City of Hamilton's

2024 Housing & Homelessness Action Plan – Annual Community Update

Housing Services Division / Healthy & Safe Communities Department

7/30/2025

Hamilton

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Introduction

The Housing and Homelessness Action Plan (HHAP) is a community based, person-centred plan that sets a vision, clear targets, and goals to address housing challenges. Hamilton's first Housing and Homelessness 10-year Action Plan was approved by City Council in 2013, and in 2020, Hamilton City Council approved the Action Plan update. The updated Action Plan features streamlined goals and objectives, prioritizes system-level change, and highlights the City's role in leading, supporting, or funding these change efforts.

The updated plan was based on seven core values:

- Efficient and effective use of community resources
- Integrated and comprehensive community planning
- Evidence based, measurable and impact-driven
- Person-centred supports
- Rights based and anti-discrimination
- Place and neighbourhoods
- Risk and protective factors

December 2024 marked the end of the current Action Plan's 10-year mandate, and the City of Hamilton conducted an Action Plan wrap-up to report and reflect on the work that was undertaken over the last five years. The conclusion of the last Action Plan was a crucial step in initiating the development of the City's next 10-year Housing and Homelessness Plan. Development of the next Action Plan – which began in January of 2025 – is currently underway and is being developed alongside the City's community partners.

Report Overview

As the housing crisis continues to intensify and creates significant challenges across the housing continuum, The City has had to adapt its response and approach in many ways. Over the last five years, services, investments, and strategies have been redeveloped, re-allocated, and re-envisioned to try to meet the changing needs of our community. Contributing to the housing crisis and the environment in which The City and its partners operate are the post-pandemic economic challenges, rising housing costs, and an escalating opioid crisis. These issues continue to place strain on individuals in our community and across the country, with a disproportionately negative impact on our most vulnerable citizens.

This report serves two main purposes:

- **Section 1:** To highlight some of the work that took place in 2024 prior to the conclusion of the current Action Plan.
- **Section 2:** To share the wrap-up of the Action Plan, which focuses on the work conducted between 2019 and 2024 as it directly relates to each strategy and outcome in the Plan.

Highlighting only some of the work from the City's Housing Services Division and community partners, it should be noted that this report is not reflective of all the good work occurring in our community.

Section 1: 2024 Highlights

Outcome 1 – There is more affordable rental and ownership housing in Hamilton to meet the need and demand.

Social Housing Capital Repairs

Under the National Housing Strategy, The City continues to allocate funding for social housing capital repairs, including through the Canada Ontario Community Initiative (COCHI) Repair Program and the Ontario Priorities Housing Initiative (OPHI) Ontario Renovates Program. By the end of 2024, the total allocation was $22.1M, with more than 5,000 units positively impacted.

Secondary Dwelling Units Incentive Program

The Secondary Dwelling Units Incentive Program – which encourages the creation of affordable rental supply in the secondary rental market – was renewed in 2024 and was also revised to increase the incentive to $50K (from $25K previously).

End of Mortgage Strategy

After the approval of the City of Hamilton's End of Mortgage Framework in 2023, the City has been working to enter into agreements with social housing providers to retain social housing stock in Hamilton. At the end of 2024, The City signed two agreements with two housing providers for a total of 136 social housing units.

Outcome 2 – People have more housing affordability and choice.

Canada-Ontario Housing Benefit (COHB) Review

An analysis of COHB allocations – a deep, permanent housing subsidy – was conducted in 2024 to maximize benefits in the coming years. A Portable Municipal Housing Benefit was also approved in 2024, providing a temporary, portable benefit to those in need, reducing the barriers that arise from non-portable housing benefits.

Outcome 3 – People have the individualized supports they need to obtain and maintain housing.

New Supportive Housing Projects

Opened in the fall of 2024, 257 King William is a deeply supportive housing project operated by Indwell and CityHousing Hamilton, offering 24 bachelor units to Black, Indigenous, and racialized individuals with high acuity who are experiencing homelessness and living unsheltered in encampments. Another 10 units with enhanced, supportive living opened in 2024 as part of Wesley Supportive Housing.

