\$130.2 Million
Provincial Government of Ontario	15%	\$29.3 Million
Federal Government of Canada	9%	\$17.9 Million
Anticipated Federal / Provincial	8%	\$14.2 Million
Total Investments	100%	\$191.6 Million

*Numbers are approximate.

Hamilton's Investment Areas

- Affordable Housing (\$17.3M)
- Tenant Supports (\$29.5M)
- Social Housing (\$89.6M)
- Shelters (\$5.4M)
- Encampments (\$4.8M).

Learn more at hamilton.ca/HousingInvestments.

2025 Highlights

Priority 1 – Prevention and Diversion

Action Item: Create tools and resources that broaden an awareness of tenant rights and supports for eviction prevention and housing stability.

- Tools and resources (paper copy and online) were created to assist tenants in remaining housed such as Tenant Support Guide, Checklists and Reference Guides. [Tenant Support Program | City of Hamilton](https://www.hamilton.ca/people-programs/housing-shelter/tenant-landlord-resources/tenant-support-program)¹

Action Item: Provide support to tenants – including financial and legal – to prevent evictions.

- The City's Tenant Support Program (TSP) offers eviction prevention and housing retention supports to low- to moderate-income tenants through a partnership with three tenant support service providers – Hamilton ACORN, the Housing Help Centre of Hamilton & Area, and the Hamilton Community Legal Clinic. In 2025, TSP successfully supported 6,133 residential tenants (including dependents) by providing direct outreach, education, and other forms of assistance to support eviction prevention and housing stability. In addition, from a legal perspective, the program supported tenants to address 252 potential

¹ <https://www.hamilton.ca/people-programs/housing-shelter/tenant-landlord-resources/tenant-support-program>

evictions (N12 and N13s) at the Landlord Tenant Board and contested 137 Above-Guideline Rent Increases to improve rental affordability. The Legal Clinic also supported 35 T5 cases and 26 more general requests for support.

Priority 2 – Affordable and Supportive Housing Stock

Action Item: Negotiate End of Mortgage (EOM) Agreements to successfully retain social housing providers.

- This is an ongoing Action Item and divisional priority through 2034. In 2025, 219 units were retained (based on Housing Providers who signed EOM agreements effective starting in 2025). Zero providers exited the community housing portfolio in 2025.

Action Item: Develop an Overhoused Policy and procedure to ensure that individuals living in social housing in receipt of RGI are in appropriately sized units that best meet their needs

- Successful implementation of the Overhoused Policy began in 2025, with 11 overhoused households having moved to an appropriately sized social housing unit by August 2025, freeing up 3+ bedroom social housing units for larger families. This will be an ongoing Action Item.

Action Item: Develop new housing units through the Affordable Housing Project Development stream.

- A \$36.2M commitment was made in 2025 to support 17 projects. These projects will deliver 910 affordable housing units, 138 attainable housing units, and 25 supportive housing units.

Priority 3 – Continuous Quality Improvement to Services

Action Item: Develop resources for local businesses and organizations on unsheltered homelessness and service navigation.

- Hard copy booklet created and distributed to downtown Business Improvement Areas (BIAs) that outlines resources and supports available to downtown

business staff to help them navigate some of the challenges faced by unhoused individuals in the downtown core.

- In October 2025, the Housing Focused Street Outreach team received uniforms to be visible in the community and began walking routes through all Business Improvement Areas (BIAs), prioritizing downtown BIAs, to offer support to those living unsheltered. From October to December 2025, the Outreach Team completed 110 BIA routes and engaged with seven businesses.

Action Item: Implement a Community Research Table through the Tenant Support Program to drive program and policy improvements.

- Community Research Table created and implemented that follows a co-designed Terms of Reference and works collaboratively to develop and improve Tenant Support program and policy improvements.

Priority 4 – Housing Supports

Action Item: Implement multi-year renewable contracts for service providers.

- To enable ease of response and guaranteed funding over longer periods of time, where feasible, service providers were provided with multi-year renewable social housing contracts.

