



City of Hamilton
GENERAL ISSUES COMMITTEE
AGENDA

Meeting #: 24-020
Date: November 20, 2024
Time: 9:30 a.m.
Location: Council Chambers (GIC)
Hamilton City Hall
71 Main Street West

Angela McRae, Legislative Coordinator (905) 546-2424 ext. 5987

1. CEREMONIAL ACTIVITIES

2. APPROVAL OF AGENDA

(Added Items, if applicable, will be noted with *)

3. DECLARATIONS OF INTEREST

4. APPROVAL OF MINUTES OF PREVIOUS MEETING

4.1 November 6, 2024

5. COMMUNICATIONS

6. DELEGATION REQUESTS

6.1 Delegation requests respecting Item 8.1 - Housing Sustainability and Investment Roadmap 2024, (For today's meeting), from the following individuals:

- a. Karl Andrus, Hamilton Community Benefits Network (In-Person)
- b. Renee Wetselaar, St. Matthew's House (In-Person)
- c. Yulena Wan, Hamilton Community Foundation (In-Person)

- 6.2 Michael Hryshenko, IPS Ltd. Solar and Wind Electrical Developer, respecting a Solar Farm Development Support Letter necessary by IESO (Virtually) (For a future meeting)
- 6.3 Brian Sibley, Hamilton East Kiwanis Non-Profit Homes Inc., respecting Items 10.2 and 10.3 - reports relating to the Service Manager's consent to encumber the following properties owned and operated by Kiwanis Homes (In-Person) (For today's meeting)

7. DELEGATIONS

- 7.1 Andrew Selman, respecting on-going encampment issues at Gage Park, the Delta Parkette, and the rail trail (In-Person) (Approved November 6, 2024)
- 7.2 Andrea Nemtin, Social Innovation Canada, respecting the Hamilton Transit-Oriented Affordable Housing initiative and pilot fund (In-Person) (Approved November 6, 2024)

8. STAFF PRESENTATIONS

- 8.1 Housing Sustainability and Investment Roadmap 2024 Annual Update and 2025 Objective Setting (HSC23028(f) / FCS23055(d) / PED23099(g)) (City Wide)

9. CONSENT ITEMS

- 9.1 Hamilton-Wentworth Catholic District School Board Liaison Committee Report 24-001 - October 30, 2024
- 9.2 Concession Street Business Improvement Area Changes to Board of Directors (PED24199) (Ward 7)
- 9.3 Cybersecurity Incident Costing Update (CM24005(a)) (City Wide)

10. DISCUSSION ITEMS

- 10.1 Hamilton-Wentworth District School Board (HWDSB) Report 24-002 - October 30, 2024
- 10.2 Service Manager Consent for Hamilton East Kiwanis Non-Profit Homes Inc. – East Ave & Fullerton (HSC24041) (Ward 3)
- 10.3 Service Manager Consent for Hamilton East Kiwanis Non-Profit Homes to Encumber 71 Sanford Avenue North (HSC24046) (Ward 3)
- 10.4 Reducing Homelessness and Managing Encampments (HSC24027(d)) (City Wide)
- 10.5 International Village Business Improvement Area 2025 Budget and Schedule of Payments (PED24204) (Wards 2 and 3)

- 10.6 Federal Community Encampment Response Plan Funding (HSC24051) (City Wide)
- 10.7 2025 Liability and Property Insurance Extension (LS24019) (City Wide)
- 10.8 Mayor's Task Force on Transparency, Access and Accountability Report 24-008 - November 13, 2024

11. MOTIONS

- 11.1 Audit of the City of Hamilton's Spending on Homelessness
- 11.2 Swansea Seniors Tenants Association Committee – Four (4) Compartment Kitchen Steam Table (Ward 6)
- 11.3 Ensuring Public Safety and the Preservation of Hamilton's Built Environment

12. NOTICES OF MOTION

13. GENERAL INFORMATION / OTHER BUSINESS

14. PRIVATE AND CONFIDENTIAL

- 14.1 Closed Session Minutes - November 6, 2024

Pursuant to Section 9.3, Sub-Sections (c), (f), (i) and (k) of the City's Procedural By-law 21-021, as amended, and Section 239(2), Sub-sections (c), (f), (i) and (k) of the *Ontario Municipal Act, 2001*, as amended, as the subject matter pertains to a proposed or pending acquisition or disposition of land for city or a local board purpose; advice that is subject to solicitor-client privilege, including communications necessary for that purpose; a trade secret or scientific, technical, commercial, financial, or labour relations information, supplied in confidence to the municipality or local board, which, if disclosed, could reasonably be expected to prejudice significantly the competitive position or interfere significantly with the contractual or other negotiations of a person, group of persons, or organization; and a position, plan, procedure, criteria or instruction to be applied to any negotiations carried on or to be carried on by or on behalf of the municipality or local board.

- 14.2 Acquisition of Land in the City of Hamilton (PED24200) (Ward 10)

Pursuant to Section 9.3, Sub-Section (c) of the City's Procedural By-law 21-021, as amended, and Section 239(2), Sub-section (c) of the *Ontario Municipal Act, 2001*, as amended, as the subject matter pertains to a proposed or pending acquisition or disposition of land for city or a local board purpose.

- 14.3 Housing Sustainability and Investment Roadmap Work Program: Property Disposition Strategy (PED23099(f)) (Ward 2)

Pursuant to Section 9.3, Sub-Section (c) of the City's Procedural By-law 21-021, as amended, and Section 239(2), Sub-section (c) of the *Ontario Municipal Act, 2001*, as amended, as the subject matter pertains to a proposed or pending acquisition or disposition of land for city or a local board purpose.

- 14.4 Cyber Update Presentation (To be Distributed)

15. ADJOURNMENT



GENERAL ISSUES COMMITTEE MINUTES 24-018

9:30 a.m.

November 6, 2024

Council Chambers (Hybrid), City Hall, 2nd Floor
71 Main Street West, Hamilton, Ontario

Present: Mayor A. Horwath
Deputy Mayor B. Clark (Chair)
Councillors J. Beattie, C. Cassar, J.P. Danko, T. Hwang, T. Jackson,
C. Kroetsch, T. McMeekin, N. Nann (Virtually), E. Pauls, M. Tadeson
(Virtually), A. Wilson and M. Wilson

Absent: Councillors M. Francis, and M. Spadafora - Personal

THE FOLLOWING ITEMS WERE REFERRED TO COUNCIL FOR CONSIDERATION:

1. City of Hamilton Watershed Action Plan (PW24069) (City Wide) (Item 8.1)

(Hwang/Pauls)

- (a) That the City of Hamilton Watershed Action Plan, attached as Appendix “A” to Report PW24069 be approved as the guiding document for actions under the care and control of the City of Hamilton to improve the health of Hamilton Harbour and surrounding tributaries, and foster sustainable watershed management practices;
- (b) That the Engagement Summary Report, attached as Appendix “B” to Report PW24069, be received; and,
- (c) That the Implementation Strategy for the First Phase of Pending Actions, attached as Appendix “C” to Report PW24069, be received, and that implementation of actions requiring financial resources be referred to the 2025 and future Water, Wastewater, and Stormwater Rate Budget requests, as necessary.

Result: MOTION, CARRIED by a vote of 13 to 0, as follows:

Yes	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Yes	-	Ward 3 Councillor Nrinder Nann

Yes	-	Ward 4	Councillor Tammy Hwang
Absent	-	Ward 5	Councillor Matt Francis
Absent	-	Ward 6	Councillor Tom Jackson
Yes	-	Ward 7	Councillor Esther Pauls
Yes	-	Ward 8	Councillor J. P. Danko
Yes	-	Ward 9	Councillor Brad Clark
Yes	-	Ward 10	Councillor Jeff Beattie
Yes	-	Ward 11	Councillor Mark Tadeson
Yes	-	Ward 12	Councillor Craig Cassar
Yes	-	Ward 13	Councillor Alex Wilson
Absent	-	Ward 14	Councillor Mike Spadafora
Yes	-	Ward 15	Councillor Ted McMeekin

2. Review of the City of Hamilton's Debt Policy (Generated from Item 8.2)

(Clark/Danko)

WHEREAS, Ontario's 444 municipalities own and manage the majority of public infrastructure in the province, more than both the federal and provincial governments combined;

WHEREAS, in January 2018, the province enacted *O.Reg. 588/17: Asset Management Planning for Municipal Infrastructure*, which prescribes the timelines and requirements municipalities are to complete for the Strategic Asset Management Policy (SAMP), and Asset Management Plans (AM Plans);

WHEREAS, annual increases to infrastructure funding to meet the required asset reinvestment needs amounts to approximately \$282 M annually according to the City's Corporate Asset Management Plans;

WHEREAS, the implementation of the City's Asset Management Plan will require the City of Hamilton to explore all capital asset financing options;

WHEREAS, provincial legislation, such as the *More Homes Built Faster Act, 2022*, has reduced municipal options for using Development Charges to fund growth-enabling infrastructure;

WHEREAS, the federal government has allocated \$6 billion through the Canada Housing Infrastructure Fund, with \$5 billion available to provinces and territories, in order to support the construction of new housing and necessary infrastructure; WHEREAS, in order to meet eligibility requirement to access this municipalities must freeze development charges at April 2, 2024 rates for a three-year period;

WHEREAS, instituting a Development Charge rate freeze has the potential to pose significant fiscal challenges for the City of Hamilton, with staff projecting a shortfall between \$132M and \$270M over a three-year freeze period;

WHEREAS, the City of Hamilton 2025 Budget Outlook includes required and necessary increases relating to infrastructure contributing to the forecast tax and water rate increases;

WHEREAS, municipal debt remains a vital tool for financing capital projects, like the rehabilitation of transportation networks or the expansion and rehabilitation of water treatment facilities;

WHEREAS, the annual S&P Global ratings affirmed the City of Hamilton's AAA rating, reflecting in part the City's strong rating under the rating factor of debt burden;

THEREFORE, BE IT RESOLVED:

That staff be directed to review Hamilton's Debt Policies and the 2025 capital financing plans and bring a report with any recommended changes to Budget General Issues Committee.

Result: MOTION, CARRIED by a vote of 13 to 0, as follows:

Absent	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Yes	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis
Yes	-	Ward 6 Councillor Tom Jackson
Yes	-	Ward 7 Councillor Esther Pauls
Yes	-	Ward 8 Councillor J. P. Danko
Yes	-	Ward 9 Councillor Brad Clark
Yes	-	Ward 10 Councillor Jeff Beattie
Yes	-	Ward 11 Councillor Mark Tadeson
Yes	-	Ward 12 Councillor Craig Cassar
Yes	-	Ward 13 Councillor Alex Wilson
Absent	-	Ward 14 Councillor Mike Spadafora
Yes	-	Ward 15 Councillor Ted McMeekin

3. 2025 Budget and Financing Plan Outlook (FCS24041) (City Wide) (Item 8.2)

(Pauls/Cassar)

That Report FCS24041, respecting the 2025 Budget and Financing Plan Outlook, be received.

Result: MOTION, CARRIED by a vote of 11 to 0, as follows:

Absent	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch

**General Issues Committee
Minutes 24-018**

**November 6, 2024
Page 4 of 29**

Absent	-	Ward 3	Councillor Nrinder Nann
Yes	-	Ward 4	Councillor Tammy Hwang
Absent	-	Ward 5	Councillor Matt Francis
Absent	-	Ward 6	Councillor Tom Jackson
Yes	-	Ward 7	Councillor Esther Pauls
Yes	-	Ward 8	Councillor J. P. Danko
Yes	-	Ward 9	Councillor Brad Clark
Yes	-	Ward 10	Councillor Jeff Beattie
Yes	-	Ward 11	Councillor Mark Tadeson
Yes	-	Ward 12	Councillor Craig Cassar
Yes	-	Ward 13	Councillor Alex Wilson
Absent	-	Ward 14	Councillor Mike Spadafora
Yes	-	Ward 15	Councillor Ted McMeekin

**4. 2024 S&P Global Ratings Credit Rating Review (FCS24060) (City Wide)
(Item 9.1)**

(Hwang/Pauls)

That Report FCS24060, respecting the 2024 S&P Global Ratings Credit Rating Review, be received.

Result: MOTION, CARRIED by a vote of 10 to 0, as follows:

Absent	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Absent	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis
Absent	-	Ward 6 Councillor Tom Jackson
Absent	-	Ward 7 Councillor Esther Pauls
Yes	-	Ward 8 Councillor J. P. Danko
Yes	-	Ward 9 Councillor Brad Clark
Yes	-	Ward 10 Councillor Jeff Beattie
Yes	-	Ward 11 Councillor Mark Tadeson
Yes	-	Ward 12 Councillor Craig Cassar
Yes	-	Ward 13 Councillor Alex Wilson
Absent	-	Ward 14 Councillor Mike Spadafora
Yes	-	Ward 15 Councillor Ted McMeekin

5. Accessibility Committee for Persons with Disabilities Report 24-009 - October 8, 2024 (Item 9.2)

(Tadeson/Kroetsch)

That the Accessibility Committee for Persons with Disabilities Report 24-009 - October 8, 2024, be received.

Result: MOTION, CARRIED by a vote of 11 to 0, as follows:

Absent	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Yes	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis
Absent	-	Ward 6 Councillor Tom Jackson
Absent	-	Ward 7 Councillor Esther Pauls
Yes	-	Ward 8 Councillor J. P. Danko
Yes	-	Ward 9 Councillor Brad Clark
Yes	-	Ward 10 Councillor Jeff Beattie
Yes	-	Ward 11 Councillor Mark Tadeson
Yes	-	Ward 12 Councillor Craig Cassar
Yes	-	Ward 13 Councillor Alex Wilson
Absent	-	Ward 14 Councillor Mike Spadafora
Yes	-	Ward 15 Councillor Ted McMeekin

6. Barton Kenilworth Tax Increment Grant Program and the Downtown and Barton/Kenilworth Housing Opportunities Program – 252-266 Catharine Street North, Hamilton (PED24194) (Ward 2) (Item 10.1)

(Kroetsch/Beattie)

- (a) That a Barton Kenilworth Tax Increment Grant Program Application submitted by 2844238 Ontario Inc. (Ramin Jalalpour, Moehsen Jalalpour, Rouh Ramezani, Joseph Tavana and Payam Khazanbaik), for the property at 252-266 Catharine Street North, Hamilton, estimated at \$169,811.53 over a maximum of a nine year period, and based upon the incremental tax increase attributable to the renovations of 252-266 Catharine Street North, Hamilton, be authorized and approved in accordance with the terms and conditions of the Barton Kenilworth Tax Increment Grant Program;
- (b) That the General Manager of the Planning and Economic Development Department be authorized and directed to execute a Grant Agreement together with any ancillary documentation required, to give effect to the Barton Kenilworth Tax Increment Grant Program for 2844238 Ontario Inc. (Ramin Jalalpour, Moehsen Jalalpour, Rouh Ramezani, Joseph Tavana and Payam Khazanbaik) for the property known as 252-266 Catharine Street North, Hamilton, in a form satisfactory to the City Solicitor;
- (c) That the General Manager of the Planning and Economic Development Department be authorized and directed to administer the Grant and Grant Agreement including, but not limited to, deciding on actions to take in respect of events of default and executing any Grant Amending Agreements,

together with any ancillary amending documentation, if required, provided that the terms and conditions of the Barton Kenilworth Tax Increment Grant Program, as approved by City Council, are maintained and that any applicable Grant Amending Agreements are undertaken in a form satisfactory to the City Solicitor;

- (d) That a Downtown and Barton/Kenilworth Housing Opportunities Program Application submitted by 2844238 Ontario Inc. (Ramin Jalalpour, Moehsen Jalalpour, Rouh Ramezani, Joseph Taviana and Payam Khazanbaik), the registered owner of the property at 252-266 Catharine Street North, Hamilton, estimated at \$357,000, be authorized and approved in accordance with the terms and conditions of the Downtown and Barton/Kenilworth Housing Opportunities Program;
- (e) That the Mayor and City Clerk be authorized and directed to execute a Loan Agreement together with any ancillary documentation required, to effect recommendation (d) of Report PED24194, in a form satisfactory to the City Solicitor;
- (f) That the General Manager of the Planning and Economic Development Department be authorized to approve and execute any Loan Amending Agreements, together with any ancillary amending documentation, if required, provided that the terms and conditions of the Downtown and Barton/Kenilworth Housing Opportunities Program, as approved by City Council, are maintained.

Result: MOTION, CARRIED by a vote of 11 to 0, as follows:

Absent	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Yes	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis
Absent	-	Ward 6 Councillor Tom Jackson
Absent	-	Ward 7 Councillor Esther Pauls
Yes	-	Ward 8 Councillor J. P. Danko
Yes	-	Ward 9 Councillor Brad Clark
Yes	-	Ward 10 Councillor Jeff Beattie
Yes	-	Ward 11 Councillor Mark Tadeson
Yes	-	Ward 12 Councillor Craig Cassar
Yes	-	Ward 13 Councillor Alex Wilson
Absent	-	Ward 14 Councillor Mike Spadafora
Yes	-	Ward 15 Councillor Ted McMeekin

7. Open For Business Sub-Committee Report 24-004 - October 21, 2024 (Item 10.2)

(Hwang/A. Wilson)

(1) Common House Café (PED24210) (City Wide) (Item 8.1)

- (a) That Report PED24210, respecting Common House Café, be received;
- (b) That staff be directed to report back to the Open for Business Sub-Committee by Q2 2025 with an evaluative framework that will be used to measure the success of the Common House Café program after one year of operations; and
- (c) That staff be directed to distribute the presentation and staff report to the Business Improvement Area Sub-Committee for their information and attend the respective Business Improvement Area Sub-Committee meeting to answer any questions the Sub-Committee may have.

(2) Overview of Business Permitting and Licensing Process (Added Item 11.1)

That staff be directed to report back to the Open for Business Sub-Committee with an overview of the permitting and licensing process and timelines for new businesses.

Result: MOTION, CARRIED by a vote of 11 to 0, as follows:

Absent	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Absent	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis
Absent	-	Ward 6 Councillor Tom Jackson
Yes	-	Ward 7 Councillor Esther Pauls
Yes	-	Ward 8 Councillor J. P. Danko
Yes	-	Ward 9 Councillor Brad Clark
Yes	-	Ward 10 Councillor Jeff Beattie
Yes	-	Ward 11 Councillor Mark Tadeson
Yes	-	Ward 12 Councillor Craig Cassar
Yes	-	Ward 13 Councillor Alex Wilson
Absent	-	Ward 14 Councillor Mike Spadafora
Yes	-	Ward 15 Councillor Ted McMeekin

8. Green Municipal Fund (FCS24040) (City Wide) (Item 10.3)

(A. Wilson/Kroetsch)

- (a) That the General Manager, Finance and Corporate Services, be delegated authority to submit applications under the Federation of Canadian Municipalities Green Municipal Fund that align with the City of Hamilton's Climate Action Strategy;
- (b) That any successful applications under the Green Municipal Fund be referred to the appropriate budget process for consideration of the municipal financing strategy;
- (c) That the Mayor and City Clerk be authorized to execute all necessary documentation, including Funding Agreements to receive funding under the Green Municipal Fund, with content satisfactory to the General Manager, Finance and Corporate Services, and in a form satisfactory to the City Solicitor; and
- (d) That the City Solicitor be authorized and directed to prepare any necessary by-laws for Council approval, for the purpose of giving effect to the City's acceptance of funding from the Green Municipal Fund.

Result: MOTION, CARRIED by a vote of 12 to 0, as follows:

Absent	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Absent	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis
Yes	-	Ward 6 Councillor Tom Jackson
Yes	-	Ward 7 Councillor Esther Pauls
Yes	-	Ward 8 Councillor J. P. Danko
Yes	-	Ward 9 Councillor Brad Clark
Yes	-	Ward 10 Councillor Jeff Beattie
Yes	-	Ward 11 Councillor Mark Tadeson
Yes	-	Ward 12 Councillor Craig Cassar
Yes	-	Ward 13 Councillor Alex Wilson
Absent	-	Ward 14 Councillor Mike Spadafora
Yes	-	Ward 15 Councillor Ted McMeekin

9. Hamilton Utilities Corporation and Hamilton Enterprises Holding Corporation - Financial Matters (LS20030(a) / FCS20092(a)) (City Wide) (Item 10.4)

(Hwang/Jackson)

- (a) That the General Manager, Finance and Corporate Services, or their designate, be authorized and directed to execute, on behalf of the City, all

documentation and agreements necessary to convert the remaining Hamilton Enterprises Holding Corporation (“HEHCo”) debt into equity, with content acceptable to the General Manager, Finance and Corporate Services and in a form acceptable to the City Solicitor, including but not limited to:

- (i) HEHCo Share Subscription Agreement; and,
- (ii) any other required documents and/or agreements.

Result: MOTION, CARRIED by a vote of 12 to 0, as follows:

Absent	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Absent	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis
Yes	-	Ward 6 Councillor Tom Jackson
Yes	-	Ward 7 Councillor Esther Pauls
Yes	-	Ward 8 Councillor J. P. Danko
Yes	-	Ward 9 Councillor Brad Clark
Yes	-	Ward 10 Councillor Jeff Beattie
Yes	-	Ward 11 Councillor Mark Tadeson
Yes	-	Ward 12 Councillor Craig Cassar
Yes	-	Ward 13 Councillor Alex Wilson
Absent	-	Ward 14 Councillor Mike Spadafora
Yes	-	Ward 15 Councillor Ted McMeekin

10. Acquisition of Land and Building in Ward 10 (PED24149) (Ward 10) (Item 14.2)

(Beattie/Hwang)

- (a) That the directions provided to staff in Closed Session, respecting Report PED24149, Acquisition of Land and Building in Ward 10, be approved;
- (b) That Report PED24149, respecting Acquisition of Land and Building in Ward 10 and Appendix “A” to Report PED24149 remain confidential until completion of the transaction; and,
- (c) That Appendix “B”, “C”, and “D” to Report PED24149, respecting Acquisition of Land and Building in Ward 10, remain confidential.

Result: MOTION, CARRIED by a vote of 13 to 0, as follows:

Yes	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson

Yes	-	Ward 2	Councillor Cameron Kroetsch
Absent	-	Ward 3	Councillor Nrinder Nann
Yes	-	Ward 4	Councillor Tammy Hwang
Absent	-	Ward 5	Councillor Matt Francis
Yes	-	Ward 6	Councillor Tom Jackson
Yes	-	Ward 7	Councillor Esther Pauls
Yes	-	Ward 8	Councillor J. P. Danko
Yes	-	Ward 9	Councillor Brad Clark
Yes	-	Ward 10	Councillor Jeff Beattie
Yes	-	Ward 11	Councillor Mark Tadeson
Yes	-	Ward 12	Councillor Craig Cassar
Yes	-	Ward 13	Councillor Alex Wilson
Absent	-	Ward 14	Councillor Mike Spadafora
Yes	-	Ward 15	Councillor Ted McMeekin

**11. Hamilton Waterfront Trust Governance Update (FCS23029(b)) (City Wide)
(Item 14.3)**

(Kroetsch/A. Wilson)

- (a) That the directions provided to staff in closed session respecting Report FCS23029(b), Hamilton Waterfront Trust Governance Update, be approved and remain confidential until such time as Council directs for the recommendations to be made public; and,
- (b) That Report FCS23029(b), Hamilton Waterfront Trust Governance Update, remain confidential.

Result: MOTION, CARRIED by a vote of 13 to 0, as follows:

Yes	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Absent	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis
Yes	-	Ward 6 Councillor Tom Jackson
Yes	-	Ward 7 Councillor Esther Pauls
Yes	-	Ward 8 Councillor J. P. Danko
Yes	-	Ward 9 Councillor Brad Clark
Yes	-	Ward 10 Councillor Jeff Beattie
Yes	-	Ward 11 Councillor Mark Tadeson
Yes	-	Ward 12 Councillor Craig Cassar
Yes	-	Ward 13 Councillor Alex Wilson
Absent	-	Ward 14 Councillor Mike Spadafora
Yes	-	Ward 15 Councillor Ted McMeekin

**12. Legal Update on Cybersecurity Incident and Unrecoverable Systems
(LS24013(a)) (City Wide) (Item 14.4)**

(Hwang/A. Wilson)

That Report LS24013, respecting Legal Update on Cybersecurity Incident and Unrecoverable Systems, be received and remain confidential.

Result: MOTION, CARRIED by a vote of 13 to 0, as follows:

Yes	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Absent	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis
Yes	-	Ward 6 Councillor Tom Jackson
Yes	-	Ward 7 Councillor Esther Pauls
Yes	-	Ward 8 Councillor J. P. Danko
Yes	-	Ward 9 Councillor Brad Clark
Yes	-	Ward 10 Councillor Jeff Beattie
Yes	-	Ward 11 Councillor Mark Tadeson
Yes	-	Ward 12 Councillor Craig Cassar
Yes	-	Ward 13 Councillor Alex Wilson
Absent	-	Ward 14 Councillor Mike Spadafora
Yes	-	Ward 15 Councillor Ted McMeekin

FOR INFORMATION:

(a) APPROVAL OF AGENDA (Item 2)

The Committee Clerk advised of the following changes to the agenda:

5. COMMUNICATIONS

5.3 Correspondence from Rebecca Devine, respecting the Encampment at Peace Memorial Park Impact Statement.

Recommendation: Be received.

5.4 Correspondence from Stacy Casini respecting Peace Memorial Impact Statement.

Recommendation: Be received.

5.5 Correspondence respecting Item 11.1 - Amendment to Item 2 of the General Issues Committee Report 23-023, respecting Public Feedback and Recommendations for an Encampment Protocol and

Sanctioned Sites, (HSC20036(g)) (City Wide) - REVISED, from the following individuals:

- (a) Dan Zaitzow
- (b) Robyn Deshanies
- (c) Cameron Gee
- (d) Anthony Marco
- (e) Arianne Di Nardo
- (f) Francesca Morreale
- (g) Ian Borsuk on behalf of Environment Hamilton's Board of Directors and Staff
- (h) Eshan Merali

Recommendation: Be received and referred to consideration of Item 11.1.

- 5.6 Correspondence from Tys Theijsmeyer, Royal Botanical Gardens, respecting RBG Letter of Support – Watershed Action Plan.

Recommendation: Be received and referred to consideration of Item 8.1.

6. DELEGATION REQUESTS

- 6.3 Delegation requests respecting Item 11.1 - Amendment to Item 2 of the General Issues Committee Report 23-023, respecting Public Feedback and Recommendations for an Encampment Protocol and Sanctioned Sites, (HSC20036(g)) (City Wide) - REVISED, for today's meeting, from the following individuals:

- (a) James Kemp (Virtually)
- (b) Elizabeth Bloomfield (In-Person)
- (c) Emily Michetti-Wilson (In-Person)
- (d) Anthony Marco (In-Person) - WITHDRAWN
- (e) Caitlin Craven, Hamilton Centre for Civic Inclusion (Virtually)
- (f) Gessie Stearns (In-Person)
- (g) Rana Guler (Virtually)
- (h) Craig Burley (In-Person)
- (i) Nick de Koning (In-Person)
- (j) Brad Evoy, Disability Justice Network of Ontario (In-Person)
- (k) Sarah Dawson (Virtually)
- (l) Evan Ubene (In-Person)
- (m) Miranda (Rand) Clayton (In-Person)
- (n) Sahra Soudi (In-Person)

- 6.4 Delegation requests respecting Item 12.1, Notwithstanding Clause, for a future meeting, from the following individuals:

- (a) Craig Burley (In-Person)
- (b) Brad Evoy, Disability Justice Network of Ontario (In-Person)

11. MOTIONS

- 11.1 Amendment to Item 2 of the General Issues Committee Report 23-023, respecting Public Feedback and Recommendations for an Encampment Protocol and Sanctioned Sites (HSC20036(g)) (City Wide) - REVISED, which was approved by Council on August 18, 2023 – REVISED

12. NOTICES OF MOTION

- 12.1 Notwithstanding Clause
- 12.2 Audit of the City of Hamilton's Spending on Homelessness

(Pauls/Kroetsch)

That the agenda for the November 6, 2024 General Issues Committee meeting, be approved, as amended.

Result: MOTION, CARRIED by a vote of 11 to 0, as follows:

Absent	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Absent	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis
Absent	-	Ward 6 Councillor Tom Jackson
Yes	-	Ward 7 Councillor Esther Pauls
Yes	-	Ward 8 Councillor J. P. Danko
Yes	-	Ward 9 Councillor Brad Clark
Yes	-	Ward 10 Councillor Jeff Beattie
Yes	-	Ward 11 Councillor Mark Tadeson
Yes	-	Ward 12 Councillor Craig Cassar
Yes	-	Ward 13 Councillor Alex Wilson
Absent	-	Ward 14 Councillor Mike Spadafora
Yes	-	Ward 15 Councillor Ted McMeekin

(b) DECLARATIONS OF INTEREST (Item 3)

There were no declarations of interest.

(c) APPROVAL OF MINUTES OF PREVIOUS MEETINGS (Item 4)

(i) October 16, 2024 (Item 4.1)

(Kroetsch/Beattie)

That the minutes of the October 16, 2024 General Issues Committee, be approved, as presented.

Result: MOTION, CARRIED by a vote of 11 to 0, as follows:

Absent	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Absent	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis
Absent	-	Ward 6 Councillor Tom Jackson
Yes	-	Ward 7 Councillor Esther Pauls
Yes	-	Ward 8 Councillor J. P. Danko
Yes	-	Ward 9 Councillor Brad Clark
Yes	-	Ward 10 Councillor Jeff Beattie
Yes	-	Ward 11 Councillor Mark Tadeson
Yes	-	Ward 12 Councillor Craig Cassar
Yes	-	Ward 13 Councillor Alex Wilson
Absent	-	Ward 14 Councillor Mike Spadafora
Yes	-	Ward 15 Councillor Ted McMeekin

(d) COMMUNICATIONS (Item 5)

(A. Wilson/Beattie)

That Communication Items 5.1 to 5.6, be approved, as presented, as follows:

(i) Correspondence from Gabriela Gonzalez, respecting Concerns Regarding Proposed Temporary Shelter and Community Engagement (Item 5.1)

Recommendation: Be received.

(ii) Correspondence from Kelly Oucharek, respecting the Outdoor Shelter Meeting (Item 5.2)

Recommendation: Be received.

(iii) Correspondence from Rebecca Devine, respecting the Encampment at Peace Memorial Park Impact Statement (Added Item 5.3)

Recommendation: Be received.

(iv) Correspondence from Stacy Casini respecting Peace Memorial Impact Statement (Added Item 5.4)

Recommendation: Be received.

(v) Correspondence respecting Item 11.1 - Amendment to Item 2 of the General Issues Committee Report 23-023, respecting Public Feedback and Recommendations for an Encampment Protocol and Sanctioned Sites, (HSC20036(g)) (City Wide) - REVISED, from the following individuals (Added Item 5.5):

- (1) Dan Zaitzow (Added Item 5.5(a))
- (2) Robyn Deshanies (Added Item 5.5(b))
- (3) Cameron Gee (Added Item 5.5(c))
- (4) Anthony Marco (Added Item 5.5(d))
- (5) Arianne Di Nardo (Added Item 5.5(e))
- (6) Francesca Morreale (Added Item 5.5(f))
- (7) Ian Borsuk on behalf of Environment Hamilton's Board of Directors and Staff (Added Item 5.5(g))
- (8) Eshan Merali (Added Item 5.5(h))

Recommendation: Be received and referred to consideration of Item 11.1.

(vi) Correspondence from Tys Theijsmeyer, Royal Botanical Gardens, respecting RBG Letter of Support – Watershed Action Plan (Added Item 5.6)

Recommendation: Be received and referred to consideration of Item 8.1.

Result: MOTION, CARRIED by a vote of 12 to 0, as follows:

Yes	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Absent	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis
Absent	-	Ward 6 Councillor Tom Jackson
Yes	-	Ward 7 Councillor Esther Pauls
Yes	-	Ward 8 Councillor J. P. Danko
Yes	-	Ward 9 Councillor Brad Clark
Yes	-	Ward 10 Councillor Jeff Beattie
Yes	-	Ward 11 Councillor Mark Tadeson
Yes	-	Ward 12 Councillor Craig Cassar
Yes	-	Ward 13 Councillor Alex Wilson

Absent - Ward 14 Councillor Mike Spadafora
 Yes - Ward 15 Councillor Ted McMeekin

(e) DELEGATION REQUESTS (Item 6)

(i) (Kroetsch/Pauls)

That the following Delegation Requests, be approved:

- (1)** Andrew Selman, respecting on-going encampment issues at Gage Park, the Delta Parkette, and the rail trail (In-Person) (For a future meeting) (Item 6.1)
- (2)** Andrea Nemptin, Social Innovation Canada, respecting the Hamilton Transit-Oriented Affordable Housing initiative and pilot fund (In-Person) (For a future meeting) (Item 6.2)
- (3)** Delegation requests respecting Item 11.1 - Amendment to GIC Report 23-023, respecting Public Feedback and Recommendations for an Encampment Protocol and Sanctioned Sites (HSC20036(g)) (City Wide) - REVISED, (For today's meeting), from the following individuals:
 - (a) James Kemp (Virtually) (Added Item 6.3(a))
 - (b) Elizabeth Bloomfield (In-Person) (Added Item 6.3(b))
 - (c) Emily Michetti-Wilson (In-Person) (Added Item 6.3(c))
 - (d) Caitlin Craven, Hamilton Centre for Civic Inclusion (Virtually) (Added Item 6.3(e))
 - (e) Gessie Stearns (In-Person) (Added Item 6.3(f))
 - (f) Rana Guler (Virtually) (Added Item 6.3(g))
 - (g) Craig Burley (In-Person) (Added Item 6.3(h))
 - (h) Nick de Koning (In-Person) (Added Item 6.3(i))
 - (i) Brad Evoy, Disability Justice Network of Ontario (In-Person) (Added Item 6.3(j))
 - (j) Sarah Dawson (Virtually) (Added Item 6.3(k))
 - (k) Evan Ubene (In-Person) (Added Item 6.3(l))
 - (l) Miranda (Rand) Clayton (In-Person) (Added Item 6.3(m))
 - (m) Sahra Soudi (In-Person) (Added Item 6.3(n))
- (4)** Delegation requests respecting Item 12.1, Notwithstanding Clause, (For a future meeting), from the following individuals:
 - (a) Craig Burley (In-Person) (Added Item 6.4(a))
 - (b) Brad Evoy, Disability Justice Network of Ontario (In-Person) (Added Item 6.4(b))

Result: MOTION, CARRIED by a vote of 13 to 0, as follows:

Yes	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Absent	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis
Yes	-	Ward 6 Councillor Tom Jackson
Yes	-	Ward 7 Councillor Esther Pauls
Yes	-	Ward 8 Councillor J. P. Danko
Yes	-	Ward 9 Councillor Brad Clark
Yes	-	Ward 10 Councillor Jeff Beattie
Yes	-	Ward 11 Councillor Mark Tadeson
Yes	-	Ward 12 Councillor Craig Cassar
Yes	-	Ward 13 Councillor Alex Wilson
Absent	-	Ward 14 Councillor Mike Spadafora
Yes	-	Ward 15 Councillor Ted McMeekin

(f) DELEGATIONS (Item 7)

(i) Delegations respecting Item 11.1 - Amendment to Item 2 of the General Issues Committee Report 23-023, respecting Public Feedback and Recommendations for an Encampment Protocol and Sanctioned Sites, (HSC20036(g)) (City Wide) - REVISED (Added Item 7.1)

(1) The following delegates addressed the Committee respecting Item 11.1 - Amendment to GIC Report 23-023, respecting Public Feedback and Recommendations for an Encampment Protocol and Sanctioned Sites (HSC20036(g)) (City Wide) - REVISED:

- (a) James Kemp (Virtually) (Added Item 7.1(a))
- (b) Emily Michetti-Wilson (Virtually) (Added Item 7.1(c))
- (c) Caitlin Craven, Hamilton Centre for Civic Inclusion (Virtually) (Added Item 7.1(d))
- (d) Gessie Stearns (In-Person) (Added Item 7.1(e))
- (e) Craig Burley (In-Person) (Added Item 7.1(g))
- (f) Nick de Koning (In-Person) (Added Item 7.1(h))
- (g) Brad Evoy, Disability Justice Network of Ontario (In-Person) (Added Item 7.1(i))
- (h) Evan Ubene (In-Person) (Added Item 7.1(k))
- (i) Miranda (Rand) Clayton (In-Person) (Added Item 7.1(l))
- (j) Sahra Soudi (In-Person) (Added Item 7.1(m))

(2) The following delegates were not present when called upon:

- (a) Elizabeth Bloomfield (In-Person) (Added Item 7.1(b))
- (b) Rana Guler (Virtually) (Added Item 7.1(f))
- (c) Sarah Dawson (Virtually) (Added Item 7.1(j))

(3) **(Kroetsch/Horwath)**

That the following delegations respecting Item 11.1 - Amendment to Item 2 of the General Issues Committee Report 23-023, respecting Public Feedback and Recommendations for an Encampment Protocol and Sanctioned Sites, (HSC20036(g)) (City Wide) - REVISED, be received:

- (a) James Kemp (Virtually) (Added Item 7.1(a))
- (b) Emily Michetti-Wilson (Virtually) (Added Item 7.1(c))
- (c) Caitlin Craven, Hamilton Centre for Civic Inclusion (Virtually) (Added Item 7.1(d))
- (d) Gessie Stearns (In-Person) (Added Item 7.1(e))
- (e) Craig Burley (In-Person) (Added Item 7.1(g))
- (f) Nick de Koning (In-Person) (Added Item 7.1(h))
- (g) Brad Evoy, Disability Justice Network of Ontario (In-Person) (Added Item 7.1(i))
- (h) Evan Ubene (In-Person) (Added Item 7.1(k))
- (i) Miranda (Rand) Clayton (In-Person) (Added Item 7.1(l))
- (j) Sahra Soudi (In-Person) (Added Item 7.1(m))

Result: MOTION, CARRIED by a vote of 14 to 0, as follows:

Yes	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Yes	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis
Yes	-	Ward 6 Councillor Tom Jackson
Yes	-	Ward 7 Councillor Esther Pauls
Yes	-	Ward 8 Councillor J. P. Danko
Yes	-	Ward 9 Councillor Brad Clark
Yes	-	Ward 10 Councillor Jeff Beattie
Yes	-	Ward 11 Councillor Mark Tadeson
Yes	-	Ward 12 Councillor Craig Cassar
Yes	-	Ward 13 Councillor Alex Wilson
Absent	-	Ward 14 Councillor Mike Spadafora
Yes	-	Ward 15 Councillor Ted McMeekin

(g) STAFF PRESENTATIONS (Item 8)

(i) City of Hamilton Watershed Action Plan (PW24069) (City Wide) (Item 8.1)

Maureen Cosyn Heath, Director, Transit, introduced Cari Vanderperk, Director - Watershed Management who provided a brief overview to the presentation, and introduced Tim Crowley, Senior Project Manager - Watershed Management; and, Justin Wilson, Project Manager - Watershed Management; who provided the presentation on Report PW24069, respecting the City of Hamilton Watershed Action Plan.

(Cassar/Hwang)

That the staff presentation respecting Report PW24069, respecting the City of Hamilton Watershed Action Plan, be received.

Result: MOTION, CARRIED by a vote of 13 to 0, as follows:

Yes	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Yes	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis
Absent	-	Ward 6 Councillor Tom Jackson
Yes	-	Ward 7 Councillor Esther Pauls
Yes	-	Ward 8 Councillor J. P. Danko
Yes	-	Ward 9 Councillor Brad Clark
Yes	-	Ward 10 Councillor Jeff Beattie
Yes	-	Ward 11 Councillor Mark Tadeson
Yes	-	Ward 12 Councillor Craig Cassar
Yes	-	Ward 13 Councillor Alex Wilson
Absent	-	Ward 14 Councillor Mike Spadafora
Yes	-	Ward 15 Councillor Ted McMeekin

For disposition of this mater, refer to Item 1.

(ii) Recess

(Kroetsch/M. Wilson)

That the General Issues Committee recess for 30 minutes until 12:20 p.m.

Result: MOTION, CARRIED by a vote of 13 to 0, as follows:

Yes	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson

**General Issues Committee
Minutes 24-018**

**November 6, 2024
Page 20 of 29**

Yes	-	Ward 2	Councillor Cameron Kroetsch
Yes	-	Ward 3	Councillor Nrinder Nann
Yes	-	Ward 4	Councillor Tammy Hwang
Absent	-	Ward 5	Councillor Matt Francis
Absent	-	Ward 6	Councillor Tom Jackson
Yes	-	Ward 7	Councillor Esther Pauls
Yes	-	Ward 8	Councillor J. P. Danko
Yes	-	Ward 9	Councillor Brad Clark
Yes	-	Ward 10	Councillor Jeff Beattie
Yes	-	Ward 11	Councillor Mark Tadeson
Yes	-	Ward 12	Councillor Craig Cassar
Yes	-	Ward 13	Councillor Alex Wilson
Absent	-	Ward 14	Councillor Mike Spadafora
Yes	-	Ward 15	Councillor Ted McMeekin

The General Issues Committee Meeting reconvened at 12:29 p.m.

(iii) 2025 Budget and Financing Plan Outlook (FCS24041) (City Wide) (Item 8.2)

Marnie Cluckie, City Manager introduced Mike Zegarac, General Manager of Finance and Corporate Services who provided the presentation to Committee respecting Report FCS24041, the 2025 Budget and Financing Plan Outlook.

(Cassar/A. Wilson)

That the staff presentation respecting Report FCS24041, the 2025 Budget and Financing Plan Outlook, be received.

Result: MOTION, CARRIED by a vote of 13 to 0, as follows:

Yes	-	Mayor Andrea Horwath	
Yes	-	Ward 1	Councillor Maureen Wilson
Yes	-	Ward 2	Councillor Cameron Kroetsch
Yes	-	Ward 3	Councillor Nrinder Nann
Yes	-	Ward 4	Councillor Tammy Hwang
Absent	-	Ward 5	Councillor Matt Francis
Yes	-	Ward 6	Councillor Tom Jackson
Yes	-	Ward 7	Councillor Esther Pauls
Yes	-	Ward 8	Councillor J. P. Danko
Yes	-	Ward 9	Councillor Brad Clark
Yes	-	Ward 10	Councillor Jeff Beattie
Yes	-	Ward 11	Councillor Mark Tadeson
Yes	-	Ward 12	Councillor Craig Cassar
Yes	-	Ward 13	Councillor Alex Wilson
Absent	-	Ward 14	Councillor Mike Spadafora
Absent	-	Ward 15	Councillor Ted McMeekin

Deputy Mayor Clark relinquished the Chair to Councillor Danko to introduce a motion respecting Review of the City of Hamilton's Debt Policy.