Temporary Shelter Expansion

With increasing numbers of individuals living in encampments in the City of Hamilton, a substantial, temporary shelter expansion occurred in 2024. Through this expansion an additional 192 traditional shelter beds were added to the existing system, as well as 40 dual-occupancy, low-barrier tiny shelters featuring 24/7 services. This temporary expansion increased Hamilton's emergency shelter capacity by 80%.

Outcome 4 – People live in housing that is good quality and safe.

Tenant Support Program Implementation

Developed in 2023, the Tenant Support Program is a comprehensive program designed to address issues related to bad-faith evictions and support and educate both tenants and landlords on their rights and responsibilities. The first of its kind in the province, the Tenant Support Program launched in June 2024 and supported 2,980 residents between June and December of that year.

Outcome 5 – All people experience equity in housing and housing-related services.

Point in Time Connection 2024

From November 4-8, 2024, the City of Hamilton participated in the national Point-in-Time Count of Homelessness, which both counts the number of, and surveys, people experiencing homelessness to obtain a detailed snapshot of homelessness in Hamilton. The 2024 Point in Time Count used the same methodology as the 2016, 2018, and 2021 counts, but featured enhancements for more culturally sensitive and relationship-based survey methods.

Section 2: Action Plan Wrap Up

With the conclusion of the 10-Year Action Plan in 2024, The City of Hamilton conducted a wrap-up of the Plan, reporting on the work completed between 2020 and 2024 (all items actioned) as it relates to all outcomes and strategies in the Plan. This information is shared below.

Outcome 1 – There is more affordable rental and ownership housing in Hamilton to meet the need and demand.

Item 1.1 – Retain the existing stock of community housing, affordable housing, and land dedicated to affordable housing.

As part of its efforts to retain social housing stock, the City of Hamilton has invested $10M in Social Housing capital repairs since 2019 through the following programs: the Municipal Capital Grant Program, the Poverty Reduction Initiative, the RentReady program and End of Mortgage Capital Funding. Collectively, this investment has positively impacted 3,314 housing units.

The City has and continues to allocate funding for Social Housing capital repairs through various programs under the National Housing Strategy. By the end of 2024 the total allocation will be $22.1M, including investment through the Canada Ontario Community Initiative (COCHI) Repair program and the Ontario Priorities Housing Initiative (OPHI) Ontario Renovate program. To date, this work has positively affected 5,118 units.

Since 2019, the City of Hamilton has invested $10.8M to support Social Housing Vacant Unit Repairs through the Poverty Reduction Initiative, Home for the Holidays program,

and the Vacant Unit funding program.

Additionally, an example of success is CityHousing Hamilton having repaired 476 units over the last few years to house people in Hamilton.

Item 1.2 - Use innovative approaches to create more affordable and market housing.

In 2023, the City's Housing Secretariat Division developed the Housing Sustainability and Investment Roadmap, a strategic guiding document that provides a comprehensive 'whole of Hamilton' approach to address affordable housing issues in the City. The HSIR has four main goals as follows: new construction of affordable housing, acquisition of affordable housing, preserve and retain existing affordable housing, and provision of housing-based supports. In 2023, the federal government announced a Housing Accelerator Fund Agreement with the City of Hamilton - administered through the Housing Secretariat - for $93.5M for the creation of new residential units, with a goal of 2,675 net new units over three years. The Housing Secretariat developed the Affordable Housing Development Project Stream to receive applications for funding to develop affordable and supportive housing projects. Through the Affordable Housing Development Project Stream, the City has received 42 eligible submissions.

1.3 - Increase the capacity for development within the affordable housing sector

A series of Affordable Housing development projects have been completed or are currently underway. Completed projects include a new affordable housing project at 8 Roxanne Drive in partnership with CityHousing Hamilton which has 103 affordable housing units and a project at 16 Steven Street ("The Pearl") in partnership with Sacajawea which offers 17 housing units. Affordable Housing projects/initiatives in progress include CityHousing Hamilton's development of 55 units of at 106 Bay St N, of which 45 are affordable rent geared-to-income (RGI) units ; the passive house social housing project at 500 McNab St.; 412 Barton St which will provide 15 deeply affordable supportive units for the Indigenous individuals and black senior citizens; and a loan in the amount of $1.7M for Glanbrook Homes which provides affordable housing to seniors.

