

Report to the Community - 2014

Housing & Homelessness Action Plan in Hamilton

Everyone has a home...Home is the Foundation



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Hamilton

Everyone has a home...Home is the Foundation

Hamilton's
10 Year Housing & Homelessness
Action Plan

A 10-year, person-centred plan to make sure that everyone in Hamilton has a home.



Hamilton

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A Message from Fred Eisenberger, Mayor



Housing and Homelessness Action Plan Annual Review Message from the Mayor

Solving Hamilton's housing and homelessness challenges is critical to the future of our city. It is vitally important that all citizens have the foundation of a home for their health, and to enable them to get an education, pursue a career, raise their families, participate in community life, and reach for their dreams. Housing and homelessness issues affect all citizens whether they are appropriately housed or not.

Solving Hamilton's housing and homelessness challenges is critical to Hamilton's economic future. Investment in affordable housing and homelessness is a wise investment with a high return. People who are not appropriately housed cannot participate fully in the economy, and companies are attracted to places that offer a range of affordable housing options for their employees. Economic development efforts must include a focus on housing that is affordable to all.

Hamilton's housing and homelessness challenges are complex and resource intensive. Solving them requires the coordinated participation of the City, community agencies, our upper levels of government, the private sector, and individual community members. Housing and homelessness issues are a shared responsibility and we all must work together to solve them. Real problems require real solutions.

The 10-Year Housing and Homelessness Action Plan is a road map for solving Hamilton's housing and homelessness challenges. I congratulate everyone who has participated in its implementation over the successful first year. I look forward to seeing what we can accomplish together in 2015.

Sincerely,

A handwritten signature in black ink that reads "Fred Eisenberger".

Fred Eisenberger
Mayor



A Message from Chris Murray, City Manager



“(I) challenge you to continue to build on this momentum in the years to come”

Chris Murray, City Manager

Ensuring everyone in Hamilton has a home is critical to the City’s Vision for Hamilton to “be the best place in Canada to raise a child, promote innovation, engage citizens and provide diverse economic opportunities.” Good quality, affordable and suitable housing is the foundation for good health, prosperity and quality of life.

The 10-year Housing & Homelessness Action Plan is an integral part of the City’s Strategic Plan to reach our vision. Affordable housing is a very complex problem with no easy fix. The Action Plan sets out the necessary steps and the resources needed to solve this issue. We have to be realistic – this is not something the City can do on its own. Solving the problem will require a robust relationship between all levels of government and the community with an unyielding commitment to ending homelessness and providing affordable housing for everyone who needs it.

The City of Hamilton remains a committed and leading partner in this goal. Affordable housing is an important focus of our conversations with the provincial and federal governments. The City is experiencing unprecedented growth and a very competitive real estate market, which can leave our most vulnerable citizens behind. That is why we are working hard to promote private sector investment in Hamilton that includes affordable housing options, and we are looking at innovative ways to address the problem of displacement of tenants because of pressures on affordability.

The Action Plan Update highlights the collaborative efforts of staff and the community to address the need for good quality, suitable and affordable housing in Hamilton. It also highlights the continued challenges and the importance of strong relationships with the other levels of government and our community partners. We are all in this together, so I thank everyone who has worked to move the Action Plan forward through its first year and challenge you to continue to build on this momentum in the years to come.

A Message from Joe-Anne Priel,

General Manager, Community & Emergency Services

Addressing affordable housing needs and homelessness prevention is a difficult and serious problem requiring a multi-faceted and flexible approach. The response to this problem is the *10-year Housing and Homelessness Action Plan* – a product of a committed and engaged community working with dedicated staff from across the department and the city. The tenacity and enthusiasm that results from this relationship is inspiring.

I hear many personal stories about the tremendous effort and the level of engagement from staff and our community partners – stories of compassion, collaboration, respect, equity, innovation, and results. I am encouraged by the work that has taken place during the first year of the Action Plan and look forward to the years ahead as we continue our commitment to ensuring everyone in Hamilton has a home.

Thanks to the community for your hard work and support.

Sincerely,



Joe-Anne Priel
General Manager
Community and Emergency Services Department



Housing & Homelessness Planning Group

The Housing & Homelessness Planning Group is made up of representatives from various sectors that deal with housing and homelessness prevention. Initially formed to help develop the Action Plan, it now has a renewed focus on advising and assisting with the implementation of the Action Plan.