For disposition of this matter, refer to Item 2.

Deputy Mayor Clark assumed the Chair following the result of the vote.

For the disposition of Item 8.2, 2025 Budget and Financing Plan Outlook (FCS24041) (City Wide), refer to Item 3.

(h) MOTIONS (Item 11)

- (i) Amendment to Item 2 of the General Issues Committee Report 23-023, respecting Public Feedback and Recommendations for an Encampment Protocol and Sanctioned Sites (HSC20036(g)) (City Wide) - REVISED, which was approved by Council on August 18, 2023 – REVISED (Item 11.1)**

(1) (Pauls/Danko)

WHEREAS, *Safety in Parks*: Raises concerns about the safety of families and children in parks due to discarded needles, drug paraphernalia, proximity to playgrounds, proximity to property fences and potential encounters with individuals experiencing homelessness, including those who may have mental health or substance use issues;

WHEREAS, *Encampments and Public Use of Parks*: Frames parks as public spaces intended for safe and enjoyable use by all residents, but encampments are seen as creating a barrier to this;

WHEREAS, *Managing Homelessness*: Report HSC24027(c), Reducing Homelessness and Managing Encampments highlights that a 1 km radius is recommended to manage the placement of temporary outdoor shelters near Tiffany Park, where 80 outdoor shelters and 192 additional indoor beds will be established;

WHEREAS, *Parks Impacted*: The proposal acknowledges that 10 parks in Wards 2 and 3 will be affected by becoming non-compliant with current regulations, as these Wards are locations for temporary shelters;

WHEREAS, *Municipal Comparison*: The City of Hamilton is noted as being unique in Ontario for allowing encampments in parks, suggesting that this is a departure from typical municipal practices; and

WHEREAS, the City of Hamilton is providing temporary indoor and outdoor shelters for 272 unsheltered and currently there are less than 300 unsheltered;

WHEREAS, the number of unsheltered is a fluid number and is never quantified.

THEREFORE, BE IT RESOLVED:

That Item 2 of the of the General Issues Committee Report 23-023, respecting Public Feedback and Recommendations for an Encampment Protocol and Sanctioned Sites (HSC20036(g)) (City Wide) - REVISED, be ***amended to prohibit overnight camping (tent encampments) in all City of Hamilton parks once a total of 192 additional shelter spaces are available through the previously approved expanded shelter capacity and outdoor shelter site.***

Deputy Mayor Clark relinquished the Chair to Councillor Danko to introduce the following motion:

(2) (Clark/M. Wilson)

That consideration of Item 11.1, respecting Amendment to Item 2 of the General Issues Committee Report 23-023, respecting Public Feedback and Recommendations for an Encampment Protocol and Sanctioned Sites (HSC20036(g)) (City Wide) - REVISED, which was approved by Council on August 18, 2023 – REVISED, be DEFERRED until after Closed Session to allow Committee to receive legal advice.

Result: MOTION, CARRIED by a vote of 12 to 1, as follows:

Absent	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Yes	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis
Yes	-	Ward 6 Councillor Tom Jackson
Yes	-	Ward 7 Councillor Esther Pauls
Yes	-	Ward 8 Councillor J. P. Danko
Yes	-	Ward 9 Councillor Brad Clark
Yes	-	Ward 10 Councillor Jeff Beattie
Yes	-	Ward 11 Councillor Mark Tadeson
Yes	-	Ward 12 Councillor Craig Cassar
Yes	-	Ward 13 Councillor Alex Wilson
Absent	-	Ward 14 Councillor Mike Spadafora
No	-	Ward 15 Councillor Ted McMeekin

Deputy Mayor Clark assumed the Chair following the result of the vote.

(i) NOTICES OF MOTION (Item 12)

Councillor Francis was not present to introduce his Notice of Motion, respecting the Notwithstanding Clause (Added Item 12.1).

Councillor Spadafora was not present to introduce his Notice of Motion, respecting the Audit of the City of Hamilton's Spending on Homelessness (Added Item 12.2).

(j) GENERAL INFORMATION / OTHER BUSINESS (Item 13)

(i) Amendments to the Outstanding Business List (Item 13.1):

(Pauls/Hwang)

That the Amendments to the Outstanding Business List, be approved, as follows:

(a) Items Considered Complete and Needing to be Removed (Item 13.1(a)):

Encampment Observation Report (HSC24020 / PED24080 / PW24030) (City Wide)

Added: May 15, 2024 at GIC - Item 8.2

Completed: June 19, 2024 at GIC - Item 10.7 (HSC24027)

OBL Item: GIC-05/15/24-8.2

Reducing Homelessness and Managing Encampments (HSC24027) (City Wide)

Added: June 19, 2024 at GIC - Item 10.7

Completed: August 12, 2024 at GIC - Item 10.7 (HSC24027(a))

OBL Item: GIC-06/19/24-10.7(a) & GIC-06/19/24-10.7(2)

Sanctioned Encampment Site(s)

Added: July 12, 2024 at Council - Item 7.1

Completed: August 12, 2024 at GIC - Item 9.4 (HSC24031)

OBL Item: GIC-07/12/24-7.1(Council)

Result: MOTION, CARRIED by a vote of 13 to 0, as follows:

Absent	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Yes	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis

Yes	-	Ward 6	Councillor Tom Jackson
Yes	-	Ward 7	Councillor Esther Pauls
Yes	-	Ward 8	Councillor J. P. Danko
Yes	-	Ward 9	Councillor Brad Clark
Yes	-	Ward 10	Councillor Jeff Beattie
Yes	-	Ward 11	Councillor Mark Tadeson
Yes	-	Ward 12	Councillor Craig Cassar
Yes	-	Ward 13	Councillor Alex Wilson
Absent	-	Ward 14	Councillor Mike Spadafora
Yes	-	Ward 15	Councillor Ted McMeekin

(k) PRIVATE & CONFIDENTIAL (Item 14)

Committee determined that discussion of Item 14.1 was not required in Closed Session; therefore, the matter was addressed in Open Session, as follows:

(i) Closed Session Minutes – October 16, 2024 (Item 14.1)

(Cassar/Danko)

That the Closed Session minutes of the October 16, 2024 General Issues Committee meeting, be approved and remain confidential.

Result: MOTION, CARRIED by a vote of 13 to 0, as follows:

Absent	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Yes	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis
Yes	-	Ward 6 Councillor Tom Jackson
Yes	-	Ward 7 Councillor Esther Pauls
Yes	-	Ward 8 Councillor J. P. Danko
Yes	-	Ward 9 Councillor Brad Clark
Yes	-	Ward 10 Councillor Jeff Beattie
Yes	-	Ward 11 Councillor Mark Tadeson
Yes	-	Ward 12 Councillor Craig Cassar
Yes	-	Ward 13 Councillor Alex Wilson
Absent	-	Ward 14 Councillor Mike Spadafora
Yes	-	Ward 15 Councillor Ted McMeekin

(ii) (Cassar/A. Wilson)

That Committee move into Closed Session for Items 11.1, 14.2, 14.3, and 14.4 pursuant to Section 9.3, Sub-Sections (c), (f), (i) and (k) of the City's Procedural By-law 21-021, as amended, and Section 239(2), Sub-sections (c), (f), (i) and (k) of the *Ontario Municipal Act, 2001*, as amended, as the

subject matter pertains to a proposed or pending acquisition or disposition of land for city or a local board purpose; advice that is subject to solicitor-client privilege, including communications necessary for that purpose; a trade secret or scientific, technical, commercial, financial, or labour relations information, supplied in confidence to the municipality or local board, which, if disclosed, could reasonably be expected to prejudice significantly the competitive position or interfere significantly with the contractual or other negotiations of a person, group of persons, or organization; and a position, plan, procedure, criteria or instruction to be applied to any negotiations carried on or to be carried on by or on behalf of the municipality or local board.

Result: MOTION, CARRIED by a vote of 13 to 0, as follows:

Absent	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Yes	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis
Yes	-	Ward 6 Councillor Tom Jackson
Yes	-	Ward 7 Councillor Esther Pauls
Yes	-	Ward 8 Councillor J. P. Danko
Yes	-	Ward 9 Councillor Brad Clark
Yes	-	Ward 10 Councillor Jeff Beattie
Yes	-	Ward 11 Councillor Mark Tadeson
Yes	-	Ward 12 Councillor Craig Cassar
Yes	-	Ward 13 Councillor Alex Wilson
Absent	-	Ward 14 Councillor Mike Spadafora
Yes	-	Ward 15 Councillor Ted McMeekin

The General Issues Committee meeting reconvened in Open Session at 4:26 p.m.

- (iii) Legal Advice on Amendment to Item 2 of the General Issues Committee Report 23-023, respecting Public Feedback and Recommendations for an Encampment Protocol and Sanctioned Sites (HSC20036(g)) (City Wide) - REVISED, which was approved by Council on August 18, 2023 – REVISED (Item 11.1)**

For disposition of this matter, refer to Item (I)(i).

- (iv) Acquisition of Land and Building in Ward 10 (PED24149) (Ward 10) (Item 14.2)**

For disposition of this matter, refer to Item 10.

(v) **Hamilton Waterfront Trust Governance Update (FCS23029(b)) (City Wide) (Item 14.3)**

For disposition of this matter, refer to Item 11.

(vi) **Legal Update on Cybersecurity Incident and Unrecoverable Systems (LS24013(a)) (City Wide) (Item 14.4)**

For disposition of this matter, refer to Item 12.

(l) **MOTIONS (Item 11 Continued)**

(i) **Amendment to Item 2 of the General Issues Committee Report 23-023, respecting Public Feedback and Recommendations for an Encampment Protocol and Sanctioned Sites (HSC20036(g)) (City Wide) - REVISED, which was approved by Council on August 18, 2023 – REVISED (Item 11.1)**

(1) **(Pauls/Danko)**

WHEREAS, *Safety in Parks*: Raises concerns about the safety of families and children in parks due to discarded needles, drug paraphernalia, proximity to playgrounds, proximity to property fences and potential encounters with individuals experiencing homelessness, including those who may have mental health or substance use issues;

WHEREAS, *Encampments and Public Use of Parks*: Frames parks as public spaces intended for safe and enjoyable use by all residents, but encampments are seen as creating a barrier to this;

WHEREAS, *Managing Homelessness*: Report HSC24027(c), Reducing Homelessness and Managing Encampments highlights that a 1 km radius is recommended to manage the placement of temporary outdoor shelters near Tiffany Park, where 80 outdoor shelters and 192 additional indoor beds will be established;

WHEREAS, *Parks Impacted*: The proposal acknowledges that 10 parks in Wards 2 and 3 will be affected by becoming non-compliant with current regulations, as these Wards are locations for temporary shelters;

WHEREAS, *Municipal Comparison*: The City of Hamilton is noted as being unique in Ontario for allowing encampments in parks, suggesting that this is a departure from typical municipal practices;

WHEREAS, the City of Hamilton is providing temporary indoor and outdoor shelters for 272 unsheltered and currently there are less than 300 unsheltered; and,

WHEREAS, the number of unsheltered is a fluid number and is never quantified;

THEREFORE, BE IT RESOLVED:

That Item 2 of the of the General Issues Committee Report 23-023, respecting Public Feedback and Recommendations for an Encampment Protocol and Sanctioned Sites (HSC20036(g)) (City Wide) - REVISED, be **amended to prohibit overnight camping (tent encampments) in all City of Hamilton parks once a total of 192 additional shelter spaces are available through the previously approved expanded shelter capacity and outdoor shelter site.**

(2) **(Horwath/Kroetsch)**

WHEREAS, on August 18, 2023, Council approved Item 2 of the General Issues Committee Report 23-023 – Public Feedback and Recommendations for and Encampment Protocol and Sanctioned Sites (HSC2003(g)); and,

WHEREAS, on September 18, 2024 the General Issues Committee amended Report HSC24027(b) / FSC24028 / PED24162, Reducing Homelessness and Managing Encampments by adding an addition sub-section (f), as follows:

- (f) That City staff be directed to report back in Q1 2025 on potential changes to the current Encampment Protocol related to the implementation of the City's investment in temporary and permanent shelter spaces, which will enable the City to enforce its Parks and Streets By-law and sunset the current Encampment Protocol to ensure that the City is in compliance with the Charter and current case law.

THEREFORE, BE IT RESOLVED:

That Item 11.1 – Amendment to Item 2 of the General Issues Committee Report 23-023 be DEFERRED to a Q1 2025 General Issues Committee meeting, in alignment with the requested staff report, as directed by General Issues Committee on September 18, 2024.

Result: MOTION, CARRIED by a vote of 10 to 3, as follows:

Yes	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Absent	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis
No	-	Ward 6 Councillor Tom Jackson
No	-	Ward 7 Councillor Esther Pauls
No	-	Ward 8 Councillor J. P. Danko
Yes	-	Ward 9 Councillor Brad Clark
Yes	-	Ward 10 Councillor Jeff Beattie
Yes	-	Ward 11 Councillor Mark Tadeson
Yes	-	Ward 12 Councillor Craig Cassar
Yes	-	Ward 13 Councillor Alex Wilson
Absent	-	Ward 14 Councillor Mike Spadafora
Yes	-	Ward 15 Councillor Ted McMeekin

(m) ADJOURNMENT (Item 15)

(Jackson/McMeekin)

That there being no further business, the General Issues Committee be adjourned at 4:52 p.m.

Result: MOTION, CARRIED by a vote of 12 to 1, as follows:

Yes	-	Mayor Andrea Horwath
Yes	-	Ward 1 Councillor Maureen Wilson
Yes	-	Ward 2 Councillor Cameron Kroetsch
Absent	-	Ward 3 Councillor Nrinder Nann
Yes	-	Ward 4 Councillor Tammy Hwang
Absent	-	Ward 5 Councillor Matt Francis
Yes	-	Ward 6 Councillor Tom Jackson
Yes	-	Ward 7 Councillor Esther Pauls
No	-	Ward 8 Councillor J. P. Danko
Yes	-	Ward 9 Councillor Brad Clark
Yes	-	Ward 10 Councillor Jeff Beattie
Yes	-	Ward 11 Councillor Mark Tadeson
Yes	-	Ward 12 Councillor Craig Cassar
Yes	-	Ward 13 Councillor Alex Wilson
Absent	-	Ward 14 Councillor Mike Spadafora
Yes	-	Ward 15 Councillor Ted McMeekin

Respectfully submitted,

Deputy Mayor Brad Clark
Chair, General Issues Committee

Angela McRae
Legislative Coordinator
Office of the City Clerk

Submitted on Thu, 11/07/2024 - 13:23

Submitted by: Anonymous

Submitted values are:

Committee Requested

Committee
General Issues Committee

Will you be delegating in-person or virtually?
In-person

Will you be delegating via a pre-recorded video?
No

Requestor Information

Requestor Information
Karl Andrus
HAMILTON COMMUNITY BENEFITS NETWORK
Karlandrus@hcbn.ca

Preferred Pronoun
he/him

Reason(s) for delegation request
To speak to the housing secretariat update on Nov 20th

Will you be requesting funds from the City?
No

Will you be submitting a formal presentation?
Yes

Submitted on Fri, 11/08/2024 - 13:19

Submitted by: Anonymous

Submitted values are:

Committee Requested

Committee
General Issues Committee

Will you be delegating in-person or virtually?
In-person

Will you be delegating via a pre-recorded video?
No

Requestor Information

Requestor Information
Renee Wetselaar
St. Matthew's House
414 Barton Street East
Hamilton, Ontario . L8L 2Y3
rwetselaar@stmatthewshouse.ca
289-684-8465

Preferred Pronoun
she/her

Reason(s) for delegation request
To recognize the support of the City of Hamilton's Housing Secretariat's support to the building of our affordable housing project for Black and Indigenous seniors at 412 Barton Street East.

Will you be requesting funds from the City?
No

Will you be submitting a formal presentation?
No

Submitted on Wed, 11/13/2024 - 09:04
Submitted by: Anonymous
Submitted values are:

Committee Requested

Committee
General Issues Committee

Will you be delegating in-person or virtually?
In-person

Will you be delegating via a pre-recorded video?
No

Requestor Information

Requestor Information
Yulena Wan
Hamilton Community Foundation
120 King St. W., Suite 700
Hamilton, Ontario, Canada, Ontario. L8P 4V2
Y.WAN@HAMILTONCOMMUNITYFOUNDATION.CA
9055235600

Preferred Pronoun
she/her

Reason(s) for delegation request
Action Item regarding the acceptance of the 2024 Joint Recommendation Report of the
Housing Secretariat Investment Roadmap Annual Report

Will you be requesting funds from the City?
No

Will you be submitting a formal presentation?
No

Submitted on Mon, 10/21/2024 - 11:24
Submitted by: Anonymous
Submitted values are:

Committee Requested

Committee
Planning Committee

Will you be delegating in-person or virtually?
Virtually

Will you be delegating via a pre-recorded video?
No

Requestor Information

Requestor Information
Michael Hryshenko
IPS Ltd. Solar and Wind Electrical Developer
453 Wycroft Rd
Wycroft
Oakville, 9. N1L 1H6
hryshenko@integrativeprojectsolutions.com

Preferred Pronoun
he/him

Reason(s) for delegation request
Solar Farm Development Support Letter necessary by IESO

Will you be requesting funds from the City?
No

Will you be submitting a formal presentation?
No

Submitted on Mon, 11/11/2024 - 09:56

Submitted by: Anonymous

Submitted values are:

Committee Requested

Committee
General Issues Committee

Will you be delegating in-person or virtually?

In-person

Will you be delegating via a pre-recorded video?

No

Requestor Information

Requestor Information
Brian Sibley
Hamilton East Kiwanis Non-Profit Homes Inc.
281 Queenston Road
Hamilton, Ontario. L8K 1G9
brian.sibley@kiwanishomes.ca
9055454654

Preferred Pronoun
he/him

Reason(s) for delegation request

Presentation in support of the staff reports from the Housing Services Division relating to the Service Manager's consent to encumber the following properties owned and operated by Kiwanis Homes:

1. 71 Sanford Ave. N - to facilitate receipt of Canada Green Affordable Housing Funding from CMHC in the amount totalling \$9,687,220 to complete a deep energy retrofit of the building. This funding will consist of forgivable grant funding of \$6,700,000 and a repayable loan of \$2,987,220.

2. 12, 14 & 16 East Ave. N. and 68 to 74 Fullerton Ave. N. - to secure investment funding from Hamilton Community Foundation in the amount of \$5 million to facilitate the creation of over 370 new affordable housing units in the City of Hamilton.

Will you be requesting funds from the City?

No

Will you be submitting a formal presentation?

Yes

Submitted on Tue, 10/29/2024 - 12:19

Submitted by: Anonymous

Submitted values are:

Committee Requested

Committee
General Issues Committee

Will you be delegating in-person or virtually?
In-person

Will you be delegating via a pre-recorded video?
No

Requestor Information

Requestor Information
Andrew Selman

Preferred Pronoun
he/him

Reason(s) for delegation request
On-going encampment issues at Gage Park, the Delta Parkette, and the rail trail.

Will you be requesting funds from the City?
No

Will you be submitting a formal presentation?
No

Submitted on Wed, 10/30/2024 - 09:39

Submitted by: Anonymous

Submitted values are:

Committee Requested

Committee
General Issues Committee

Will you be delegating in-person or virtually?
In-person

Will you be delegating via a pre-recorded video?
No

Requestor Information

Requestor Information
Andrea Nemtin
Social Innovation Canada
1 St. Clair Avenue East, Suite 300
Toronto, Ontario. M4T2T5
andrea@sicanada.org

Preferred Pronoun
she/her

Reason(s) for delegation request
Invited by Justin Lewis at the City's Housing Secretariat to speak to the Hamilton Transit-Oriented Affordable Housing initiative and pilot fund. We understand this is an item or related to an item on the GIC agenda on November 20.

Will you be requesting funds from the City?
No

Will you be submitting a formal presentation?
Yes



CITY OF HAMILTON
HEALTHY AND SAFE COMMUNITIES DEPARTMENT
Housing Secretariat Division
and
CORPORATE SERVICES DEPARTMENT
Financial Planning, Administration and Policy Division
and
PLANNING AND ECONOMIC DEVELOPMENT DEPARTMENT
General Manager's Office

TO:	Mayor and Members General Issues Committee
COMMITTEE DATE:	November 20, 2024
SUBJECT/REPORT NO:	Housing Sustainability and Investment Roadmap 2024 Annual Update and 2025 Objective Setting (HSC23028(f)/FCS23055(d)/PED23099(g))
WARD(S) AFFECTED:	City Wide
PREPARED BY:	Justin Lewis (905) 546-2424 Ext. 4026 Brian McMullen (905) 546-2424 Ext. 4549 Anita Fabac (905) 546-2424 Ext. 1258
SUBMITTED BY:	Grace Mater General Manager Healthy and Safe Communities Department
SIGNATURE:	
SUBMITTED BY:	Mike Zegarac General Manager Finance and Corporate Services Department
SIGNATURE:	
SUBMITTED BY:	Steve Robichaud Acting General Manager Planning and Economic Development Department
SIGNATURE:	

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Housing Sustainability and Investment Roadmap 2024 Annual Update and 2025 Objective Setting (HSC23028(f)/FCS23055(d)/PED23099(g)) (City Wide) – Page 2 of 16

RECOMMENDATIONS

- (a) That the Progress on the Year 2 (2024) Program of Work for the Housing Sustainability and Investment Roadmap (HSIR) attached as Appendix “A” to Report (HSC23028(f)/FCS23055(d)/PED23099(g)) be received;
- (b) That the Year 3 (2025) Program of Work for the Housing Sustainability & Investment Roadmap (HSIR) attached as Appendix “B” to Report (HSC23028(f)/FCS23055(d)/PED23099(g)) be approved;
- (c) That the City of Hamilton Draft Housing Needs Assessment attached as Appendix “C” to Report (HSC23028(f)/FCS23055(d)/PED23099(g)) be received and that staff be directed to bring the final report back to the General Issues Committee in Q2 2025;
- (d) That the City of Hamilton Finance and Acquisition Action Plan attached as Appendix “D” to Report (HSC23028(f)/FCS23055(d)/PED23099(g)) be received;
- (e) That the HSIR Executive Committee to the Housing Secretariat under the oversight of the General Manager of the Finance and Corporate Services Department, receive delegated authority to enter into financial commitments of over \$2.5 million and up to \$6 million, provided the municipal contributions are being funded solely from funds managed by the City allocated to the Affordable Housing Funding Program Reserve account number 112257, the Affordable Housing Property Reserve account number 112256, the Supportive Housing Funding Account, and any other funds managed by the City that is deemed necessary or to be used for affordable housing;
- (f) That delegated authority be given to staff as it relates to the pre-development analysis, disposition strategies and sale of surplus land that has been identified for affordable housing, including:
 - (i) That the General Manager, Planning and Economic Development Department, or their designate, to initiate any and all necessary Planning Act applications as required, to develop and implement disposition processes including the authority to complete such disposition agreements and any ancillary agreements, to implement mechanisms to secure affordable housing units, to revise development concepts and disposition strategies for sites that have been deemed surplus and have previously approved strategies, to pay any necessary expenses and disbursements, and to amend and waive terms and conditions including development

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Housing Sustainability and Investment Roadmap 2024 Annual Update and 2025 Objective Setting (HSC23028(f)/FCS23055(d)/PED23099(g)) (City Wide) – Page 3 of 16

- timelines on such terms as deemed reasonable, all in a form acceptable to the City Solicitor;
- (ii) That the Chief Corporate Real Estate Officer, or their designate, to negotiate any and all agreements relating to the sale and/or lease of current and future surplus municipal lands that have been identified and approved for affordable housing purposes for a nominal value based on terms and conditions to the satisfaction of the General Manager, Planning and Economic Development, and in a form satisfactory to the City Solicitor;
- (iii) That the Mayor and City Clerk be authorized and directed to execute all necessary documents respecting the disposition of all current and future surplus municipal lands identified and approved by Council for affordable housing, in a form satisfactory to the City Solicitor;
- (g) That staff be directed to submit applications for any funding opportunities available through the Federation of Canadian Municipalities, as needed, and report back to Council on the status of those applications.

EXECUTIVE SUMMARY

The City of Hamilton's Housing Sustainability and Investment Roadmap was approved by Council in April 2023 (HSC23028/FCS23055/PED23099). It outlined four pillars of activity to respond to the growing housing crisis the City was facing: 1) new construction; 2) acquisition of at-risk rental housing; 3) preservation of existing affordable housing; and 4) increasing the supply of housing with supports. The Roadmap also established the "Infrastructure" necessary to successfully guide implementation of the priority activities, including the formation of the Housing Secretariat division who would facilitate actions across City departments and report annually to Council on progress.

Report (HSC23028(f)/FCS23055(d)/PED23099(g)) herein is the second annual update, which provides a detailed update on the progress that has been made (Appendix "A") and lays out the 2025 Program of Work (Appendix "B"). Overall, 15 of the 24 objectives that were set in 2024 have been completed (some are ongoing) and 9 objectives have been partially achieved. Ongoing and partially achieved objectives will be included in the 2025 Program of Work.

Appendix "A" contains details on each objective. Some key accomplishments include:

- The creation and implementation of the Affordable Housing Development Project Stream ('Project Stream') that enables accelerated project approval and funding opportunities for affordable and supportive housing projects. To date, the Project

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Housing Sustainability and Investment Roadmap 2024 Annual Update and 2025 Objective Setting (HSC23028(f)/FCS23055(d)/PED23099(g)) (City Wide) – Page 4 of 16

Stream has held three quarterly intake rounds for applications, receiving a total of 42 eligible submissions, currently representing 2,576 potential units.

- Municipal contributions have been approved to fund the construction of approximately 885 units, pending the finalization of agreements.
- Officially launched application process for the Housing Accelerator Fund (HAF) in May 2024. The HAF is a \$93.5 million allocation over four years from the federal government to support the creation of 2,675 housing units across the housing continuum.
- The creation of the Finance and Acquisition Action Plan with a focus on the purchase of at-risk affordable private rental housing (Appendix “D”).
- The completion of the Housing Needs Assessment as required by the HAF program (Appendix “C”).
- The successful renovation and occupation of 476 Rent-Geared-to-Income units by CityHousing Hamilton (currently 83% complete, on track for all by end of year).
- The development and ongoing implementation of a comprehensive and collaborative government relations action plan, communications and engagement plan, aimed at enhancing advocacy and engagement on the Roadmap.
- In June 2024, Habitat for Humanity completed two new townhomes donated by New Horizons Development for affordable home ownership
- The approval of a number of By-laws aimed to protect tenants, as well as the preservation of affordable rental housing.

The resulting 2025 Program of Work will feature continued implementation of the Housing Accelerator Fund, implementation of the Finance and Acquisition Action Plan, continued refinement of the AHD Project Stream, and expansion of the HSIR Government Relations Strategy and Communications and Engagement Plan. Details on the 2025 Program of Work are included in Appendix “B” to Report (HSC23028(f)/FCS23055(d)/PED23099(g)).

Other recommendations included in Report (HSC23028(f)/FCS23055(d)/PED23099(g)) are aimed to provide delegated authority to the Executive Committee and other Senior Leadership Team members in order to expedite the objectives of the HSIR, as well as recommendations to refer to the budget process the staff needed to continue establishing the Housing Secretariat.

Alternatives for Consideration – Not Applicable

FINANCIAL, STAFFING, AND LEGAL IMPLICATIONS

Financial

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Housing Sustainability and Investment Roadmap 2024 Annual Update and 2025 Objective Setting (HSC23028(f)/FCS23055(d)/PED23099(g)) (City Wide) – Page 5 of 16

Report (HSC23028(f)/FCS23055(d)/PED23099(g)) does not have direct financial implications, however, it is anticipated that resourcing requirements for the anticipated Year 3 (2025) Program of Work for the Housing Sustainability and Investment Roadmap (HSIR) will be brought forward through business cases in the 2025 Tax Budget process.

The lands identified as part of the City's disposition strategy will be transferred for a nominal value. All the costs related to pre-development feasibility work and real estate and legal costs related to the sale of surplus municipal lands identified for affordable housing, will be funded from the Housing Accelerator Fund Year 1 - Initiative 4 (Project ID 6742341304, Account Number 55801) and subsequent years' Housing Accelerator Fund allocations to this initiative and credited to Account No. 59806- 812036 (Real Estate – Admin Recovery), as appropriate. The use of the funds has been previously approved by Council through Report PED231439(c).

Staffing

There are no direct staffing implications resulting from approval of this report.

Legal

In conjunction with Municipal Licensing and By-Law Enforcement, a series of by-laws have already been prepared and reviewed, and others will be reviewed as needed to continue advancing the objectives of the (HSIR). Letters of Intent and Municipal Contribution Agreements have also been prepared in consultation with the Legal Division to ensure alignment with legal and procedural requirements.

Additionally, all necessary documents related to the disposition of current and future surplus municipal lands, resulting from recommendation (f) of Report (HSC23028(b)/FCS23055(a)/PED23099(b)) will be prepared and executed in a form satisfactory to the City Solicitor.

HISTORICAL BACKGROUND

The Housing Sustainability and Investment Roadmap (HSIR) was approved by Council in April 2023 as an action-oriented framework to address Hamilton's housing crisis. In November 2023, the first annual update on its Program of Work (HSC23028(b)/FCS23055(a)/PED23099(b)) was presented at GIC. This report outlined the substantial progress that had been made by City Departments on the priority actions, and it identified the objectives and actions for the 2024 Program of Work.

The Housing Secretariat brought forward two reports in 2024 on the AHD Project Stream, Report (HSC23028(d)/FCS23055(b)/PED23099(d)) on June 5 and Report

SUBJECT: Housing Sustainability and Investment Roadmap 2024 Annual Update and 2025 Objective Setting (HSC23028(f)/FCS23055(d)/PED23099(g)) (City Wide) – Page 6 of 16

(HSC23028(e)/FCS23055(c)/PED23099(e)) on June 19. Through Report (HSC23028(d)/FCS23055(b)/PED23099(d)), the Director of the Housing Secretariat Division, under the oversight of the General Manager of Finance and Corporate Services Department through the HSIR Executive Committee received delegated authority to enter into financial commitments of up to \$2.5 million per project provided the municipal contributions are being funded solely from funds managed by the City allocated to the Affordable Housing Funding Program Reserve account number 112257, with proponents and lead administration of the program. As per Report (HSC23028(d)/FCS23055(b)/PED23099(d)) containing results from the Q1 intake of the AHD Project Stream, the Housing Secretariat committed to reporting all future quarterly intake results via a Communication Update to the Mayor and Members of Council.

On December 13, 2023, Council approved recommendation from Report PED23099(a)/HSC23028(a) contained within General Issues Committee Report 23-033 for staff to initiate a zoning by-law amendment application for the property municipally known as 9-15 Clarence Avenue, 1126 Garth Street, 70 Hope Avenue, and 5 and 13 Lake Avenue South, and to report back to General Issues Committee with a disposition strategy for a nominal value sale to a non-profit affordable housing provider or a direct partnership with a non-profit for the purpose of affordable housing.

POLICY IMPLICATIONS AND LEGISLATED REQUIREMENTS

The HSIR builds on the City of Hamilton's Strategic Plan and Vision, the Housing and Homelessness Action Plan (HHAP) created in 2013 and renewed in 2019, as well as the Official Plan and relevant Secondary Plans. The HSIR is also supported and informed by strategies including the Urban Indigenous Strategy which calls for an increase in accessible and affordable housing for Indigenous people, as well as the Hamilton Climate Action Strategy, the Hamilton Community Safety and Well-being Plan and the 2023 City of Hamilton Housing Pledge.

The recommended delegated authorities for the General Manager, Planning and Economic Development and the Chief Corporate Real Estate Officer, are consistent with the City's Real Estate Portfolio Management Strategy Plan as approved by City Council on November 24, 2004, and Sale of Land Policy By-Law No. 14-204.

RELEVANT CONSULTATION

- HSIR Advisory Committee, including the Hamilton Community Foundation and the Canadian Housing Evidence Collaborative (CHEC), consulted on a quarterly basis.
- HSIR Executive Committee, including City Manager, General Manager Healthy and Safe Communities, General Manager Planning and Economic Development,

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Housing Sustainability and Investment Roadmap 2024 Annual Update and 2025 Objective Setting (HSC23028(f)/FCS23055(d)/PED23099(g)) (City Wide) – Page 7 of 16

and General Manager Finance and Corporate Services, consulted on an as-needed basis.

- HSIR Steering Committee, including representatives from Planning, Real Estate, Building, Housing Services, Indigenous Relations, Corporate Finance, and Government Relations, consulted monthly. Consultation and communication is ongoing with other relevant staff such as Corporate Communications, Legal Services, and Public Engagement.
- Hamilton is Home coalition and other non-profit housing providers.
- CityLAB Hamilton student research projects.
- For-profit developers and investors interested in collaborating with the City on housing solutions.
- Community members, including people with lived experience of homelessness and housing insecurity through the Community Partnership Action Table.
- Municipal representatives and subject-matter experts from across the Greater Toronto Hamilton Area through housing-related working groups such as the Regional Planners Commission of Ontario Affordable Housing Group and the GTHA Regional Housing Table.

ANALYSIS AND RATIONALE FOR RECOMMENDATIONS

Report (HSC23028(f)/FCS23055(d)/PED23099(g)) is presenting the progress on the objectives set in 2024 along with the proposed program of work for 2025. In addition, it is presenting a series of recommendations regarding delegating authority and staffing needed in order to secure that all the resources needed to advance the HSIR are in place.

The following are some of the key accomplishments from the 2024 work plan. Additional details and achievements are included in Appendix “A” to Report (HSC23028(f)/FCS23055(d)/PED23099(g)).

Affordable Housing Development Project Stream

The Affordable Housing Development Project Stream was created to support non-profit and charitable organizations in developing and retaining affordable housing options in Hamilton. The program provides financial support through waivers of fees and permits, capital grants, and administrative support to aid non-profit organizations in their development journey. This initiative aligns with the City's broader Housing Sustainability & Investment Roadmap and Housing and Homelessness Action Plan, aimed at increasing the supply of affordable and supportive housing solutions while reducing chronic homelessness.

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Housing Sustainability and Investment Roadmap 2024 Annual Update and 2025 Objective Setting (HSC23028(f)/FCS23055(d)/PED23099(g)) (City Wide) – Page 8 of 16

Since its launch in January 2024, the Project Stream has held three quarterly intake rounds for applications, receiving a total of 42 eligible submissions, currently representing 2,576 potential units. Of the submissions, 17% are dedicated to supportive housing for individuals with high-acuity needs, while the remainder focuses on affordable rental housing solutions for families, seniors, and individuals with low-to-moderate incomes. These applications have highlighted a diverse range of housing solutions, reflecting the broad spectrum of housing needs in the community.

Throughout this process, the Housing Secretariat has worked closely with participating organizations, gaining a deeper understanding of their needs and the challenges they face in advancing affordable housing projects. In response to feedback and in line with our commitment to make any necessary changes to ensure the effective delivery of the Project Stream program, and successfully amended the advancement schedule to better support projects in the early stages of development.

The amended schedule now provides 90% of the pre-development funding upon signing, with a 10% holdback contingent on building permit issuance. This adjustment ensures that pre-development funds are administered in alignment with eligible costs listed in the Affordable Housing Development Project Stream program guidelines—such as consultation fees, studies, architectural designs, and site approvals—facilitating project progress from pre-development activities to a construction-ready state.

These amendments to the advancement schedule to accommodate pre-development funding are essential for the effective delivery of the Project Stream program and for fulfilling our commitment to stakeholders. The successful adoption of this change allows proponents to use their municipal funding to achieve critical early milestones without delay, enabling a smoother transition to construction readiness and advancing our goal of creating affordable and supportive housing options for Hamilton residents.

The Affordable Housing Development Project Stream continues to be a cornerstone of the City's efforts to provide sustainable, affordable housing solutions while fostering collaboration with local non-profit partners. Through these ongoing improvements, the Project Stream is positioned to meet the immediate needs of housing providers while strengthening affordable housing options across Hamilton.

Housing Accelerator Fund

The Housing Accelerator Fund (HAF) represents a pivotal opportunity for the City of Hamilton to expedite housing development and meet ambitious targets for residential unit growth. Through the approval of Report HSC23017(a)/FCS23062(a)/PED23143(a), Council has committed to executing seven key initiatives identified in the Housing Action Plan, backed by a \$93.5 Million allocation from the Canadian Mortgage and Housing Corporation (CMHC). These funds, to be distributed over four payments, aim to

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Housing Sustainability and Investment Roadmap 2024 Annual Update and 2025 Objective Setting (HSC23028(f)/FCS23055(d)/PED23099(g)) (City Wide) – Page 9 of 16

incentivize the creation of 2,675 net new market and affordable residential units by December 2026, above the City's historical five-year average.

The HAF Program officially launched in May 2024 and began accepting applications for three key HAF-supported incentive under the HAF Program:

- Additional Dwelling Unit and Multi-Plex Housing Incentive Program
- Rapid Transit Multi-Residential Rental Housing Incentive Program
- Housing Acceleration Incentive Program

These incentives are designed to encourage both market and affordable housing development, with a particular emphasis on increasing density along rapid transit corridors and supporting multi-plex development. While the HAF primarily focuses on accelerating overall residential unit growth, it includes provisions for the creation and maintenance of affordable housing, allowing surplus funds to be directed toward affordable housing initiatives. The HAF Program is a critical component of the City's long-term housing strategy, helping to address housing supply gaps, support diverse housing options, and ensure that Hamilton can meet the demands of its growing population. By aligning local development with federal housing targets, the program reinforces Hamilton's commitment to creating solutions across the housing continuum.

Since the program launch, the Housing Secretariat has received significant interest from community members, non-profit organizations, and for-profit developers. Staff has been engaged in an informational campaign to raise awareness about the program, while also conducting detailed project-specific research to rigorously assess eligibility and ensure that the program is accessible to all, regardless of their level of building or construction experience. As interest rates begin to decrease, staff expects a significant uptick in applications as more developers and community members can take advantage of the available incentives.

Finance and Acquisition Action Plan

The acquisition pillar of the HSIR has been emphasized due to research that for every new affordable rental unit that was being built, the City of Hamilton was losing 23 affordable units through inflation of rents, large rent increases for vacant rental units, and renovations/renovictions. Between 2011 and 2021, Hamilton lost over 16,000 rental units with rents below \$750, (over 1,500 units per year). The intent of the Finance and Acquisition Action Plan is to assist the purchase of private rental units that are at risk of being sold (with significant risk of major rent increases) by community sector non-profit providers to protect the affordability of the units over time.

The proposed plan is included as Appendix "D" to Report (HSC23028(f)/FCS23055(d)/PED23099(g)). The Program was developed over the first

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Housing Sustainability and Investment Roadmap 2024 Annual Update and 2025 Objective Setting (HSC23028(f)/FCS23055(d)/PED23099(g)) (City Wide) – Page 10 of 16

eight months of 2024 under CHEC’s guidance and included feedback from an internal City advisory committee with representatives from Finance and Corporate Services, Corporate Real Estate Office, Municipal Land Development Office, Housing Services, with additional feedback from CityHousing Hamilton and the Hamilton Community Foundation. The non-profit membership of Hamilton is Home was also consulted.

The Finance and Acquisition Action Plan is proposed as a two-year pilot program that will achieve several outcomes: 1) build “readiness” for a Federal Rental Protection Plan; 2) pre-qualify non-profit organizations with the capacity to acquire and operate additional rental units; 3) provide limited capital funding, a ten year property tax exemption, and rent supplements for up to 100 units of rental housing; 4) evaluate and monitor progress; and 5) conduct additional research on enhancements and other possible financing strategies. The proposed budget for this Pilot program is \$5.0 M over two years for capital funding with operating impacts from capital of \$300,000 to create up to 40 rent supplement units.

Housing Needs Assessment

The City of Hamilton has engaged SHS Consulting to conduct a comprehensive Housing Needs Assessment (HNA) as a deliverable of the City’s Housing Accelerator Fund (HAF) allocation. This HNA provides a detailed, city-wide analysis of housing demand, supply, and affordability and is distinct from the 2022 Housing Needs Assessment that is focused on the City’s Inclusionary Zoning study. The findings of this new and holistic assessment will guide future housing policy, development strategies, and advocacy efforts aimed at solutions across the entire housing continuum.

The main objectives of the HNA include:

- Meeting federal requirements under the HAF program by producing an up-to-date analysis of housing needs
- Analysing local housing needs
- Engaging with diverse stakeholders
- Providing a foundation for future strategies and investments:

Key Findings

The draft Housing Needs Assessment has identified several pressing issues that will shape the City’s housing strategy. Some of the issues we have identified thus far include:

SUBJECT: Housing Sustainability and Investment Roadmap 2024 Annual Update and 2025 Objective Setting (HSC23028(f)/FCS23055(d)/PED23099(g)) (City Wide) – Page 11 of 16

- Urgent demand for rental housing: There is a significant need to increase the supply of purpose-built rental units, particularly as renter households are outpacing the availability of rental stock. From 2021 to 2023, the primary rental universe in Hamilton decreased by 526 units, despite growing demand.
- Diverse housing types: The mismatch between household sizes and available housing stock has highlighted the need for both smaller affordable ownership units and larger family-sized rental units. This diversity is critical to meeting the needs of Hamilton’s aging population and growing families, and other shared households.
- Supportive housing: The demand for supportive housing—particularly for individuals experiencing or at risk of homelessness with high acuity needs or who are ageing remains a top priority as emphasized by the community.
- Aging housing stock: A large portion of Hamilton’s housing, particularly those built before 1960, requires rehabilitation and retrofitting to improve safety, accessibility, and energy efficiency.

The City will receive the final report from SHS Consulting in December 2024; staff will report back to the General Issues Committee in Q2 2025 with the findings of the final Housing Needs Assessment and recommendation for future work.

City Housing Hamilton

As of September 30, 2024, 397 (83%) of these units were repaired and occupied and are on track to be completed by end of 2024. Additionally, City Housing Hamilton (CHH) has reduced its attritional vacancy rate from 9.07% to 3.68% and is on track to meet a 2% target by the end of 2024. As of September 30, CHH has housed 604 households so far in 2024. For reference, it housed 559 households in 2023 and 444 in 2022.

Other achievements include:

- Completed a 24 unit passive house on King William. This property provides 24/7 supports to individuals being housed from the City’s By-name List.
- On track to complete a 55-unit passive house build at 106 Bay Street North by the end of 2024. This traditional build features 1 and 3 bedroom units, supporting multi-generational living.
- The commissioning of a 20-year Development Strategy, and complementary Action Plan to guide and support the next phase of development of affordable housing by CHH.
- Significant progress on two other CHH builds taking place at the site of the former City Motor Hotel. Constructed to meet passive house standards, 55 Queenston Road is a 40-unit mid-rise building with 1 and 3 bedroom units and 1620 Main Street East is a mass-timber 42-unit mid-rise with 1 and 2 bedroom units. These buildings are scheduled to be completed in 2025.