1.4 - Develop a strategy and implementation plan to increase the supply of secondary rental units. The strategy and implementation plan should include initiatives to: minimize loss of existing secondary rental units; and develop programs to incentivize the creation of new secondary rental units

In April 2022, Council approved the City's Strategic Plan to create Affordable Housing Supply in the Secondary Rental Market including (i) authorization to administer the Secondary Dwelling Units Program to incentivize the creation of secondary rental units; (ii) authorization to utilize Ontario Priorities Housing Initiative (OPHI) 2022-2024 to fund the secondary suites incentive program. The incentive program targeted both mitigating the loss of existing secondary rental units by bringing them to code as well as completing renovations in homes to add a new unit. Due to the impacts of the Covid-19 Pandemic, only two units have been created as of 2023. In 2024, the program was revised to provide up to $50k in incentive - increased from $25k - following submission of a successful proposal to the Ministry of Municipal Affairs and Housing (MMAH) to increase the average allowable OPHI program amount for secondary suites across Ontario. Due to a delay in OPHI funding, the revised program did not begin when expected but is now ready for implementation.

Through the Housing Accelerator Fund at the City of Hamilton, there is an Additional Dwelling Units and Multiplex Incentive Program that provide rebates of up to $2,000 per unit for each building permits successfully issued to construct an individual eligible unit or a building containing eligible units, as well as a forgivable loan of $25,000 per unit up to a maximum of $150,000 per site.

1.5 - Develop and implement a sustainable municipal funding source for social housing renewal.

With Federal and Provincially funded social housing providers reaching End of Mortgage (EOM) in 2020 and 2021, the updated Housing Services Act in 2022 allowed municipalities to enter into their own End of Service Agreements with providers to retain social housing stock and allocate funding based on capital repair requirements. In 2023, Council approved the proposed End of Mortgage Framework for the City of Hamilton, which included important components such as the Retention of Mortgage Savings to support EOM negotiations, a financial framework for EOM negotiations, and additional capital reserve funding for social housing from reserve funds from 2024 through 2027. By the end of 2024, two agreements

with two housing providers will be signed, totaling 136 units.

1.6 - Develop and implement innovative approaches to create more affordable ownership units

In partnership with East Kiwanis Homes, the City of Hamilton provided $1M to support down payments for low to middle-income people as part of the Affordable Homeownership Program, piloted in 2023 and renewed for 2024. This initiative helps remove one of the primary barriers to homeownership today (down payment) and helps renters become homeowners, which in turn frees up rental units in the City.

Outcome 2 – People have more affordable housing and choice.

2.1 - Increase the integration of housing programs and service delivery within and between the Housing Services Division, the City of Hamilton, and the community to increase client choice for accessing services.

An integration of the Housing Services front desk was completed in order to streamline delivery of services to clients. This project is in the implementation phase with all staff hired and training underway. This integration supports the "no wrong door" model, creating an easier path to find answers and solutions for clients looking for housing and homelessness information and services. In addition, the Housing Stability Benefit and Rent Ready programs were reconfigured into the Housing Emergency Fund, increasing the subsidy amounts available for rent arrears, utility arrears and last month's rent.

2.2 - Increase the diversity of housing forms, types, tenures, and affordability in all urban areas of the city.

There are various initiatives that the City has developed or participated in with the goal of increasing the diversity of housing forms and affordability. For example, the Revised Secondary Dwelling Units Program incentivizes the intensification of current residential properties; through the Rapid Housing Initiative (RHI) - a Federal Government initiative that provides funding to expedite the delivery of affordable housing units to vulnerable people targeted under the National Housing Strategy (NHS) - the City received $10M for the creation of 38 units in Round I funding in 2020 and another $13M for

the creation of 49 units from Round II Funding in 2021; through the Affordable Housing Funding Program the City invests $4M per year toward new not-for-profit residential builds which lowers project costs; and the creation of the Housing Secretariat Division at the City of Hamilton in 2023 created a dedicated team to address new housing development in the City. Beyond this, other initiatives such as the creation of a GIS mapping tool for social housing (currently underway) are aimed at increasing the City's ability to make thoughtful decisions about social housing infrastructure that will have the most positive impact for the community. City Council also approved a Supportive Housing Account for $31M over three years to support affordable housing projects.