Evaluation/Metrics

Monitoring the implementation and outcomes of the Housing and Homelessness Action Plan is essential for demonstrating progress and ensuring transparency about impacts of the work. The City of Hamilton's Action Plan guides the workplan of the Housing Services Division and uses metrics to ensure the actions and associated Outcomes are being met. Moving forward, future Action Plans will also be evaluated using a Results-Based Accountability Framework, further ensuring that the work we are doing is contributing to measurable improvements in people's livelihoods.

The Housing and Homelessness Dashboard contains evidence-informed data that is updated quarterly. It is important to note that this information does not reflect all the

work and investments undertaken through the Housing Services Division. Metrics included in this dashboard will evolve as additional data needs and reporting capabilities are determined. To ensure transparency and provide the most up-to-date data can be found on the City's [Housing and Homelessness dashboard](#).²

Tracked Metrics (2025) Not Noted in Dashboard

- Through the City's Municipal Capital Grant Program and Poverty Reduction Fund, as well as the Ministry of Municipal Affairs and Housing's COCHI and OPHI Programs, funding was allocated for capital repairs that impacted 1,721 existing social and affordable housing units.
- 137 new Rent Geared to Income (RGI) affordable and supportive housing units built (30 are net new RGI).
- 693 unique Residential Care Facilities residents received financial support for housing.
- 21,238 individuals or households were reached by prevention programs (non-unique).
- 2159 individuals were reached by diversion programs (non-unique).
- The Tenant Support Program reached 3,557 households with tenant engagement and legal support, educating them about their rights and responsibilities.
- Housing Emergency Fund provided \$4.12M in housing support to 2836 households.
- 219 RGI and affordable housing units preserved through End of Mortgage Service Agreements compared to the number lost through Exit Agreements (based on Housing Providers who signed agreements effective starting in 2025). No providers exited the community housing portfolio in 2025.
- 2317 unique individuals served by emergency shelter system.

² <https://housing-and-homelessness-dashboard-spatialsolutions.hub.arcgis.com/>

Accessibility

CityHousing Hamilton opened three new buildings in 2025 that resulted in more fully accessible units:

106 Bay Street North

- 12 accessible units
- 4 three-bedroom
- 8 one-bedroom

1620 Main Street East

- 11 accessible units
- 2 two-bedroom
- 9 one-bedroom

55 Queenston Road

- 11 accessible units
- 2 three-bedroom
- 9 one-bedroom

Housing Affordability

- \$718,708 – annual average benchmark home price in Hamilton in 2025.
- \$1,503 – asking rent in 2025 for a one-bedroom unit.
- \$1,434 – average rent for all unit types in 2025.
- A single adult in receipt of Ontario Works received only \$733 per month in 2025, and a single adult in receipt of the Ontario Disability Support Program received only \$1,408 per month in 2025.

Indigenous Supports

Hamilton continues to allocate a minimum of 20% of federal homelessness funding to Indigenous-led housing and homelessness responses through the Indigenous Community Entity. Indigenous Peoples are prioritized across housing supports in recognition of the systemic factors contributing to their overrepresentation among those experiencing homelessness.

Definitions

N13 - Form N13 is officially the Notice to End Tenancy because the Landlord wants to demolish the rental unit, repair it or convert it to another use. It is issued under the [Residential Tenancies Act](#). It requires a minimum 120 days' notice to the tenant and often involves compensation or a Right of First Refusal to move back in once the work is completed.

N12 – Form N12 is a legal notice used to end a tenancy if the landlord, a purchaser, or their immediate family member genuinely intends to move into the rental unit for at least one year. The landlord must provide at least 60 days' notice and pay the tenant one month's rent in compensation.

T5 – T5 is a Tenant Application that is filed with the Landlord and Tenant Board (LTB) by a tenant who suspects they were illegally or improperly evicted.

Annual Reporting

The 2026 Annual Community Update will be completed in spring 2027 and posted to the City's website by June 30, 2027.