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Housing Sustainability and Investment Roadmap 2024 Annual Update and 2025 Objective Setting (HSC23028(f)/FCS23055(d)/PED23099(g)) (City Wide) – Page 12 of 16

Government Relations, Communications and Engagement

Communications

Progress has been made in developing and implementing a communications plan for the Housing Sustainability and Investment Roadmap since Council's endorsement in April 2023.

Key communications milestones for 2024 include:

- Public communication on the Affordable Housing Development (ADH) Project Stream, raising community awareness of the City's commitment to tackling housing issues;
- Launch of the "Whole of Hamilton Housing Approach" dedicated webpage; providing up to date information on housing initiatives and a summary of housing investments (www.hamilton.ca/housinginvestments);
- Launch of the Housing Secretariat email address and webpage, engaging stakeholders on homelessness and affordable housing development; and,
- Launch of a comprehensive communications campaign for the Housing Accelerator Fund program, including print and digital media, radio ads, and social media outreach.

Community Engagement and Public Input

By collaborating with the City's Public Engagement team, the Housing Secretariat is committed to creating a transparent and inclusive environment. The HAF-funded Housing Needs Assessment is successfully piloting this approach through ward-based pop-ups and the launch of a resident survey. Key issues identified include: the rising rates of homelessness, the need for affordable and supportive rental units, and renovations.

The findings from the HNA will help inform:

- Housing types that support a wide range of needs under the Housing Accelerator Fund (HAF);
- Policy and advocacy efforts;
- Zoning changes;
- Affordability targets; and,
- Housing-based supports.

A key objective for Year 2 of the Roadmap was to engage a diverse range of stakeholders, including the public, non-profit housing providers, developers, elected

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Housing Sustainability and Investment Roadmap 2024 Annual Update and 2025 Objective Setting (HSC23028(f)/FCS23055(d)/PED23099(g)) (City Wide) – Page 13 of 16

officials, and communities experiencing homelessness or housing insecurity. The Community Partnership Action Table (CPAT) was created to provide an opportunity for community members with lived experiences to share their knowledge with the aim to advance the HSIR objectives.

Government Relations

The Housing Secretariat continues to engage with key stakeholders, such as the Hamilton is Home coalition, to enhance the efficiency of advocacy efforts and secure funding for shovel-ready projects. Key government relations milestones in 2024 include:

- The City received \$17.5 million in funding through the Province’s Building Faster Fund in March 2024. This funding was critical in achieving the City’s 2024 approved budget;
- Conducted a Shovel-Ready Affordable Housing Tour on June 17 with Paul Calandra, Ontario’s Minister of Municipal Affairs and Housing, during which a AHD Project Stream Shovel-Ready Sites Information package and a Funding Request was presented to underline the urgent need for additional funding for affordable and supportive housing;
- Delegation with the Ministry of Municipal Affairs and Housing at the Association of Municipalities of Ontario (AMO) conference on August 19-20, further emphasizing the need for provincial investment in housing initiatives; and,
- Hosted a meeting on July 23 with Sean Fraser, Canada’s Minister of Housing, Infrastructure and Communities, highlighting how the City is using federal funds to eliminate barriers to affordable and supportive housing solutions through innovative zoning and by-law reforms, a land disposition strategy, and direct building incentives.

Delegated Authorities

Following the delegated authority to the Director, Housing Secretariat Division to enter into financial commitments of up to \$2.5 million per project, as approved by Council through Report HSC23028(d)/FCS23055(b)/PED23099(d), staff are recommending to extend the delegated authority to the HSIR Executive Committee to the Housing Secretariat under the oversight of the General Manager of the Finance and Corporate Services Department to enter into financial commitments of over \$2.5 million and up to \$6 million to support staff-led program administration, approvals, and program amendments on a go-forward basis of the Project Stream.

The increased delegated authority will support expeditious approvals and program administration of new affordable housing development projects in the City of Hamilton. This will allow staff to meet the objectives outline in the Housing Sustainability and

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Housing Sustainability and Investment Roadmap 2024 Annual Update and 2025 Objective Setting (HSC23028(f)/FCS23055(d)/PED23099(g)) (City Wide) – Page 14 of 16

Investment Roadmap, the Housing and Homelessness Action Plan, and established Council Priorities.

The rationale for this request stems from the fact that a number of projects have already received City funding from previously identified sources, and current funding limits prevent additional financial support from being allocated to them. This has caused delays and created obstacles to moving these critical projects forward. By increasing the threshold for financial commitments, the City can address these setbacks and help avoid further interruptions to project timelines.

Furthermore, the request to extend delegated authority directly addresses concerns raised by affordable housing developers regarding obstacles that slow down project progress. This revised framework allows the City to more efficiently identify and prioritize projects that meet both community needs and municipal goals. By streamlining the approval process, speeding up access to funding, and accelerating the start of construction, the City can respond more quickly to the demand for affordable housing. In addition, this approach enhances the City's ability to attract and utilize additional funding from provincial, federal, and private sector sources. By reducing delays in approvals, the City can better respond to community concerns about slowdowns in housing projects during the current housing crisis.

Staff also require a range of delegated authorities to facilitate the implementing processes to support the disposition strategies outlined in previous reports approved by Council, which supports the use of surplus municipal land for affordable housing development. The delegated authority that staff require include:

- Authority to make Planning Act applications, including consultation with the public, to ensure the appropriate policy and zoning is in place to permit the development of affordable housing that is reflective of community need, neighbourhood context and represents good planning;
- Authority to enter into negotiations and agreements with a successful proponent to secure affordability requirements and facilitate the eventual transfer of surplus municipal land; and,
- Authority to execute documents to secure affordability and other requirements, as appropriate, and to transact the properties.

Staff anticipate a streamlined implementation of the approved disposition strategies resulting from delegated authority of the administrative elements of disposition of municipal land. Staff can more effectively and efficiently plan and execute on Council direction by eliminating the requirement to seek further Council approval on a site-by-site basis for the administrative elements of pre-development land use approvals work

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Housing Sustainability and Investment Roadmap 2024 Annual Update and 2025 Objective Setting (HSC23028(f)/FCS23055(d)/PED23099(g)) (City Wide) – Page 15 of 16

and land disposition. Updates on the disposition of lands will be provided through the annual reports on the Housing Sustainability and Investment Roadmap.

Other Achievements in Housing

During 2024, Hamilton has seen other achievements that contribute to alleviate the crisis across the housing continuum. Some notable developments that were completed or will be completed during the upcoming months are:

- 225 Additional Dwelling Units (*)
- 39 Supporting housing units (CHH/Indwell; St. Mathew's House)
- 55 Affordable housing units (CHH – 106 Bay St. North)
- 600 Student residence units (McMaster University; Mohawk College)
- Funding for renewal of 1,913 rental units

In addition, several other projects are undergoing and expected to be ready by 2025 and 2026 including two projects by CHH (55 Queenston Rd. and 1620 Main St. East) and McMaster's Lincoln Alexander Hall.

(*) Figures may not be updated as a result of the cyberattack.

2025 Program of Work

Appendix "B" to Report (HSC23028(f)/FCS23055(d)/PED23099(g)) contains the 2025 Program of Work. The following are some of the key calls to action set for 2025:

- Expand Governance structure to include Indigenous providers and stakeholders to implement a whole of Hamilton approach;
- Implement the Finance and Acquisition Action Plan;
- Continue to develop strategies that advance government relations, communications and community engagement work;
- Create of a Housing Sustainability and Investment Roadmap Reserve
- Enhance the process and criteria for the Affordable Housing Development Project Stream;
- Enhance the Housing Accelerator Fund program;
- Continue to identify possible sources of funding, city-owned properties and increase collaboration with community partners to advance affordable and supportive housing projects;

**SUBJECT: Housing Sustainability and Investment Roadmap 2024 Annual Update
and 2025 Objective Setting (HSC23028(f)/FCS23055(d)/PED23099(g))
(City Wide) – Page 16 of 16**

ALTERNATIVES FOR CONSIDERATION

Not Applicable

ALIGNMENT TO THE 2016 – 2025 STRATEGIC PLAN

As a part of the Term of Council Priority “Healthy and Safe Communities”, three outcomes were identified which relate to the HSIR: 1) Streamlined and accelerated approvals of new residential development, with a goal of 30% rental and 10% affordable or supportive housing; 2) preservation and expansion of affordable rental housing; and 3) reduce the number of individuals who are actively homeless by 30%. These outcomes align strongly with the four pillars of the HSIR and provide a set of targets by which progress can be measured. The Action strategies presented in the Term of Council priorities are the same strategies identified in the HSIR. The HSIR is designed to help fulfil the City of Hamilton’s vision to be the best place to raise a child and age successfully.

APPENDICES AND SCHEDULES ATTACHED

Appendix “A” – Progress on Year 2 (2024) Program of Work
Appendix “B” – Year 3 (2025) Program of Work
Appendix “C” – Draft Housing Needs Assessment
Appendix “D” –Finance and Acquisition Action Plan

PROGRESS ON YEAR 2 (2024) PROGRAM OF WORK

ACTIVITIES	PROGRESS OF WORK TO DATE	LEAD	STATUS	
INFRASTRUCTURE FOR THE ROAD MAP				
1.	Continue to emphasize urgency, commitment, and collective will through the relationships created and nurtured in 2023.	<ul style="list-style-type: none"> • The Mayor's Office and Corporate Relations prioritized affordable housing in presentations at the Association of Municipalities of Ontario annual conference and the Ontario Municipal Social Services Association conference. • The Mayor's Office hosted visits from the provincial Minister of Municipal Affairs and Housing and the federal Minister of Housing, Infrastructure and Communities to discuss current developments of affordable housing. • The West End Homebuilder's Association partnered with the Ontario Homebuilder's Association and the Building Industry and Land Development Association to host the inaugural Central Ontario Housing Summit in April of 2024. The emphasis was on emphasizing public and private sectors' need to take drastic action to increase housing supply. • A Greater Toronto and Hamilton Area Regional Housing Table has been formed to collaborate on issues facing affordable housing. • The Regional Planning Commissioners of Ontario has formed a housing working group with the City of Hamilton serving as inaugural chair. • Hamilton is Home continues to communicate with provincial and federal representatives regarding the readiness of affordable housing sites. 	City Council, Executive Committee, Housing Secretariat, Community Partners	Achieved and Ongoing
2.	Develop a divisional organizational chart that includes transition of temporary positions to permanent positions.	<p>The Divisional Organizational Chart has been developed with 13 FTE being a full staff complement. Currently 8 of 13 have been filled.</p> <p>Housing Policy and Relations Section</p> <ul style="list-style-type: none"> • Hired: Program Coordinator, HSIR • To hire: Manager, Housing Policy and Relations and two Policy & Public Affairs positions <p>Infrastructure Planning and Development</p> <ul style="list-style-type: none"> • Hired: Manager, Senior Project Manager, and Program Coordinator, Contracts Analyst • To hire: two Senior Project Managers <p>Director's Office</p> <ul style="list-style-type: none"> • Hired: Administrative Assistant • Hired: Senior Policy Advisor 	Housing Secretariat	Partially achieved and ongoing.

Appendix "A" top Report HSC23028(f)/FCS23055(d)/PED23099(g)

PROGRESS ON YEAR 2 (2024) PROGRAM OF WORK

ACTIVITIES		PROGRESS OF WORK TO DATE	LEAD	STATUS
3.	Expand Governance structure to include Indigenous providers and stakeholders to implement a whole of Hamilton approach.	The Director, Housing Secretariat, is a regular participation in the Coalition for Hamilton's Indigenous Leaders as well as the Circle of Beads. The Secretariat works closely with the City's Director, Indigenous Relations.	Housing Secretariat, Indigenous Relations	Achieved and ongoing
4.	By Q3, 2024 deliver a five-year financing strategy and report back to Council annually through the Housing Secretariat's annual report.	Program funding will be delivered through Affordable Housing Funding Program, Supportive Housing Account (3 yr), Housing Accelerator Fund and Affordable Housing Funding Reserve. The City will use all available municipal funding to leverage provincial and federal program dollars.	Housing Secretariat, Corporate Finance	Achieved and ongoing
5.	Develop a detailed government relations strategy, including the addition of policy analysis capacity with the Secretariat, in partnership with the Mayor's Office and Council that addresses supportive housing, appropriate levels of investment in the homelessness sector, and approaching upper levels of government to fund new affordable housing development in aggregate, rather than on a project-by-project basis. Convene a Community Working Group on Government Relations to set key messages and maximize impact.	<p>The Government Relations Strategy has been drafted and work is underway. The City is piloting a "Portfolio" approach to government advocacy in partnership with the Hamilton is Home coalition to underscore their commitment to delivering affordable and supportive housing solutions in a collaborative and coordinated fashion.</p> <p>A corporate-wide Affordable Housing Strategy Group has been formed and is led by Corporate Communications, Housing Services, and the Housing Secretariat.</p>	Mayor's Office, Housing Secretariat, Housing Services, Corporate Communications and Government Relations	Partially achieved and ongoing

Appendix "A" top Report HSC23028(f)/FCS23055(d)/PED23099(g)

PROGRESS ON YEAR 2 (2024) PROGRAM OF WORK

ACTIVITIES		PROGRESS OF WORK TO DATE	LEAD	STATUS
6.	Develop and implement a Communications Strategy to facilitate action on the HSIR. In partnership with Corporate Communications, develop an internet/intranet presence, media plan, quarterly newsletters, and involvement in the Government Relations strategy.	<p>An Affordable Housing Communications Plan (inclusive of Community Engagement Plan) has been drafted and implementation ongoing.</p> <p>Highlights include:</p> <ul style="list-style-type: none"> Expanding the Housing Secretariat website with new program information (HAF, AHD Project Stream applications) Undertaking a marketing campaign for the Housing Accelerator Fund Initiating the Community Partnership Action Table Engaging the community on the housing continuum framework, Overseeing public consultation for the Housing Needs Assessment, and; Housing Investment landing page on the City's website. 	Housing Secretariat, Corporate Communications, Government Relations	Achieved & ongoing
7.	Complete a detailed Housing Needs Assessment that will guide corporate strategy on affordable housing.	<p>One of the program requirements of the Housing Accelerator Fund is to complete a detailed Housing Needs Assessment. Social Housing Strategists has been contracted to deliver this assessment under the supervision of the Housing Secretariat, Housing Services, and Planning and Economic Development.</p> <p>The Housing Needs Assessment will include detailed demographic and statistical information, alongside qualitative data from public consultation carried out in summer/early fall 2024. Activities included a dozen community consultations across Hamilton, a resident survey on housing need, and key stakeholder focus groups.</p>	Housing Secretariat	Achieved

Appendix "A" top Report HSC23028(f)/FCS23055(d)/PED23099(g)

PROGRESS ON YEAR 2 (2024) PROGRAM OF WORK				
ACTIVITIES	PROGRESS OF WORK TO DATE	LEAD	STATUS	
PILLAR 1: NEW CONSTRUCTION				
8.	<p>Create a Multi-Year Supportive Housing Fund. This \$31 million fund was proposed in HSC23054 and was approved in principle in HSC23041, dependent on a financing strategy and criteria for usage of the fund. By creating this fund, the City will allow for greater leverage of funding from upper levels of government, and accelerated projects.</p>	<p>The Supportive Housing Account, a 3 year, \$31 million fund, has been established. The funding is operated through the Affordable Housing Development Project Stream, which consists of two funds: the Supportive Housing Account and the Affordable Housing Fund.</p> <p>The first round of funding allocations were reported to Council on June 20, 2024 (Report (HSC23028(e)/FCS23055(c)/PED23099(e)) and the fund operates via the Affordable Housing Development Project Stream. Throughout the first two rounds of the Project Stream program, municipal contributions have been approved to fund the construction of approximately 885 units, pending the finalization of agreements.</p> <p>In addition, the Housing Secretariat was approved funding for \$250,000 from the City's Climate Change Reserve to support affordable and supportive housing projects that meet the terms of the Climate Change Reserve Policy.</p>	City Council, Housing Secretariat, Executive Steering Committee	Achieved and ongoing
9.	<p>Develop a process and criteria for an Affordable Housing Development Project Stream of pre-qualified and prioritized supportive housing and affordable housing projects based on criteria, such as the ability to leverage funding from upper levels of government, timeline for development, ability to respond to the City's highest needs (encampments, homelessness), and alignment with the Truth and Reconciliation Commission's Calls to Action.</p>	<p>City Council approved the creation of and program guidelines for the Affordable Housing Development Project Stream in June 2024. The project stream is an innovative method to prioritize affordable and supportive housing projects for funding, while building readiness for projects earlier in the development process.</p> <p>The Project Stream has held three quarterly intake rounds for applications, receiving a total of 42 eligible submissions, currently representing 2,576 potential units.</p>	Housing Secretariat, Planning & Economic Development, Executive Steering Committee	Achieved and ongoing.

Appendix "A" top Report HSC23028(f)/FCS23055(d)/PED23099(g)

PROGRESS ON YEAR 2 (2024) PROGRAM OF WORK

ACTIVITIES		PROGRESS OF WORK TO DATE	LEAD	STATUS
10.	Implementation of the Housing Accelerator Fund workplan (to be approved by City Council). Note: if applicable.	<p>The City received a commitment of \$93.5 million over four years from the federal government's Housing Accelerator Fund. The first annual allocation of \$23.5 million was received in April 2024. HAF is a key investment for the City's efforts to create additional housing, and it is intended to focus on the entire housing continuum, not just affordable housing.</p> <p>To complement the Housing Accelerator Fund requirements, the City has introduced by-law reforms aligning with each of the HAF initiatives to encourage the expansion of, while protecting the current supply, of housing. Highlights include:</p> <ul style="list-style-type: none"> • Allowing single, semi-detached, triplexes, fourplexes and street townhouses in all urban areas of the City of Hamilton • Adding residential permissions in commercial areas to allow for commercial properties to redevelop as either mixed-use or stand alone residential • Established infill housing guidelines to ensure that new infill development responds to climate change considerations as well as neighbourhood concerns about the "look" of new infill development • Allowing Accessory Dwelling Units (ADU's) as of right for both urban and rural areas • Established a dedicated Allowing Accessory Dwelling Unit team to assist customers with the permitting process • Eliminated minimum parking requirements in neighbourhoods adjacent to the LRT corridor, and reduced parking requirements in other areas of the City • Development of Low Impact Development Guidelines and Green Building Standards 	Housing Secretariat, Housing Services, Planning and Economic Development, Corporate Real Estate, Corporate Finance	Achieved and ongoing.

Appendix "A" top Report HSC23028(f)/FCS23055(d)/PED23099(g)

PROGRESS ON YEAR 2 (2024) PROGRAM OF WORK

ACTIVITIES		PROGRESS OF WORK TO DATE	LEAD	STATUS
11.	Use all available municipal levers to move pre-qualified projects through pre-development activities to the point of having a building permit. This will allow projects to be "shovel-ready" when funding is made available.	<p>The City's Planning and Economic Development Departments has announced the creation of a new pilot project that is focused on expediting and prioritizing affordable housing projects through the pre-development and development process. This pilot will be implemented in Q4 2024 and PED staff will work closely with Secretariat staff to evaluate its effectiveness.</p> <p>The City's Planning Division is also continuing to pre-zone properties through its Zoning By-law update workplan to ensure projects are shovel ready. New mid-rise zoning will be brought forward in Q1 2025.</p>	Housing Secretariat, Planning and Economic Development	Partially achieved and ongoing
12.	Partner with Social Innovation Canada and others on an Equitable Transit-Oriented Affordable Housing to design and implement new financing models and maximize funding pathways to CMHC.	As a result of the first year of the Lab process, SI Canada has received a conditional grant from CMHC to pursue the creation of a transit-oriented affordable housing fund for Hamilton that will leverage funding from social and private equity investors to provide a variety of financial tools to promote affordable housing in transit corridors.	Housing Secretariat, Social Innovation Canada, Hamilton is Home, Hamilton Community Foundation	Partially achieved and ongoing.
13	Identify city-owned properties that are suitable for development of affordable housing and develop a corresponding disposition strategy.	<p>Six city-owned surplus sites were identified for the development of affordable housing. City Council approved sale of one of these sites to fund the other sites' development. Five sites are in planning and disposition phases (Report PED23099(a)/HSC23028(a)).</p> <p>CREO has hired 3 FTE's to continue to identify and develop additional city-owned and/or provincial and federal lands that are suitable for affordable housing development; and to review opportunities for integrated developments where affordable housing can be paired with other public or private assets, such as libraries, fire stations and places of worship.</p>	Corporate Real Estate, Municipal Land Development Office, Housing Secretariat	Achieved and ongoing.

Appendix "A" top Report HSC23028(f)/FCS23055(d)/PED23099(g)

PROGRESS ON YEAR 2 (2024) PROGRAM OF WORK

ACTIVITIES	PROGRESS OF WORK TO DATE	LEAD	STATUS	
14.	<p>Bring forward recommendations for delegated authorities required by City Staff to maximize and expedite progress on Roadmap deliverables and Council endorsed goals.</p>	<p>In June 2024, City Council granted the Executive Leadership Team delegated authority up to \$2.5 million per affordable housing project from the Affordable Housing Program Fund, the Supportive Housing Account, and the Affordable Housing Property Reserve (Report (HSC23028(d)/FCS23055(b)/PED23099(d)).</p> <p>City Staff continues to prepare a more in-depth examination of delegated authorities that could expedite progress on affordable housing projects.</p>	<p>Corporate Real Estate, Legal Services, Housing Secretariat, Municipal Land Development Office, Finance, Executive Leadership Team</p>	Partially achieved and ongoing.

PILLAR 2: ACQUISITION

15.	<p>By Q2, 2024, develop an Acquisition Strategy focused on two types of activities:</p> <ul style="list-style-type: none"> a. the purchase of existing affordable private market rental units that include proposed terms, objectives, and funding envelope with financing strategy; and b. the purchase of vacant or under-utilized land that is suitable for affordable housing development including adjacent properties (land assembly) that maximize available sites. 	<p>The Draft Finance and Acquisition Plan is included in Appendix "D" of Report (HSC23028(f)/FCS23055(d)/PED23099(g))</p> <p>It proposes a two year pilot program for acquisition of 100 units by non-profits with the goal of getting ready for the rollout of the federal rental acquisition plan. It also proposes a one-time capital budget of \$5 M for capital grants, a ten year property tax exemption, and 40 rent supplements for deep affordability (40% of the units).</p>	<p>Housing Secretariat, Real Estate, Finance</p>	Partially achieved and ongoing
-----	--	--	--	--------------------------------

Appendix "A" top Report HSC23028(f)/FCS23055(d)/PED23099(g)

PROGRESS ON YEAR 2 (2024) PROGRAM OF WORK				
ACTIVITIES	PROGRESS OF WORK TO DATE	LEAD	STATUS	
PILLAR 3: PRESERVE AND MAINTAIN AFFORDABLE HOUSING				
16	Repair, renovate and occupy 476 rent-geared-to-income apartments that have been off-line due to need for repairs (CityHousing Hamilton)	As of September 30, 2024, 397 (83%) of these units were repaired and occupied. Continue to be on track to be completed by end of 2024. Additionally, as of September 30, 2024, CHH has reduced its attritional vacancy rate from 9.07% to 3.68% and is on track to meet a 2% target by the end of 2024. As of September 30, CHH has housed 604 households so far in 2024. For reference, it housed 559 households in 2023 and 444 in 2022.	CityHousing Hamilton	Achieved.
17.	Undertake an asset rationalization to prioritize capital needs and create a 10-year portfolio renewal strategy. Complete the Building Condition Assessments of community housing inventory and the repair of off-line units.	Housing Services has funded three Social Housing providers to complete their own Building Condition Assessments, for approximately 1800 units, and then funded another seven providers with approximately 540 units through Provincial and Federal funds. For 2024, provincial funding for BCAs is delayed. In the interim, providers that are capable to do so, are self funding BCAs to continue progressing forward. There has been significant federal funding to support the renewal of the community housing stock: <ul style="list-style-type: none"> • CityHousing Hamilton is on Year 4 of a 7 year, \$165 Million renewal strategy. • Victoria Park Community Homes received \$12.3 M to renew 1,203 rental units in Hamilton (announced July 16, 2024) • East Kiwanis Non-profit Housing received \$6.5 M to renew 650 rental units (announced July 16, 2024) • Stoney Creek Community Homes received \$2.3 M to repair 60 units of rental housing (announced July 16, 2024) 	Housing Services, Community Housing Providers	Partially achieved and ongoing
18.	Continue to monitor end-of-mortgage agreements and implement a framework and funding formula to protect the city's community housing stock.	Underway. Monitor progress and respond to end-of-mortgages for social housing with goal of preserving affordable and RGI housing units.	Housing Services	Achieved and Ongoing

Appendix "A" top Report HSC23028(f)/FCS23055(d)/PED23099(g)

PROGRESS ON YEAR 2 (2024) PROGRAM OF WORK

ACTIVITIES		PROGRESS OF WORK TO DATE	LEAD	STATUS
19.	Establish a municipal tenant support program that supports tenants in both altering and sustaining permanent housing solution	Program implemented housing emergency fund established partnerships, established with community agencies.	Housing Services, Housing Secretariat	Partially achieved
20.	Monitor the effectiveness of any by-laws created to protect purpose-built rental housing, protect tenants, and prevent displacements and amend them accordingly to maximize their impact.	<p>In Q3, 2023, City Council approved the creation of the Hamilton Apartment Rental Program, which was a suite of four major initiatives intended to preserve and maintain the city's rental stock. The four major initiatives are:</p> <ul style="list-style-type: none"> • The Safe Apartments By-Law, which will regulate apartment building standards and oversee apartment licensing, • The Renovation License and Relocation By-Law was passed in April 2024, and, beginning in Jan 2025, will regulate rental renovations that require relocation of tenants and includes a number of protections to existing tenancies, • An updated Vital Services and Property Standards By-Law that will better regulate the supply of vital services and will prescribe clearer standards for maintenance and occupation of rental units, • The extension of the rental housing licensing pilot project in certain wards. <p>In addition to the Hamilton Apartment Rental Program, in June 2024 the Rental Housing Protection by-law was approved, which establishes the conditions that must be met before rental housing stock can be converted to other uses or demolished.</p> <p>Hamilton City Council approved the creation of a Vacant Unit Tax. Beginning in early 2025, the City will be charging an additional 1% of a property's assessed value for any property that was vacant over 183 days in the prior year. The revenue generated will be used to support the City's housing initiatives.</p>	Planning & Economic Development	Achieved and ongoing.

PILLAR 4: PROVISION OF HOUSING BASED SUPPORTS

Appendix "A" top Report HSC23028(f)/FCS23055(d)/PED23099(g)

PROGRESS ON YEAR 2 (2024) PROGRAM OF WORK

ACTIVITIES		PROGRESS OF WORK TO DATE	LEAD	STATUS
21.	Conduct due diligence on and develop a transparent process and criteria to prioritize, recommend, and expedite housing projects that can provide permanent supportive housing for people with mid-high acuity needs who are experiencing chronic homelessness.	<p>Supportive housing projects are facilitated through the AHD Project Stream and are included in the PED pilot program to expedite planning approvals.</p> <p>The City continues to require additional supportive housing units that provide intensive supports for very high acuity people, requests for which has been incorporated in the Government Relations Strategy with input from Housing Services and Hamilton is Home Supportive Housing providers.</p> <p>In addition, Macassa Lodge Redevelopment is an ongoing work with the Ministry of Long Term Care and is expected to be completed by 2026 consisting of a new wing for 64 residents, with 20 net new LTC beds.</p>	Housing Secretariat, Planning and Economic, Housing Services	Achieved and ongoing
22.	Provide planning and project support to Indigenous-led supportive housing projects to expedite and accelerate projects.	Sacajawea has submitted two projects to Q1 2024 of the AHD Project Stream for the potential to realize 70 supportive housing projects serving learners and tenant support and healthcare services. Ontario Aboriginal Housing Services has submitted several re-development opportunities to the Affordable Housing Development Project Stream.	Housing Secretariat, Planning and Economic Development, Indigenous Relations	Achieved and ongoing.
23.	Review of subsidized Residential Care Facility system,	Housing Services has retained a consultant to undertake this work; preliminary results expected by the end of the year.	Housing Services, Public Health Services	Partially achieved and ongoing.
24.	Working with homelessness system providers to address the demands and needs of the individuals experiencing homelessness	Temporary expansion of shelter systems by 272 new beds	Housing Services	Achieved and ongoing.

Appendix "B" to Report HSC23028(f)/FCS23055(d)/PED23099(g)

YEAR 3 (2025) PROGRAM OF WORK				
ACTIVITIES		LEAD	STATUS	
			Enhanced	New
INFRASTRUCTURE FOR THE ROAD MAP				
1.	Continue to emphasize urgency, commitment, and collective will through the relationships created and nurtured in 2024. A "whole of Hamilton" approach.	City Council, Executive Committee, Housing Secretariat	xx	
2.	Expand Governance structure to include Indigenous providers and stakeholders to implement a whole of Hamilton approach. Begin building relationships with Indigenous Financial Institutions, Treaty Partners, and strive for Urban Indigenous representation on community partnership action tables. Explore "land back" principles.	Housing Secretariat	xx	
3.	<p>Continue to develop and implement a Government Relations plan. Follow up on the results of the pilot "Portfolio" approach to government advocacy in partnership with the Hamilton is Home coalition and on the work of the Affordable Housing Strategy Group.</p> <p>Continue to refine the collective "whole of Hamilton" message on housing.</p> <p>Develop and share resources on how to mobilize community-level advocacy on housing issues to provincial and federal levels of government.</p> <p>Include advocacy related to tenant protections, end-of-mortgage agreements, rent controls, and adequate income levels for tenants.</p>	City Manager, Housing Secretariat, Housing Services, Communications Government Relations	xx	
4.	Continue to implement the Affordable Housing Communications Plan to facilitate action on the HSIR in collaboration with community organizations, non-profits, and local stakeholders.	City Manager, Housing Secretariat, Housing Services, Communications Government Relations	xx	
5.	<p>Leverage the data from the Housing Needs Assessment to guide future work on affordable housing (evidence-based government advocacy, community outreach and education, policy changes, future growth planning, etc.)</p> <p>Use HNA findings to update and affirm the Roadmap. Strengthen the connection between the HNA and HAF and how it's helping provide direction on how to implement the funds and what kind of housing is needed.</p>	Housing Secretariat Planning & Economic Development		xx

Appendix “B” to Report HSC23028(f)/FCS23055(d)/PED23099(g)

YEAR 3 (2025) PROGRAM OF WORK					
ACTIVITIES		LEAD	STATUS		
			Enhanced	New	
PILLAR 1: NEW CONSTRUCTION					
7.	Enhance the process and criteria for the Affordable Housing Development Project Stream of pre-qualified and prioritized supportive housing and affordable housing projects based on the insights and lessons learned from 2024 intake; align program objectives with the Truth and Reconciliation Commission's Calls to Action as well as Office of Climate Change Initiatives, Green Building Standards and AODA Standards; and develop accreditation process for applicants to ensure the provider is able to deliver on solutions.	Housing Secretariat, Planning and Economic Development, Executive Steering Committee	xx		
8.	Enhance the Housing Accelerator Fund program by providing grants and loans to proponents of initiatives #1, #2 and #3. Increase accessibility for public consumption in coordination with internal and external stakeholders. This program targets the creation of 2,675 net-new units on the next 3 years and it is intended to focus on the entire housing continuum, not just affordable housing.	Housing Secretariat, Planning and Economic Development,			xx
9.	Leverage all available municipal mechanisms to advance pre-qualified projects through the first three stages of the development process —Phase 1: Initiation, Phase 2: Planning, and Phase 3: Execution— into Phase 4: Monitoring. This approach aligns with the Project Management Institute project phases adopted by Project Stream Program, as endorsed by Council through Report HSC23028(d)/FCS23055(b)/PED23099(d). Conduct a review of municipal funds received from upper levels of government (e.g. OPHI, COCHI, COHB, Reaching Home) to ensure maximum benefit and alignment with the HSIR and Term of Council priorities related to affordable housing.	Housing Secretariat, Housing Services	xx		

Appendix "B" to Report HSC23028(f)/FCS23055(d)/PED23099(g)

YEAR 3 (2025) PROGRAM OF WORK				
ACTIVITIES		LEAD	STATUS	
			Enhanced	New
10.	Continue to identify city-owned properties that are suitable for development of affordable housing and develop a corresponding disposition strategy. Monitor the "All for One" pilot project and its outcomes on expediting site plan processes for affordable housing development.	Housing Secretariat, Planning and Economic Development, Corporate Real Estate, Municipal Land Development Office	xx	
11.	Monitor and collaborate with Social Innovation Canada for the creation of a transit-oriented affordable housing fund for Hamilton; Social Innovation Canada has received a conditional grant from CMHC for this purpose.	Housing Secretariat		xx
12.	Bring forward recommendations for delegated authorities required by City Staff to maximize and expedite progress on Roadmap deliverables and Council endorsed goals.	Corporate Real Estate, Legal Services, Housing Secretariat, Municipal Land Development Office, Finance, Executive Leadership Team	xx	
13.	Collaborate with the Federal and Provincial governments as well as community stakeholders for the advancement of affordable housing projects to begin construction in 1-3 years.	Housing Secretariat		xx
PILLAR 2: ACQUISITION				
14.	Implement the Finance and Acquisition Plan as outlined in Appendix D to Report (HSC23028(f)/FCS23055(d)/PED23099(g))	Housing Secretariat, Finance, Real Estate		xx
15.	Explore options and make recommendations to enhance the Finance and Acquisition Plan to cover land or building purchases to facilitate additional units of affordable and supportive housing.	Housing Secretariat, Real Estate, Finance		xx
16.	Review the requirements, feasibility, and effort of creating a Social Debenture Framework or Municipal Bond Program that would help finance affordable and supportive housing projects.	Housing Secretariat, Finance		xx

Appendix "B" to Report HSC23028(f)/FCS23055(d)/PED23099(g)

YEAR 3 (2025) PROGRAM OF WORK				
ACTIVITIES		LEAD	STATUS	
			Enhanced	New
PILLAR 3: PRESERVE AND MAINTAIN AFFORDABLE HOUSING				
17.	Monitor the 20-year Development Strategy, and complementary Action Plan (subject to approval by the CityHousing Hamilton Board in October) aimed to guide and support the next phase of development of affordable housing by CHH.	City Housing Hamilton		xx
18.	Monitor progress on the Building Condition Assessments for social housing providers to guide reinvestment and maintenance priorities. Ensure independent providers are adequately funding maintenance reserves. Identify assets for redevelopment potential and offload properties.	Housing Services	xx	
19.	Continue to monitor end-of-mortgage agreements; monitor and implement any by-laws created to protect purpose-built rental housing; and to protect tenants and prevent displacement and/or renovations.	Housing Services, Planning and Economic Development	xx	
PILLAR 4: PROVISION OF HOUSING BASED SUPPORTS				
20.	Continue to advocate for funding to operationalize housing with supports. Continue to identify and expedite housing projects that can provide permanent supportive housing for people with mid-high acuity needs who are experiencing chronic homelessness. Provide planning and project support to Indigenous-led supportive housing projects to expedite and accelerate projects, with input from Indigenous Relations.	Housing Services	xx	
21.	Implementation of RCF review recommendations	Housing Services, Public Health Services	xx	
22.	Continued expansion of the shelter system through call for proposals from shelter providers	Housing Services,	xx	

Draft Housing Needs Assessment

City of Hamilton



October 18, 2024

Table of Contents

<u>1. Executive Summary</u>	3
<u>2. Project Background</u>	7
<u>3. Glossary</u>	11
<u>4. Methodology</u>	16
<u>5. Roles and Responsibilities</u>	20
<u>6. What We Heard</u>	25
<u>7. Hamilton Housing Needs Assessment</u>	36
<u>8. Key Housing Insights</u>	66
<u>9. Next Steps</u>	72

Introduction and Acknowledgements

This Housing Needs Assessment study is being undertaken by SHS on behalf of the City of Hamilton. This initial report being brought to the General Issues Committee is the first draft of the quantitative and qualitative analysis, with a more comprehensive final Housing Needs Assessment report to follow later in 2024. The final report will include further data analysis as appropriate based on stakeholder feedback; a fulsome What We Heard report; a review of relevant federal, provincial and municipal policies, strategies and programs including definitions of affordable; and more localized analysis of housing need to support decision making on investments in housing.

We would like to thank staff from the City of Hamilton for their direction, input, and assistance throughout this study.

We would also like to thank all the participants involved in this study, including the City's HSIR Steering Committee and Advisory Committee, and local stakeholders, who provided valuable data and information for this study, as well as the public who provided important insight into housing needs in the city via a community survey and through attending pop-up community events across the city.

The following team members make up the project team at **SHS**.

Narmadha Rajakumar, Partner
Dalton Wudrich, Senior Consultant
Melissa Giblon, Analyst, Housing Policy & Research

The following staff members from the **City of Hamilton** make up the core project team contributing to this work.

Justin Lewis, Director, Housing Secretariat
Jeff Wingard, Consultant, Sr. Manager
Anna Currier, Program Coordinator, Housing Secretariat

Executive Summary

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

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

Executive Summary

Key Housing Insights

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

Summary of Key Housing Insights

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



37,120
purpose-built rental units

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

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



What We Heard

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

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

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



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

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

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

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

3. There is a need for greater diversity in housing sizes, particularly smaller ownership dwellings and larger family-sized rental options.



60% small households



32% small dwellings

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

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



What We Heard

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

Summary of Community Engagement

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

A resident survey was launched concurrently with several community pop-ups across the City of Hamilton to hear community feedback on the state of housing in the City. Focus groups were conducted with the Housing Sustainability and Investment Roadmap (HSIR) Steering and Advisory Committees and Hamilton is Home, an alliance of community housing providers in the City of Hamilton. One further focus group is scheduled with the Community Partnership Action Table (CPAT) for October 29, 2024. Key themes that arose through the community engagement include:

Key Themes



Engagement Snapshot



279

surveys completed.



12

Community pop-ups.



4

Focus groups.

Project Background

This section introduces the context and purpose of the study.

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

Context

On January 1, 2001, the City of Hamilton was formed through the amalgamation of Hamilton and its five neighbouring municipalities: Ancaster, Dundas, Flamborough, Glanbrook, and Stoney Creek. This history creates a unique geography to the modern City, home to 569,350 individuals across 222,805 households in 15 Wards.

The City of Hamilton experienced substantial population growth (+6.0%) between 2016 and 2021 and will require targeted investment to ensure that housing supply keeps pace with demand.

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

Housing Secretariat & HSIR

The City has simultaneously undertaken several major policy initiatives regarding affordable housing under the umbrella of the Housing Sustainability and Investment Roadmap (HSIR).

The Housing Secretariat will oversee all elements of implementation for the HSIR as well as the Action Plan for their Housing Accelerator Fund program funding.

Purpose of this Study

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

In 2022, the Federal Government announced a plan to support municipalities nation-wide in accelerating the creation of 100,000 new residential units using an investment of \$4 billion dollars in a new program called the HAF program. On March 20, 2023, Canadian Mortgage and Housing Corporation released the Pre-Application Reference Material for the HAF program. The primary objectives of the program are to create an additional supply of housing at an accelerated pace and enhance certainty in the approvals and building process.

The City of Hamilton submitted its HAF program application to the federal government in June 2023 and signed an agreement in October 2023 for an allocation of \$93.5 million for the incentivization of 2,675 net new residential units by 2027.

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

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

This initial report contains an overview of public engagements conducted to-date, and City-wide analysis of population and household demographics, housing supply, ownership and rental affordability.

These findings are synthesized into key insights, which include a discussion of barriers and challenges to addressing top housing issues in Hamilton.

Objectives of the Housing Needs Assessment

The Housing Needs Assessment (HNA) is being completed to fulfill the requirements of the federal Housing Accelerator Fund program being administered by CMHC to have an up-to-date Housing Needs Assessment. The results of this HNA are also intended to form the basis of a comprehensive housing response that will ensure sufficient and sustainable housing options along the housing continuum in the City of Hamilton. This assessment builds on the 2022 assessment performed as part of the inclusionary zoning impact assessment, as this report includes a broader range of data and data for the years 2022 and 2023 where available.

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

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

Study Components

The Housing Needs Assessment will include:

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

*Policy context, review of affordability definitions, and recommendations on investment are to be included in next draft



Glossary

This section includes definitions of technical terms used throughout the Housing Needs Assessment

Glossary of Terms

Housing and Dwelling Terms

Dwelling Type: The type of dwelling refers to the built-form or structure type of a dwelling where someone lives.

- **Single detached dwellings** are not attached to any other dwelling or structure (except its own garage or shed).
- **Semi-detached dwellings** are one of two dwellings attached side by side to each other, but not attached to any other dwelling or structure (except its own garage or shed).
- **Row houses** are one of three or more dwellings joined side by side, but without any other dwellings either above or below.
- **Low-rise apartments** are multi-unit apartment structures with fewer than five storeys.
- **High-rise apartments** are multi-unit apartment structures with five or more storeys.

Dwelling Age and Condition Definitions

Dwelling Condition: The condition of a dwelling refers to whether the dwelling is in need of repairs (*see: Adequate Housing*). This does not include desirable re-modelling or additions.

- **Regular maintenance needed** includes dwellings where only regular maintenance, such as painting or furnace cleaning, is required.
- **Minor repairs needed** includes dwellings needing only minor repairs such as dwellings with missing or loose floor tiles, bricks or shingles; or defective steps, railing or siding.
- **Major repairs needed** includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring; and dwellings needing structural repairs to walls, floors or ceilings.

Dwelling Construction Age: Period of construction refers to the period in time during which the building or dwelling was originally constructed. This refers to the period in which the building was completed, not the time of any later remodeling, additions or conversions.

//Glossary of Terms

Population and Household Terms

Household Type: Household type refers to the composition of persons who occupy the same dwelling.

- **Census family** is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a parent of any marital status in a one-parent family with at least one child living in the same dwelling and that child or those children.
- **Multigenerational households** means households with three or more generations. These households contain at least one person who is both the grandparent of a person in the household and the parent of another person in the same household.
- **Other census family household** includes both one-census-family households with additional persons and multiple-census-family households.
- **Two- or more-person non-family household** means a group of two or more persons who live together but do not constitute a census family.

Household tenure refers to whether the household owns or rents their private dwelling.

- **Owner households** are considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it.
- **Renter households** are considered to rent their dwelling if no member of the household owns the dwelling.

Immigration Status: Refers to households where the primary household maintainer has immigrant status in Canada.

Household Income: The total combined income from all household members, before taxes and deductions.

Primary Household Maintainer: First person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.