2.3 - Increase the number and effectiveness of housing allowances and rent supplements.

Portable Housing Benefits are a key part of increasing the effectiveness of housing supplements. The City has been maximizing their Canada-Ontario Housing Benefit (COHB) allotment each year, allowing those who receive the benefit to be removed from the centralized social housing waiting list and providing a deep permanent subsidy. From June 2022 to February 2023, 429 households in Hamilton were supported to prevent or end homelessness through the COHB. For 2023-2024, COHB allocations were prioritized for households whose Investment in Affordable Housing (IAH) subsidies were coming to an end. An analysis of COHB allocations was conducted in 2024 to maximize these benefits for the coming years (COHB currently extended through 2029). A Portable Municipal Housing Benefit - a temporary portable benefit - was approved in 2024, with implementation in progress. Rent supplements and supportive housing funding have also been allocated for new supportive social housing units, including supplements for Dorothy Day Place and 257 King William (opened in 2023 and 2024 respectively). Specific allowances/funding have been created to support the housing cost needs of equity-deserving groups, such women facing violence though the 'Safe at Home' program. There is also an Indigenous set-aside housing allowance of 20% that is delivered in partnership with the Coalition of Hamilton Indigenous Leadership (CHIL), which is the Indigenous community entity for housing and homelessness.

2.4 - Increase the use of innovative and non-traditional housing models such as home sharing, rent-to-own, co-housing, co-operative housing etc.

There are community-led initiatives that have resulted in securing housing through non-traditional housing models. In 2023, City Council approved a grant of $84,000 to support a group of tenants at 272 Caroline St to purchase their apartment complex and turn it into a co-op as concern grew over rent hikes or eviction through redevelopment. Another example is the creation of the Hamilton Community Land Trust through the work of the Hamilton Community Foundation. It should be noted that these are community initiatives and not the work of the City's Housing Services Division.

Outcome 3 - People have the individualized supports they need to obtain and maintain housing

3.1 - Improve coordination of access between homelessness programs and housing support services.

The development of a Coordinated Access Table has improved the way in which the City and its housing and homelessness providers work together to identify those at risk of homelessness, provide shelter, and connect individuals to housing support services more quickly. A key part of Coordinated Access has been prioritizing those known to be experiencing chronic homelessness from the By Name Priority List (BNPL) and the Access to Housing wait-list system into new affordable housing projects and including in building contribution agreements the requirement to take individuals from the BNPL. The creation of the Housing First Outreach (HFSO) team has also been a critical step in increasing the connection between people and housing supports. The HFSO team provides seven-day-a-week supports to those living in encampments and takes a housing-first approach to finding permanent housing for these individuals. A structural re-organization of the Housing Services Division in 2023 was completed in order to better allocate staff resources across each team and streamline work to improve service delivery and access. As part of this re-organization, City-led governance tables have also been under review, and membership at tables has been expanded to include more health and housing partners. For example, the Homeless Sector Check-in and Case Conferencing are improving coordinated access between homelessness programs and support services.

3.2 - Increase housing supports that help tenants remain housed.

In March 2019 Council approved the Tenant Defense Fund (TDF) pilot program which provides legal support and representation against bad-faith Above Guideline Rent Increase (AGI). In spring of 2021, the TDF was expanded to include protections against renovictions. Following the success of the TDF, Council approved the creation of the Tenant Support Program (TSP) in August 2023. The TSP is inclusive of tenant education and capacity building on tenant rights and responsibilities and provides legal support and representation for Above Guideline Rent Increases, N13s (notice to end tenancy for demolition or repair work), N12s (notice to end tenancy due to landlord requiring unit as their own residence) and filing T6s (tenant requiring Board to review landlords obligations to maintain unit). The TSP program also supports tenants in receipt of an N12 or N13 notice to assess other affordable housing options, temporary relocation, and/or returning to their unit after repairs have been completed. Despite a delayed program implementation due to the City's cybersecurity incident, over 2116 residents have received supports between the months of April and September 2024. All residents that have come through the program since it began have avoided eviction or reduced the AGI.

3.3 - Increase the integration and coordination of support, social service, and health care programs and services to increase client access to programs and services and better serve all people in need.