Sectors represented on the Planning Group

Emergency Food System	Hamilton Emergency Shelter Integration and Coordination Committee
Aboriginal Community	Newcomers
Persons with Disabilities Sector	Residential Care Facility Providers
Seniors	Social and Co-operative Housing Providers
Street Youth Planning Collaborative	Tenants
Women Abuse Working Group	Women's Housing Planning Collaborative
City of Hamilton (Community & Emergency Services Department - Housing Services Division)	City of Hamilton (Planning & Economic Development Department – Planning Division)
City of Hamilton (Community & Emergency Services Department – Neighbourhood & Community Initiatives Division)	Province of Ontario (Ministry of Municipal Affairs and Housing)
Realtors Association of Hamilton-Burlington	Service Canada
Canada Mortgage and Housing Corporation	Hamilton and District Apartment Association

Joint message from the Co-Chairs of the Housing & Homelessness Planning Group

We are very fortunate to Co-Chair the Housing & Homelessness Planning Group, a group of committed individuals that bring a breadth of knowledge from many important sectors.

In 2014, the Planning Group contributed to:

- advocacy efforts to senior levels of government;
- establishing the Housing with Supports working group;
- helping to move the Action Plan strategies forward;
- providing important feedback to inform this Annual Report; and
- the approval of the Community Plan for the Homelessness Partnering Strategy.

In addition, we would like to mention the work of others in the community. It is inspiring to see so many people come together in different ways to make housing and homelessness prevention a priority in Hamilton. So “thank you” for getting involved, giving your time and sharing your knowledge.

Housing & Homelessness Planning Group Co-Chairs

Gillian Hendry & Larry Huibers

Overview and Introduction

On December 11, 2013, Hamilton City Council approved Hamilton's Housing and Homelessness Action Plan ("Action Plan"). The Action Plan is a 10 year, solution focused, person-centred plan that guides decision making on how the Hamilton community addresses affordable housing and homelessness issues. This report focuses on the work that has occurred during the first year of implementation of the Action Plan.

DID YOU KNOW THAT OVER 800 PEOPLE CONTRIBUTED TO THE ACTION PLAN, MAKING IT TRULY A COMMUNITY PLAN?

The Action Plan was developed through much research and consultation and it addresses the housing and homelessness needs that exist in Hamilton. It recognizes that housing and homelessness issues must be tackled jointly and looks at the entire housing continuum from people sleeping rough and in emergency shelter situations through to affordable rental and homeownership.

The Action Plan contains the following elements:

- A community aspiration addressing homelessness and affordable housing;
- Seven values that underpin the Action Plan;
- Five broad outcome areas that the Action Plan aims to achieve;
- Sixteen targets to achieve; and
- 54 strategies that will help meet the targets, achieve the outcomes and move the community towards the aspiration.

The Action Plan starts with the aspiration statement "Everyone has a home...Home is the foundation" which acknowledges that good, safe and affordable housing is the foundation for good quality of life. Research clearly shows better health, learning and economic outcomes for people who are appropriately housed.

Development and implementation of the Action Plan is guided by seven core values:

1. Rights-based and anti-discrimination
2. Person-centred supports
3. Risk and protective factors
4. Evidence based, measurable and impact-driven
5. Efficient and effective use of Community Resources
6. Integrated and comprehensive community planning
7. Place and neighbourhoods



“Having our own home is tough to manage but it is worth it. We are building a legacy to leave our children someday.”

- Participant in the Down Payment Assistance Program.

The City of Hamilton now includes homeownership readiness information sessions as part of the Down Payment Assistance Program so those considering their first home are aware of the challenges that come with owning a home.

Canada Mortgage and Housing Corporation also has resources available to help understand the process of buying a home. Visit www.cmhc-schl.gc.ca or call 1-800-668-2642.

Collaborative System Planning

The Action Plan is a comprehensive decision-making tool which links with and complements other key planning initiatives in Hamilton, including the City of Hamilton’s Urban Hamilton Official Plan, the City of Hamilton Strategic Plan, the City of Hamilton’s Equity and Inclusion Policy, the Neighbourhood Development Strategy and the Hamilton Roundtable on Poverty Reduction. It also forms the basis for developing new planning and strategic initiatives such as Hamilton’s Plan for an Age-friendly City.

Outcome Areas

OUTCOME 1: THERE IS MORE AFFORDABLE RENTAL AND OWNERSHIP HOUSING IN HAMILTON TO HELP MEET THE NEED AND DEMAND.