//Glossary of Terms

Housing Affordability Measures

Shelter-to-Income Ratio (STIR): A commonly accepted benchmark for measuring affordability in the Canadian context is where a household spends no more than 30% of its gross household income on housing costs. This is referred to the shelter-cost-to-income ratio, or STIR, and is a key indicator of affordability.

- A household facing **affordability issues** is a household spending 30% or more of their gross household income on shelter costs.
- A household facing **deep affordability issues** is a household spending 50% or more of their gross household income on shelter costs.

Core Housing Need: A more complete measure for defining affordability as it assesses the adequacy, suitability, and affordability of housing. 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).

- **Dwelling Adequacy:** Adequate housing is reported by their residents as not requiring any major repairs.
- **Dwelling Suitability:** 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.

Low-income population: The low-income measure, after tax, (LIM-AT) refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases.

- Low-income status is typically presented for persons but, since the LIM-AT threshold and household income are unique and shared by all members within each household, low-income status based on LIM-AT can also be reported for households.

//Glossary of Terms

Residential Development Terms

Housing Start: In the Starts and Completions Survey, a start is defined as the beginning of construction work on a building. This is usually when the concrete has been poured for the whole of the footing around the structure or an equivalent stage where a basement will not be part of the structure.

Housing Completion: For purposes of the Starts and Completions Survey, a Completion is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10% of the proposed work remains to be done.

Dwelling unit: In the Starts and Completions Survey, a dwelling unit is defined as a structurally separate set of self-contained living premises. A dwelling unit has a private entrance from outside the building or from a common hall, lobby or stairway inside the building. The entrance must be one that can be used without passing through another separate dwelling unit.

Methodology

This assessment presents observations about Hamilton's housing system based on an analysis of housing supply and demand, informed by feedback received through a public engagement process.

The data is primarily from publicly available sources including census data from Statistics Canada and housing data from CMHC. The City of Hamilton provided key non-public data.

Overview of Methodology

Housing demand is driven by population trends, household characteristics, household incomes and the economic characteristics of the community.

The key data points include:

- Population trends, including projections, population age trends, and demographic trends,
- Household characteristics, including tenure, size, and composition, as well as characteristics of primary household maintainers,
- Household incomes, including average incomes and income decile information, and
- Economic characteristics, including labour market trends, industries of employment, and commuting patterns.

Supply Data

Housing supply includes the existing market and non-market housing stock, and trends in the creation of new housing.

The key data points include:

- The existing housing stock, including dwelling types and the age and composition of the stock,
- New Dwelling trends, including housing starts and completions, and planning application pipeline insights,
- Non-market (Supportive, transitional, and emergency) housing stock characteristics.

Affordability Data

This housing needs assessment includes an examination of the affordability of housing stock in relation to the household incomes in the community. The key data points include:

- Proportion of the population spending 30% or more on shelter costs,
- Prevalence of core housing need,
- Market housing supply, including ownership and rental prices and vacancy rates, and
- Affordability of existing ownership and rental housing.

Data Sources

The quantitative data sources used throughout this study comes from the following sources, unless otherwise stated:

- Statistics Canada Census of Population: 2006, 2011, 2016, 2021
- CMHC Rental Market Survey
- CMHC Rental Market Report
- CMHC Housing Starts and Completions Survey
- CMHC Market Absorption Survey
- Data provided by the City of Hamilton including on non-market housing, building permits, residential sales data, construction costs, and surplus municipal lands.

Data provided by the **City of Hamilton on non-market housing, building permits, residential sales data, construction costs, surplus municipal lands, and more** is updated at least annually and includes data from **2023 and 2024**.

Data collected from **CMHC** provides housing statistics that are updated annually and provides values into **2023**. This includes data on the **primary rental market, housing construction, the price of newly constructed units**. Housing statistics from CMHC have been used extensively to help inform the assessment, due in large part to their reliability and reporting frequency.

Data collected from **Statistics Canada** is used to create a robust social-economic profile of the City but is only updated every five (5) years. The most recent census data available is from **2021**. This includes **population and household demographics, and labour characteristics, housing stock characteristics, housing affordability characteristics**.

- Statistics Canada releases data on a schedule; while the data is from 2021, certain values were not released to the public until 2022 or 2023.
- Core housing need and shelter-to-income ratio are two measures of housing affordability gathered by Statistics Canada. These measures were collected again in 2022 and recently released.
- Due to the COVID-19 pandemic, the 2021 Census of Population was impacted by the public health measures that were implemented to slow the spread of COVID-19. These measures impacted economic conditions and how Canadians worked and lived.

**The data sources used in this analysis are collected and published on different schedules, with not all data available on an annual basis.*

Data Sources

Qualitative data was gathered through:

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

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

Roles & Responsibilities

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

Actors in the Housing Sector

Private Sector Developers

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

Private Sector Rental Providers

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

Not for Profit Housing Providers

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

//Actors in the Housing Sector**City of Hamilton – Establishes land use policies**

The Province provides the overarching policy and legislative framework for the planning and approval of housing which the City must adhere to. The City's Official Plans establishes local land use policies that sets out the types and locations of housing across the entire municipality.

City of Hamilton – As the Municipal Service Manager

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

City of Hamilton – Housing Secretariat

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

Hamilton – Provider of affordable housing

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

Roles in the Housing System

Province of Ontario

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

Federal Government

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

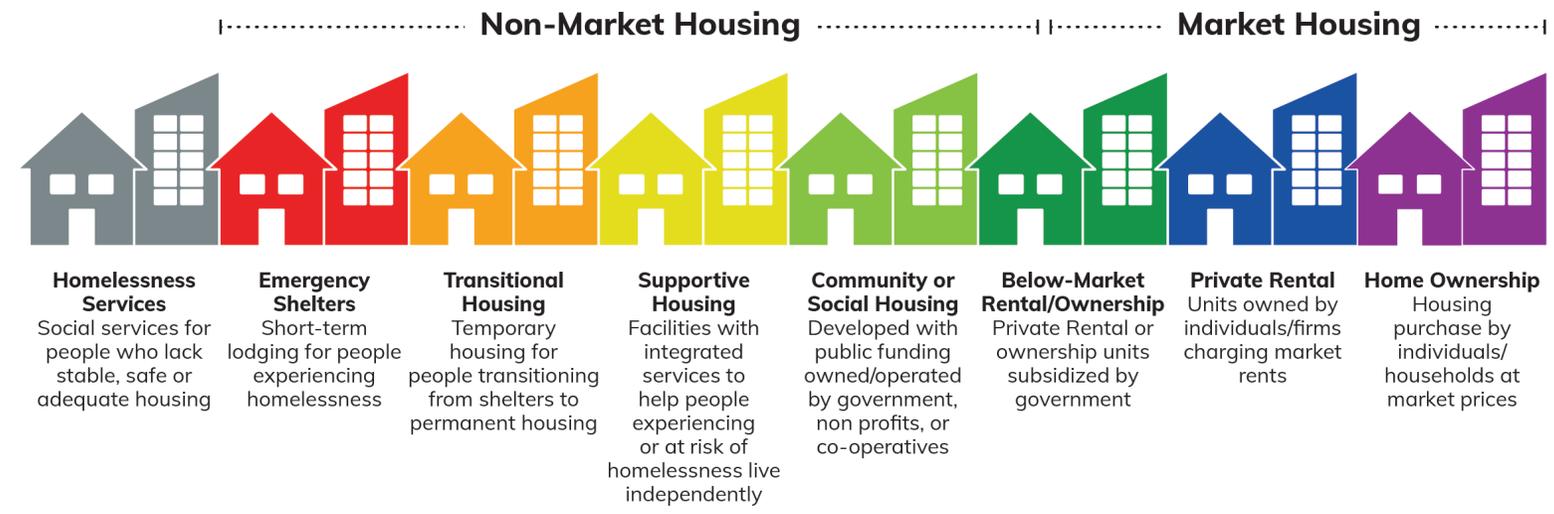
- More financing for apartment construction,
- Funding and financing towards construction of new affordable housing with the Affordable Housing Fund,
- Removal of the GST from new rental housing, and
- Additional programs to support creation of co-op housing, making federally owned land available for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

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

Housing Continuum

This is particularly true for individuals and families with low- and moderate-incomes or for people with unique housing and support needs.

While the housing continuum appears to be linear, it is not. People can move back and forth along the continuum through different stages of their lifetime. For example, a young couple may start in affordable rental housing when they settle in the geographical community, move to ownership housing as they expand their family, then downsize into a market rental unit during retirement, and move into supportive housing in their old age. As such, it is important for each geographical community to have an adequate supply of housing options within the housing system.



What We Heard

This section provides an analysis of qualitative data to supplement the comprehensive statistical analysis conducted as part of the Housing Needs Assessment. A resident survey and community pop-ups were hosted to better understand the housing need in the community.

Included in this section is an overview of What We Heard from residents through public consultation. The findings from this data is used throughout the quantitative analysis to help contextualize and interpret the data.

Overview of Engagements

Resident Survey

A resident survey was launched digitally through SurveyMonkey from September 4th to October 14th, 2024. The survey asked residents to share their experiences with regards to housing and identify housing priorities/needs in their communities. Paper copies of the survey were made available to residents at each of the community pop-up locations.

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

Pop-Up Dates and Locations

- **Perkins Centre – Ward 4:** Sept. 4
- **HPL, Barton Branch – Ward 3:** Sept. 5
- **Hamilton Farmers' Market – Ward 2:** Sept. 7
- **HPL, Central Library – Ward 2:** Sept. 7
- **Sackville Hill Seniors Rec Centre – Ward 7:** Sept. 10
- **Stoney Creek:**
 - **Recreation Centre – Ward 5:** Sept. 11
 - **Municipal Service Centre – Ward 10:** Sept. 16
- **Valley Park Recreation Centre – Ward 9:** Sept. 17

- **Williams Fresh Café – Hamilton Centre:** Oct. 1
- **Binbrook Branch Library – Flamborough:** Oct. 8
- **Hamilton Community House 41 – Hamilton East:** Oct. 8
- **Westmount Recreation Centre – Hamilton West:** Oct. 9
- **CF Lime Ridge Mall – Hamilton Mountain:** Oct. 10

Resident Survey

Engagement Snapshot



surveys completed.



60%
of respondents were aged 30 to 54 years.



68%
of respondents have lived in the City of Hamilton for more than 10 years.

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

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

Figure 2 • Household Size of Respondents

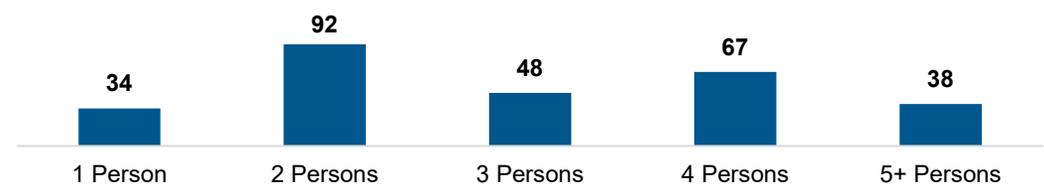
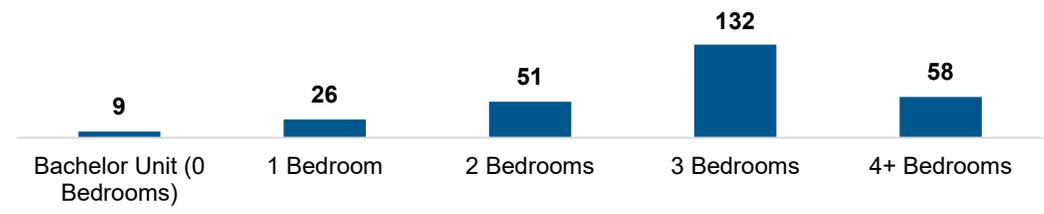


Figure 3 • Dwelling Size of Respondents



// Resident Survey: Key Themes

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

Satisfaction with housing

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

Figure 4 • Satisfaction with Current Housing

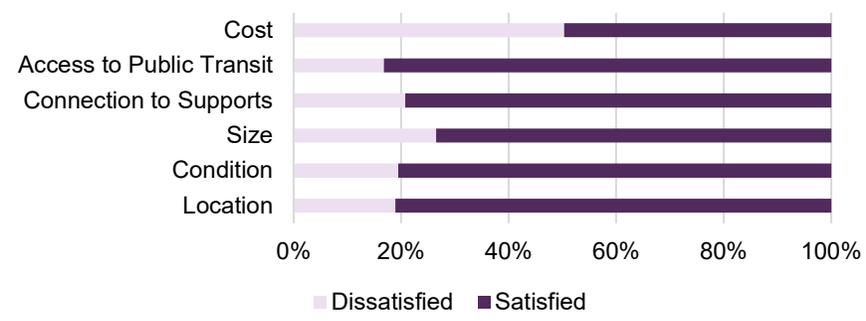
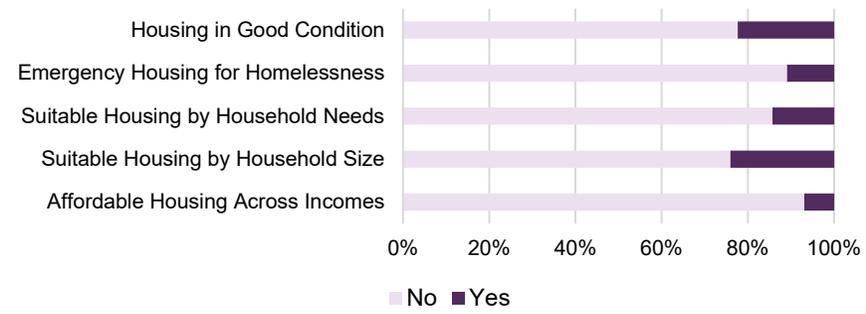


Figure 5 • Perception of Housing Availability in the Community



Top housing issues



Make rental housing more affordable.



66%

Provide housing and support for people experiencing homelessness.



44%

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

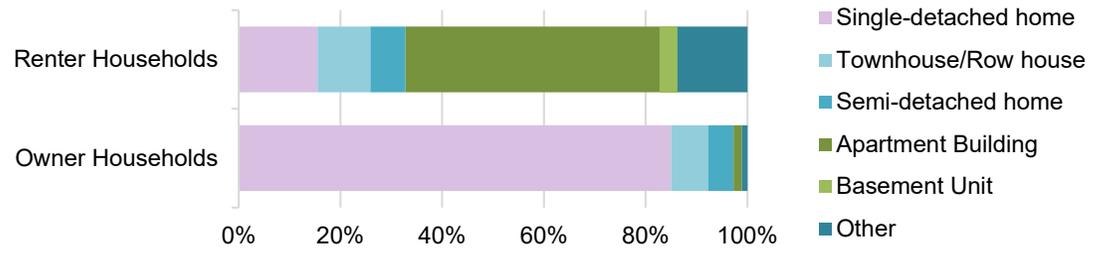
// Resident Survey: Key Themes



The majority of respondents were large households in large dwellings, which differs from the overall household distribution in Hamilton. In 2021, census data indicated that small households made up approximately 60% of all households. However, small dwellings were just 36% of all dwellings during this period, meaning many of the City’s households were small households in large dwellings. This mismatch is not represented as strongly in the demographics of the survey respondents.

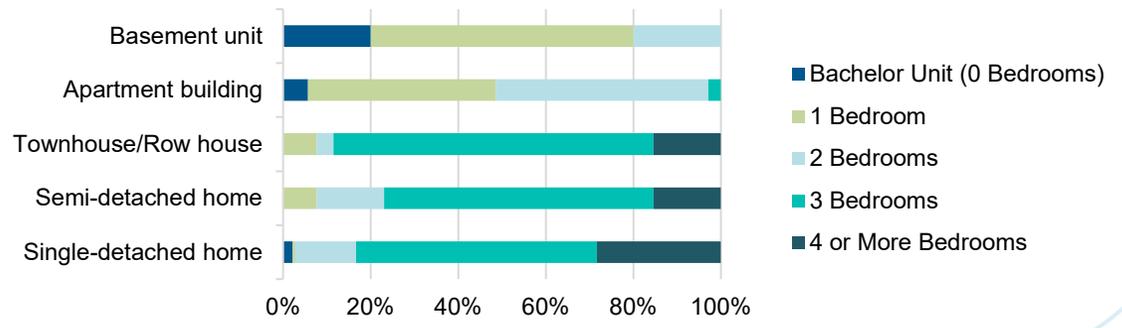
Dwelling types and sizes

Figure 7 • Proportion of Dwelling Types by Household Tenure



Among survey respondents, renter households lived in more diverse and denser housing forms, including apartments. These dwelling forms tended to be smaller in size. Owner households (94.4%) were more likely than renter households (5.6%) to live in single-detached dwellings. Owner households made up 75.6% of all survey respondents, which may account for an over-representation of large household and dwelling sizes within survey results.

Figure 8 • Proportion of Dwelling Sizes by Dwelling Type



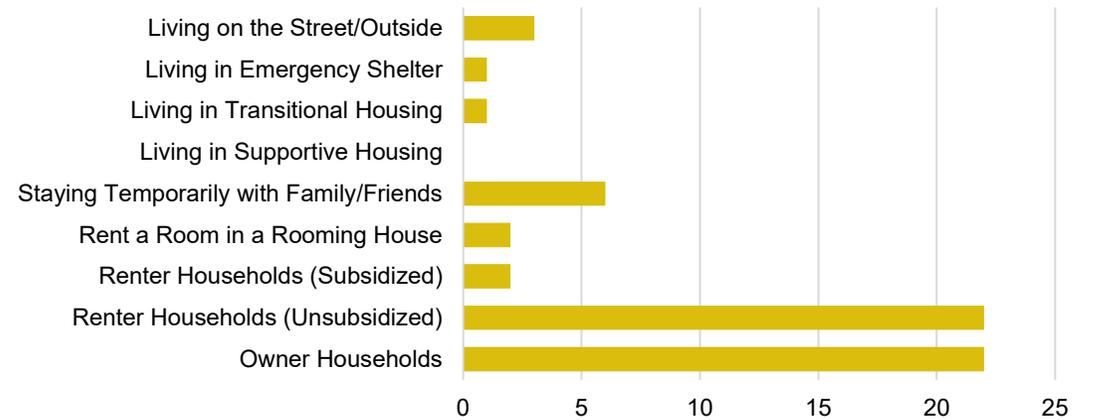
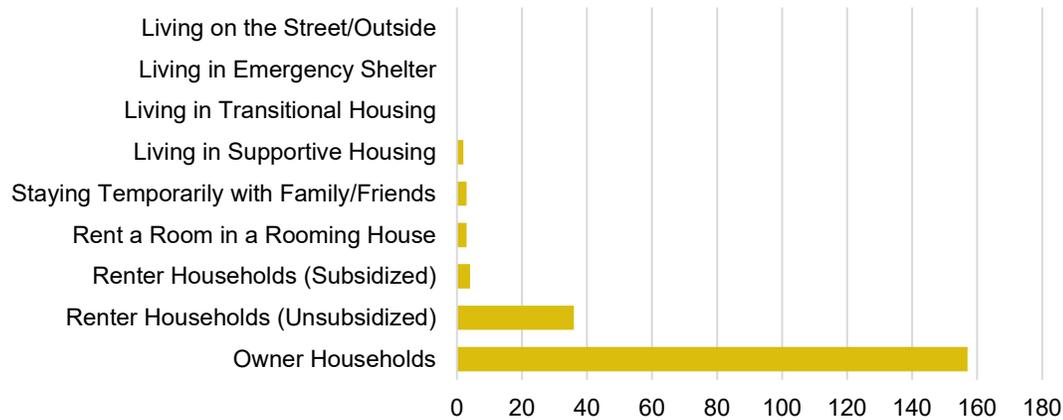
// Resident Survey: Key Themes

Housing needs by tenure

The survey reached three (3) respondents currently living on the street/outside, all of whom indicated that their current living arrangements did not meet their current needs.

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

Figure 10 • Households Living in a Place that Does Not Meet Their Needs



Community Pop-Ups

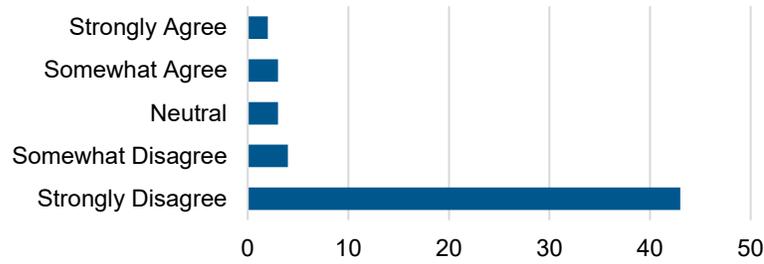
12 community pop-ups across
7 Wards and **5** Federal Electoral Districts

- There is a concern about rising homelessness and encampments across Hamilton.
- There is a need for greater supply of permanently affordable and supportive housing units.
- Increase the housing supply through innovative best practices (e.g., tiny homes, converting vacant buildings).
- We need increased rental protections to prevent renovations and maintain a good state of repair.
- Increasing the supply of housing is not sufficient without ensuring safety and quality of buildings / neighbourhoods.

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

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

Figure 11 • “There is Housing Affordable to a Wide Range of Incomes”



Top housing issues



Provide housing and support for people experiencing homelessness.



50

Make rental housing more affordable.



37

Increase the availability of rental housing.

//Community Pop-Ups: Key Insights

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

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

“People should absolutely NOT be camping, nor living on the street. We’ve seen estimates of \$125K per person. To give these people wraparound services, surely people could be helped more efficiently”

-Resident

“No more encampments in parks”

-Resident

“Start by asking people who are unhoused what housing they want and then work to create it”

-Resident

“There are encampments like I’ve never seen before”

-Resident

//Community Pop-Ups: Key Insights

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 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.

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

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

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

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

“Affordable housing for all”
-Resident

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

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

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

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



//Community Pop-Ups: Key Insights

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

Making rental housing more affordable and increasing the availability of rental housing were both among the top 3 housing priorities for community members in attendance at pop-ups.

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

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

-Resident

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

-Resident

“More support for preventing renovictions”

-Resident

“Increased tenant support with unscrupulous landlords”

-Resident

“Living in Ward 2 - our home has been vandalized, burglarized, I've been spit on, chased down the street multiple times. I am a female. I do not feel safe. We need solutions. 911.”

-Resident

Focus Groups

- HSIR Steering Committee met on September 24th, 2024.
- The HSIR Advisory Committee met on October 3rd, 2024.
- Hamilton is Home met on October 9th, 2024.
- The Community Partnership Action Table will meet on October 29th, 2024.

Hamilton Housing Needs Assessment

This Housing Needs Assessment examines the demand and supply factors for housing in the City of Hamilton and is based on statistical and other quantitative data analysis that provides the foundation for the Key Housing Insights. These insights are the concise conclusions that can be derived from the data.

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

Overview

The demand profile for a community is used to describe the demand for housing. The demand-side characteristics examined include:

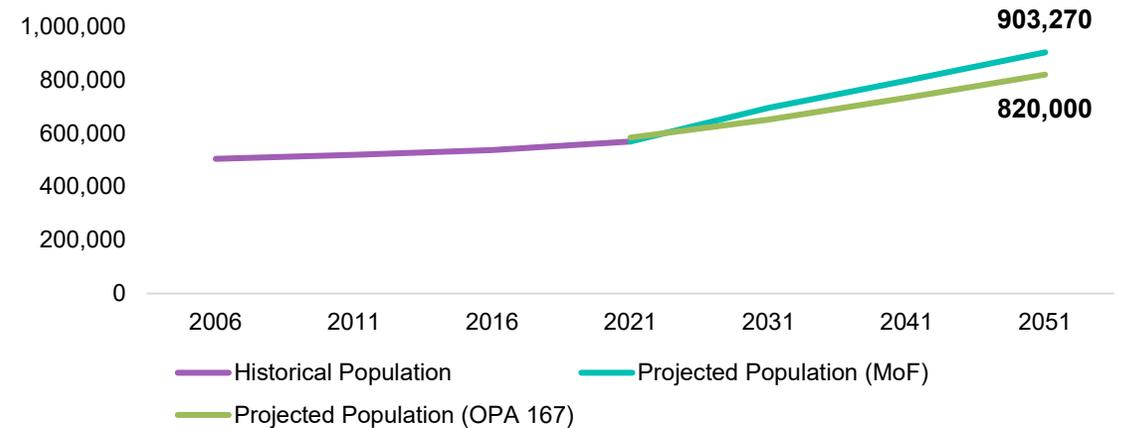
- **Population trends**, including projections, population age trends, and demographic trends,
- **Household characteristics**, including tenure, size, and composition, as well as characteristics of primary household maintainers,
- **Household incomes**, including average incomes
- **Economic characteristics**, including labour market trends and industries of employment.

Population Trends

In addition to Ministry of Finance population projections, the City of Hamilton previously prepared detailed population projections as part of the Municipal Growth Plan to inform the City of Hamilton Official Plan.

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

Figure 12: Historical Population and Population Projections in the City of Hamilton, 2006 - 2051



Source: Statistics Canada Community Profiles, 2006 – 2021; Ministry of Finance Population Projections; Hemson Consulting Ltd. based on Statistics Canada Census data and Growth Plan Schedule 3 forecasts for 2051 for the City of Hamilton (Note: the Hemson projections used a different methodology than the Ministry of Finance projections, hence the discrepancy in numbers)

Population Age



What We Heard

- The most common age for survey respondents were those aged 40 to 54 years (32.2%), followed by those aged 30 to 39 years (29.8%).
- The survey did not reach any children aged 0 to 14 years, who made up 16.0% of the Hamilton population in 2021.

Immigration

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

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

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

Immigrant Birth-Place

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

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

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

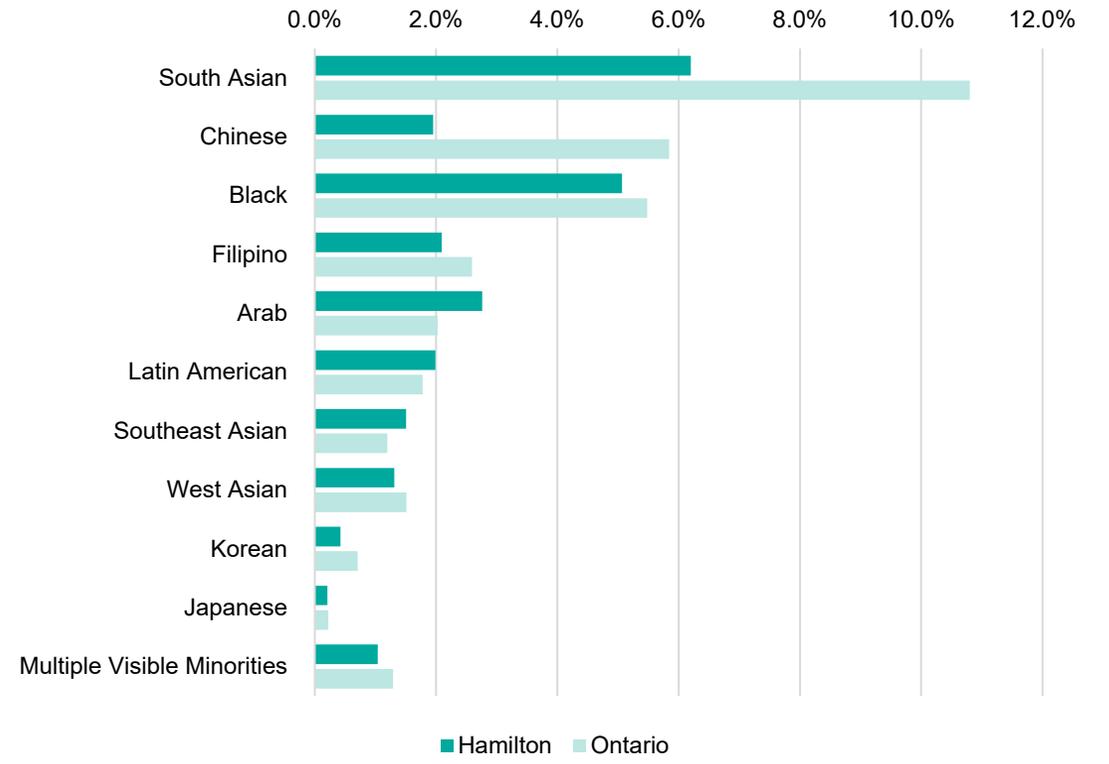


Visible Minorities

Indigenous Population

The City of Hamilton had 12,520 people (2.2%) who identified as Indigenous in 2021, below the province-wide rate (2.9%). This represented an increase of 385 people (+3.2%) from 2016 levels. However, this was a slower rate of increase than experienced province-wide (+32,190 people, +8.6%).

Figure 13: Proportion of Visible Minorities in the City of Hamilton and Ontario, 2021

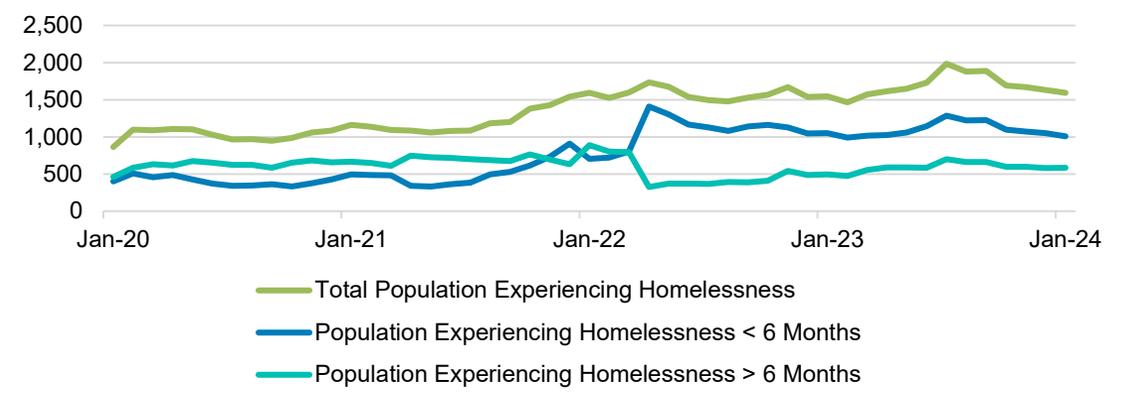


Source: Statistics Canada Community Profiles, 2021



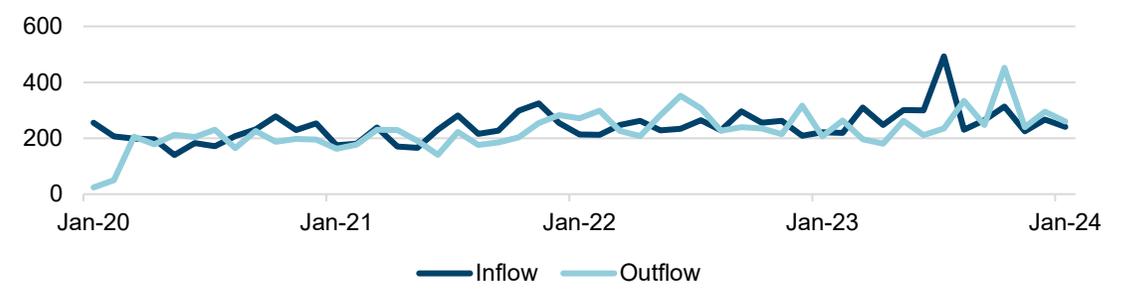
Populations Experiencing Homelessness

Figure 14: Population Experiencing Homelessness in Hamilton, 2020 – 2024



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

Figure 15: Inflow and Outflow of Those Experiencing Homelessness in Hamilton, 2020 – 2024



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

The inflow/outflow ratio declined over this period, from 10.7 in January of 2020 to 0.9 in January 2024.

However, between March 2023 and January 2024 the inflow/outflow ratio has more consistently averaged near 1.0.

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



Point in Time Count

TOP 3 REASONS FOR MOST RECENT HOUSING LOSS



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

TOP 5 BARRIERS TO FINDING HOUSING



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

Source: City of Hamilton "2022 Point in Time Connection Results"

Indigenous Homelessness

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

INDIGENOUS ANCESTRY



23%

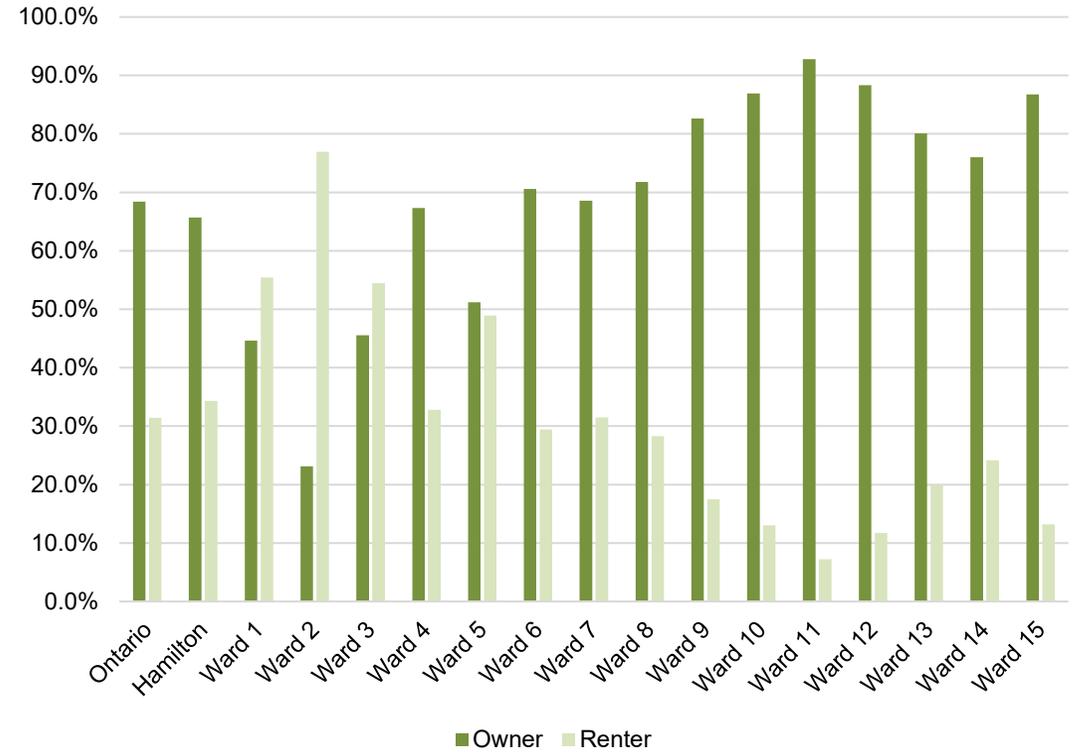
identified as Indigenous or as having Indigenous ancestry

Source: City of Hamilton "2022 Point in Time Connection Results"

The *Hamilton Urban Indigenous Strategy* has an action that the City will through further work identify how to increase accessible and affordable housing for Indigenous people through a Housing and Homelessness Action Plan.

Household Trends

Figure 16: Household Tenure in Ontario and the City of Hamilton by Ward, 2021



Source: Statistics Canada Community Profiles, 2021

Household Size

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.

Household Type

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

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

Household Maintainer Age

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

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

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



What We Heard

- The most common household size of survey respondents was 2-person households (32.8%). One-person households were just 12.7% of respondents.
- 34.9% of respondents lived with a spouse/partner and one or more young children.

Household Income



What We Heard

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

● Survey respondents expressed

- “We are trying to save to buy a home and finding it **further from reach** (rather than closer) the **more we save**.”
- Rent is always paid, however **gas, hydro** and other **bills go unpaid every month**”
- “**Can't afford to move** ... landlord is starting renovations (N13) as it is an older building, and *I don't know where I will move to*”

Labour Characteristics

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

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

Industry

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

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

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



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

Key Takeaways

Populations Experiencing Homelessness

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

Indigenous people are over-represented among the population of those experiencing homelessness. 23% identified as Indigenous or as having Indigenous ancestry, while just 2.2% of the total population identify as Indigenous.

Household Trends

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

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



This section is an overview of the **supply profile** of the City of Hamilton, highlighting factors influencing housing supply, including dwelling statistics, housing starts and completions, and market rents and prices.

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

Overview

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

- The **existing housing stock**, including dwelling types and the age and composition of the stock,
- **New Dwelling trends**, including housing starts and completions, and planning application pipeline insights,
- **Non-market** (RGI, transitional, and emergency) housing stock characteristics, and
- **Market housing supply**, including ownership and rental prices.

Housing Supply

Dwelling Type

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

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



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



Key Context •

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

Figure 17: Dwellings by Type in the City of Hamilton, 2021



Source: Statistics Canada Community Profiles, 2021

Dwelling Age



What We Heard

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

● At community pop-ups, residents expressed:



- “Student houses around McMaster are in a **very poor condition.**”
- “Even decent buildings have **cockroaches.**”
- “Our home has been **vandalized**, burglarized ... *I do not feel safe.*”



Dwelling Condition

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

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

Dwelling Suitability

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

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

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

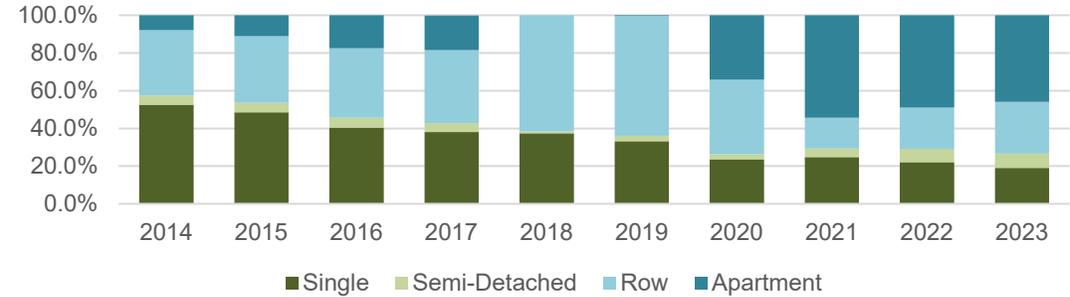


Housing Completions

Housing Completions by Tenure

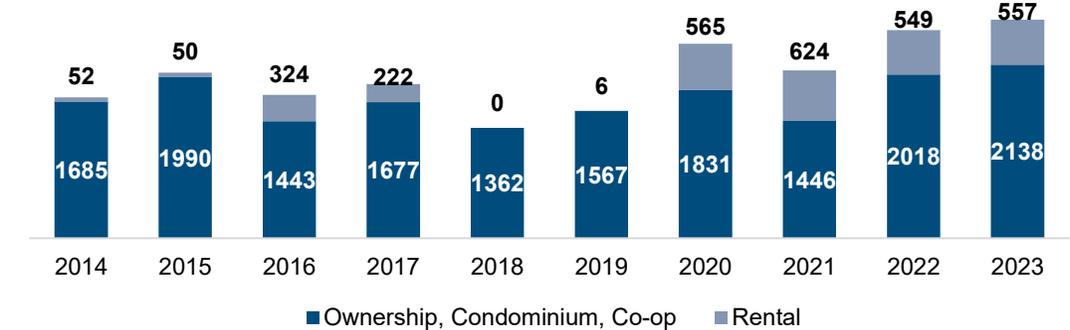
As development has shifted towards denser housing forms, there has been an increase in rental housing completions. In 2014, rental housing made up just 3.0% of all housing completions. By 2023, this had increased to 20.7% of housing completions in the City. Rental housing completions reached a peak in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

Figure 18: Housing Completions by Dwelling Type in Hamilton, 2014 – 2023



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

Figure 19: Housing Completions by Dwelling Tenure in Hamilton, 2014 – 2023



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

Housing Starts



What We Heard

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



- ☐ “How come there are so many **vacant buildings** and how can they **provide housing**?”
- ☐ “Do something about Jamesville, 7-8 years of **nothing**.”
- ☐ “Too much **displacement, gentrification**, people living in **tents/parks**.”



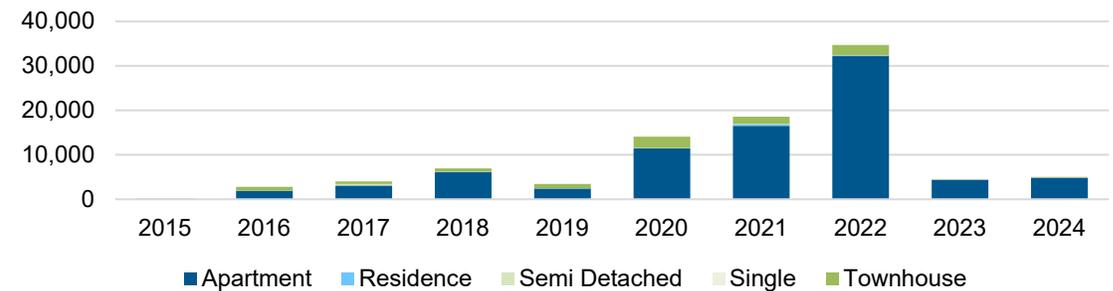
Housing Starts by Tenure

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

Residential Development Applications (by number of units)

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

Figure 20: Residential Development Applications by Dwelling Type, 2015 – 2024



Source: City of Hamilton, 2015 – 2024

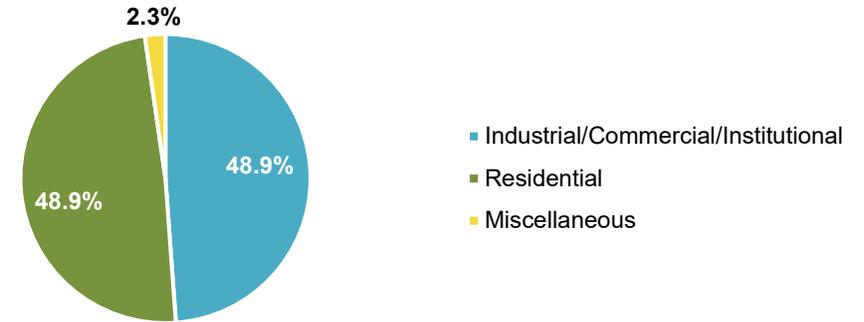
Building Permits

Building Permit Values

Residential building permits (\$23.67 million) accounted for 48.9% of the total value (\$48.44 million) of building permits issued in January 2024.