Housing Services has built a strong connection with the Greater Hamilton Health Network (GHHN) through participation in various GHHN councils and working groups to support integration and coordination of healthcare support for clients. Other initiatives such as a data sharing agreement with St. Joseph's Hospital, the establishment of a Safe Consumption Site at the YWCA, and a partnership between Carol Anne's Place and St. Joseph's in which additional health services are offered at the shelter on a weekly basis are all aimed at increasing access to healthcare supports. The recent addition of health sector partners to the Coordinated Access has allowed healthcare workers to participate in case conferencing.

3.4 - Develop new person-centred and innovative supportive housing models based on the identified needs of people with lived experience.

There have been numerous person-centred and innovative supportive housing projects that have been funded over the last five years. Some highlights include: Good Shepherd's Dorothy Day Place opened in 2023 and provides housing with supports for women (2-spirit, trans, and cis), non-binary, and gender diverse people experiencing homelessness; the King William deeply supportive housing project - opened in 2024 and run by Indwell and CityHousing Hamilton - offers housing to those Black, Indigenous, and racialized individuals with high acuity who are experiencing homelessness and living in encampments; Indwell's Sacajawea housing opened in 2023 which provides supportive housing for Indigenous families; and Wesley Supportive Housing opened in 2024 which received funding to create 10 suites of enhanced supportive living arrangements for those with Dual Diagnosis.

Outcome 4 - People live in housing that is good quality and safe

4.1 - Ensure pest control in subsidized, non-profit and private sector rental housing is improved by increasing the number of housing providers adhering to a current integrated pest management strategy.

Both the Bed Bug Strategy (2017) and an updated Property Standards By-Law 10-221 (2021) are intended to increase housing providers' compliance to pest management standards. As part of the Bed Bug Strategy, a training course on Integrated Pest Management was developed and delivered to front-line housing provider staff, and public education and prevention programming was also developed and delivered.

4.2 - Ensure outstanding and scheduled life cycle repairs and improvements to community housing stock are completed.

The City of Hamilton has conducted building condition assessments for 52 community housing projects since 2021 using funding from the Canada-Ontario Community Housing Initiative (COCHI), with the remainder of assessments scheduled for completion in 2025. As part of the City’s efforts to ensure financial viability for housing providers at end of mortgage it is required that housing providers entering into a new service agreement have building condition assessments completed every five years. These assessments are used to complete and submit capital plans to the City, and impact how future capital funding will be allocated. It is the City’s intention to prioritize capital funding to

its most critical projects. Funds are currently allocated through an annual "call for applications" process, which is reviewed each time a call is released.

4.3 - Ensure safety within and around community housing buildings and complexes is improved.

Given the changing housing and homelessness landscape over the last few years, encampments have been the focus of community safety efforts. in collaboration with Housing Services, the City's Public Works Division created a process to support the clean-up activities of private properties impacted by encampment-related debris. Collaboration between Hamilton Police Services and Municipal Law Enforcement has increased to respond to health and safety related enforcement requirements at encampments.

4.4 - Encourage and enable community housing providers to improve the environmental sustainability and climate adaptability of their portfolios.

Funding for both new construction and repairs continues to advance the City's goal of achieving net-zero emissions, focusing on enhancing energy efficiency across all capital projects supported by the City. Energy efficiency is embedded in the evaluation criteria of the current call for applications, which will continue to be a key component in the upcoming revisions to the capital funding allocation process. The City also communicates funding opportunities to its providers and supports them in securing funding that addresses energy efficiency such as: CMHC Canada Greener Affordable Housing (CGAH) Funding; Federation of Canadian Municipalities (FCM) Green Municipal Fund Program; CMHC National Housing Co-Investment Funding. In addition, the City has funded Energy Audits for 12 community housing projects through Canada-Ontario Community Housing Initiative (COCHI) funding. Providers have also retrofitted older buildings to improve energy efficiency, including CityHousing Hamilton's 500 MacNab Passive House retrofit.

4.5 - Ensure that innovative initiatives to improve the quality of private sector rental housing are implemented in both purpose-built multi-residential buildings and secondary units.