Creating new affordable housing is necessary to accommodate future population growth – it adds to the existing housing stock and offsets any loss of housing due to demolitions and conversions. New housing supply provides for more choice and helps moderate price increases.

The Target applied to this Outcome is the creation of 300 new affordable rental housing units per year, of which:

- at least 25% in areas not adequately served by affordable housing;
- at least 10% for persons with disabilities;
- at least 10% for large families;
- at least 50% that meet deep affordability (affordable to households up to the 40th income percentile); and
- at least 10% attached to housing supports.

OUTCOME 2: INCREASE PEOPLE'S HOUSING AFFORDABILITY, STABILITY AND CHOICE

For many people housing is not affordable. Lack of income and increasing costs of housing are limiting people's choices around where and in what kind of housing they can live.

The following Targets were developed to support this Outcome:

- Reduction in the social housing waitlist by 50% by 2023
- Achieve 100% density and housing type targets as designated in approved land use planning documents
- Reduction in rental households paying more than 50% of income on rent by 15% by 2023
- 2,100 new housing allowances by 2023

OUTCOME 3: PEOPLE HAVE THE INDIVIDUALIZED SUPPORTS THEY NEED TO HELP THEM OBTAIN AND MAINTAIN HOUSING.

Many people require more than simply a place to live to remain successfully and adequately housed. Housing with supports is a broad expression which means that people get specific help to overcome whatever challenge they face that prevents them from obtaining housing or impedes their ability to maintain their housing in a safe and appropriate manner.

Targets associated with this Outcome are:

- Each emergency shelter sector (men's, women's, youth and family) identifies and achieves annual targets for shorter shelter stays
- No one is discharged into a shelter or onto the street from an institutional setting
- 100% of the social housing providers adopt eviction prevention practices by 2014

OUTCOME 4: PEOPLE LIVE IN HOUSING THAT IS GOOD QUALITY, SAFE AND SUITABLE TO THEIR NEEDS.

Good quality housing is as important as availability and affordability. Housing that does not meet health and safety standards and is in need of repairs is referred to as

DID YOU KNOW THAT TRANSITIONAL BED PROGRAMS FREE UP HOSPITAL BEDS BY HELPING PEOPLE WHO NEED TEMPORARY AND MODERATE LEVEL OF CARE BEFORE RETURNING TO INDEPENDENT LIVING?

Community Building through recreational funding...



The badminton area is enjoyed by many of the residents. The gazebo, which is the BBQ area, is greatly enjoyed by all of the residents. Recreation funding provided through the City of Hamilton Domiciliary Hostel Program paid for the badminton net, outdoor chairs and a set of handcrafted, high quality board games.

Michael Power, Community Residential Care Homes (one of Hamilton's Residential Care Facilities)

inadequate housing. In addition, aging and deteriorating rental stock threatens availability and affordability by requiring significant capital investment for replacement or repair.

There are four Targets to support this Outcome:

- 100% of social housing providers implement community development plans by 2018
- Incidents of bed bug complaints are reduced by 25% by 2018
- Incidents of bed bug re-infestation in social housing is reduced by 50% by 2023
- 3,500 residential units are rehabilitated by 2023, of which:
 - 2,000 are rental
 - 1,500 are ownership (300 are modified for persons with disabilities)

OUTCOME 5: PEOPLE RECEIVE RESPECTFUL, QUALITY SERVICE WITHIN A “USER-FRIENDLY” SYSTEM AND EXPERIENCE EQUITY IN HOUSING.

People need to be able to easily access housing and supports in order to be successful in finding and maintaining housing. However, significant and complex barriers to accessing housing exist for many people. Ensuring people can access and participate in housing choices free from discrimination and inequity reflects a fundamental human right.

Four Targets work to achieve this Outcome:

- The City of Hamilton Housing Services Division adopts a citizen engagement model by 2015
- All service providers who have a funding relationship with the Housing Services Division of the City of Hamilton demonstrate citizen engagement by 2018
- The percentage of tenant-led applications to the Landlord and Tenant Board increases to 20% by 2018

- The percentage of uncontested eviction hearings decrease to 25% by 2018

The Case for Housing and Homelessness Prevention in Hamilton

The following help to highlight *some* of Hamilton’s specific needs:

- **5,700** Hamilton households on the rent-geared-to income housing wait list;
- **3,120** individual people were housed in emergency shelters in 2014, not including violence against women shelters; and
- **20%** of our renter households pay more than 50% of their gross income on shelter.