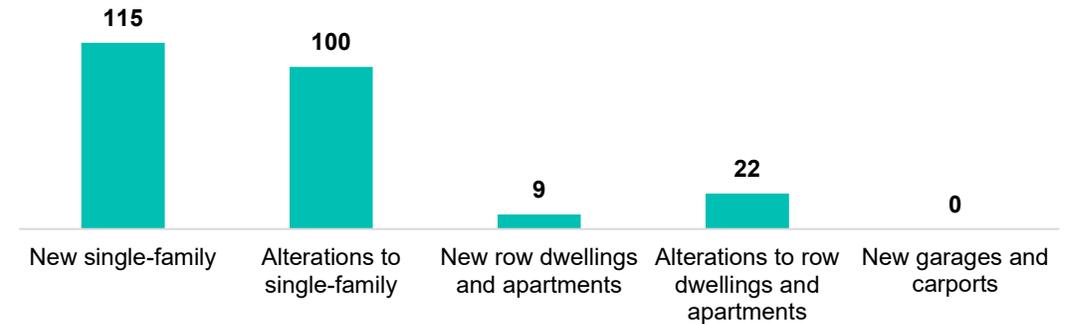
Single-family dwellings were the highest-value building permits issued during this period at \$16.12 million, followed by alterations to one- and two-family dwellings (\$3.38 million), and alterations to row dwellings and apartments (\$2.92 million).

Figure 21: Proportion of Building Permit Value by Building Permit Type in Hamilton, January 2024



Source: City of Hamilton, 2024

Figure 22: Residential Building Permits by Dwelling Type in Hamilton, January 2024



Source: City of Hamilton, 2024

Market Housing

Average Primary Market Rent

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

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

Secondary Rental Universe

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

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

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



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

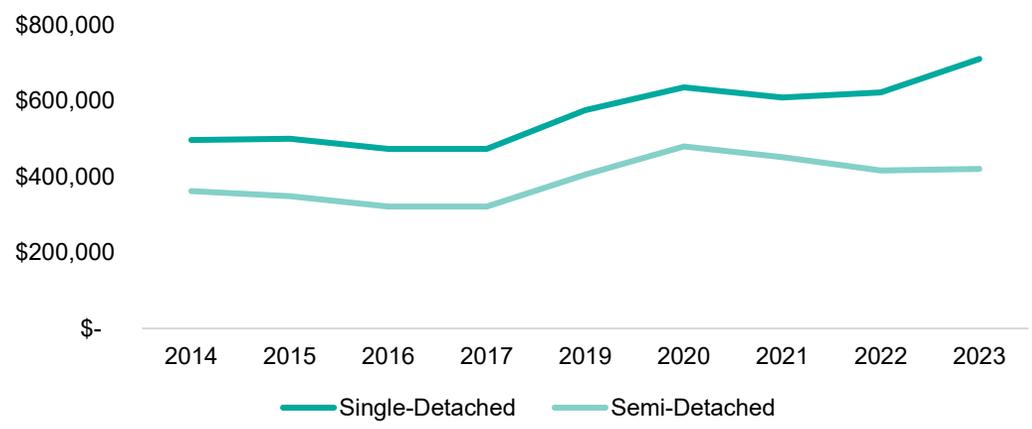


Figure 23: Primary Rental Universe by Unit Size and Average Rents in Hamilton, 2023



Ownership Market Average Dwelling Price

Figure 24: Average Price of Newly Constructed Units by Dwelling Type in Hamilton, 2014 – 2023



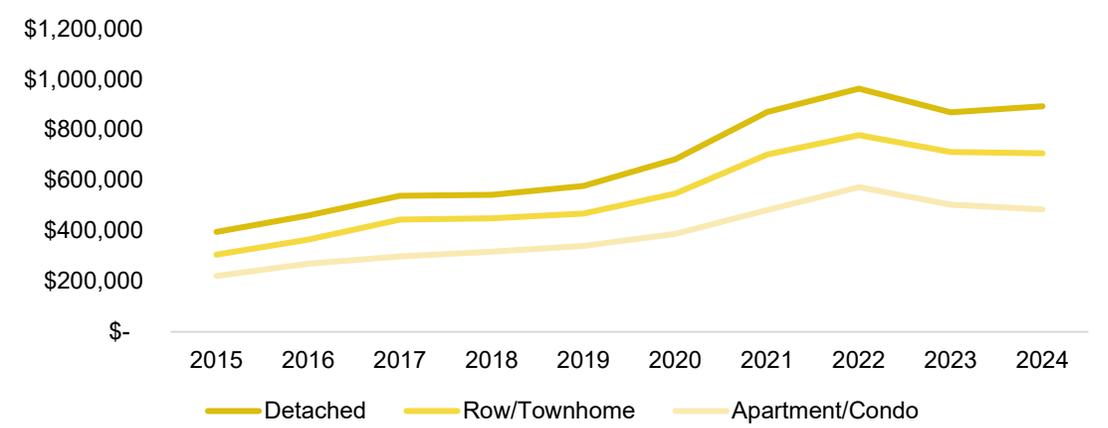
Source: CMHC Absorption Survey, 2014 – 2023

Real estate data from the City of Hamilton indicates that the average sales price for detached houses in 2024 was \$892,940. This represented an increase of 125.8% from the average re-sale price of \$395,408 in 2015.

Row houses were the second-most expensive dwelling form in 2024, with an average re-sale price of \$706,747. However, this represented the fastest rate of increase (+131.3%) from 2015, when the average re-sale price for this dwelling form was \$305,495.

Apartments had the lowest average re-sale price (\$484,346) in 2024, an increase of 118.9% from the average re-sale price (\$221,288) in 2015.

Figure 25: Average Price of Re-sale Units by Dwelling Type in Hamilton, 2015 – 2024



Source: City of Hamilton, 2015 – 2024



Affordable and Non-market Housing



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

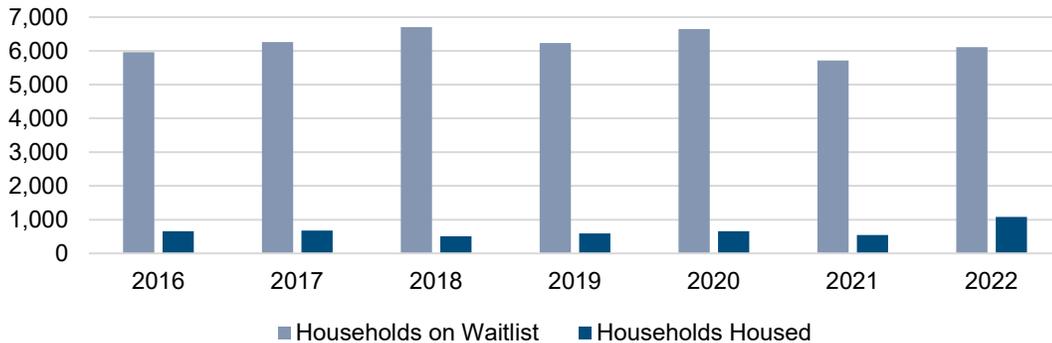
In November 2023, 73.0% of CityHousing Hamilton tenants resided in rent-geared-to-income (RGI) units. The remaining tenants had income levels exceeding the threshold for RGI units and lived in affordable market rent units, with rents below the median market rent set by the Canada Mortgage and Housing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

Access to Housing Waitlist

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

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

Figure 26: Households Active On and Successfully Housed from the ATH Waitlist in Hamilton, 2016 – 2022



Source: City of Hamilton, 2016 – 2022

Shelter System

Transitional Housing

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

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

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



Table 1 • Emergency Shelters in Hamilton, 2024

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

Source: City of Hamilton, 2024

Temporary Extended Services

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.

Rapid Rehousing (RRH)

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.

Table 2 • Drop In and Extended Services in Hamilton, 2024

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

Source: City of Hamilton, 2024

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

Intensive Case Management

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

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

Key Takeaways



Key Context •

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

Non-Market Housing

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

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

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

This section provides an analysis of shelter-to-income ratio, core housing need, and **affordability** of the rental and ownership housing markets.

Overview

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

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

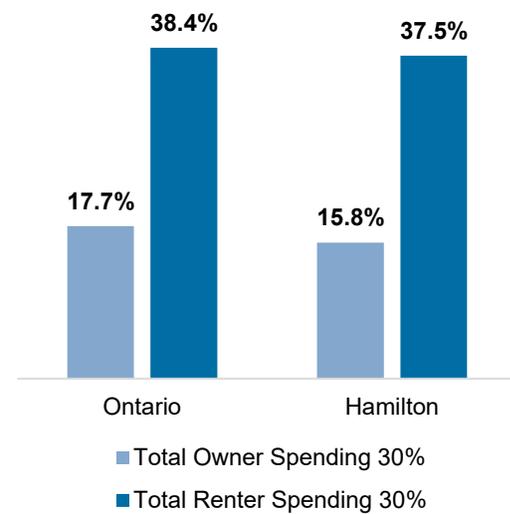
Affordability Trends

Shelter Cost to Income Ratio (STIR) by Tenure

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

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

Figure 27: Proportion of Households Facing Affordability Issues by Tenure in Hamilton and Ontario, 2021



Source: Statistics Canada Community Profiles, 2021

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



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

Core Housing Need

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

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

Table 3 • Core Housing Need in the Hamilton Census Metropolitan Area, 2018 – 2022

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

Source: Canadian Housing Survey, 2018 – 2022

Core Housing Need

Core Housing Need by Tenure

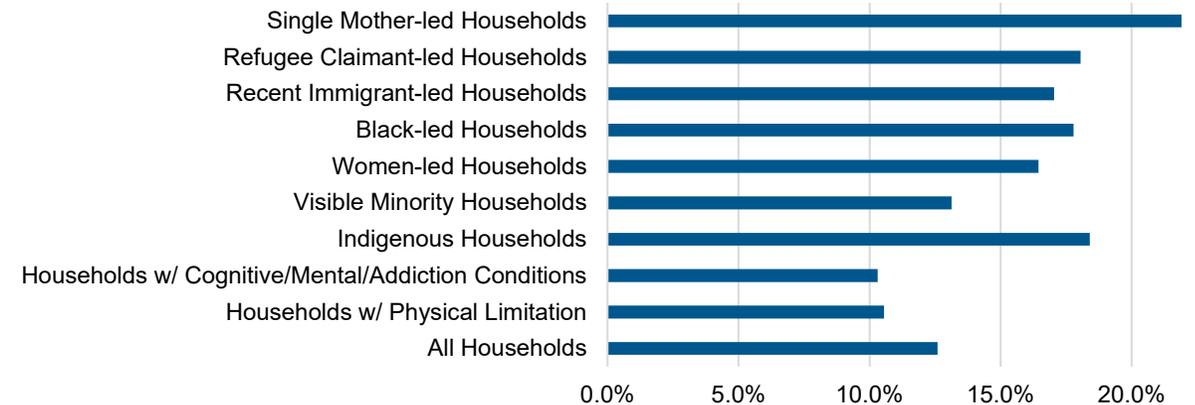
Broken down by tenure, 20,115 renter households (26.3%) were in core housing need in 2021, well above the rate for owner households (7,940 households, 5.4%). The COVID-19 pandemic resulted in a decline of households experiencing core housing need due to government relief programs. As a result, these numbers should be treated with caution. However, it is notable that from 2016 to 2021, despite government relief programs that disproportionately targeted low-income households, renter households (-6.0%) experienced a lower decline in rates of core housing than owner households (-9.9%).

Core Housing Need by Mental and Physical Health and Addictions Conditions

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

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

Figure 28: Proportion of Households by Type in Core Housing Need in Hamilton, 2021



Source: GTHA Housing Data Repository, 2023

Indigenous Households in Core Housing Need

Black-led Households in Core Housing Need

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

Visible Minorities in Core Housing Need

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

Immigrant & Refugee-led Households in Core Housing Need

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

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

Women-led Households in Core Housing Need

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

Core Housing Need by Age

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

Core Housing Need by Household Size

Core Housing Need by Household Income

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

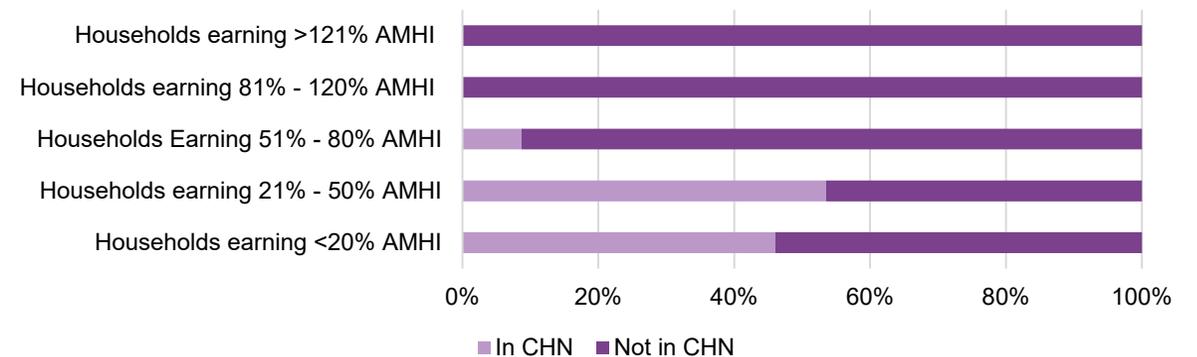
During this period, households earning 20% or less of AMHI (46.1%) were the next most likely to be in core housing need, well above the province-wide rate (35.4%). Households in this income bracket typically occupy non-market and subsidized housing. While renter households in subsidized housing (30.3%)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

Core Housing Need by Subsidized Housing Access

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

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

Figure 29: Proportion of Households by Household Income in Core Housing Need in Hamilton, 2021



Source: GTHA Housing Data Repository, 2023

Key Takeaways

	Detached	Row/Townhome	Apartment/Condo
Average Re-sale Price, Hamilton (2018)	\$ 542,345	\$ 448,929	\$ 317,160
Average Re-sale Price, Hamilton (2023)	\$ 868,033	\$ 711,589	\$ 503,419
% Increase in Average Re-sale Price (2018-2023)	60%	59%	59%
Household Income Required (2018)	\$ 127,389	\$ 105,447	\$ 74,496
Household Income Required (2023)	\$ 203,888	\$ 167,142	\$ 118,246
Median Household Income (2023)	\$ 88,554		
Affordable for Household Income Decile (2023)	<i>Ninth Decile and higher</i>	<i>Ninth Decile and higher</i>	<i>Seventh Decile and higher</i>

Table 5 • Rental affordability for the City of Hamilton, 2023

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

Key Housing Insights

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

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

Key Housing Insights

Through the quantitative and qualitative analysis, the following key insights on housing need in the City of Hamilton were identified:

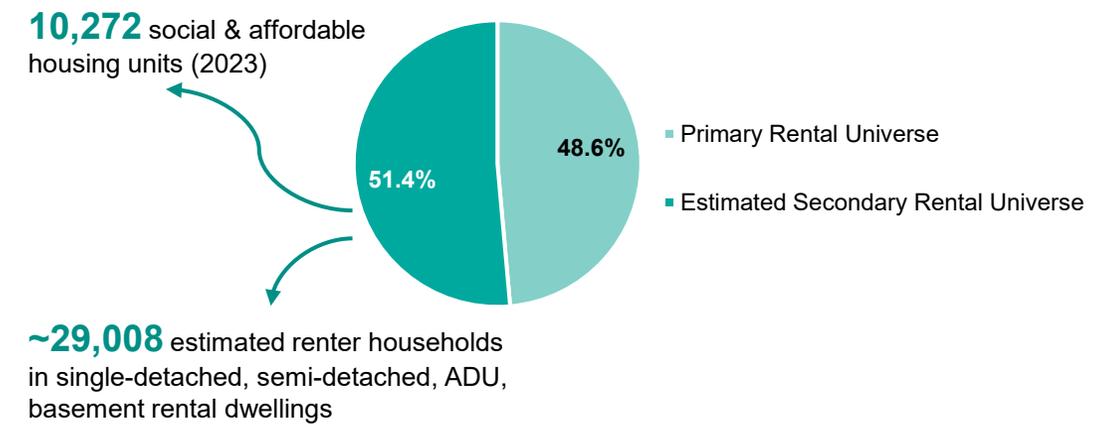
1. There is a need for increased primary rental units, including affordable rental units, to meet growing demand.
2. There is a need to rehabilitate and maintain the existing rental housing stock.
3. There is a need for greater diversity in housing sizes, particularly smaller ownership dwellings and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

Key Insight 1 •

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

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

Figure 30: Rental Universe in Hamilton, 2021



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

// Key Insight 1 • There is a need for increased primary rental units to meet growing demand.

Barriers and Challenges



What We Heard

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

At community pop-ups, residents highlighted the need for



- ☐ **“Increased tenant support** with unscrupulous landlords”
- ☐ **“More support for preventing renovations”**
- ☐ **“Affordable housing for all”**
- ☐ **“How do we improve outcomes for people at risk of losing their housing? Renovations, etc.”**



Key Insight 2 •

Barriers and Challenges

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

Rehabilitation of privately owned rental buildings include the risk of displacement of the tenants (potentially including renoviction) and of significantly increased rents to recoup the owner’s capital investment.

Rehabilitation of municipally owned buildings do not include this risk however, as the municipality will ensure that rents remain affordable and that displacement is minimized.

There are successful programs that aid private rental building owners in understanding the benefit of upgrading their buildings, and identifying the highest value upgrades to invest in.

There are also successful programs where the municipality provides incentives and low-cost loans in exchange for ensuring that rents do not significantly increase as a result of the rehabilitation and renovation work.

What We Heard

At community pop-ups, residents expressed

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

Key Insight 3 •

Barriers and Challenges

There are limitations on controlling the size of units in new developments.

The challenges include that new ground related (detached, semi-detached, townhouse) units tend to be larger “family-friendly” units with 3 or more bedrooms, with little interest in building one- or two-bedroom units.

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

A strategy to address these challenges is to create Official Plan policies that identify minimum and maximum proportions of small (1 bedroom or smaller) units and larger (3+ bedroom) units. These policies can apply to low density subdivisions (more smaller units) and to large apartments (more larger units). Another strategy is to encourage “missing middle” development in apartment-style built forms which may result in smaller units.

There is a need for larger rental tenure dwellings.

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

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

Key Insight 4 •



What We Heard

At community pop-ups, residents expressed



“I’m over 80 years old and living alone in a 3-bedroom. I can’t move because it’s too expensive.”



Barriers and Challenges

Supportive housing is generally funded by the Province.

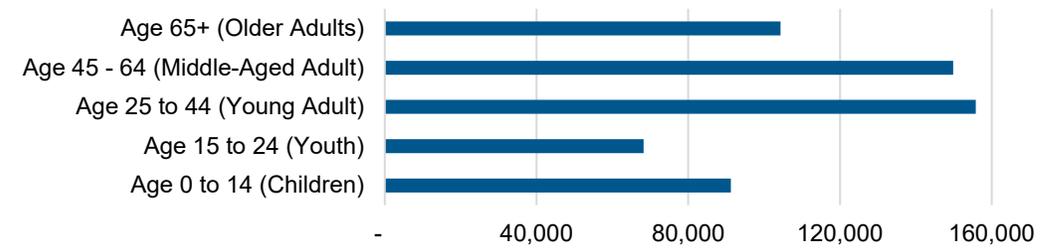
Expanding supportive housing to respond to the growing proportion of older adults in Hamilton is contingent on funding from the Province.

Lower income older adults need supportive housing.

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

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

Figure 31: Population by Age Cohort in Hamilton, 2021



Source: Statistics Canada Community Profiles, 2021

Next Steps

The creation of the final draft of the Housing Needs Assessment will incorporate the feedback received through the additional consultation and further quantitative data analysis.

The final draft will also include further data analysis as appropriate based on stakeholder feedback; a fulsome What We Heard report; a review of relevant federal, provincial and municipal policies, strategies and programs including definitions of affordable; and more localized analysis of housing need to support decision making on investments in housing.

Housing Secretariat Finance & Acquisition Action Plan



Overview

The Housing Sustainability and Investment Roadmap identified four pillars of activity to address Hamilton's affordable housing shortage: 1) support new construction; 2) acquisition of at-risk private market rental housing; 3) preserve and maintain existing affordable housing; and 4) increase housing with supports. The City has been working with the Canadian Housing Evidence Collaborative (CHEC) to develop a framework and program focused on Pillar #2: acquisition of at-risk private market rental housing.

This second pillar of the HSIR was emphasized due to research that for every new affordable rental unit that was being built, the City of Hamilton was losing 23 affordable units through inflation of rents, large rent increases for vacant rental units, and renovations/renovictions. Between 2011 and 2021, Hamilton lost over 16,000 rental units with rents below \$750. The intent of the acquisition pillar was to develop a framework and plan that would assist the purchase of private rental buildings that were at risk of being sold (with significant risk of major rent increases) by community sector non-profit providers to protect the affordability of the units over time.

The proposed framework and program were developed over the first eight months of 2024, and included feedback from an internal City advisory committee with representatives from Finance and Corporate Services, Corporate Real Estate Office, Municipal Land Development Office, Housing Services, with additional feedback from CityHousing Hamilton and the Hamilton Community Foundation. The non-profit membership of Hamilton is Home was also consulted.

The attached framework and brief from CHEC is fairly technical in nature, as it includes financial modelling of different scenarios and types of assistance the City could include in an acquisition assistance program. It also reviews examples of four other similar Canadian programs (Toronto, Montreal, Nova Scotia, and British Columbia).

Key Findings of the CHEC Technical Backgrounder

- The Brief acknowledges that the federal government has announced the Rental Housing Protection Plan, which includes significant support for acquisition of at-risk private market rental housing (\$477 M in grants, and up to \$1 B in low interest loans). This plan is not expected to roll out until 2026, thus a municipally led pilot program for the next two years would equip the City to maximize any federal assistance.
- The Brief suggests the objective of this program should be to assist community and non-profit housing providers to purchase private market units that are at-risk of being sold or lost for other reasons. Community non-profit housing providers protect the affordability of rents over time, as they are unlikely to raise rents above the rate of inflation due to their corporate mandates. One of the first steps of the program would be to pre-qualify non-profit providers who have the capacity, experience, and expertise in undertaking due diligence to acquire private assets and operate as affordable housing.

Housing Secretariat Finance & Acquisition Action Plan



- The Brief identifies 3 primary financial mechanisms available to municipalities to assist non-profit acquisition: 1) capital grants (e.g. max \$100,000 per unit); 2) waiving (permanently or for a finite period) property taxes; and 3) providing rent supplements to all, or some, units. The Advisory Committee also suggested exploring two additional tools: 4) providing municipal low interest financing (e.g. Hamilton Future Fund); and 5) expropriation.¹ Within the capital grant option, this could separately include a base level renovation grant as most existing older properties have some degree of need for imminent capital renewal. These five tools are not mutually exclusive and can be layered in different ways to maximize the impact of investment.
- The City of Toronto launched Canada's only Social Debenture Framework² in 2022. This framework created social bonds, repayable over a 20 year timeframe, that have been invested in the creation of affordable housing. To date, \$450 million in social bonds have been issued. Given the unique legislative framework that the City of Toronto operates under, this option was not explored in depth for this brief. However, the Steering Committee recommends a feasibility study of a municipal bond program or similar tool for Hamilton as part of the HSIR's 2025 Program of Work.
- These five municipal tools can help to leverage *non-municipal* financing and funding in two ways: 1) federal low-rate financing (when it becomes available), and 2) securing 3rd party patient equity social impact investment (e.g. Hamilton Community Foundation programs or community bonds).
- The detailed financial modelling recommends targeting properties that have existing rents at or near 100% of CMHC average market rents because it requires the least amount of financial assistance. Over ten years, these units will become increasingly affordable (at year 10, they could be at 80% of CMHC average market rents). Deeper affordability can be accomplished through the provision of rent supplements, but to purchase deeply affordable units requires a much larger capital grant.
- Providing assistance via a *combination* of a capital grant, property tax exemption, and rent supplements are the most cost-effective mix of mechanisms (as opposed to only capital grants, or only property tax exemptions). This mix reduces the initial capital grant and spreads costs over a longer period.
- As a reference, 11 private market mid-size rental buildings (143 total units) were sold in Hamilton over the past two years, averaged a price of \$218,000 per unit. Based on this information, the Brief suggests acquiring an annual target of between 40-100 units.

¹ Normally the program would pursue acquisition via a market process, although could also include soliciting opportunities prior to these being listed for sale. Expropriation would be used only in an instance where an existing owner refuses to comply with occupancy and maintenance standards.

² [City of Toronto Issues Fourth Social Bond.](#)

Housing Secretariat Finance & Acquisition Action Plan



Recommendations for a Pilot Hamilton Finance and Acquisition Action Plan:

After careful analysis and consultation, we are recommending the creation of a two-year pilot Finance and Acquisition Action Plan. This program will not only result in the preservation of up to 100 affordable rental units, but will build Hamilton's readiness to maximize the federal Rental Housing Protection Plan when it rolls out. To implement the two-year pilot program, the following steps are required:

- 1) Use a pre-qualification process to prioritize non-profit housing providers who can bring a minimum level of equity (e.g 10% of cost) to the purchase, which would reduce the municipal capital grant and overall costs of the purchase. This pre-qualification process will prioritize non-profit organizations with experience in acquiring properties, capacity to operate the additional units, and who are able to maximize the value and impact of the program.
- 2) Establish a two-year pilot Acquisition Assistance Program fund to support pre-qualified non-profit organizations to acquire up to 100 private market units with average market rents. Based on a projected average capital assistance grant of \$50,000 per unit, the two year capital budget would be \$5 million³. The components of the program will include:
 - a. a capital grant: assume average of \$50,000 per unit, with a maximum of \$100,000 per unit; lower cost projects will be prioritized;
 - b. a ten-year property tax exemption on the acquired properties,
 - c. an accompanying annual operating budget for 40 rent supplements to deliver deep affordability (\$300,000 annualized).
- 3) Develop and implement a transparent process by Q2, 2025 to evaluate proposals by non-profit organizations to acquire at-risk private rental housing. This could be a Request for Proposals, Expression of Interest, or similar process.
- 4) Develop and implement an evaluation strategy for the two-year pilot to determine impact and program adjustments that would improve the effectiveness of the program.
- 5) Use the two-year pilot program to prepare for the federal Rental Housing Protection Plan, and explore the potential benefits of additional tools such as expropriation or municipal low-interest loans (e.g. Hamilton Future Fund).
- 6) Conduct a feasibility study of the creation of a Hamilton-based Social Debenture or Municipal Bond program to support affordable and supportive housing construction.

³ To be referred to the 2025 Capital budget process.

Developing an acquisition framework and policy for City of Hamilton: Technical Report

Executive Summary

The City's Housing Investment Sustainability Roadmap (HSIR) identifies four pillars of activity to address Hamilton's affordable housing shortage, the second of which highlights the need to create and implement an acquisition assistance program. This program's objectives are to support community sector non-profit providers in purchasing existing rental assets in order to preserve existing low-moderate rents as well as helping to expand the scope and impact of community-based asset ownership in Hamilton

A federal acquisition funding initiative, the federal Rental Protection Program, has been announced, but is not anticipated to be operational until 2026. It is recommended that the City adopt a pilot program to both accelerate acquisitions in Hamilton and to generate insight on how to subsequently integrate with a federal initiative, which can stretch the impact of City funding.

A variety of financial mechanisms are currently available to the City and these can be effectively employed to support acquisition by non-profits. These include:

- Capital grants;
- Waiving (permanently or for a finite period) property taxes.
- Providing rent supplements or housing benefits to all, or some units

These can help to lever additional financing and funding through:

- Federal low-rate financing
- Securing 3rd party patient equity social impact investment.

The background analysis below determines that targeting properties in which existing rents are at or near 100% of the CMHC Average Market Rent (AMR) requires the least amount of financial assistance. A property in which the existing rents are at 100% of the CMHC AMR, once acquired and operated by a non-profit will become increasing affordable with rents 10 years from now below 80% of the CMHC AMR, and below 60% of potential full market (if purchased and operated by a market investor).

A review of recent multi-unit apartment sales reveals 11 private market mid-size rental buildings (143 total units) were sold in Hamilton over the past two years at an average a price of \$218,000 per unit. Based on this information, this brief

suggests acquiring a target of up to units over the next 2 years, and used \$225,000 cost as the basis for cost estimates of the proposed policy.

Examining the potential mechanisms outlined above, a detailed calculation for a City rental acquisition program indicate that providing support via a combination of grant, property tax exemption and rental assistance is the most cost-effective mix of mechanism. Together this would impose a smaller initial capital expenditure than if only a capital grant is used, and it would spread expenditures over a longer period for a more incremental fiscal impact.

In order to support non-profit acquisition of 100 units:

- a City budget of \$5 million is proposed,
- augmented by an annual rental assistance budget of \$300,000 to fund rent supplements or housing benefit (potentially via the Canada-Ontario Housing Benefit initiative, funded by the National Housing Strategy, for which Hamilton receives an annual allocation).

To implement the fund, the City should establish a program guideline prescribing the maximum available capital grant (suggest \$100,000/unit) although the average grant might be lower at \$50,000 depending on the rents in target acquisition properties, and the proportion against which rent supplement assistance is also provided. This should be augmented with rent supplements to preserve affordability of any existing very low rents, while increasing rental income and financing leverage. Finally, providing a property tax exemption (this could be time limited for 10 years and funded via an annual offsetting transfer) further enhances financing capacity and consequently lowers the amount of capital grant required.

Potential non-profit acquisition proponents should be accredited via a pre-qualification process and facilitated by the city via staffing to provide technical assistance in due diligence as part of the acquisition process.

As the City works though implementing a rental acquisition policy it should engage with the federal government on accelerating access to low rate federal loan financing; the province of Ontario to request exemption (or provincial offsetting grant) from provincial land transfer tax to support non-profit acquisition; and the Hamilton Community Foundation as a potential investment partner providing patient social impact investment, all of which will enhance this policy and help to manage down the potential costs to the City.

1.0 Background

The erosion of existing moderate rent properties has been identified as a serious challenge to the success of the City's Housing and Homeless Action Plan and the Housing Sustainability Investment Roadmap (HSIR). Losses of existing low-moderate rent affordable units occur as a result of either demolition and redevelopment in intensifying areas (such as LRT the corridor), which causes absolute loss; or as a result of rents inflating to higher less affordable levels. The McMaster University Canadian Housing Evidence Collaborative (CHEC) has documented this erosion, relative to newly created affordable housing and determined that in Hamilton, for each new affordable unit constructed 23 units under \$750 and 31 under \$1,000 are lost.

Intervening in the market to enable non-profits to purchase low-moderate rent properties can help preserve these units and by transferring ownership to non-profits can decommodify and protect against the market pressures that cause rents to rise substantially. Accordingly, the City is seeking to establish a supporting policy framework to enable non-profit acquisition of existing low-moderate rent rental properties that might be at risk.

The policy framework may also encompass purchase of existing properties in areas of intensification as holding property. Once acquired the building may continue to operate as is and provide a site for future redevelopment by a non-profit, under which new affordable replacement units can be ensured.

This brief first reviews recent experience in other jurisdictions. It then frames options based on targeting a continuum of affordability and then examines the possible mechanisms that could be included in a City Rental Preservation Policy. It then determines the budgetary requirements for the City to fund an acquisition program within its suite of affordable housing initiatives.

1.1 Jurisdictional scan

A number of jurisdictions – municipalities and provinces – have recently adopted acquisition policies, which provide some insight to assist considerations in Hamilton. At the municipal level both Montreal and Toronto are frequently cited. BC and Nova Scotia also have initiatives.

Section 5 provides more detailed background descriptions for each.

These four examples reflect differing affordability impacts. The more generous grant amounts in British Columbia and Toronto allow non-profits to acquire properties with low rents and more constrained borrowing capacity. The Nova Scotia approach is more limited to moderate affordable closer to the CMHC market average rents. Montréal's program enables both. In Montreal, the City is an active participant, only subsequently passing the property on to non-profit ownership and operation. In the other jurisdictions the funding program supports and facilitates, but acquisitions are instigated and performed by a non-profit who is the ultimate owner-operator. Note that in an Ontario context a two-stage process where City first purchases and subsequently transfers on to a non-profit would trigger the land transfer tax twice, an undesirable expenditure (unless Province is willing to exempt such transfers – a request that could be directed to province).

1.2 Potential Federal program

Budget 2024 announced a new federal initiative to create a funding mechanism to support non-profit acquisitions. This proposes to fund \$477 M in grants and provide access to low-rate finance with \$1 billion loan authority. Details remain to be determined but initial consultations indicate this will seek to emulate the British Columbia fund approach with funds allocated to an independent entity to manage and disburse. However, the flow of funds identified in the budget, plus initial discussions with federal officials suggest that this is unlikely to be in place before late 2025, early 2026.

Once implemented this can be an important parallel source of both capital grant and low-rate loans and as such could augment a City fund and extend limited City resources further. In the interim, the City can implement a modest initiative, and then expand once the federal program is in place.

1.3 Setting some parameters on acquisition options

An illustrative case study acquisition is used here to identify challenges as well as potential mechanisms that can enable non-profit acquisition.

As noted above, the existing rents in the property are an important consideration, especially when low. When discussing rents, we often use the term Average Market Rent (AMR). This is based on an annual CMHC survey. This CMHC AMR is a statistic based on current rents in all units – the vast majority of which have not changed tenancy and are thus protected by rent control; meanwhile large increases would have occurred in the roughly 1 in 5 units that have changed hands. So, the CMHC AMR is a blend of existing controlled rents and higher turnover rents. As such it does not reflect the rent that someone seeking a rental would pay today. In contrast data published by Rentals.ca is based on currently advertised available units and is ONLY for new tenancies (turnover units). Consequently, it more realistically captures the rents for new tenancies. This rent level is much higher than the CMHC AMR.

In Hamilton in 2023, the CMHC average 2-bed rent non-turnover rent was \$1,540; for units that changed hands it was \$2,058, and the rental.ca level was \$2,198. As a result, even at 100% CMHC AMR, rents are moderately affordable and 30% lower than potential market.

For this reason, we can benchmark an acquisition policy with targets set relative to CMHC AMR, recognizing that even at 100% rents remain moderately affordable (albeit above that which people on OW or low wage can afford).

It is important to note that the intent of this acquisition approach is to protect and preserve existing moderately affordable housing, so we first need to determine the rent levels that a policy will seek to target – as above deeply affordable existing very low rent vs. moderate affordable nearer to CMHC AMR, or a mix of each.

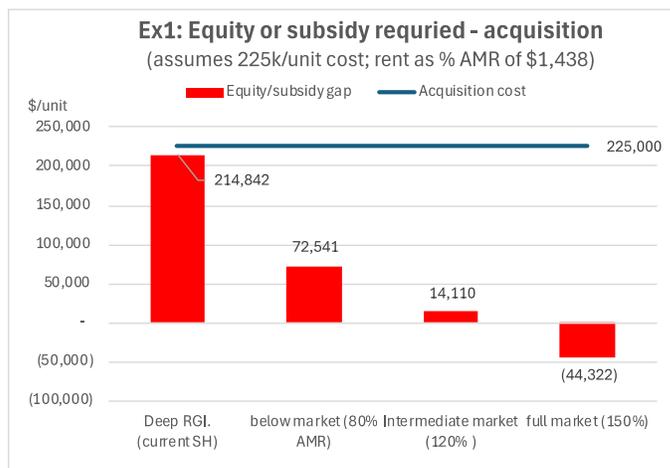
The price to purchase an existing asset is based on its potential to generate income for the property owner. But despite low rents, a vendor will typically price the sale at much higher *potential* full market rent – which assumes all units turnover quickly, or a purchaser immediately evicts to renovate then moves rents to full market (an issue branded as “renoviction”). As such the asset is over-priced relative to its value based on the capitalized value of *current* net income. Purchasing such a property can effectively protect existing low rents and tenancies but requires a much higher level of grant subsidy because the low rents do not support debt financing.

For a property with rents already near or above the CMHC average rent the vendor will price the sale closer to the capitalized value of the existing higher net income. This will enable the purchaser to borrow a larger amount and thus require less equity (or in case of a non-profit, a grant subsidy).

In framing a policy, the City can consider whether to target deeply affordable or moderately affordable, recognizing that this will impact the subsidy cost to the city.

The subsidy required at a continuum of rent (affordable) levels is illustrated in Example 1 below. This first determines how large a loan the net income can support and specifies the remaining difference from price as the equity (grant) required. If targeting deep affordable, a grant almost equal to the full acquisition cost is required. So, for example, with rents at 120% AMR little or no subsidy is needed (although lenders will not grant a mortgage at 100% of cost, so some minimal equity would still be needed). With high rents at 150% AMR the

property would theoretically require no equity (so appears in exhibit as minus \$44,000). In practice a lender will not lend at 100% of value, so some level of equity is still required, but this is not relevant to current discussion.



It is worth noting that a property with rents today at 120% of CMHC AMR, if operated by a non-profit (with no need to generate surplus, beyond some operating reserves) would gradually lag the market increases. In ten years from now operated this way the rents would be only 90% of the then CMHC AMR, and as such 40% below full potential market.

While the City may want to set some policy priorities, and may be sympathetic to support acquisitions that preserve existing very low rents, this would impose a much higher subsidy cost. Properties with very low rents may also not be in a sound state of repair, so require additional investment to update. So careful assessment and due diligence is critical as part of an acquisition process.

1.4 Potential supporting policies

As suggested above, an investor (here the City or a non-profit) will seeking to maximize loan leverage by borrowing against existing and future net income. The amount that can be borrowed (via a mortgage loan) will always be less than the full cost to buy, so the purchaser will require some level of equity. And this will vary, based on current rent and net income, as illustrated in Ex 1.

For a private investor, they will augment the maximum mortgage with their own equity. Going forward, as rents and net income rise, this generates the return on equity, and a purchaser will assess the potential to increase revenues to generate a minimal level of return, as part of their purchase decision.

For a non-profit the decision process is different. They are generally seeking an "in-kind" return in the form of lower rents, rather than increased cash flow.

That said, an organization seeking to expand their portfolio, via acquisitions would be wise to target modest increase in rents as a way to build equity. This then creates capacity to borrow against the asset as a way to source capital to purchase additional properties. In this sense the City policy should embrace the concept of social enterprise and improving self-sufficiency.

Rather than not for profit, this is a culture of "profit for purpose" to enable increased and revolving equity.

As described in jurisdictional scan (see Section 4), the primary form of assistance used is a grant. There are however additional mechanisms that can help, and more particularly can reduce the amount of capital grant required.

These include:

- Low-rate financing
- Waiving (permanently or for a finite period) property taxes.
- Providing rent supplements or housing benefits to all, or some units
- Securing 3rd party patient equity social impact investment.

Low-rate loan finance: As proposed in the pending federal program, and utilized in Montreal, one way to increase the portion covered by a mortgage is to secure a lower borrowing rate. The ability to access low-rate federal finance can secure financing at 100-150 basis points lower than an insured loan, and thus increase the maximum loan at same amount of payment by 5% to 8%.

While the City could potentially draw on its credit rating and borrow on behalf of a non-profit at a below market rate, (as Montreal has done), this will impact the City's overall borrowing capacity. With the pending availability of federal low rate financed this may not be necessary.

Waiving or exempting property taxes: this is a mechanism used in Toronto (city designates the property as a municipal capital facility) and recently a policy also adopted in Ottawa. Removing the expense of property taxes reduces operating expenses and consequently increases net operating income (NOI). So, the project can borrow a larger loan with the increased NOI, which then reduces equity/grant required.

Providing rent supplements: Most useful where existing rents are well below AMR, providing a rent supplement that can immediately raise rents to 80-100% AMR and will similarly increase effective NOI and thus increase borrowing leverage. And at same time, this protects lower income tenancies that cannot afford higher rent levels, and can act to preserve their affordability, as well as the ongoing property affordability.

Securing 3rd party patient equity social impact investment: This would seek support from external sources, such as the Hamilton Community Foundation, which has already supported some acquisition with patient capital. This can augment City capital (reduce per unit grant) but does require increasing rent revenue as a way to repay this impact equity and associated interest.

2.0 Modelling examples of acquisition

The impact of these various mechanisms has been modelled using an illustrative acquisition proforma. This is built from an actual project, but some numbers have been adjusted to anonymize the property.

This is a 20 -unit property, with an acquisition price of 230,000 per unit. After transaction costs and an allowance for capital improvements, the total cost is \$250,000/unit. The existing

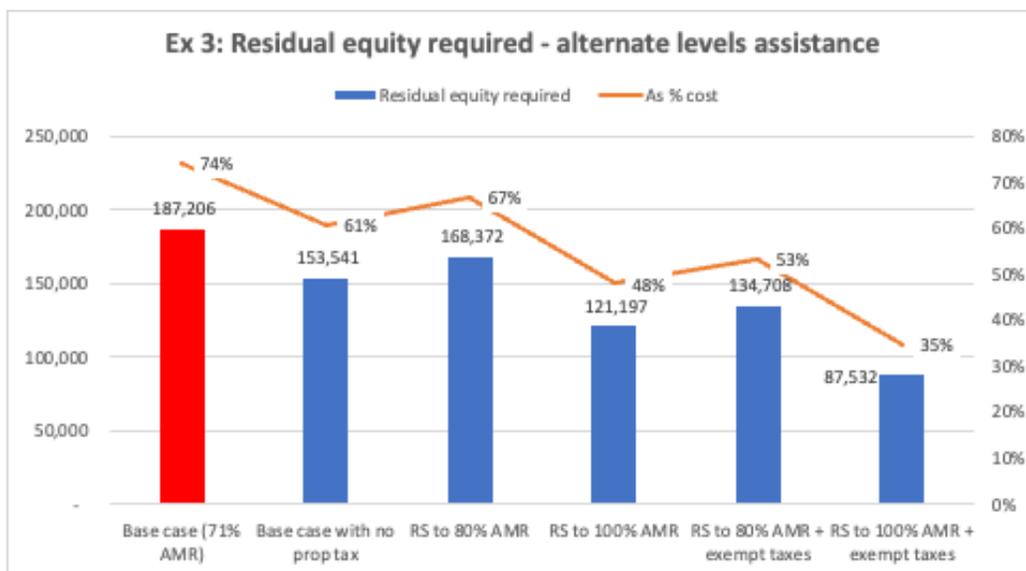
rents are quite low, average just 71% of the CMHC AMR, which is 53% of full potential market.

Exhibit 2: Determining maximum financing capacity and residual equity		
Rent level	Current (71% AMR)	per unit
Gross effective revenue (incl vacancy loss)	247,277	12,364
Operating Expenses excl property taxes)	97,000	4,850
Property taxes	48,000	2,400
Annual capital reserve @4% gross effective	9,891	495
Total operating expenses	154,891	7,745
Net Operating income (NOI) yr 1	92,385	4,619
Available to secure mortgage at 1.2 DCR	76,988	3,849
Maximum loan financed (at rate and amortization)	1,295,881	64,794
Residual equity required	3,744,119	187,206

Based on current rents and normalized operating expenses (Exhibit 2), including property taxes, the annual net operating income is just over \$92,000 (\$4,619/unit). At a debt coverage ratio of 1.2 (a safe conservative level) the property can leverage a mortgage loan (5.25%, 40-year amortization) of just under \$1.3 million (\$65,000 per unit). Given the acquisition cost of \$250,000/unit this requires residual equity of \$3.74 million (\$187,206/unit).