With the implementation of the Tenant Support Program, landlords have been engaged by TSP partners on their rights and responsibilities. Through the Revised Secondary Dwelling Units Program, landlords have options of leveraging their units for more income by completing Secondary Dwelling Unit renovations. The enactment of the Renovation License and Relocations By-law, effective January 2025, will enhance the Property Standards By-law

and Vital Services By-laws which support the integration of enforcement actions that maintain the quality of housing across the housing continuum.

Outcome 5 - All people experience equity in housing and housing-related services.

5.2 - Ensure Indigenous peoples engaging with housing and homelessness services are served in a culturally appropriate manner.

Services have been developed and implemented to serve the Indigenous community in a more culturally appropriate way, including an Indigenous Magnet Event as part of the Point in Time Connection and the creation of an Indigenous Housing Focused Street Outreach (HFSO) position. Municipal funding supporting the Hamilton Regional Indian Centre has also allowed for the expansion of services, including drop-in programs. As outlined in the City's Urban Indigenous Strategy Implementation Plan published in 2021, Leadership-level staff at the City participated in mandatory Indigenous cultural competency training. Currently underway is the development of an Indigenous Cultural Competency Framework as part of the federally funded Action Research on Chronic Homelessness (ARCH) project.

5.3 - Dedicate, in a manner that respects Indigenous autonomy and self-determination, a certain portion of housing and homelessness funding envelopes to Indigenous organizations delivering housing and homelessness services primarily to the Indigenous community.

An Indigenous set-aside of 20% of the federal 'Reaching Home' funding is provided to the Coalition of Hamilton Indigenous Leadership (CHIL). To complement this, Housing Services tries to allocate resources in alignment with the 20% set-aside, such as the number of housing allowances, the creation of an Indigenous stream for the Housing Emergency Fund (HEF), municipal funding allotted to the Hamilton Regional Indian Centre (HRIC) to support the continued administration of their housing programs and dedicated Indigenous units in supportive housing developments.

5.4 - Ensure that clients, participants, and tenants are meaningfully engaged in planning and decision making in the areas that impact their lives.

There are many initiatives and programs that have been implemented to increase the engagement of individuals impacted by housing and homelessness-related

decision making. For example: As part of the Tenant Support Program (TSP) a Community Research Table is in development to increase communication between the City, tenant advocacy and support related stakeholders, and residents with eviction-related lived experience; Point in Time Connections have been conducted in 2021 and 2024; an Encampment Liaison Committee was created to include perspectives from persons with lived experience when addressing encampment issues, and a Sub-Committee of Council aimed at expanding Housing and Support Services for Women, Non-binary and Transgender individuals was created in 2023. The City's Housing and Homelessness Advisory Committee of Council brought together individuals with lived experience to provide input to programs, policies, and services, and was consulted and engaged with on a number of projects. In 2023, the City's Emergency Shelter Standards were re-developed to establish minimum expectations for operating, service-delivery, and facility standards. Developed through in-depth consultation with three key groups - Emergency Shelter Operators, leaders from the Indigenous sector, and people with lived/living experience - this work demonstrates the important outcomes of prioritizing meaningful engagement with those impacted by the City's decision-making. Similarly, the 2023 event "Coming Back Together to End Homelessness" created an opportunity for community engagement to discuss the City's Systems Planning Framework, its implementation impacts, and next steps, and included voices of people with living experience.

5.5 - Improve information and knowledge sharing within the housing sector.

Information and knowledge are shared across the sector in a variety of ways such as through Planning Groups and Actions tables managed by the Housing Services Division - including Homeless Sector Tables, Coordinated Access Tables, and Demographic Tables; annual educational communications and events such as the annual National Housing Day event and the energy efficiency programs campaign; and enhanced training opportunities for sector partners including Homeless Individuals and Families Information System (HIFIS), Service Prioritization Decision Assistance Tool (SPDAT), and Rent-Geared-to-Income (RGI) Simplification Training. Increasing encampments across the City necessitated the creation of Encampment Protocols, which in turn required public engagement to communicate about the protocols and educate the public on how to notify staff of non-compliant encampments. A key piece of this work was the creation of an email inbox for public communication, "unsheltered@hamilton.ca" which offers a "no wrong door approach" to anything encampment related. Weekly and monthly reports sharing updates on non-compliant sites and encampments stats

have also been part of this public communication plan.


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