Using this illustrative base case, we can examine the impact of the range of mechanisms, alone and in combination. The following simulations are undertaken, and presented in Exhibit 3:

- Exempt property taxes – this increases NOI by the tax amount of \$48,000 and improves financing leverage resulting in a net equity/grant required of \$153,500 per unit.
- Providing rent supplements at either 80% of AMR or 100% AMR, raises rent revenue from the current level, which is only at 71% AMR. With minimal rent at 80% AMR the equity required is 168,300; at 100% of AMR, it drops to \$121,000.
- Combining both a property tax exemption and a revenue guarantee at 80% or 100% AMR further increases leverage and reduces the residual equity (grant) required to only \$87,500.



Across these options, rent supplements to 100% have the largest single effect in lowering grant needed. However, this also shows that if rents in the acquired property are already near 100% AMR, exempting property taxes alone can be very effective and results in the least level of grant assistance (\$87,500).

2.1 Acquisition price impacts equity required

Note that the amount of residual grant determined here is premised on the rent level in each scenario and utilizes rent supplements to bring rents up to 80% or 100% AMR – this will create an ongoing subsidy cost. It is also possible that an acquired property may have existing rents already at or near 100%. So, the grant required with rents at that level would be the same as those presented in Ex 3, but without the need to also fund ongoing rent supplements.

This is an important point that relates to how an acquisition policy is directed and the price level targeted. If the targeted properties have very low rents (but is not priced accordingly), large capital grant or ancillary assistance is needed. But if the target property already has rents at or near AMR a more modest subsidy and combination of mechanisms is possible.

2.2 Increasing rents but also increasing affordability

In generating these simulations rents and affordability are projected over the next 20 years. It is assumed that operating costs increase at the rate of inflation (here assumed at 2%), and property rents increase at the same 2% rate of inflation.

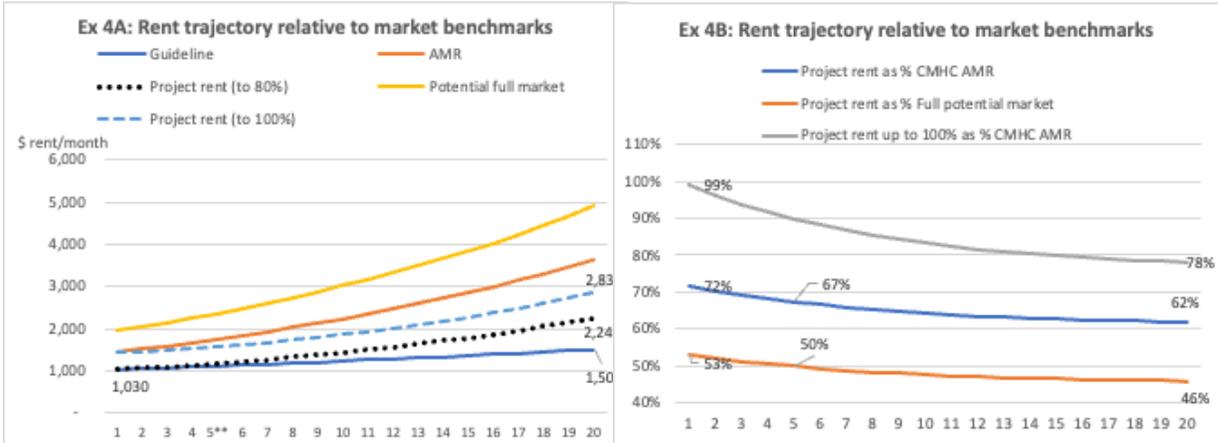
Meanwhile, reflecting recent trends, market rents increase at 5%. So, in relative terms, while actual nominal rents do rise, they increasingly lag the market rate of increase and in relative terms decline. As shown in Exhibit 4B, as a percentage of both the CMHC AMR, and of full potential market (i.e. what rents would be if property purchased by a private investor, maximizing rents at turnover) we see property rents falling to 62% of CMHC AMR, and 46% of

full market.

2.3 Recycling surplus and equity gain

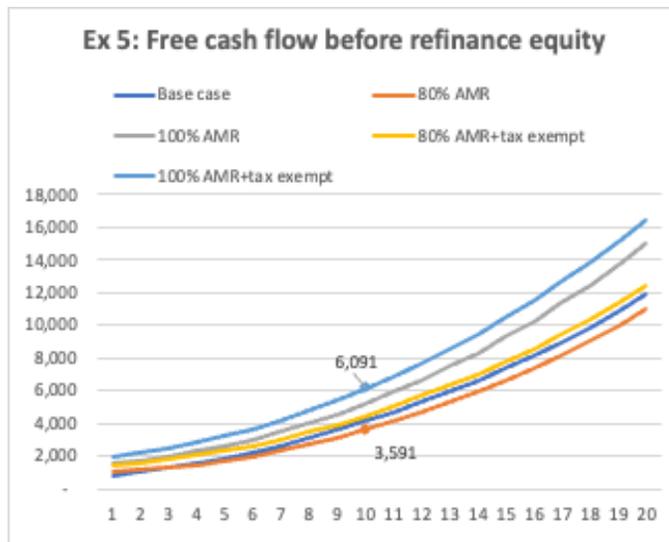
The fact that rents rise, and concurrently affordability improves, has the benefit of generating growing operating surplus and building equity. This in turn creates the opportunity to then leverage and recycle this gain to support additional acquisitions.

Exhibit 5 illustrates the growth in cash flow over 20 years even when rents are maxed at 80%



AMR, because the AMR is inflating the project rents still rise and generate increasing levels of annual surplus, reaching almost \$3,600 per unit in year 10; with rents at 100% AMR plus the benefit of the property tax exemption, the annual surplus in year 10 is just over \$6,000.

This suggests that permanent exemption may not be critical, a 10-year exemption (or grant in lieu of taxes for 10 years) may suffice. Ending the exemption (of grant) would, however, reduce capacity to finance and recycle equity into a future acquisition or to attract social impact investment.



2.4 Attracting social Impact investment

A fourth potential mechanism examined involves attracting additional external funding in the

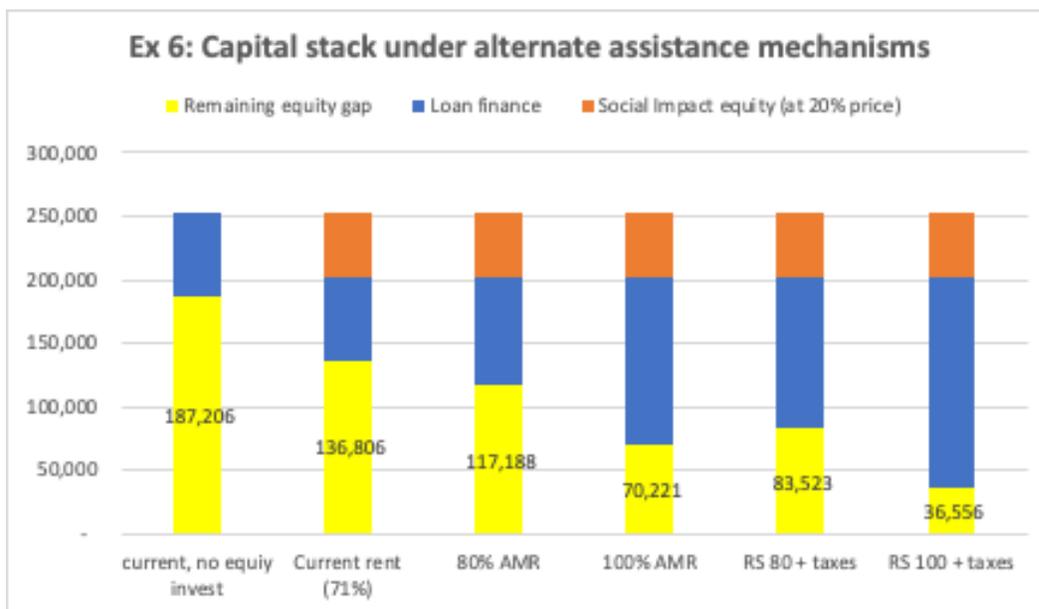
form of patient social impact equity. There is an opportunity to partner with the social investment sector (including organizations like the Hamilton Community Foundation), which could reduce the call on City funds and stretch limited City funding over more units.

Such social impact investors are often willing to provide more flexible terms and provide patient capital; however, they do require a return on investment as it is this yield that funds their granting activities. The ability to attract impact investment is dependent on the capacity to repay the impact equity (and compound interest) at some reasonable point in future. Here a 10- year refinancing and payout is assumed.

Under this scenario, social impact equity is invested to cover 20% of the acquisition cost, and this substantially reduces the subsidy required from the City. This requires a return of 4.5% (effectively 100 basis points below the cost of the mortgage interest) with simple interest compounded at a balloon payout plus the original equity amount at the end of year 9. With modestly rising rents (still lagging market rent increase rates), the illustrative project generates a sufficient surplus to refinance the project and payout and end of year 9.

Replicating the same five funding mechanisms and scenarios and adding a 20% social impact patient investment results in a substantial reduction in the remaining equity gap City funding required (Exhibit 6).

This shows that with a combination of tax exemption, rents at 100% AMR (either at time of acquisition or via a rent supplement) and social impact capital the City required capital grant could be lowered to only \$36,500 (compared to \$187,000 in base case).



Potentially a repayment guarantee from the City could further strengthen the attraction (mitigate any perceived risk) of such an investment for the social impact capital partner (e.g. the Hamilton Community Foundation).

3.0 Estimating cost and scale

Drawing on these options the potential fiscal impacts on the City are determined. Subsidy costs will reflect a number of considerations:

- Anticipated or planned number of acquisitions per year;
- The existing average rent level in the target acquisition properties;
- The type and mix of mechanisms offered (as above includes capital grant, tax exemption, rental assistance);
- Whether the initiative includes partnering with social impact investment;
- Option to access pending federal program (lower loan rate and additional grant).

3.1 Potential volume of annual acquisitions

Review of recent sales activity provides some insight into how many properties might be targeted in any year. Data for the last 5 years (2019-2023) identify the number of transactions and units along with sales values in Hamilton. Properties with fewer than 10 units are predominantly semi-detached. *The optimal target is those with 10-40 units as these offer greater economies of scale and most reasonable pricing.* Over the past two years (2022-2023) 11 properties between 5 and 40 units, containing 143 units sold with an average per unit cost of 218,000 (MLS sales data).

Although this excludes potentially privately sourced opportunities, *it suggests that a realistic target might be 2-3 properties and 40-100 units in any year.* These parameters are used to estimate potential city subsidy costs.

3.2 Examining potential costs across two rent scenarios.

The actual rents in any transaction will vary, but as noted earlier, even lower-rent properties tend to be priced, based on *potential*, rather than *actual* rents and net operating income (NOI). To estimate low and high subsidy requirements, here we assume two cases – one with rents at only 65% of CMHC AMR; the other at 99%.

The base case is similar to the that in the previous illustration except for a change in rents and unit mix (here the mix is 10 one-bedrooms, 8 two-bedrooms and 2 three-bedrooms).

For each case, the city cost for each potential mechanism is determined. Note that for the capital grant, this imposes a one-time expenditure; however exempting taxes and funding rent supplements create an ongoing expenditure. To account for the ongoing cash flows of rent supplements the present value of 10 years of supplements is used. And annual tax exempted amounts are calculated for 10 years.¹

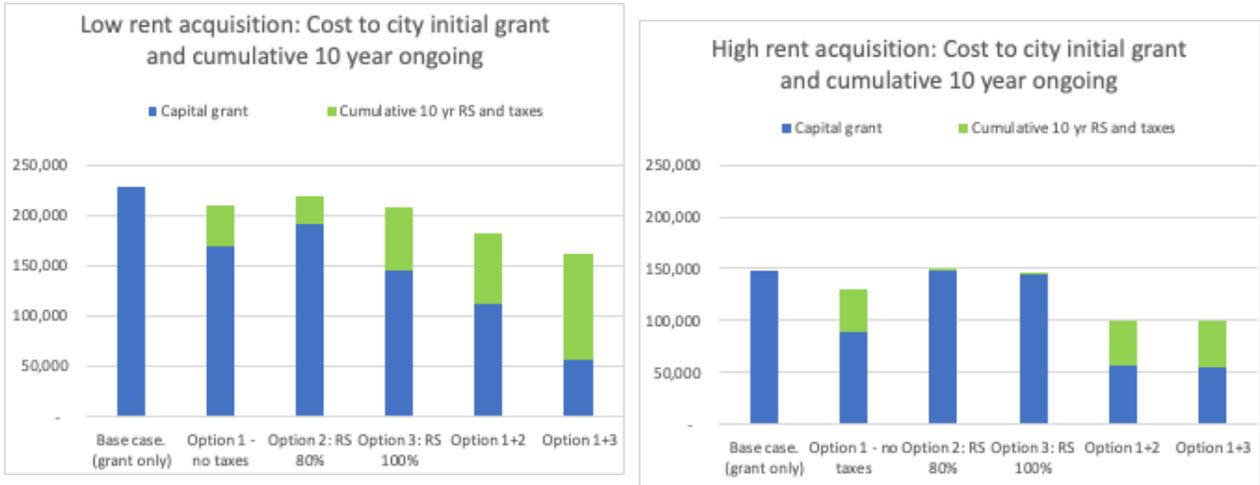
So, the modelling encompasses a low rent (acquire at 65% AMR) high rent case (acquire at 99% AMR) with five scenarios or options:

- Option 1 Waive property taxes
- Option 2: Rent supp up to 80% AMR
- Option 3: Rent supp up to 100% AMR

¹ Here the forgone tax revenue is identified as an annual cost, as if covered via a tax grant from City. This more fully accounts for that revenue loss, and if actually paid as an offsetting grant, can be term-limited, and paid for only the first 10 years, after which the property would commence paying taxes, based on increased cash flow.

- Option 1+2 Waive taxes **plus** Rent Supp at 80%
- Option 1+3 Waive taxes **plus** Rent Supp at 100%

As reviewed earlier, the subsidy is greatest when existing rents are low. And similarly, when rent supplements are used to both protect affordability and strengthen cash flows the aggregate accumulated cost for the rent supplements is greater for the lower rent property.



As illustrated in the charts above:

- In the lower rent property (65% AMR) the aggregate city contribution (immediate plus cumulative) falls from \$227,000 in the base case to \$161,000 for the combined three stacked mechanisms;
- For the higher rent (99% AMR) acquisition the same aggregate costs begin at \$130,000 in the base case to \$105,000 for the combined three stacked mechanisms.

Note while presented here as equivalent up-front costs – the actual fiscal impact is spread over time with an initial capital expenditure and then on-going annual subsidy (to cover rent supplements and property tax loss of revenue).

Assuming a budget sufficient to cover acquisition of 100 units in one year, the associated City cost for each of the two cases (low-rent acquisition and high-rent acquisition) are summarized in Exhibit 7 (Detailed underlying calculations are provided in Section 5):

Scaling up: City subsidy required per 100 units/yr		
Case 1 (Rents at 65% AMR at acquisition)		
	initial grant. (\$ Mill)	annual subsidy (RS+tax)
Base case (grant only)	22.74	-
Option 1 - no taxes	16.85	420,000
Option 2: RS 80%	19.20	270,768
Option 3: RS 100%	14.50	630,960
Option 1+2	11.25	690,768
Option 1+3	5.60	1,050,960
Case 2 (Rents at 99% AMR at acquisition)		
	initial grant. (\$ Mill)	annual subsidy (RS+tax)
Base case (grant only)	14.73	-
Option 1 - no taxes	8.84	420,000
Option 2: RS 80%	14.73	18,120
Option 3: RS 100%	14.50	18,120
Option 1+2	5.66	438,120
Option 1+3	5.60	438,120

This illustrates the trade-off between a single one-time grant versus lower grant with ongoing annual payments. The property tax exemption is included here, although this does not require an annual subsidy – this represents revenues not collected by the City.

Ex 7 also confirms that the fiscal impact on the City is much less when the target property rents are moderate, and already at or near CMHC AMR (here at 99%), compared to supporting acquisition of properties with much lower and thus more affordable rents.

In reality properties identified for acquisition are likely to have some blend of low and higher rents because the rents for long term tenants have been constrained by rent controls, while in units that have recently turned over rents will already have been raised. As such the two illustrative cases used here bracket potential low-high subsidy requirements, and the average is likely reasonably representative of the subsidy expenditure that will be required, should the City implement these options.

Scaling up: City subsidy required per 100 units/yr			
	Average of two cases	initial grant. (\$ Mill)	annual subsidy (RS+tax)
	Base case (grant only)	18.74	-
	Option 1 - no taxes	12.85	420,000
	Option 2: RS 80%	16.97	144,444
	Option 3: RS 100%	14.50	324,540
	Option 1+2	8.46	564,444
	Option 1+3	5.60	744,540

The most cost -effective option for the City is to offer the combination of capital grant alongside property tax exemption and rent supplements (Option 1+3 in table). Under that combination the cost to support non-profit acquisition of 100 units will require a capital budget of roughly \$5.6 million plus annual subsidy commitment of around \$750,000 (includes cost of tax exemption). If the cost (foregone revenue) of the tax exemption is excluded the ongoing annual cost declines to \$325,000.

This reflects the cost of one round of acquisitions of 100 units – if repeated in subsequent years (all or a portion of 100 units) the same capital budget would be required for each tranche, while the annual rent supp cost will gradually escalate as each layer of an additional rent supps is added.

3.3 Potential opportunities to reduce City subsidy required

The earlier review highlighted two complementary initiatives that can be quite significant in helping to manage the City expenditure for an acquisition program. These are a partnership with social impact investors, most likely the Hamilton Community Foundation, which has already identified a willingness to invest in acquisition and other affordable housing ventures. The second is the potential to draw on the pending federal acquisition initiative.

A partnership with the Community Foundation could introduce a layer of patient social equity, which then lowers the City capital grant required. This would not impact the ongoing annual subsidy required, mainly for rent supplements – which would remain at around \$325,000 (excluding any accounting for tax exemption); but it would substantially lower the required capital grant, from \$5.6 million to only \$1.5 million. This relies on modest annual rent increases that can build up an operating surplus to service the required interest and repayment of the patient social impact equity.

The second potential complementary opportunity is the pending federal Rental Acquisition Fund. While details remain to be determined, this proposes a combination of grant and low-rate loan here assumed at 4% amortized over 50 years, vs 5.25% amortized over 40 years).

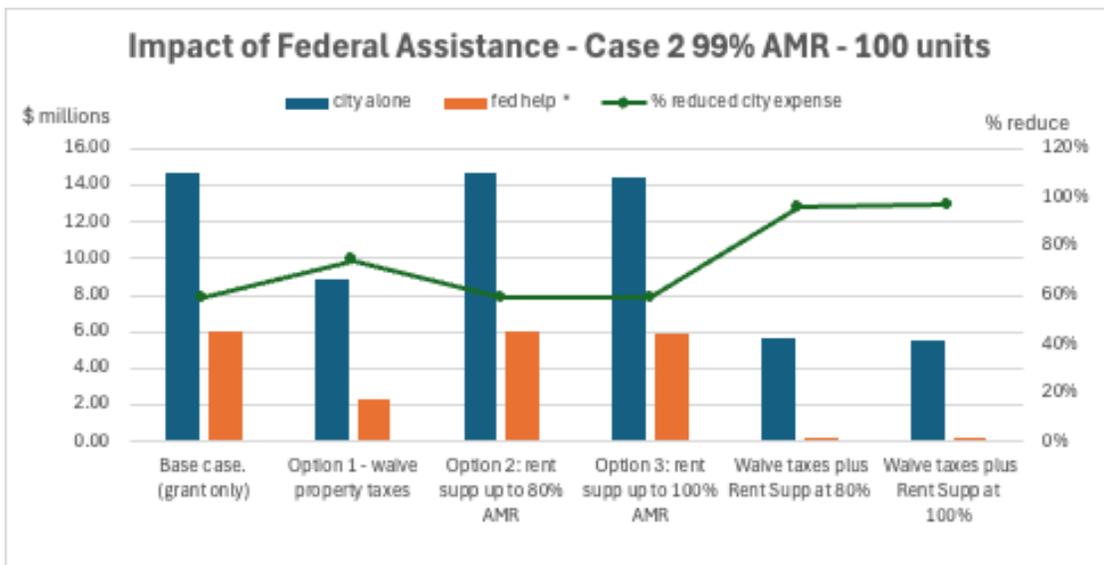
Accessing low-rate financing alone has a very substantial positive impact in increasing potential to borrow, and thus reduces the capital grant required.

In case 1 (65%) the potential leverage per unit is increased by roughly \$50,000 per unit, and under the combined City mechanisms results in a grant requirement of less than \$5,000 per

unit (and this could be cost shared with the federal program).

At the higher rent at acquisition (case 2 at 99% AMR), the capital required is almost entirely eliminated (ignoring any lending requirement for a minimum amount of down payment).

So, this essentially leaves only the ongoing annual rent supplement subsidy cost as a City expenditure.



Note however that it is unlikely the federal initiative will be in place until 2026, so in the interim a City program can be important in support current acquisitions.

3.4 Ancillary Supporting Measures

Alongside a funding mechanism, a City policy should also establish guidelines and parameters to provide a framework within which interested non-profit organizations can participate in acquisitions. This should include an accreditation process with qualifying criteria, such as sound board expertise, governance and proven property management capacity.

The guideline must also frame the level of assistance potentially available – highlighting any maximum, such as a \$100,000 per unit maximum; and the availability of rent supplements (ideally funded 80-100% AMR)

Not all potential acquisitions makes financial sense, and the organization should have the capacity (board and staff expertise) to undertake necessary due diligence in reviewing acquisition target properties.

For non-profits, acquisition involves immediate costs, including the need to fund a deposit as part of the offering process, and costs for due diligence such as building inspections and lender application fees. It would be beneficial to provide initial advances to qualifying proponents to help cover these costs

4.0 Supporting Documentation: Acquisition Programs in Other Jurisdictions

Existing programs have been identified and reviewed in Montreal, Toronto, British Columbia and Nova Scotia. Each is briefly profiled below.

4.1 Montreal

Montreal initially used a broader program to support acquisitions in 2018 providing both capital grant and low-rate loan finance. This has subsequently been expanded with a formal acquisition policy including a new bylaw creating a right of first refusal. The City has identified neighbourhoods where existing rentals are relatively affordable and notified all property owners that in event they intend to sell, the City will have a pre-emptive right of first refusal to match any offer, or to negotiate ahead of a private sale. To date the City has supported the acquisition of 27 properties. This does however require a substantial financial commitment (the initial capital budget was set at \$50M in 2018 and has since been increased to \$195M). It also requires considerable work to formally notify all existing multi-unit property owners.

This policy includes purchase of existing occupied properties as is, some for redevelopment, as well as some land banking, on behalf of non-profits. Once purchased, the property ownership is transferred to existing non-profit housing operators – so in Montreal case the process is instigated and delivered by the City, with subsequent transfer. A current proposal before council is to discount the market price paid by the city down to 60% of market, so an implicit contribution equal to 40% of market value that City paid initially.

4.2 Toronto

Toronto's Multi-Unit Residential Acquisition (MURA) Program was implemented in 2021 following on from an initial 2018 pilot to assist non-profit acquisition of some rooming house properties. Distinct from the Montreal program, Toronto relies on pre-qualified non-profits to initiate and execute the purchase, with the support of a range of city mechanisms. These include capital grant and forgiveness of property taxes (by designating the property as a municipal capital facility). When renovations are required the City permit fee is also waived. Subject to annual budgets, the City provides housing benefits for at least of 20% of MURA units.

The initial budget was set at \$10M per year for 2 years and this has now been augmented with a commitment of a further \$51M for 2024-2026.

Apartment building acquisitions and renovations are eligible for up to \$200,000 in funding per dwelling unit and multi-tenant rooming house properties are eligible for up to \$150,000 per dwelling. 20% of annual funding allocations under the Program are directed to support the acquisition of market rental properties by Indigenous housing organizations to create permanent affordable rental homes for Indigenous residents.

Toronto employs a competitive proposal call process, administered annually by the Housing Secretariat. Through this process, successful proponents will be pre-approved for funding, giving them certainty to pursue acquisitions. Up to 10% of the maximum approved funding allocation can be advanced to the successful non-profit and Indigenous proponents within 60 days to be used as deposit funding. An additional \$25,000 in funding is available to each

proponent to be used for pre-acquisition services such as preparing Building Condition Assessments and Property Appraisals.

4.3 Nova Scotia

Nova Scotia announced an initiative in summer 2022. Under the new Community Housing Acquisition Program (CHAP), community housing providers can access up to \$10 million in repayable loans to support the purchase of existing rental units. Loans are on amortization of 30 years at the government fixed rate. No additional grant or assistance is provided, meaning that purchasers must have some reserves to provide equity as loan is maximized at a debt coverage ratio of 1.15 and a loan-value ratio at 95% of value (100% for supportive housing projects).

With loans only, this program only works on properties with higher rents (i.e. 100%-120% AMR) vs. deeply affordable rents because a solid cash flow is required to service the loan debt. Since few non-profits have the necessary equity, only one project has been funded to date, confirming that to be effective for non-profit purchasers, some level of grant is required.

4.4 British Columbia

In late 2022, drawing on an anticipated budget surplus, BC announced the creation of a Rental Protection Fund, allocating \$500M to capitalize the fund. The fund is an incorporated entity formed by the three community housing sector organizations in BC (Co-op, Non-Profit, and Indigenous) and managed internally by a professional staff. The Fund pre-qualifies eligible non-profits seeking to purchase an existing rental asset and provides both technical assistance in the acquisition process and funds capital grants to provide necessary equity. Non-profits must separately secure mortgage finance.

The province expects a minimum 2,000 units, implying a max grant of \$250,000/unit, although this is not a formal strict maximum. Two initial purchases in Vancouver involved grants of between \$220,000 and \$245,000 per unit, so this required a significant pot of capital, which uniquely BC has, to achieve any scale impact.

5.0 Supplementary detailed financial assessment of illustrative cases

Subsidy cost to city/unit									
Case 1 (Rents at 65% AMR at acquisition)						Additional benefit with patient social impact equity			
	Capital grant	Annual rent supp	Annual Property tax loss	Cumulative 10 yr RS and taxes	Cumulative 10 yr RS and taxes plus original grant	Patient investment equity (Max)	Reduced city grant	Net cost to city with SI equity	% reduced City cost
Base case (grant only)	227,389	-	-	-	227,389	32,203	195,187	195,187	14%
Option 1 - no taxes	168,477	-	4,200	42,000	210,477	45,754	122,723	164,723	22%
Option 2: RS 80%	192,022	2,708	-	27,077	219,099	23,742	168,280	195,357	11%
Option 3: RS 100%	144,975	6,310	-	63,096	208,071	38,725	106,249	169,345	19%
Option 1+2	112,481	2,708	4,200	69,077	181,558	37,293	75,188	144,265	21%
Option 1+3	56,024	6,310	4,200	105,096	161,120	52,276	3,747	108,843	32%
Case 2 (Rents at 99% AMR at acquisition)									
	Capital grant	Annual rent supp	Annual Property tax loss	Cumulative 10 yr RS and taxes	Cumulative 10 yr RS and taxes plus original grant	Patient investment equity (Max)	Reduced city grant	Net cost to city with SI equity	% reduced City cost
Base case (grant only)	147,341	-	-	-	147,341	11,166	136,176	136,176	8%
Option 1 - no taxes	88,428	-	4,200	42,000	130,428	38,246	50,182	92,182	29%
Option 2: RS 80%	147,341	181	-	1,812	149,153	12,287	135,054	136,866	8%
Option 3: RS 100%	144,975	181	-	1,812	146,787	34,494	110,480	112,292	23%
Option 1+2	56,630	181	4,200	43,812	100,442	31,375	25,255	69,067	31%
Option 1+3	56,024	181	4,200	43,812	99,836	29,396	26,628	70,440	29%

Scaling up: City subsidy required per 100 units/yr						
Case 1 (Rents at 65% AMR at acquisition)			with social impact equity			
	initial grant. (\$ Mill)	annual subsidy (RS+tax)		initial grant. (\$ Mill)	annual subsidy (RS+tax)	Annual with no accounting for Tax exempt
Base case (grant only)	22.74	-		19.52	-	-
Option 1 - no taxes	16.85	420,000		12.27	420,000	-
Option 2: RS 80%	19.20	270,768		16.83	270,768	270,768
Option 3: RS 100%	14.50	630,960		10.62	630,960	630,960
Option 1+2	11.25	690,768		7.52	690,768	270,768
Option 1+3	5.60	1,050,960		0.37	1,050,960	630,960
Case 2 (Rents at 99% AMR at acquisition)						
Case 2 (Rents at 99% AMR at acquisition)			with social impact equity			
	initial grant. (\$ Mill)	annual subsidy (RS+tax)		initial grant. (\$ Mill)	annual subsidy (RS+tax)	
Base case (grant only)	14.73	-		13.62	-	-
Option 1 - no taxes	8.84	420,000		5.02	420,000	-
Option 2: RS 80%	14.73	18,120		13.51	18,120	18,120
Option 3: RS 100%	14.50	18,120		11.05	18,120	18,120
Option 1+2	5.66	438,120		2.53	438,120	18,120
Option 1+3	5.60	438,120		2.66	438,120	18,120
Scaling up: City subsidy required per 100 units/yr						
Average of two cases						
	initial grant. (\$ Mill)	annual subsidy (RS+tax)		initial grant. (\$ Mill)	annual subsidy (RS+tax)	
Base case (grant only)	18.74	-		16.57	-	-
Option 1 - no taxes	12.85	420,000		8.65	420,000	-
Option 2: RS 80%	16.97	144,444		15.17	144,444	144,444
Option 3: RS 100%	14.50	324,540		10.84	324,540	324,540
Option 1+2	8.46	564,444		5.02	564,444	144,444
Option 1+3	5.60	744,540		1.52	744,540	324,540

With federal Assistance - Acquire at 65% AMR						
Subsidy cost to city/unit						
	Capital grant	Annual rent supp	Annual Property tax loss	Cumulative 10 yr RS and taxes	Cumulative 10 yr RS and taxes plus original grant	
Base case. (grant only)	227,389	-	-	-	227,389	
Option 1 - waive property taxes	168,477	-	4,200	42,000	210,477	
Option 2: rent supp up to 80% AMR	192,022	2,708	-	27,077	219,099	
Option 3: rent supp up to 100% AMR	144,975	6,310	-	63,096	208,071	
Waive taxes plus Rent Supp at 80%	112,481	2,708	4,200	69,077	181,558	
Waive taxes plus Rent Supp at 100%	56,024	6,310	4,200	105,096	161,120	
low rate finance						
	Capital grant	Annual rent supp	Annual Property tax loss	Cumulative 10 yr RS and taxes	Cumulative 10 yr RS and taxes plus original grant	
Base case. (grant only)	224,812	-	-	-	224,812	
Option 1 - waive property taxes	148,764	-	4,200	42,000	190,764	
Option 2: rent supp up to 80% AMR	179,158	2,708	-	27,077	206,235	
Option 3: rent supp up to 100% AMR	118,426	6,310	-	63,096	181,522	
Waive taxes plus Rent Supp at 80%	76,482	2,708	4,200	69,077	145,559	
Waive taxes plus Rent Supp at 100%	3,604	6,310	4,200	105,096	108,700	
Fed 50% share grant						
Base case. (grant only)	112,406	-	-	-	112,406	
Option 1 - waive property taxes	74,382	-	4,200	42,000	120,582	
Option 2: rent supp up to 80% AMR	89,579	2,708	-	27,077	119,364	
Option 3: rent supp up to 100% AMR	59,213	6,310	-	63,096	128,619	
Waive taxes plus Rent Supp at 80%	38,241	2,708	4,200	69,077	114,225	
Waive taxes plus Rent Supp at 100%	1,802	6,310	4,200	105,096	117,407	
acquire 100 units						
Base case. (grant only)	11.24	0.00	0.00	0.00	11.24	
Option 1 - waive property taxes	7.44	0.00	0.42	4.20	12.06	
Option 2: rent supp up to 80% AMR	8.96	0.27	0.00	2.71	11.94	
Option 3: rent supp up to 100% AMR	5.92	0.63	0.00	6.31	12.86	
Waive taxes plus Rent Supp at 80%	3.82	0.27	0.42	6.91	11.42	
Waive taxes plus Rent Supp at 100%	0.18	0.63	0.42	10.51	11.74	
100 units with fed help (acquire at 99% AMR)						
	city alone	fed help *	% reduced city expense			
Base case. (grant only)	22.74	11.24	51%			
Option 1 - waive property taxes	16.85	7.44	56%			
Option 2: rent supp up to 80% AMR	19.20	8.96	53%			
Option 3: rent supp up to 100% AMR	14.50	5.92	59%			
Waive taxes plus Rent Supp at 80%	11.25	3.82	66%			
Waive taxes plus Rent Supp at 100%	5.60	0.18	97%			
* low rate finance + 50% share grant						

With federal Assistance - Acquire at 99% AMR						
Subsidy cost to city/unit						
	Capital grant	Annual rent supp	Annual Property tax loss	Cumulative 10 yr RS and taxes	Cumulative 10 yr RS and taxes plus original grant	
Base case. (grant only)	147,341	-	-	-	147,341	
Option 1 - waive property taxes	88,428	-	4,200	42,000	130,428	
Option 2: rent supp up to 80% AMR	147,341	181	-	1,812	149,153	
Option 3: rent supp up to 100% AMR	144,975	181	-	1,812	146,787	
Waive taxes plus Rent Supp at 80%	56,630	181	4,200	43,812	100,442	
Waive taxes plus Rent Supp at 100%	56,024	181	4,200	43,812	99,836	
low rate finance						
	Capital grant	Annual rent supp	Annual Property tax loss	Cumulative 10 yr RS and taxes	Cumulative 10 yr RS and taxes plus original grant	
Base case. (grant only)	121,482	-	-	-	121,482	
Option 1 - waive property taxes	45,433	-	4,200	42,000	87,433	
Option 2: rent supp up to 80% AMR	121,482	181	-	1,812	123,294	
Option 3: rent supp up to 100% AMR	118,426	181	-	1,812	120,238	
Waive taxes plus Rent Supp at 80%	4,386	181	4,200	43,812	48,198	
Waive taxes plus Rent Supp at 100%	3,604	181	4,200	43,812	47,416	
Fed 50% share grant- residual city cost						
Base case. (grant only)	60,741	-	-	-	60,741	
Option 1 - waive property taxes	22,717	-	4,200	42,000	68,917	
Option 2: rent supp up to 80% AMR	60,741	181	-	1,812	62,734	
Option 3: rent supp up to 100% AMR	59,213	181	-	1,812	61,206	
Waive taxes plus Rent Supp at 80%	2,193	181	4,200	43,812	50,386	
Waive taxes plus Rent Supp at 100%	1,802	181	4,200	43,812	49,995	
acquire 100 units						
Base case. (grant only)	6.07	0.00	0.00	0.00	6.07	
Option 1 - waive property taxes	2.27	0.00	0.42	4.20	6.89	
Option 2: rent supp up to 80% AMR	6.07	0.02	0.00	0.18	6.27	
Option 3: rent supp up to 100% AMR	5.92	0.02	0.00	0.18	6.12	
Waive taxes plus Rent Supp at 80%	0.22	0.02	0.42	4.38	5.04	
Waive taxes plus Rent Supp at 100%	0.18	0.02	0.42	4.38	5.00	
100 units with fed help (acquire at 99% AMR)						
	city alone	fed help *	% reduced city expense			
Base case. (grant only)	14.73	6.07	59%			
Option 1 - waive property taxes	8.84	2.27	74%			
Option 2: rent supp up to 80% AMR	14.73	6.07	59%			
Option 3: rent supp up to 100% AMR	14.50	5.92	59%			
Waive taxes plus Rent Supp at 80%	5.66	0.22	96%			
Waive taxes plus Rent Supp at 100%	5.60	0.18	97%			
* low rate finance + 50% share grant						



Hamilton

HOUSING SUSTAINABILITY AND INVESTMENT ROADMAP 2024 ANNUAL UPDATE AND 2025 OBJECTIVE SETTING

General Issues Committee

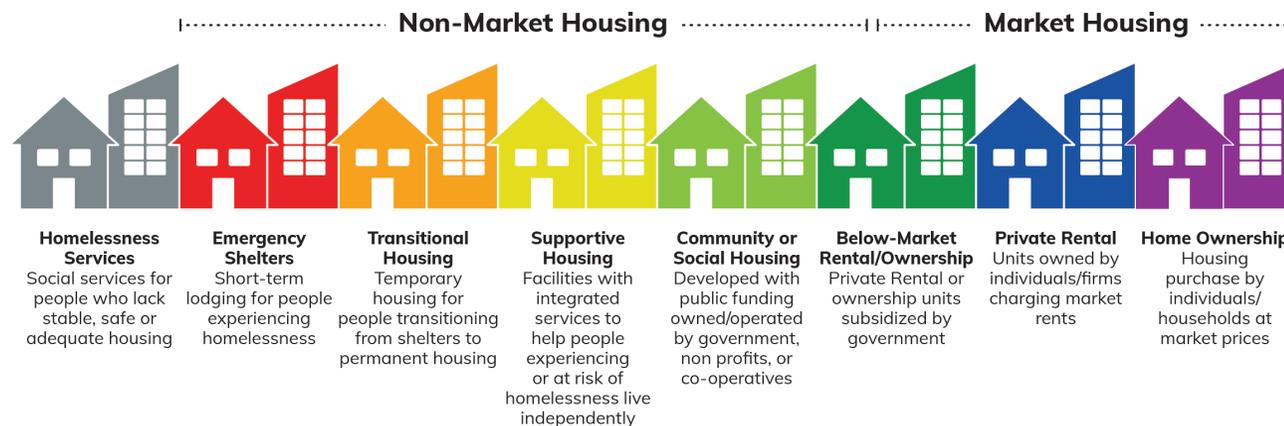
November 20, 2024

1. Introduction - Investment in Housing
2. 2024 Achievements : Whole of Hamilton
3. Recommendations
4. Affordable Housing Development Project Stream
5. Housing Accelerator Fund
6. Finance and Acquisition Action Plan
7. Housing Needs Assessment
8. 2025 Program of Work

Housing Sustainability & Investment Roadmap

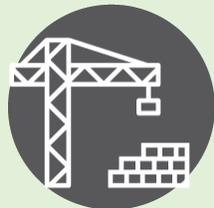
Acknowledgments

- Steering Committee
- Advisory Committee
- Hamilton is Home
- Hamilton Community Foundation
- Canadian Housing Evidence Collaborative (CHEC)



Four Pillars of the Roadmap

New construction



- Build affordable units
- Identify land and integrated developments
- New financing strategies

Acquisition of at-risk affordable housing



- Strategic purchase of “at-risk” affordable market units
- Business cases analysis for land and/or under-utilized buildings
- Create Acquisition Assistance Fund

Preservation of existing affordable housing



- Repair existing RGI units
- Create Portable Housing Allowances
- Policies to protect market rental units

Increasing the provision of housing-based supports



- New supportive housing units
- Increase supports for people with high acuity needs
- Invest in ending chronic homelessness
- Transform the RCF system to meet tenant needs

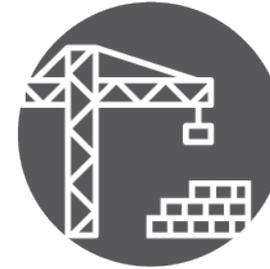
Unit Targets

Affordable Housing

10-Year Housing and Homelessness Action Plan
350 affordable units at 80% AMR

Housing Sustainability and Investment Roadmap
350 moderately affordable units at 125% AMR

Housing Accelerator Fund
200 affordable units at 100% AMR



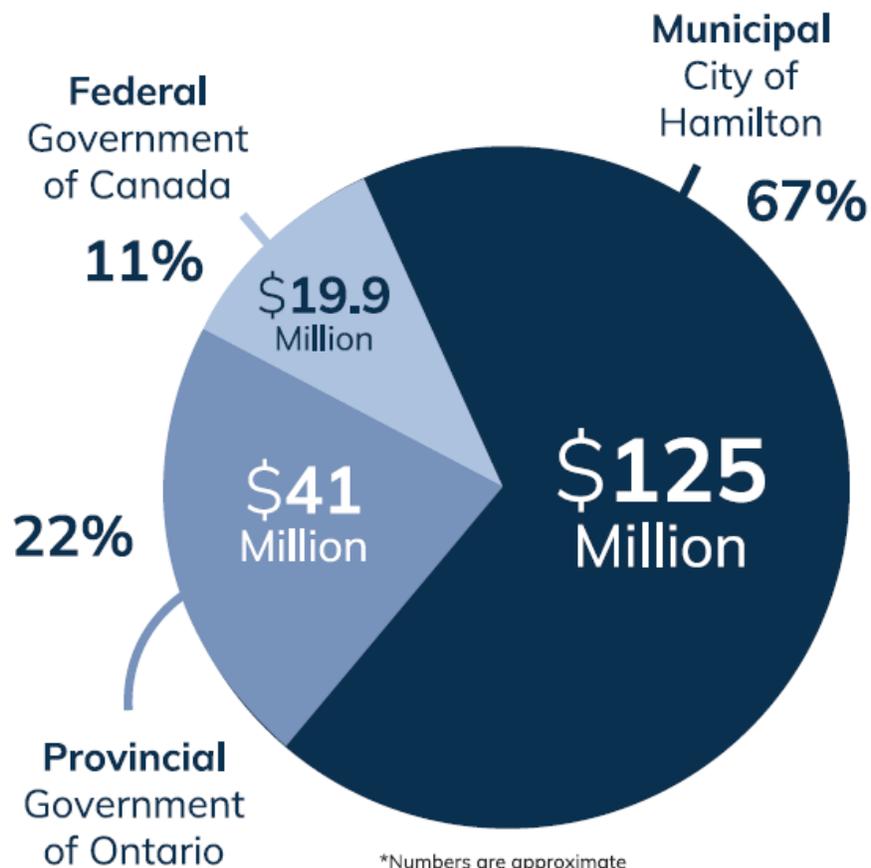
Supportive Housing

200 units over three years



Investments in Housing

Total Investments **\$185.9 Million**

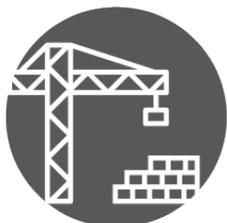


Hamilton's Investment Areas

-  Affordable Housing
\$21.3 Million
-  Tenant Supports
\$23.6 Million
-  Social Housing
\$93.6 Million
-  Shelters
\$39.1 Million
-  Encampments
\$8.3 Million

2024 Achievements

1. New Construction



2. Acquisition of at-risk affordable housing



3. Preservation of existing affordable housing



4. Increasing provision of housing-based supports



WHOLE OF HAMILTON

Housing supports



Housing services



Tenant and landlord resources



Preventing and ending homelessness



2024 Achievements

New Construction

Additional Dwelling Units

- 225 January to June 2024 (appox.)

Affordable Housing

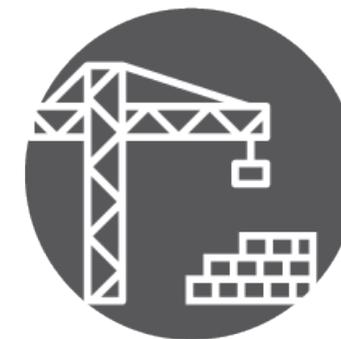
- CityHousing Hamilton Corporation (106 Bay St. North): 55 units

Student Housing

- McMaster's Graduate Student Residence: 453 units / 644 beds
- Mohawk College's Linden Hall: 150 units / 300 beds

Upcoming

- Acorn Flats: 23 units
- Victoria Park Community Homes: 261 units
- Hamilton East Kiwanis: 124 units
- CityHousing Hamilton Corporate (55 Queenston Rd & 1620 Main St. E): 82 units
- McMaster's Lincoln Alexander Hall: 1,366 beds (student housing)



2024 Achievements

Preserve and Retain (Ongoing)

- 1,913 rental units



Housing Based Supports

- CityHousing Hamilton/Indwell (King William): 24 units
- St. Matthew's House: 15 units (2025 occupancy)
- Sacajawea: 40 units (upcoming)



2024 Achievements

CityHousing Hamilton Corporation

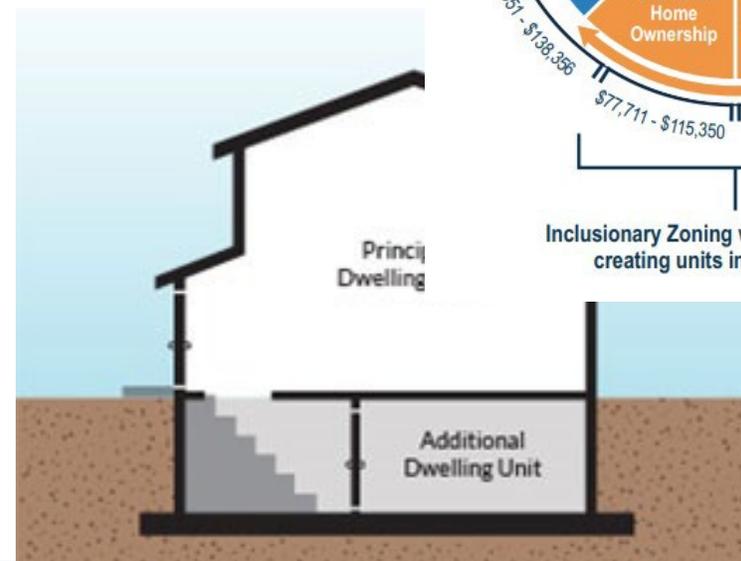
- September 30 data:
- 397 homes were repaired and occupied with additional funding support from the City of Hamilton. On track to complete 476 home repairs.
- 604 households housed year-to-date.
- Reduced attritional vacancy rate from 9.07% (March 2023) to 3.68% (Sep. 2024). On track to reach 2% rate by end of 2024.



2024 Achievements

Sustainable Communities

- Inclusionary Zoning Market Feasibility Study and Major Transit Station Areas
- Rental Housing Protection By-Law and Policy Review
- Additional Dwelling Unit Zoning Permissions
- Residential Zones Project
- Updates to Low Density Residential designations



Inclusionary Zoning will mostly focus on creating units in this segment.

2024 Achievements

Licensing and By-Law Services

- Approval of the Hamilton Apartment Rental Program
 - First in Ontario, Renovation Licence and Relocation By-law
 - Safe Apartment Buildings By-law
- Rental Housing Licensing Pilot
 - Wards 1, 8, and part of 14
 - Two-year pilot program to conclude December 31, 2025



2024 Achievements

Communications and Engagement

- “Whole of Hamilton Housing Approach” dedicated webpage (www.hamilton.ca/housinginvestments)
- Public communication on the Affordable Housing Development (ADH) Project Stream
- Communications campaign for the Housing Accelerator Fund program, including print and digital media, radio ads, and social media outreach



2024 Achievements

Government Relations

- Shovel-Ready Affordable Housing Tour with Paul Calandra, Ontario's Minister of Municipal Affairs and Housing
- Delegation with the Ministry of Municipal Affairs and Housing at the Association of Municipalities of Ontario (AMO) conference
- Provided Whole of Hamilton housing briefing notes to all AMO delegations
- Meeting with Sean Fraser, Canada's Minister of Housing, Infrastructure and Communities



2024 Achievements

Long Term Care

- Macassa Lodge redevelopment expected to be completed by 2026 consisting of a new wing for 64 residents, with 20 net new LTC beds.



2024 Achievements

Children's and Community Services

- Priority ward approach for all new child-care spaces
- Directed growth application process
- 26 new child-care spaces at 555 Queenston Road (YWCA)



2024 Achievements

Corporate Real Estate Office

- Ongoing development of 6 surplus properties for the development of affordable housing, representing approximately 170+ units
- Developed the City-owned Property for Affordable Housing Strategy



2024 Achievements

Indigenous Relations

- Projects submitted through the Affordable Housing Development Project Stream
- Membership in HSIR Steering Committee
- Liaison between the Housing Secretariat and CHIL and Circle of Beads



2024 Achievements

Hamilton Water

- \$9.45 Million in grant funding through the Provincial Housing Enabling Water Systems Fund for watermain replacements/upsizing to enable approx. 24,450 new housing units
- Preparing for update to City's Water, Wastewater and Stormwater Masterplan to identify infrastructure needed to support community growth



2024 Achievements

Housing Services

- Council Approval to create temporary 192 additional shelter beds, and 80 temporary outdoor shelter spaces
- Council Approval of Municipal Portable Housing Benefit
- Building Condition Assessments
- End-of-mortgage agreements
- Tenant Support Program

2024 Achievements

Corporate Services

- Supportive Housing Account: \$31M
- Affordable Housing Fund: \$4M
- Development Charge Exemptions for Affordable Housing

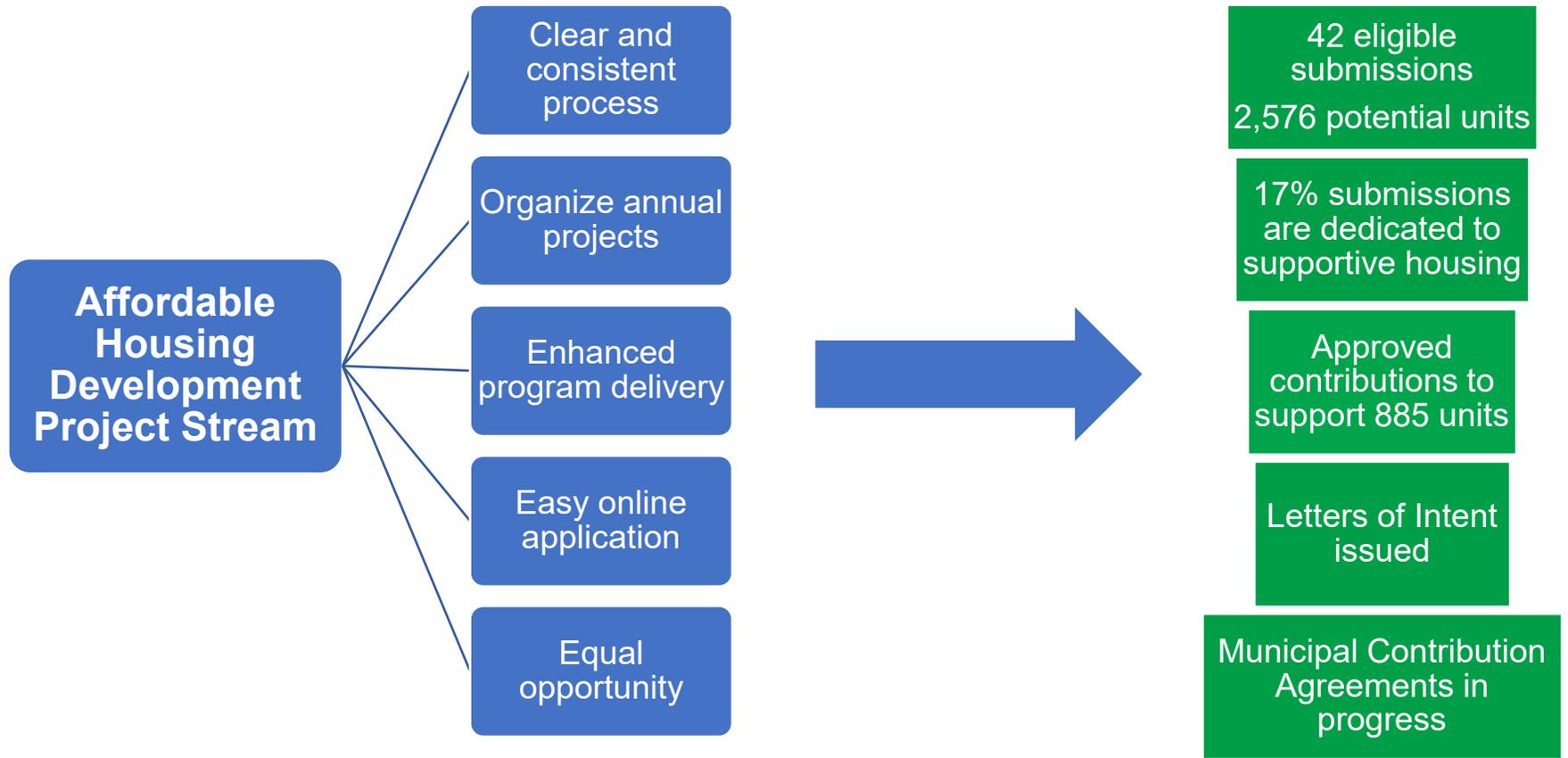


2024 Achievements

Report Recommendations

- Receive progress on the Year 2 Program of Work
- Approve 2025 Program of Work
- Receive Draft Housing Needs Assessment
- Receive Draft Finance and Acquisition Plan
- Delegated authority to the Executive Committee to enter into financial agreements of up to \$6.0M
- Delegated authority to the General Manager, Planning and Economic Development and/or Chief Corporate Real Estate Officer as it relates to disposition of surplus lands
- Direction to apply for additional funding

Affordable Housing Development Project Stream



Draft Housing Needs Assessment

Overview



Conducting a Housing Needs Assessment to meet requirements of Housing Accelerator Fund Program (Initiative 6)... *building on Inclusionary Zoning Housing Needs Assessment (2022-present)*

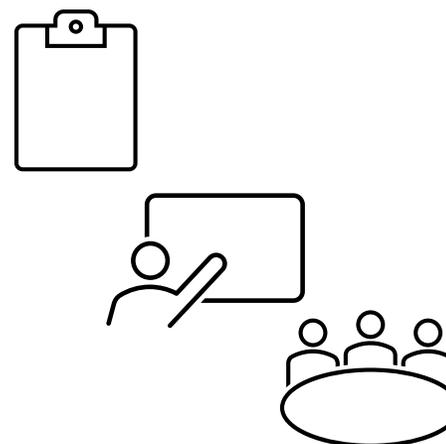
Draft report: June – Nov, 2024

- Data collection > quantitative analysis
- Public consultation > What we Heard

Surveys Completed: 279

Community Pop-ups: 12 across the city

Focus Groups: 4 with key stakeholders



Final report: Dec 2024

Draft Housing Needs Assessment

Key Housing Insights

- **Affordable Rental Demand:** growing need for affordable rental units, with many renters in Hamilton facing affordability issues
- **Aging Housing Stock:** over 32% of housing was built before 1960, creating a need for rehabilitation without higher rents
- **Housing Diversity:** demand for both smaller ownership units and larger family-sized rentals
- **Support for Aging Population:** need for affordable, supportive housing as Hamilton's population of seniors continues to grow



76,400
renter
households



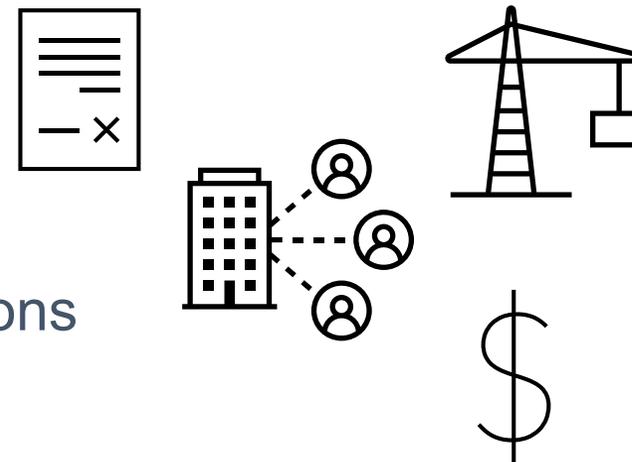
37,120
purpose-built
rental units

Draft Housing Needs Assessment

Next Steps

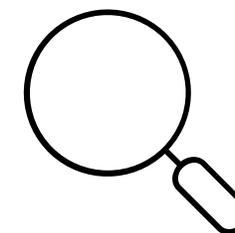
Final Report (December 2024):

- Policy/program context
- Review of housing continuum definitions
- Construction cost benchmark analysis
- Housing targets, and investment recommendations



Future work:

- Deeper engagement and research with underrepresented groups (Urban Indigenous)
- Leverage up-to-date data for government advocacy
- Identify vulnerabilities in housing continuum
- Implement Whole of Hamilton solutions



Housing Accelerator Fund

HOUSING ACCELERATOR FUND

We are taking action to move housing forward in Hamilton



Learn more about the Housing Accelerator Fund



- \$93.5 Million allocation from CMHC
- Target: 2,675 net new units in three years, achieved through seven different initiatives
- Three public-facing direct-building incentives
 - Accessory Dwelling Units and Multi-plex Housing Incentive Program
 - Rapid Transit Multi-Residential Rental Housing Incentive Program
 - Housing Acceleration Incentive Program
- Next Steps
 - Continued communications campaign
 - Improvements to application process
 - Annual reporting

Finance and Acquisition Action Plan



- Purpose: to assist in the purchase of private rental units
- 2-year pilot plan
 - Target: 100 units
 - Capital financing: \$5.0M
 - Rent supplements: \$300k
 - 10-year property tax exemption
- Next Steps
 - Program guidelines
 - Social debenture program



2025 Program of Work

1. Housing Secretariat Division

- Continue developing capacity within the Housing Secretariat Division
- Continue collaboration with internal and external stakeholders
- Expand Governance Structure to include Indigenous Stakeholders

2. Advance affordable and supportive housing projects

- Implementation of the Finance and Acquisition Action Plan
- Continue to identify sources of funding
- Leverage all available municipal mechanisms to advance pre-qualified projects
- Conduct a review of municipal funds received from upper levels of government to ensure maximum benefit
- Continue to identify municipal lands for affordable housing development
- Implementation of the HSIR Reserve

3. Implement HSIR Government Relations Strategy and Communications and Engagement Plan

- Take a Whole of Hamilton approach; coordinate with stakeholders across the continuum
- Promote key messages and success stories; demonstrate collective will and readiness
- Launch HSIR newsletter and continue expanding website
- Continue Community Partnership Action Table and support representation from people with lived experience

2025 Program of Work

4. Program Enhancements

- Continued implementation of the Housing Accelerator Fund and AHD Project Stream
- Leverage the data from the Housing Needs Assessment

5. Oversight of existing housing stock

- Monitor CHH's 20-year Development Strategy, and complementary Action Plan
- Monitor progress on the Building Condition Assessments for social housing providers
- Continue to monitor end-of-mortgage agreements
- Continue to advocate for funding to operationalize housing with supports

6. Continue to monitor the needs of emergency response and the homelessness service system



Hamilton

THANK YOU



**Hamilton-Wentworth Catholic District School Board
Liaison Committee
REPORT 24-001
Wednesday, October 30, 2024
10:00 a.m.
Room 264, 2nd Floor, Hamilton City Hall
71 Main Street West**

Present: P. Daly, HWCDSB (Chair)
Councillor M. Francis
Councillor M. Spadafora
M. Valvasori, Trustee, HWCDSB

Absent: Mayor A. Horwath – City Business

THE HAMILTON-WENTWORTH CATHOLIC DISTRICT SCHOOL BOARD LIAISON COMMITTEE PRESENTS REPORT 24-001 AND RESPECTFULLY RECOMMENDS:

FOR INFORMATION:

(a) APPROVAL OF THE AGENDA (Item 2)

The Clerk advised the Committee there were no changes to the agenda.

The Agenda for the October 30, 2024 meeting of the Hamilton-Wentworth Catholic District School Board Liaison Committee was approved, as presented.

(b) DECLARATIONS OF INTERESTS (Item 3)

There were no declarations of interest.

(c) APPROVAL OF MINUTES OF PREVIOUS MEETING (Item 4)

(i) August 23, 2022 (Item 4.1)

The Minutes of the August 23, 2022 meeting of the Hamilton-Wentworth Catholic District School Board Liaison Committee were approved, as presented.

(d) COMMUNICATIONS (Item 5)**(i) Correspondence from the Office of the City Clerk, respecting Analysis of Hamilton Schools with Adequate HVAC Systems (Item 5.1)**

The Correspondence from the Office of the City Clerk, respecting Analysis of Hamilton Schools with Adequate HVAC, was received and referred to Item 10.1, Feedback respecting Analysis of Hamilton Schools with Adequate HVAC Systems, was received.

(e) DISCUSSION ITEMS (Item 10)

P. Daly relinquished the Chair to speak to the following item:

(i) Feedback respecting Analysis of Hamilton Schools with Adequate HVAC Systems (no copy) (Item 10.1)

P. Daly, Chair of the Hamilton-Wentworth Catholic District School Board, addressed the Committee with an overview of the Board's current capacity to provide their schools with adequate heating, ventilation and air conditioning.

The Feedback respecting Analysis of Hamilton Schools with Adequate HVAC Systems (no copy), was received.

P. Daly assumed the Chair.

(f) ADJOURNMENT (Item 15)

There being no further business, the Hamilton-Wentworth Catholic District School Board Liaison Committee, be adjourned at 10:18 a.m.

Respectfully submitted,

Pat Daly, Chair
Hamilton-Wentworth Catholic
District School Board Liaison
Committee

Loren Kolar
Legislative Assistant
Office of the City Clerk



CITY OF HAMILTON
PLANNING AND ECONOMIC DEVELOPMENT DEPARTMENT
Economic Development Division

TO:	Mayor and Members General Issues Committee
COMMITTEE DATE:	November 20, 2024
SUBJECT/REPORT NO:	Concession Street Business Improvement Area Changes to Board of Directors (PED24199) (Ward 7)
WARD(S) AFFECTED:	Ward 7
PREPARED BY:	Cristina Geissler (905) 546-2424 Ext. 2632
SUBMITTED BY:	Norm Schleeahn Director, Economic Development Planning and Economic Development Department
SIGNATURE:	

RECOMMENDATION

That the following individual be removed from the Concession Street Business Improvement Area Board of Management:

Diane Hines, Made You Look.

That the following individual be appointed to the Concession Street Business Improvement Area Board of Management:

Jinay Shah, Delight Corner.

EXECUTIVE SUMMARY

Changes to Board Members to the Concession Street Business Improvement Area Board of Management that include removal of one Director and the appointed replacement.

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Concession Street Business Improvement Area Changes to Board of Directors (PED24199) (Ward 7) - Page 2 of 3

Alternatives for Consideration – Not Applicable

FINANCIAL – STAFFING – LEGAL IMPLICATIONS

Financial: Not Applicable.

Staffing: Not Applicable.

Legal: The *Municipal Act 2001*, Sections 204-215 governs BIAs. Section (204) Subsection (3) stipulates “A Board of Management shall be composed of, (a) one or more Directors appointed directly by the Municipality; and (b) the remaining Directors selected by a vote of the membership of the improvement area and appointed by the Municipality”. Section 204 Subsection (12) stipulates “...if a vacancy occurs for any cause, the Municipality may appoint a person to fill the vacancy for the unexpired portion of the term and the appointed person is not required to be a member of the improvement area.”

HISTORICAL BACKGROUND

A meeting of the Board of Management of the Concession Street Business Improvement Area took place on September 19, 2024. At this meeting, the membership nominated Jinay Shah to the position of Director on the Board of Management.

Should Council adopt the recommendation in PED24199, the aforementioned nominated Business Improvement Area members would replace Diane Hines as Director who resigned from the Business Improvement Area Board of Management.

POLICY IMPLICATIONS AND LEGISLATED REQUIREMENTS

Not Applicable.

RELEVANT CONSULTATION

Not Applicable.

ANALYSIS AND RATIONALE FOR RECOMMENDATION

Not Applicable.

ALTERNATIVES FOR CONSIDERATION

Not Applicable.

SUBJECT: Concession Street Business Improvement Area Changes to Board of Directors (PED24199) (Ward 7) - Page 3 of 3

APPENDICES AND SCHEDULES ATTACHED

Not Applicable.



INFORMATION REPORT

TO:	Chair and Members General Issues Committee
COMMITTEE DATE:	November 20, 2024
SUBJECT/REPORT NO:	Cybersecurity Incident Costing Update (CM24005(a)) (City Wide)
WARD(S) AFFECTED:	City Wide
PREPARED BY:	Kirk Weaver (905) 546-2424 Ext. 2878
SUBMITTED BY:	Mike Zegarac Emergency Operations Centre Director
SIGNATURE:	

COUNCIL DIRECTION

Not Applicable

INFORMATION

At the meeting of the City Council on August 16, 2024, Report CM24005 provided an overview of the cybersecurity incident, the costs incurred to July 24, 2024, the impact on services and technology and identified next steps. Staff has committed to providing regular updates to Council on the costs incurred in response to the cybersecurity incident. Report CM24005(a) provides an update on costs incurred to October 11, 2024.

The City's focus has moved from immediate Response to the Recovery, Restore and Rebuild / Transform Phases. Building back stronger is being done with a focus on the customer and employee experience, enterprise solutions, efficiency and increasing resilience to protect against future incidents.

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

**SUBJECT: Cybersecurity Incident Costing Update (CM24005(a)) (City Wide) –
Page 2 of 3**

All goods and / or services acquired during the Emergency Operations Centre (EOC) activation, to date, have followed City policy and procedures, including the Procurement Policy. The financial impacts are being tracked across the four phases: Response, Recovery, Restore and Rebuild / Transform. It is important to note that some financial impacts may cross more than one of these phases. However, for the purposes of simplifying reporting, financial impacts have been assigned to the most relevant phase.

Tables 1 and 2 summarize the financial impacts related to this incident that have been invoiced as of October 11, 2024, by phase and cost category. The total cost incurred to date is \$9.6 M. There may be additional invoices still to be received for some items that will be included in future reports. The previous Report CM24005 reported costs of \$7.4 M up to July 24, 2024 and represented estimates and commitments known at that time. Refinements to which phase and cost category items belong in have been made, as needed.

**Table 1
Cybersecurity Incident Preliminary Financial Impact
By Phase**

Phase	Cost Categories	Estimated
Response	<ul style="list-style-type: none"> • External Experts • Other Related Costs 	\$2,450,312
Recovery	<ul style="list-style-type: none"> • External Experts • Infrastructure • Staffing 	\$2,835,878
Restore	<ul style="list-style-type: none"> • External Experts • Infrastructure 	\$2,016,801
Rebuild / Transform	<ul style="list-style-type: none"> • External Experts • Infrastructure 	\$2,317,671
Total		\$9,620,662

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

**SUBJECT: Cybersecurity Incident Costing Update (CM24005(a)) (City Wide) –
Page 3 of 3**

**Table 2
Cybersecurity Incident Preliminary Financial Impact
By Cost Category**

Category	Estimated
External Experts	\$7,014,223
Infrastructure	\$1,143,011
Staffing	\$1,101,877
Other Related Costs	\$361,551
Total	\$9,620,662

Response Phase financial impacts relate to the City's efforts to protect systems and to provide services with as little disruption as possible in the initial period following the cybersecurity incident. Examples include the purchase of additional storage server capacity and equipment, such as, printers and cell phones to facilitate service continuity during the initial response period.

Financial impacts for the Recovery and Restore Phases include activities related to the testing, restoration and recovery of the various systems impacted. Future financial impacts in this area are anticipated.

The financial impacts of the Rebuild / Transform Phase include rebuilding applications and data, redesigning to meet the needs of business areas and migration to future state infrastructure that is responsive to customer needs and provides improved user experiences. Future financial impacts in this area are anticipated.

The annual operating costs and capital project costs in Tables 1 and 2 will be absorbed in the 2024 budgets and reported to Council in future budget variance reports with applicable funding from any available 2024 year-end surplus, existing capital work-in-progress projects or reserves, where available.

APPENDICES AND SCHEDULES ATTACHED

None



**Hamilton-Wentworth District School Board (HWDSB)
Liaison Committee
REPORT 24-002
Wednesday, October 30, 2024
2:00 p.m.
Room 264, 2nd Floor,
71 Main Street West, Hamilton**

Present: M. Felix-Miller, HWDSB (Co-Chair)
Councillors J. Beattie and M. Tadeson
Trustees D. Danko and P. Tut (Virtual)
Daunte Hillen, HWDSB Student
Victoria Li, HWDSB Student (Virtual)

Absent with regrets: Mayor A. Horwath (Co-Chair) – City Business;

THE HAMILTON-WENTWORTH DISTRICT SCHOOL BOARD LIAISON COMMITTEE PRESENTS REPORT 24-002 AND RESPECTFULLY RECOMMENDS:

- 1. Feedback respecting Analysis of Hamilton Schools with Adequate HVAC Systems (Item 10.1)**
 - (a) That the staff of Hamilton-Wentworth District School Board be directed to share a summary of their monitoring activity with a report back to the Hamilton-Wentworth District School Board Liaison Committee no later than Q1 2025; and
 - (b) That staff of Hamilton-Wentworth District School Board staff collaborate with Public Health on the scope of the summary of monitoring activity.

FOR INFORMATION:**(a) APPROVAL OF THE AGENDA (Item 2)**

The Committee Clerk advised the Committee that there were no changes to the agenda.

The agenda for the October 30, 2024 meeting of the Hamilton-Wentworth District School Board Liaison Committee was approved, as presented.

(b) DECLARATIONS OF INTEREST (Item 3)

There were no declarations of interest.

(c) APPROVAL OF MINUTES OF PREVIOUS MEETING (Item 4)**(i) May 27, 2024 (Item 4.1)**

The Minutes of the May 27, 2024 meeting of the Hamilton-Wentworth District School Board Liaison Committee were approved, as presented.

(d) COMMUNICATIONS (Item**(i) Correspondence from the Office of the City Clerk, respecting Analysis of Hamilton Schools with Adequate HVAC Systems (Item 5.1)**

The Correspondence from the Office of the City Clerk, respecting Analysis of Hamilton Schools with Adequate HVAC Systems, was received and referred to Item 10.1, Feedback respecting Analysis of Hamilton Schools with Adequate HVAC Systems.

(e) ADJOURNMENT (Item 15)

There being no further business, the Hamilton-Wentworth District School Board Liaison Committee meeting be adjourned at 2:33 p.m.

CARRIED

Respectfully submitted,

Maria Felix-Miller, Co-Chair
Hamilton Wentworth District School
Board Liaison Committee

**HWDSB Liaison Committee
Report 24-002**

**October 30, 2024
Page 3 of 3**

Loren Kolar
Legislative Coordinator
Office of the City Clerk



CITY OF HAMILTON
HEALTHY AND SAFE COMMUNITIES DEPARTMENT
Housing Services Division

TO:	Mayor and Members General Issues Committee
COMMITTEE DATE:	November 20, 2024
SUBJECT/REPORT NO:	Service Manager Consent for Hamilton East Kiwanis Non-Profit Homes Inc. – East Ave & Fullerton (HSC24041) (Ward 3)
WARD(S) AFFECTED:	Ward 3
PREPARED BY:	George Gambioli (905)977-8123 Pilar Homerston (905) 973-1129
SUBMITTED BY:	Michelle Baird Director, Housing Services Division Healthy and Safe Communities Department
SIGNATURE:	<i>Michelle Baird</i>

RECOMMENDATION

- (a) That the City in its capacity as Service Manager under the *Housing Services Act, 2011* consent to Hamilton East Kiwanis Non-Profit Homes Incorporated encumbering the properties municipally known as 12, 14 & 16 East Ave North and 68 to 74 Fullerton Ave. North to secure the line of credit for \$5M from the Hamilton Community Foundation; and,
- (b) That the General Manager of Healthy and Safe Communities be directed and authorized to prepare, enter and execute any ancillary agreements and documents necessary to give effect to the Service Manager consent for Hamilton East Kiwanis Non-Profit Homes Inc.

EXECUTIVE SUMMARY

Hamilton East Kiwanis Non-Profit Homes Inc. was approved by the Hamilton Community Foundation Impact Investment Committee to access up to \$5M in temporary low-interest line of credit to facilitate the creation of new affordable housing units in the City of Hamilton. The line of credit will be used for temporary cash flow purposes to assist in bridging the demands of multiple concurrent affordable housing development or acquisition projects. This lower interest line of credit will allow for access to cash flow without incurring the higher interest and financing charges incurred through commercial lenders. This will allow for more equity to be invested in housing creation rather than debt servicing.

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Service Manager Consent for Hamilton East Kiwanis Non-Profit Homes Inc. – East Ave & Fullerton (HSC24041) (Ward 3) - Page 2 of 4

To access this funding, a new mortgage will be registered on 12, 14 & 16 East Avenue North and 68 – 74 Fullerton Avenue North. Under the *Housing Services Act, 2011*, Service Manager consent is required to encumber housing projects transferred as social housing by the Province to municipalities, giving rise to the recommendations in report HSC24041.

While cashflow management could be mitigated by slowing down development activities, this would delay a number of current projects underway.

Alternatives for Consideration – See Page 4

FINANCIAL – STAFFING – LEGAL IMPLICATIONS

Financial: There are no financial implications with Report HSC24041

Staffing: There are no staffing implications with Report HSC24041

Legal: The *Housing Services Act, 2011* requires the consent of the Service Manager before Hamilton East Kiwanis Non-Profit Homes Inc. can encumber the assets.

HISTORICAL BACKGROUND

Hamilton East Kiwanis Non-Profit Homes Inc. has been a registered charitable, not-for-profit organization since 1982. and have approximately 1,100 units in the region.

In 2018, Hamilton East Kiwanis Non-Profit Homes Inc has set an aspirational goal to create or preserve 1,000 affordable housing units in the City of Hamilton. Committing to maintain the current number of existing rent geared units or increasing as a result of this process. To date they are pursuing the following projects:

- construction of a new 60-unit apartment building at 6 Acorn St.,
- preserving 50 units of seniors housing through acquisition at 1880 Main St. West,
- in process of establishing a 20-unit affordable homeownership initiative,
- commenced construction of a 124 unit building at 1518 (formally 1540) Upper Wentworth Street,
- acquired land to build a 60-unit apartment building at 1362 to 1374 Barton Street East,
- finalizing fourplex design to create up to 200 units of housing,
- supported creation of 20 units of tenant-led cooperative housing,
- created 16 units of supportive housing for persons with developmental disabilities and in process of building an additional 10 units. These units will provide homes for up to 50 vulnerable residents.

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Service Manager Consent for Hamilton East Kiwanis Non-Profit Homes Inc. – East Ave & Fullerton (HSC24041) (Ward 3) - Page 3 of 4

To support the cash flow of these acquisition and preservation projects, Hamilton East Kiwanis Non-Profit Homes Inc. secured an \$11M line of credit. This existing line of credit has substantial administration fees and high interest rate.

Hamilton Community Foundation offered this alternative loan with a better interest rate and no transaction fees which in turn can substantially increase savings for new development or acquisition projects due to lower debt servicing costs.

POLICY IMPLICATIONS AND LEGISLATED REQUIREMENTS

Under the *Housing Services Act, 2011*, Service Manager consent is required to encumber housing projects transferred as part of the devolution of social housing by the Province to Municipalities.

On July 14, 2023, City Council approved to delegate to the General Manager of the Healthy and Safe Communities Department or designate, the authority to provide consent pursuant to section 161 of the *Housing Services Act, 2011* for housing projects designated under the *Housing Services Act, 2011* to mortgage or develop a designated housing project or the land when the following circumstances are met:

- (i) The encumbrance does not relate to additional debt for the project in question, except for debt owed to the City of Hamilton through a loan or grant; and;
- (ii) For any proposed development of the property it does not temporarily or permanently reduce the overall number of units in the project.

As this encumbrance request will relate to additional debt for their project, Council approval is required.

RELEVANT CONSULTATION

Hamilton East Kiwanis Non-Profit Homes Inc. has provided a business case, as well as all the relevant supporting documentation from the Hamilton Community Foundation.

Legal Services has reviewed this report.

ANALYSIS AND RATIONALE FOR RECOMMENDATION

Hamilton East Kiwanis Non-Profit Homes Inc. has been a consistent partner in affordable housing for many years with a strong mission and vision.

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Service Manager Consent for Hamilton East Kiwanis Non-Profit Homes Inc. – East Ave & Fullerton (HSC24041) (Ward 3) - Page 4 of 4

Service Manager consent for Hamilton East Kiwanis Non-Profit Homes Inc. is requested to encumber these two properties, of which both have reached end of mortgage to secure up to a \$5M line of credit from the Hamilton Community Foundation Impact Investment Committee and with a term ending on December 31, 2028

The properties identified have reached the end of their mortgage term, however Hamilton East Kiwanis Non-Profit Homes Inc. has not signed a new end of mortgage service agreement with the City of Hamilton. Until a new service agreement is signed, the properties continue under the *Housing Services Act, 2011*.

While the Hamilton Community Foundation line of credit is secured by the properties, as presented in the business case, it will have no impact on the current end of mortgage discussions, there will be no additional funding required by the City of Hamilton, and this will not impact or inconvenience any current residents. Once the projects are completed, there will be no line of credit needed as it will all have been incorporated in the mortgage financing for the various projects as planned.

The annual projected savings would derived from effectively fully utilizing the line of credit would result in a debt service savings of approximately \$145,000 per year plus savings in transaction and administration fees. Hamilton East Kiwanis Non-Profit Homes Inc. intends on maintaining both line of credits and but only utilize the higher interest line of credit in select instances.

ALTERNATIVES FOR CONSIDERATION

The alternative would be not to provide consent. This would result in Hamilton East Kiwanis Non-Profit Homes not being able to utilize the \$5M loan from the Hamilton Community Foundation and realize potential savings on debt service costs.

APPENDICES AND SCHEDULES ATTACHED

None

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.



CITY OF HAMILTON
HEALTHY AND SAFE COMMUNITIES DEPARTMENT
Housing Services Division

TO:	Mayor and Members General Issues Committee
COMMITTEE DATE:	November 20, 2024
SUBJECT/REPORT NO:	Service Manager Consent for Hamilton East Kiwanis Non-Profit Homes to Encumber 71 Sanford Avenue North (HSC24046) (Ward 3)
WARD(S) AFFECTED:	Ward 3
PREPARED BY:	George Gambioli (905) 977-8123 Pilar Homerston (905) 973-1129
SUBMITTED BY:	Michelle Baird Director, Housing Services Division Healthy and Safe Communities Department
SIGNATURE:	

RECOMMENDATION

- (a) That the City in its capacity as Service Manager under the *Housing Services Act, 2011* consent to Hamilton East Kiwanis Non-Profit Homes Incorporated encumbering the property municipally known as 71 Sanford Ave. N. in the amount of \$2,987,220 subject to Hamilton East Kiwanis Non-Profit Homes Incorporated obtaining approval for a grant and loan by Canada Mortgage and Housing Corporation through their Canada Greener Affordable Housing Funding to facilitate the completion of a deep energy retrofit of their apartment buildings at 21 and 71 Sanford Ave. N.; and,
- (b) That the General Manager of Healthy and Safe Communities be authorized to enter and execute any ancillary agreements and documents necessary to give effect to the Service Manager consent for Hamilton East Kiwanis Non-Profit Homes Incorporated.

EXECUTIVE SUMMARY

Hamilton East Kiwanis Non-Profit Homes (Kiwanis) operates 462 units of apartments, townhouses, and single-family dwellings in Hamilton. These units were built and

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Service Manager Consent for Hamilton East Kiwanis Non-Profit Homes to encumber 71 Sanford Ave. North (HSC) (Ward 3) - Page 2 of 5

developed under Provincially Funded Programs. 21 and 71 Sanford Ave. North were completed in 1994 under the Homes Now Program. Since the City of Hamilton would not be in a position to provide Kiwanis with a grant of \$6.7 M in one lump sum, this proposal allows the City to retain capital funding for less sophisticated housing providers who require capital funding and who are not eligible for this type of CMHC funding.

Hamilton East Kiwanis Non-Profit Homes Inc. has been offered a combination of a forgivable grant for \$6.7M and a repayable loan of \$3M from Canada Mortgage and Housing Corporation for a total contribution of approximately \$9.7M through the Canada Greener Affordable Housing Funding. The repayable loan of approximately \$3M must be registered on title of the property at 71 Sanford Ave. N. All funds must be utilized to facilitate the completion of a deep energy retrofit in accordance with the Hamilton East Kiwanis Non-Profit Homes submission to Canada Mortgage and Housing Corporation at 21 & 71 Sanford Ave N.

Under the *Housing Services Act, 2011*, Service Manager consent is required to encumber housing projects transferred as social housing by the Province to the municipalities.

Alternatives for Consideration – See Page 5

FINANCIAL – STAFFING – LEGAL IMPLICATIONS

Financial: There are no financial implications with Report

Staffing: There are no financial implications with Report

Legal: The *Housing Services Act, 2011* requires the consent of the Service Manager before Victoria Park Community Homes Inc can encumber the assets.

This Canada Mortgage and Housing Corporation Funding will be on the same municipal lot and PIN as 21 and 71 Sanford Ave. North. Canada Mortgage and Housing Corporation holds the current mortgage on 21 and 71 Sanford Ave. North which expires on March 1, 2029. CMHC has agreed to be in second position on title for the site to allow the project to move ahead.

HISTORICAL BACKGROUND

Kiwanis operates 462 units of housing projects which were funded initially by the Province of Ontario. 21 and 71 Sanford Ave. North were completed in 1994 under the Homes Now Program.

These housing projects were included as part of the devolution of social housing to municipalities in 2001. As part of the transfer, these provincially funded housing

SUBJECT: Service Manager Consent for Hamilton East Kiwanis Non-Profit Homes to encumber 71 Sanford Ave. North (HSC) (Ward 3) - Page 3 of 5

projects became administered by the City, as Service Manager, pursuant to the *Housing Services Act, 2011* (the “Act”). These are commonly referred to as “Provincial Projects”.

In 2019, Kiwanis developed a new strategic plan which included an ambitious target of creating 1,000 new units by 2028. In addition, the preservation of existing units and obtaining government funding from other sources other than the City of Hamilton became important to preserve the existing units.

Kiwanis began liaising with Housing Services on July 5, 2019 regarding securing the necessary consents and financing for the project. Given the size and scale, Hamilton East Kiwanis hired consultants to complete an energy audit, accessibility audit and deep energy retrofit feasibility study, and building condition assessment. In July of 2023, the studies were completed, and this requisite documentation was submitted within the application for Greener Affordable Housing (CGAH) Funding.

Hamilton East Kiwanis was informed by Canada Mortgage & Housing Corporation (CMHC) in writing on September 20, 2024 that were approved for CMHC Greener Affordable Housing (CGAH) Funding in the amount of \$9,687,220. This is comprised of a \$6,700,000 forgivable loan and \$2,987,220 repayable loan.

POLICY IMPLICATIONS AND LEGISLATED REQUIREMENTS

Under the *Housing Services Act, 2011*, Service Manager consent is required to encumber housing projects transferred as part of the devolution of social housing by the Province to Municipalities.

On July 14, 2023, City Council approved to delegate to the General Manager of the Healthy and Safe Communities Department or designate, the authority to provide consent pursuant to section 161 of the *Housing Services Act, 2011* for housing projects designated under the *Housing Services Act, 2011* to mortgage or develop a designated housing project or the land when the following circumstances are met:

- (i) The encumbrance does not relate to additional debt for the project in question, except for debt owed to the City of Hamilton through a loan or grant; and;
- (ii) For any proposed development of the property it does not temporarily or permanently reduce the overall number of units in the project.

As this encumbrance request will relate to additional debt for their project, Council approval is required.

SUBJECT: Service Manager Consent for Hamilton East Kiwanis Non-Profit Homes to encumber 71 Sanford Ave. North (HSC) (Ward 3) - Page 4 of 5

RELEVANT CONSULTATION

Hamilton East Kiwanis Non-Profit Homes has provided a business case, as well as all the relevant supporting documentation.

ANALYSIS AND RATIONALE FOR RECOMMENDATION

Service Manager consent for Hamilton East Kiwanis Non-Profit Homes to encumber 71 Sanford Ave. N. is recommended because Hamilton East Kiwanis Non-Profit Home has been a strong and consistent partner for many years. They have demonstrated an ability to manage their portfolio.

Hamilton East Kiwanis Non-Profit Homes has presented a sound business case to the City of Hamilton detailing their proposal. The City also conducted its own financial analysis of Hamilton East Kiwanis Non-Profit Homes. Our analysis has indicated that with this additional debt, the provincial portfolio would be operating at a debt service coverage ratio of 0.74 and it is desired by banks to typically operate at a ratio of 1.1 This indicates that Hamilton East Kiwanis Non-Profit Homes is heavily operated using debt rather than cash generated through business operations. This will result in them relying heavily on cash flows from other properties outside of the provincial portfolio to meet the debt payments for 71 Sanford. The 40-year terms of both loans will commit them to these payments over a long period, potentially restricting future financial flexibility. This adds financial pressure on the portfolio, especially if there are unexpected costs. Hamilton East Kiwanis Non-Profit Homes is aware of this pressure and has agreed to use income from other projects outside of this provincial portfolio to fund the deficit. This property will be reaching end of mortgage in 2029. At that time, the city will be negotiating a service agreement with the provider and discussing opportunities to support the viability of the property. This may result in funding through the levy base to ensure there is sufficient revenue to meet the operating expenses of this property.

The four distinct potential benefits that will result from this funding in the long term and they are:

1. Decreased Operational costs as a result of lower energy consumption;
2. Decreased capital costs through completion of significant capital repairs to the building as a result of planned improvements arising from the deep energy retrofit;
3. Decreased risk of future carbon tax changes due to substantive decrease in greenhouse gas emissions arising from the DER project;
4. Increased quality of life for residents because of planned changes to the building heating and cooling systems. This should result in fewer complaints from the tenants in this building regarding their heating.

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Service Manager Consent for Hamilton East Kiwanis Non-Profit Homes to encumber 71 Sanford Ave. North (HSC) (Ward 3) - Page 5 of 5

This represents an opportunity for Hamilton East Kiwanis as well as Canada Mortgage and Housing Corporation's funding programs to improve energy efficiency and aging housing stock.

ALTERNATIVES FOR CONSIDERATION

The alternative would be to not provide consent. This would result in Hamilton East Kiwanis Non-Profit Homes Incorporated to attempt to meet the \$3M loan requirement through alternate securities on properties not within the provincial portfolio.

APPENDICES AND SCHEDULES ATTACHED

None



CITY OF HAMILTON
HEALTHY AND SAFE COMMUNITIES DEPARTMENT
Housing Services Division

TO:	Mayor and Members General Issues Committee
COMMITTEE DATE:	November 20, 2024
SUBJECT/REPORT NO:	Reducing Homelessness and Managing Encampments (Report HSC24027(d)) (City Wide)
WARD(S) AFFECTED:	City Wide
PREPARED BY:	Rob Mastroianni, 905-546-2424 X 8035 Al Fletcher, 905-546-2424 x4711
SUBMITTED BY:	Michelle Baird, 905-546-2424 X 4860 Director, Housing Services Division Healthy and Safe Communities Department
SIGNATURE:	<i>Michelle Baird</i>

RECOMMENDATIONS

- (a) That Council approve the discontinuation of the following annualized seasonal programs and the redirection of funds to support initiatives as outlined in the recommendations within Report HSC24027(d):
- (i) The operation of one Hamilton Transit warming bus, along with on-site support staff, initially approved in the 2024 Budget at a cost of \$150,000 and \$67,550, respectively;
 - (ii) The additional operating hours at three designated recreation facilities on statutory holidays and other days they are regularly closed, initially approved in the 2024 Budget at a cost of \$103,660;
 - (iii) The extended operating hours at the Hamilton Public Library (HPL) Central Location, initially approved in the 2024 Budget at a cost of \$10,070.

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Reducing Homelessness and Managing Encampments (Report HSC24027 (d)) (City Wide) - Page 2 of 8

- (b) That Council approve annualized funding to create 45 permanent emergency shelter beds (35 at Mission Services and 10 at the Salvation Army) serving men and gender-diverse individuals, operating twelve months of the year, at an approximate cost of \$1,302,535, effective December 1, 2024, (annualized cost of \$1,202,340) to be funded as follows:
- (i) For the period of December 1, 2024 to December 31, 2024: \$100,195 be funded from in-year savings from the approval of Recommendation (a);
 - (ii) For the period of January 1, 2025 to March 31, 2025: \$300,585 be funded first at approximately \$166,450 from the 2025 in year savings from the approval of recommendation a) and the remaining \$134,135 be funded from the Tax Stabilization Reserve # 110046;
 - (iii) For the period of April 1, 2025 to December 31, 2025: \$901,755 to be referred to the 2025 Tax Operating Budget for deliberation and approval.
- (c) That Council approve an additional 25 permanent evening drop-in spaces at Mission Services, After Hours Resource Outpost & Drop-In Space, serving all genders, at an approximate cost of \$160,875, effective December 1, 2024, (annualized cost of \$128,700) to be funded as follows:
- (i) For the period of December 1, 2024 to December 31, 2024: \$32,175 be funded from in-year savings from the approval of Recommendation (a);
 - (ii) For the period of January 1, 2025 to March 31, 2025: \$96,525 be funded from the 2025 in-year savings from the approval of Recommendation (a);
 - (iii) For the period of December 1, 2025 to December 31, 2025: \$32,175 to be referred to the 2025 Tax Operating Budget for deliberation and approval.
- (d) That Council approve a one-time additional capital investment of \$88,150 to address a capital shortfall at Young Women's Christian Association (YWCA), as previously approved by Council on September 25, 2024, for the creation of 20 temporary shelter bed spaces, to be funded as follows:
- (i) For the period of December 1, 2024 to December 31, 2024: \$21,500 be funded from in-year savings from the approval of Recommendation (a);
 - (ii) For the period of January 1, 2025 to March 31, 2025: \$66,650 be funded from the 2025 in-year savings be funded from in-year savings from the approval of Recommendation (a);

OUR Vision: To be the best place to raise a child and age *successfully*.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Reducing Homelessness and Managing Encampments (Report HSC24027 (d)) (City Wide) - Page 3 of 8

- (e) That Council approve the conversion of one Housing Services Division Clerk position to a Housing Services Case Aide, partially funded through the Ontario Works cost-sharing agreement, with net required cost of \$6,615 to be funded as follows:
 - (i) For the period of January 1, 2025 to March 31, 2025: \$1,655 be funded from the 2025 in-year savings from the approval of Recommendation (a);
 - (ii) For the period of April 1, 2025 to December 31, 2025: \$4,960 to be referred to the 2025 Tax Operating Budget for deliberation and approval.
- (f) That the General Manager of the Healthy and Safe Communities Department or their designate be directed and authorized, on behalf of the City of Hamilton, to negotiate, enter into, execute and administer any and all contracts, agreements and other documents necessary to implement Recommendations (a) through (f), on terms and conditions satisfactory to the General Manager of the Healthy and Safe Communities Department or their designate and in a form satisfactory to the City Solicitor.

EXECUTIVE SUMMARY

The goal of the City of Hamilton is to provide for a housing continuum which includes a “permanent housing roof” for all residents of the city. The City of Hamilton, community organizations and housing providers have not been able to keep up with the increasing demands for housing throughout the entire housing continuum. As a result, the City of Hamilton shelter system is currently operating at capacity limiting the ability of residents to find a permanent roof and supports resulting in increases seen within the encampments throughout the City.

To assist in some limited temporary housing solutions, in September 2023, Council approved Emergency & Community Services Committee Report HSC23012(a), which expanded the Homeless Serving System to provide better access to emergency services through March 2024 with these measures extended under the General Manager’s authority through November 30, 2024. This report seeks to continue these temporary measures through December 2025.

Through this report, staff will provide an analysis and recommendations in the following areas:

End Seasonal Response

With the provision of the recently approved temporary shelter beds, options exist for residents to get out of the cold and into a facility with supportive services. Staff are

OUR Vision: To be the best place to raise a child and age *successfully*.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Reducing Homelessness and Managing Encampments (Report HSC24027 (d)) (City Wide) - Page 4 of 8

recommending reducing the seasonal response items which were approved annually through the Annual Winter Response Strategy report HSC23012(a) and in effect over the past 2023/2024 winter season. The evaluation of the services provided in the 2023/2024 winter found the resulting impact of these uses was not as successful as anticipated. A high number of both clients and program staff reported that funded programs should focus on providing space to warm up/ get out of the cold, safe space to sleep/rest, and provision of meals/snacks services as the highest priorities. Recreation Centres and the warming bus programs were not able to provide all these services as a minimum services standard. As a result, staff are recommending the discontinuation of the use of the warming bus, recreation centres and extended hours at the library.

Through the savings from the ending of these services, staff are recommending the funding be reallocated to the provision of 45 additional permanent shelter beds as outlined in Recommendation (b) of Report HSC24077(d).

Permanent System Programming Initiatives

Based on the temporary/seasonal system program initiatives approved within the July 8, 2024, Report HSC23012(c), which are currently operating at capacity, staff are recommending these initiatives be made permanent until housing needs are fulfilled in other actions:

- Making 45 temporary shelter beds permanent options within the homeless serving system

The implementation of the above is \$1.202M in annual operating and \$88K in one- time capital costs.

Temporary Shelter Bed Capacity Increases

- Within Report HSC24027(b)/FCS24028/PED24162, approved by Council on September 25, 2024, Council approved funding for the Young Women's Christian Association (YMCA) for the provision of 20 temporary shelter beds.
- During the drafting of the report an updated capital costs quote for the required facility renovations to implement the 20 beds resulted in an increase from \$70,000 to \$158,150 which was missed due to timing of the report.
- An additional \$88,150 in one-time capital investment is required.

Position Reclassification

- To better serve the residents within the new temporary shelter beds, Housing Services Division is seeking to reclassify an existing funded Housing Services Clerk position to a Housing Services Case Aide position.

OUR Vision: To be the best place to raise a child and age *successfully*.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Reducing Homelessness and Managing Encampments (Report HSC24027 (d)) (City Wide) - Page 5 of 8

- As this is a change from a grade F to a grade H, two pay grades between positions, the reclassification requires council approval.
- The total financial impact of the reclassification is \$13,220, with 50% to be funded through the Ontario Works cost-sharing agreement, and the remaining \$6,610 as the net impact.

Alternatives for Consideration – see page 11

FINANCIAL – STAFFING – LEGAL IMPLICATIONS

Financial:

Spending for the period of December 1, 2024 to December 31, 2024 totals \$153,870 to be fully funded from the discontinuation of \$331,280 in saving from Winter Response Strategy, as per recommendation a) of Report HSC24027(d). This includes recommendations: (b)(i) \$100,195 for additional permanent emergency shelter beds at Mission Services and the Salvation Army; (c)(i) \$32,175 for additional permanent evening drop in spaces at Mission Services; and (d)(i) \$21,500 one-time capital investment in YWCA.

Spending for the period of January 1, 2025 to March 31, 2025 totals \$465,415. This will be partially funded from the discontinuation of \$331,280 in savings from the Winter Response Strategy as per recommendation a) of Report HSC24027(d) and the remaining \$134,135 will be funded from the Tax Stabilization Reserve, #110046. The total spend of \$465,415 includes recommendations: (b)(ii) \$300,585 for additional permanent emergency shelter beds at Mission Services and the Salvation Army; (c)(ii) \$96,525 for additional permanent evening drop in spaces at Mission Services; (d)(ii) \$66,650 in one-time capital investment in the YWCA; and (e)(i) \$1,655 for additional staffing costs.

Spending for the period of April 1, 2025 to December 31 2025 totals \$938,890 which is being referred to the 2025 Tax Operating Budget. This includes recommendations: (b)(iii) \$901,755 for additional permanent emergency shelter beds at Mission Services and the Salvation Army; (c)(iii) \$32,175 for additional permanent evening drop in spaces at Mission Services; and (e)(ii) \$4,960 for additional staffing costs.

The total annualized cost of \$1.338M is offset by the savings from the discontinuation of the Winter Response Strategy of \$331,280 leaving a net levy impact of approximately \$1.0M.

This results in a levy rate increase of approximately 0.08%.

OUR Vision: To be the best place to raise a child and age *successfully*.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Reducing Homelessness and Managing Encampments (Report HSC24027 (d)) (City Wide) - Page 6 of 8

Staffing: Recommendation (h) will result in a pay grade change of two (2) levels, from a Housing Services Clerk (grade F) to a Housing Services Case Aide (grade H).

Legal: Legal Services support is needed for contract development.

HISTORICAL BACKGROUND

On September 13, 2023, Council approved that staff implement a Homeless Serving System Expansion Strategy, from December 1, 2023, to March 31, 2024, through Emergency & Community Services report HSC23012(a) to support vulnerable individuals within the homelessness serving system. This was the first time that enhanced services were provided daily, regardless of the cold alerts, from December 1, 2023, to March 31, 2024.

On March 26, 2024, staff provided Communication Update #4 Regarding the 2023-2024 Expansion Strategy communicating that in recognition of the continued need for service and ongoing capacity pressures within the homelessness serving system, a temporary extension of services had been approved by the General Manager, from April 1st to November 30th, 2024. This was facilitated by extending existing contracts within General Manager's delegated authority, for a total expenditure of \$2,460,070.

On June 19, 2024, staff provided a Recommendation Report Reducing Homelessness and Managing Encampments (HSC24027(a)) where Council approved enhancements to the homeless-serving system and a commitment to report back with the results of a Call for Information on the feasibility and costs associated to create new shelter beds with 25% being pet friendly, in the following bed numbers: Men's singles: 110, Women's singles: 50, Couple's: 55, in addition to other additions and extensions to the Homeless Serving Sector.

On August 6, 2024, Mayor Horwath issued a Mayoral Directive for staff to undertake research respecting options for the manufacture and installation of temporary shelter structures within Hamilton including costs, identification of funding sources, potential vendors, and potential sites.

On August 12, 2024, staff responded to a Motion by providing Analysis of Sanctioned Site Models Information Report (HSC24031) sharing a summary of the results of a previously completed jurisdictional scan and operating model analysis of sanctioned site options.

On September 25, 2024, Council approved Reducing Homelessness and Managing Encampments (Report HSC24027(b)/FCS24028/PED24162) which approved the provision of 192 temporary shelter beds within existing facilities and the creation of an 80-person temporary outdoor shelter.

OUR Vision: To be the best place to raise a child and age *successfully*.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Reducing Homelessness and Managing Encampments (Report HSC24027 (d)) (City Wide) - Page 7 of 8

POLICY IMPLICATIONS AND LEGISLATED REQUIREMENTS

N/A

RELEVANT CONSULTATION

City staff have solicited advice, experience, and information from various service providers internal to the City, as well as external partners to determine how to best leverage resources available. This includes the Hamilton Public Library Board, Hamilton Street Railway, City of Hamilton Recreation Division, CityHousing Hamilton, shelter and drop-in providers, front-line staff at partner organizations, and people with lived and living experience of City programs. This included a survey of staff members working in emergency expanded services and the clients using them for a total of 140 clients, and 169 staff and volunteers.

Staff have also formally connected with service partners in an urgent Call for Applications for immediate expansion of services, as well as the ongoing Call for Information to inform the capital and operating costs associated with permanent system expansion.

ANALYSIS AND RATIONALE FOR RECOMMENDATION

Staff are aware of a growing number of individuals living in encampments, and that the current capacity of the homeless serving system is not sufficient to resolve these instances. While the solution to homelessness continues to be housing, staff are recommending a permanent expansion to the system to address lack of capacity and prepare for City expansion over the coming decades.

Through the September 25, 2024 Council approval an updated costing from YWCA was provided but not included within the report due to timing. This report seeks to approve the increased costs to reflect the YWCA estimated costs.

The above shelter spaces and drop-in programs are critical to bringing clients inside, however enhancements to program offerings are an important tool in supporting clients in their journey towards permanent housing. With the council approved temporary shelter beds coming on stream, and some limited opportunities for drop in spaces, staff feel there are options for residents to get inside during adverse weather/temperature situations thus not requiring all seasonal locations/services to continue. As many of these services were annualized in the budget, staff are recommending the reallocation of these funds to the other permanent enhancements recommended within this report.

Staff did a comprehensive evaluation of the 2023-2024 seasonal programs that were approved. In this evaluation staff looked at both qualitative and quantitative data that looked at client at staff feedback, a review of daily service usage data and information

OUR Vision: To be the best place to raise a child and age *successfully*.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Reducing Homelessness and Managing Encampments (Report HSC24027 (d)) (City Wide) - Page 8 of 8

on overall project coordination. The warming bus was not well-suited to have clients rotate on and off and both recreational centres and the warming bus programs did not provide what both clients and staff felt were essential to a winter response program beyond a space to warm up / get out of the cold, which was a safe space to rest / sleep, and provides meals / snacks.

Service demand for recreational centres located outside of the downtown core or neighbouring wards to offer extended hours as part of a winter response program was extremely low and Hamilton Public Library was only open as a winter response program during statutory holidays and cold alerts. Based on this feedback and analysis an alternative program model that can have greater impact and better meet the needs of clients than the current Recreational Centres and the Warming Bus was recommended.

Within the Homelessness & Housing Supports team, two (2) permanent FTE Housing Services Clerk positions exist and funded through OW Cost sharing agreement. With the changes demand for support and services to better meet the need of individuals and families accessing the homelessness system overall, staff are recommending one (1) of the Housing Services Clerk positions be converted to a Housing Services Case Aide. The Housing Services Case Aide will support a multi-disciplinary team which serves individuals through the housing continuum, by offering intensive case management and housing focused supports. This position will better complement the staff team and enhance case management, referrals, and access to social assistance for precariously housed and unhoused individuals.

Due to recent staff movement, this position is currently vacant so there is no direct impact on an existing staff person, making it an ideal time to proceed with this conversion.

ALTERNATIVES FOR CONSIDERATION

N/A

APPENDICES AND SCHEDULES ATTACHED

N/A



CITY OF HAMILTON
PLANNING AND ECONOMIC DEVELOPMENT DEPARTMENT
Economic Development Division

TO:	Mayor and Members General Issues Committee
COMMITTEE DATE:	November 20, 2024
SUBJECT/REPORT NO:	International Village Business Improvement Area 2025 Budget and Schedule of Payments (PED24204) (Wards 2 and 3)
WARD(S) AFFECTED:	Wards 2 and 3
PREPARED BY:	Cristina Geissler (905) 546-2424 Ext. 2632
SUBMITTED BY:	Norm Schleeahn Director, Economic Development Planning and Economic Development Department
SIGNATURE:	

RECOMMENDATION

- (a) That the 2025 Operating Budget for the International Village Business Improvement Area, attached as Appendix "A" to Report PED24204, in the amount of \$256,700 be approved;
- (b) That the levy portion of the Operating Budget for the International Village Business Improvement Area in the amount of \$236,000 be approved;
- (c) That the General Manager of Finance and Corporate Services be hereby authorized and directed to prepare the requisite By-law pursuant to Section 208, *The Municipal Act, 2001*, to levy the 2025 Budget as referenced in Recommendation of Report PED24204;
- (d) That the following schedule of payments for 2025 be approved:
- | | | |
|------|----------|------------|
| (i) | February | \$118,000; |
| (ii) | June | \$118,000; |

Note: Assessment appeals may be deducted from the levy payments.

SUBJECT: International Village Business Improvement Area 2025 Budget and Schedule of Payments (PED24204) (Wards 2 and 3) - Page 2 of 3

EXECUTIVE SUMMARY

This Report addresses the approval of the 2025 Budget and Schedule of Payments for the International Village Business Improvement Area.

Alternatives for Consideration – Not Applicable.

FINANCIAL – STAFFING – LEGAL IMPLICATIONS

Financial: The \$236,000 is completely levied by the Business Improvement Area and collected through its membership. There is no cost to the City of Hamilton for the 2025 International Village Business Improvement Area Operating Budget.

Staffing: There are no staffing implications.

Legal: *Ontario Municipal Act*, 2001, Section 205, Sub-section (2), as amended, dictates that City Council must approve the Budgets of the Business Improvement Areas.

HISTORICAL BACKGROUND

At its Annual General Meeting on Tuesday October 1, 2024, the International Village Business Improvement Area Board of Management presented its proposed budget for 2025 to the membership.

The process followed to adopt the International Village Business Improvement Area's Budget for 2025 was in accordance with the *Ontario Municipal Act*, 2001, as amended, and the Business Improvement Area Procedure By-Law.

POLICY IMPLICATIONS AND LEGISLATED REQUIREMENTS

Not Applicable.

RELEVANT CONSULTATION

Not Applicable.

ANALYSIS AND RATIONALE FOR RECOMMENDATION

Not Applicable.

**SUBJECT: International Village Business Improvement Area 2025 Budget and
Schedule of Payments (PED24204) (Wards 2 and 3) - Page 3 of 3**

ALTERNATIVES FOR CONSIDERATION

Not Applicable.

APPENDICES AND SCHEDULES ATTACHED

Appendix "A" to Report PED24204 – International Village 2025 Proposed Budget



hamiltoninternationalvillage.ca

2025 Proposed Budget

BIA Administration (\$166,000)
Office Expenses (\$34,700)
Promotions/Marketing (\$42,300)
Beautification & Maintenance (\$4,200)
Member Events & Contact (\$8,800)
Contingency (\$5,000)
Contribution from BIA Reserve Fund: -\$25,000

2025 BIA Levy: \$236,000

Parking Revenue: \$13,400 (*Based on 2024*)
CIP Operating Funds: \$7,300 (*Based on 2024*)

Total Budget: \$256,700

195 Main St, East, Suite 100 Hamilton, ON L8N 1H2

info@hamiltoninternationalvillage.ca • (905) 522-1778

 @internationalvillage.bia  @HamIntVillage  @internationalvillagebia



CITY OF HAMILTON
Healthy and Safe Communities Department
Housing Services Division

TO:	Mayor and Members General Issues Committee
COMMITTEE DATE:	November 20, 2024
SUBJECT/REPORT NO:	Federal Community Encampment Response Plan Funding (HSC24051) (City Wide)
WARD(S) AFFECTED:	City Wide
PREPARED BY:	Sarah O'Connor (905) 546-2424 Ext. 5784 Shannon Honsberger (905) 546-2424 Ext. 8211
SUBMITTED BY:	Michelle Baird Director, Housing Services Division Healthy and Safe Communities Department
SIGNATURE:	<i>Michelle Baird</i>

RECOMMENDATIONS

- (a) That staff be directed to receive approximately \$5,256,720 in federal Community Encampment Response funding across 2024-25 and 2025-26 fiscal years to reimburse the municipality for funds expended for operating and program costs associated with the City of Hamilton's shelter and encampment management strategy including the recently approved plan for indoor and outdoor shelter expansion, encampment management, wrap-around services, staffing, etc., and support Indigenous-led homelessness services aimed at ending encampments; and
- (b) That the General Manager of the Healthy and Safe Communities Department or their designate be directed and authorized, on behalf of the City of Hamilton, to negotiate, enter into, execute and administer any and all contracts, agreements and other documents necessary to implement recommendation (a) to report HSC24051 on terms and conditions satisfactory to the General Manager of the Healthy and Safe Communities Department or their designate and in a form satisfactory to the City Solicitor.

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Federal Community Encampment Response Plan (HSC24051) (City Wide) - Page 2 of 5

EXECUTIVE SUMMARY

On September 25, 2024, Council approved Report HSC24027(b) / FSC24028 / PED24162, including the amended recommendation as follows:

- That staff be directed to actively prepare to pursue funding from the \$250 million encampment fund announced in the recent Federal budget, as soon as it becomes available, for all capital and program costs associated with the City of Hamilton's shelter and encampment management strategy.
- That staff be directed to collaborate with the appropriate Federal and Provincial Ministries to pursue cost recovery of Municipal investments in homelessness responses, including our recently approved plan for indoor and outdoor shelter expansion and encampment management, wrap-around services, staffing, etc.

Since September, Housing Services Division staff have been in close discussion with federal counterparts, including a visit from the Director-General and Director responsible for Reaching Home at Housing, Infrastructure, and Communities Canada to see the realities of homelessness in Hamilton. The intention of these discussions was to build awareness of the barriers to reducing homelessness and managing the growing number of encampments, the impact of federal funding and related program outcomes, and advocate for additional funding to increase access to the emergency shelter system and reimburse municipal investments.

In early November, staff were made aware of the federal government's intention to provide encampment relief funding to the City of Hamilton upon completion of a satisfactory Community Encampment Response Plan. This did not include cost-matching from the Province of Ontario, and instead was facilitated directly by the federal government. Staff also learned that there was a requirement to cost-match the funds provided from the federal government with an alternative non-federal source, and the funding would not be able to be used to cover all of the encampment related investments.

Hamilton has been allocated \$5.2M over two years.

At time of writing, staff are preparing a Community Encampment Response Plan that highlights previous Council approved programs with a focus on the indoor and outdoor shelter expansion and wrap-around supports needed to ensure successful shelter stays and progress towards stable housing, as directed by Council. Staff will prioritize the reimbursement of City investments into the indoor and outdoor shelter operations. Staff are also recommending funds directed to the Coalition of Indigenous Leadership (CHIL), to invest in Indigenous-led programs and supports in recognition of the overrepresentation of Indigenous people in the unhoused population.

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Federal Community Encampment Response Plan (HSC24051) (City Wide) - Page 3 of 5

To proceed with receipt of federal funds and reimbursement of municipal investments, staff require the authority to enter into a new contract with the federal government. This agreement is intended to closely align with the Reaching Home funding agreements already administered through Housing Services and does not pose a need for additional administrative resources.

Alternatives for Consideration – N/A

FINANCIAL – STAFFING – LEGAL IMPLICATIONS

Financial: The City of Hamilton’s Community Encampment Response allocation is approximately \$5.2M, to be expended between September 2024 and March 2026. This funding will offset the previously approved temporary shelter spaces as well as indigenous services to be allocated through a call for applications. Staff will work with the Finance and Corporate Services Department to adjust budget projections in light of this investment.

2024-2025	2025-2026	Total funding
\$2,628,358	\$2,628,358	\$5,256,716

Staffing: There are no staffing impacts to this report

Legal: The General Manager will require the authority to enter the contract

HISTORICAL BACKGROUND

In June 2024, Council approved Report HSC24027 – Reducing Homelessness and Managing Encampments which listed a number of investments intended to address the growing number of unhoused individuals in Hamilton. Council approved enhancements to the homeless-serving system for an approximate cost of \$1.6M and \$286K for additional investments into encampment management between August 1 and December 31, 2024 funded from available government funding then from any surplus. \$4.2M was referred to the 2025 municipal tax operating budget for consideration. These recommendations included the permanent expansion of the City’s shelter system to address the increased population living in encampments.

On August 6, 2024, Mayor Horwath issued a Mayoral Directive for staff to undertake research respecting options for the manufacture and installation of temporary shelter structures within Hamilton including costs, identification of funding sources, potential vendors, and potential sites.

On September 25, 2024, staff returned to Council with additional recommendations to urgently expand temporary indoor shelter capacity and establish a temporary outdoor

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Federal Community Encampment Response Plan (HSC24051) (City Wide) - Page 4 of 5

shelter, which were approved. The recommendations included the following financial costs for the municipality:

- \$8.3M funded from the Housing Sustainability and Investment Roadmap Reserve between October 1, 2024, and March 31, 2025.
- \$8.8M referred to the 2025 Tax supported Operating Budget for the period between April 1, 2025, and December 31, 2025 and annualized thereafter.
- \$600K to be included in the 2025 Tax supported Operating Budget to be annualized thereafter.

As part of the September report, Council approved an amending motion to direct staff to pursue federal and provincial funding to offset these investments. The new federal encampment funding represents an opportunity to partially offset investments that are currently and will be being funded through municipal funds.

POLICY IMPLICATIONS AND LEGISLATED REQUIREMENTS

N/A

RELEVANT CONSULTATION

Housing Services staff have consulted with internal legal and financial support to understand the implications of accepting this additional funding. These findings contribute to the recommendation that this funding be received and utilized to offset municipal investments.

Staff also connected with the Coalition of Hamilton Indigenous Leadership, the Indigenous-Community Entity recognized by the federal government, to prepare a Community Encampment Response Plan which recognizes the need for Indigenous-led services.

ANALYSIS AND RATIONALE FOR RECOMMENDATION

There are significant system pressures in Hamilton's housing continuum which are impacting the ability to provide emergency shelter space for people and help people secure stable housing. The City is making considerable investments to expand the emergency shelter system and establish a new temporary outdoor shelter, with the goal of reducing homelessness in Hamilton and reducing the number of unsheltered people living outside in encampments. The City has led the way on these investments while advocating for provincial and federal financial support.

Council has directed City staff to pursue funding from the \$250M encampment fund announced in the Federal budget, for all capital and program costs associated with the City of Hamilton's shelter and encampment management strategy. City staff recommend

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: Federal Community Encampment Response Plan (HSC24051) (City Wide) - Page 5 of 5

the federal funding be focused on offsetting operational costs from shelter expansion and the operations related to the temporary outdoor shelter to best align with funding eligibility criteria and the accelerated implementation timelines.

ALTERNATIVES FOR CONSIDERATION

N/A

APPENDICES AND SCHEDULES ATTACHED

N/A



CITY OF HAMILTON
CORPORATE SERVICES DEPARTMENT
Legal and Risk Management Services Division

TO:	Mayor and Members General Issues Committee
COMMITTEE DATE:	November 20, 2024
SUBJECT/REPORT NO:	2025 Liability and Property Insurance Extension (LS24019) (City Wide)
WARD(S) AFFECTED:	City Wide
PREPARED BY:	Dana McLean (905) 546-2424 Ext. 4247 Manager, Risk Management Services
SUBMITTED BY:	Lisa Shields, City Solicitor Legal and Risk Management Services Division
SIGNATURE:	

RECOMMENDATION

- (a) That the Liability and Property Insurance coverages for the term December 31, 2023, to January 1, 2025, be extended to a renewal date of July 1, 2025 through Arthur J. Gallagher Canada Ltd. and Marsh Canada Ltd. at a cost of approximately \$6,147,466 (plus applicable taxes) and be funded through the 2025 Premiums – City Budget.
- (b) That the City Solicitor be authorized and directed to execute all associated documents related to the extension of the Liability and Property Insurance coverages for the term December 31, 2023 to July 1, 2025, through Arthur J. Gallagher Canada Ltd. and Marsh Canada Ltd.

EXECUTIVE SUMMARY

The purpose of this report is to obtain approval for the extension of the liability and property insurance policies that expire January 1, 2025;

2025 Liability and Property Insurance Extension

The City received confirmation from Arthur J. Gallagher Canada Ltd. and Marsh Canada Ltd. that all Liability and Property Insurance Underwriters would be agreeable to providing an extension of all policies to July 1, 2025. The premium associated with

OUR Vision: To be the best place to raise a child and age successfully.

OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

SUBJECT: 2025 Liability and Property Insurance Extension (LS24019) (City Wide)
Page 2 of 4

extending all policies for six months will be pro-rated based on the current 2024 policy premiums and are expected at a cost of approximately \$6,147,466 (net of applicable taxes) to maintain liability and property coverages for the City through to July 1, 2025. The City's existing Liability and Property Insurance Policies are set to expire on January 1, 2025.

The City holds an Environmental Impairment Liability (EIL) Policy which renews on a two-year term. This was renewed in 2024 and does not expire until 2026.

It is recommended by Risk Management staff that insurance coverages for the term December 31, 2023 to January 1, 2025 be extended to July 1, 2025 through Marsh Canada Ltd., based on their ability to provide all coverages required, as recommended by Arthur J. Gallagher Canada Limited, ("Gallagher") the City's Broker of Record.

ALTERNATIVES FOR CONSIDERATION

The alternative is to proceed with the full year renewal for the Liability and Property Coverages and maintain the existing renewal date, that being January 1st annually. This alternative is not recommended for reasons outlined in the Analysis and Rationale section of this report.

FINANCIAL – STAFFING – LEGAL IMPLICATIONS

Financial: The premiums for the extension of the Liability and Property policies (January 1, 2025 to July 1, 2025) will be funded by the 2025 Premiums – City Budget.

Staffing: N/A

Legal: N/A

HISTORICAL BACKGROUND

The City's Municipal Liability and Property Insurance Policies will expire January 1, 2025. A small number of policies under the City's insurance program have differing expiry dates into 2025 and 2026, depending on their term.

The City's insurance coverage is through Marsh Canada Ltd. The City has used Marsh Canada Ltd. since 2011. Marsh Canada Ltd. is a Managing General Agent who specializes in insuring municipal entities. A Managing General Agent is a party who is authorized by various insurers to act as an intermediary to accept placements from insurance brokers such as Gallagher.

SUBJECT: 2025 Liability and Property Insurance Extension (LS24019) (City Wide)
Page 3 of 4

Gallagher is currently the City's Broker of Record. Each year the broker searches the market with available insurers and oversees the placement of the City's insurance program as part of their contract duties.

POLICY IMPLICATIONS AND LEGISLATED REQUIREMENTS

N/A

RELEVANT CONSULTATION

Finance and Corporate Services and the City's Broker, Arthur J. Gallagher Canada Ltd.

At the request of City staff, Gallagher sought to extend the City's coverage through consultations with the City's current insurers.

ANALYSIS AND RATIONALE FOR RECOMMENDATION

Staff are recommending approval of the extension of the property and liability policies for the period of January 1, 2025 to July 1, 2025 on the same terms and conditions of the current policy period.

The City's insurance portfolio is comprised of various liability and property coverages including municipal liability, property, auto, environmental impairment, etc. The Municipal Liability and Property Policies have an expiry date of January 1, 2025.

In accordance with Report LS23041, Council approved renewal of the 2024 Liability and Property Insurance with premium quoted at \$11,913,988 (plus applicable taxes).

In the third quarter annually, staff commence the insurance renewal process for the upcoming January 1 renewal of the Liability and Property Insurance Policies. This includes vast data collection and completion of applications and questionnaires for submission to the City's Broker of Record in order to obtain renewal quotes.

Despite commencing the renewal process in the third quarter annually, staff rarely receive renewal terms from the underwriters before the end of November, leaving very little time to report to and obtain approval from Council.

In the third quarter of 2024, staff commenced the renewal process for 2025, however, also inquired with the City's broker if the insurance underwriters would be agreeable to extending the current 2024 policies to a July 1 renewal date. The City's Broker has confirmed that the insurance underwriters are agreeable to such an extension.

SUBJECT: 2025 Liability and Property Insurance Extension (LS24019) (City Wide)
Page 4 of 4

The benefit to the City by extending the insurance policies to a July 1 renewal date is to alter the renewal date to avoid annually bringing a report to Council & Committee at the end of the year – usually the last meeting of the year, to obtain approval of the renewal terms. Staff are annually faced with trying to obtain renewal terms from the insurance underwriters before December to meet the last Council & Committee date in order to obtain approval for a January 1 renewal. In some years, staff have had to seek an extension of some policies to February or March to seek Council & Committee approval in the new year.

This jeopardizes the City having appropriate insurance coverage in place for the January 1 renewal. The insurance underwriters and the broker have advised that the insurance industry handles the bulk of insurance renewals with a January 1 renewal date, thereby leading to delays in getting the renewal terms to insureds in a timely manner.

By moving the insurance renewal date to July 1, this allows for the renewal process to start at the beginning of each year, with renewal terms received and a report brought to Council & Committee in the 2nd quarter.

The City's broker has confirmed the insurance underwriters are agreeable to extending all policies on the existing (2024) terms and conditions. The broker has further advised that the current insurance marketplace has not significantly changed in the past year, nor have they seen any rate reductions for 2025 January renewals. If anything, they are still seeing increases. The insurance underwriters have agreed to provide the extension based on current rates which will be pro-rated for the six-month extension.

ALIGNMENT TO THE 2016 – 2025 STRATEGIC PLAN**Our People and Performance**

Hamiltonians have a high level of trust and confidence in their City government.

APPENDICES AND SCHEDULES ATTACHED

None



MAYOR'S TASK FORCE ON TRANSPARENCY, ACCESS AND ACCOUNTABILITY REPORT 24-008

10:00 a.m.

Wednesday, November 13, 2024

Room 264, 2nd Floor (Hybrid)

Hamilton City Hall

71 Main Street West

Present: J. Santucci (Co-Chair), M. Stewart (Co-Chair), M. Verhovsek (virtual) and T. Wingfield

Also Present: W. Baker, Stakeholder Relations and Strategic Initiatives Specialist, Office of the Mayor
R. Banky, Project Manager - Community Inclusion and Equity
L. Kolar, Legislative Coordinator
K. Martin, Hamilton Social Planning Research Council
J. Shea, Director, Public Affairs, Enterprise Canada

THE MAYOR'S TASK FORCE ON TRANSPARENCY, ACCESS AND ACCOUNTABILITY PRESENTS REPORT 24-008 AND RESPECTFULLY RECOMMENDS:

1. Mayor's Task Force on Transparency, Access and Accountability Work Plan Update (Item 9.1)

That the Mayor's Task Force on Transparency, Access and Accountability Work Plan Update, be received.

2. Extending the Term of the Mayor's Task Force on Transparency, Access and Accountability (Item 10.1)

WHEREAS, the Mayor's Task Force on Transparency, Access and Accountability was approved to meet for one (1) year, beginning in January 2024;

WHEREAS, the Mayor's Task Force on Transparency, Access and Accountability has met on a regular basis throughout the year; and

WHEREAS, the work of the task force continues and members have requested that their term be extended, to enable them to complete their work

THEREFORE BE IT RESOLVED:

That the term of the Mayor's Task Force on Transparency, Access and Accountability, be extended to March 30, 2025.

FOR INFORMATION:

Mark Stewart, Co-Chair, called the meeting to order. A land acknowledgement was read into the record.

(a) APPROVAL OF AGENDA (Item 1)

The Committee Clerk advised the Task Force of the following change to the agenda:

5. DELEGATION REQUESTS

- 5.1 Delegations respecting Feedback on How to Increase Transparency, Accountability, and Access Within the City of Hamilton

The Clerk advised that there were no delegation requests received for this meeting.

The agenda for the November 13, 2024 Mayor's Task Force on Transparency, Access and Accountability meeting was approved, as amended.

(b) DECLARATIONS OF INTEREST (Item 2)

There were no Declarations of Interest.

(c) MINUTES OF THE PREVIOUS MEETING (Item 3)

(i) August 14, 2024 (Item 3.1)

The Minutes of September 18, 2024 meeting of the Mayor's Task Force on Transparency, Access and Accountability, was approved, as presented.

(d) DISCUSSION ITEMS (Item 9)

(i) Mayor's Task Force on Transparency, Access and Accountability Work Plan Update (Item 9.1)

- (a) Staff were directed to schedule an additional evening meeting of the Mayor's Task Force on Transparency, Access and Accountability, for Tuesday, December 3, 2024, at 6:00 p.m., and
- (b) Staff were directed to schedule a meeting of the Task Force for Wednesday, January 15 at 10:00 a.m.

(e) ADJOURNMENT (Item 14)

There being no further business, the Mayor's Task Force on Transparency, Access and Accountability adjourned at 10:39 a.m.

Respectfully submitted,

Mark John Stewart, Co-Chair
Mayor's Task Force on Transparency,
Access and Accountability

Joanne Santucci, Co-Chair
Mayor's Task Force on Transparency,
Access and Accountability

Loren Kolar
Legislative Coordinator
Office of the City Clerk

CITY OF HAMILTON

MOTION

General Issues Committee: November 20, 2024

MOVED BY COUNCILLOR M. SPADAFORA

SECONDED BY COUNCILLOR

Audit of the City of Hamilton’s Spending on Homelessness

WHEREAS, homelessness is a complex, multifaceted issue that is not solely a municipal government issue given the intent and impact of provincial government and federal government policies and programs;

WHEREAS a City of Hamilton staff report from 2022 notes that in 2022, there were 1,500 homeless individuals living in Hamilton, an increase from the 1,200 homeless in 2021 and 1,000 homeless in 2020.

WHEREAS, in the 2023 budget, the City of Hamilton had allocated \$147 million to housing and homelessness, with the City of Hamilton pay slightly over 50% of the \$147 million;

WHEREAS, at the August 16, 2024 meeting of Council, it was disclosed that \$170 million within the City of Hamilton’s 2024 budget is allocated to housing and homelessness, with 70 per cent – \$119 million – identified as a direct City of Hamilton expense;

WHEREAS, at the October 23, 2024 meeting of Council, it was disclosed that the City of Hamilton anticipates spending \$186 million on housing and homelessness - \$16 million more than the \$170 million referenced at the August 15, 2024 meeting of Council;

WHEREAS, at the October 23, 2024 meeting of Council, it was disclosed that of the \$186 million the City of Hamilton will spend on housing and homelessness in 2024, the provincial government is providing \$41 million and the federal government is providing \$20 million;

WHEREAS, the City of Hamilton partners with numerous government, non-profit, and community stakeholders and provides funding toward housing and homelessness;

THEREFORE BE IT RESOLVED:

- (a) That the City of Hamilton's Office of the Auditor General be requested to conduct an audit that:
 - (i) Confirms the specific funds the City of Hamilton has allocated toward housing and homelessness within the 2024 Capital and Operating budgets, including internally within the City of Hamilton and externally with housing and homelessness partner stakeholders;
 - (ii) Determines how much the City of Hamilton has spent on housing and homelessness from the 2024 budget allocation, including the cost of providing mandated services and programs in the areas of housing and homelessness;
 - (iii) Determines the number of City of Hamilton staff and contracted staff supported from the 2024 Capital and Operating budgets and their corresponding specific budgetary costs;
 - (iv) Reviews the procurement process used to contract local service providers who provide services associated with housing and homelessness for the City of Hamilton; and
 - (v) Reviews the process used by the City of Hamilton to verify how funding allocations have been spent.

CITY OF HAMILTON MOTION

General Issues Committee: November 20, 2024

MOVED BY COUNCILLOR T. JACKSON.....

SECONDED BY COUNCILLOR.....

**Swansea Seniors Tenants Association Committee – Four (4) Compartment
Kitchen Steam Table (Ward 6)**

WHEREAS, the Swansea Seniors Tenants Association Committee (all Volunteers) at 801 Upper Gage Avenue (CityHousing Hamilton building) in Ward 6, are in need of a new Four (4) Compartment Kitchen Steam Table, to replace the existing damaged and unrepairable Steam Table, to ensure warmed and hot foods can continue to be served as needed.

THEREFORE, BE IT RESOLVED:

- (a) That a Four (4) Compartment Kitchen Steam Table to the Swansea Seniors Tenants Association Committee be funded from the Ward 6 Capital Discretionary Account #3302309600 at an upset limit, including contingency, not to exceed \$3,593.40; and,
- (b) That the Mayor and City Clerk be authorized and directed to execute any required agreement(s) and ancillary documents, with such terms and conditions in a form satisfactory to the City Solicitor.

CITY OF HAMILTON

MOTION

General Issues Committee: November 20, 2024

MOVED BY MAYOR A. HORWATH.....

SECONDED BY COUNCILLOR

Ensuring Public Safety and the Preservation of Hamilton's Built Environment

WHEREAS, the City of Hamilton is committed to ensuring public safety and the preservation of its built environment;

WHEREAS, the significant deterioration of built structures can pose serious risks to the safety, integrity, and livability of Hamilton's neighbourhoods; and

WHEREAS, timely and comprehensive responses by the City of Hamilton to deteriorating built structures are essential for maintaining the public's safety, trust and confidence;

THEREFORE, BE IT RESOLVED:

- (a) That staff be directed to conduct a thorough review of the recent building collapses in downtown Hamilton, including:
 - (i) a complete history and timeline of all City interactions relating to the physical state of these buildings (e.g., inspections, designations, by-law infractions/penalties, permits, etc.)
 - (ii) an analysis of the causes leading to the collapse of these properties;
- (b) That staff be directed to compile an inventory of buildings and structures across the City of Hamilton that have been subject to property standards, by-law enforcement, building code violations, or other safety-related concerns;
- (c) That staff be directed to undertake a review of current enforcement processes related to building structure safety and property standards, identify potential gaps, and report back with findings and proposed changes to ensure timely enforcement of by-laws and regulations, with the aim of achieving better outcomes and increasing accountability;
- (d) That staff be directed to provide recommendations for updates to City policies and by-laws, including but not limited to the Property Standards By-law; and
- (e) That staff be directed to provide a preliminary report with the relevant findings and possible interim recommendations to a General Issues Committee meeting in Q1 2025.