In addition to the need, investment in affordable housing makes sense for the entire community. It has one of the highest investment multiplier effects of any industry with immediate and long term local economic benefits such as increased tax revenue and fees for government, job creation, increased spending and local economic growth. Innovative housing solutions can help address hospital bed shortages, provide a variety of individualized support systems to help people obtain and maintain housing and can even aid in moving people from renting to homeownership.

The public cost to house someone and provide supports to keep them housed is much less than it is to leave them homeless. The use of various emergency services (policing, detention, ambulance and hospitalization) is roughly 10 times more expensive than supportive housing.¹

DID YOU KNOW THAT AFFORDABLE HOUSING REFERS TO HOUSING THAT COSTS 30% OR LESS OF GROSS HOUSEHOLD INCOME FOR LOW TO MODERATE INCOME EARNERS?

¹ Pomeroy, S. (2005). *The Cost of Homelessness: Analysis of Alternative Responses in four Canadian Cities*.

The Plan in Action: *Year One Summary*

The Action Plan recognizes that there is good work already being done in the community. It sets out ways to build on that work, rather than starting from scratch and the work done in the first year reflects this approach.

In the first year, new resources were invested to help coordinate and monitor the work being done to implement the Action Plan. As a result, there has been much behind the scenes work – planning, creating workplans and continuing effective stakeholder relations. The work that has been done in the first year will provide a solid foundation for gaining momentum and building on success in subsequent years.

Work has also started on implementing many of the 54 strategies. A number of working groups have been coming together, both formally and informally, to share experiences, create strategic partnerships and look for opportunities to share resources and expertise.

Action Plan Highlights

Some of the key successes of 2014 include:

- Establishing the Housing with Supports Working Group;
- Approval of the Community Plan for the Homelessness Partnering Strategy (HPS);
- Informing the Call for Applications for the HPS Funding (2014-2019);
- Developing and implementing the Social Housing Review Process;
- Internal City collaboration between departments and divisions on housing & homelessness prevention issues;
- Developing the delivery model for the Investment in Affordable Housing funding;



Dubbed the “Positive Protesters”, a group of Hamilton men who receive help from the City’s Housing Services Division, Ontario Works and Ontario Disability Support Program gathered every Wednesday for several months to show their support for the workers and those who contribute to the system.

- Recognition of the Action Plan development as a best practice among communities;
- Increasing advocacy efforts to senior levels of government; and
- Approval of 35 units of new affordable housing by Good Shepherd.

During 2015, work will continue to build on the successes of 2014 and will also focus on other priorities, such as:

- participating in the 20,000 Homes Campaign²;
- providing new affordable homeownership opportunities;
- addressing occupancy pressures in the women's shelter system;
- reviewing the housing with supports system;
- adopting a client engagement strategy for the Housing Services Division;
- reviewing land use planning policy options to facilitate affordable housing;
- supporting a Housing First³ approach through housing allowances and a landlord relations strategy; and
- completing a Community Bed Bug Strategy.

Work by the Community

The Action Plan is the product of a collaborative effort with the community. The Action Plan was the result of extensive community consultation, participation with considerable input from important sectors. As such, it is important to highlight the work that is happening in our community that contributes, either intentionally or unintentionally, to achieving and supporting the Outcomes of the Action Plan. Some great examples include:

- McMaster University research on secondary units and McMaster Student Union participation in the "5 Days for the Homeless" campaign⁴;
- Hamilton Community Land Trust efforts to increase community control over land and development, equitably revitalize neighbourhoods and enhance affordability by bringing the community land trust model to Hamilton; (About Hamilton Community Land Trust , 2015)⁵;

² The 20,000 Homes Campaign will be a national movement of communities working together to permanently house 20,000 of Canada's most vulnerable homeless people by July 1, 2018. (<http://www.caeh.ca/a-plan-not-a-dream/building-a-20000-homes-campaign/>)

³ 'Housing First' is a recovery-oriented approach to ending homelessness that centres on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services as needed to maintain housing. The underlying principle is that people are better able to move forward with their lives if they are first housed. (<http://www.homelesshub.ca/solutions/housing-accommodation-and-supports/housing-first>)

⁴ 5 Days for The Homeless is a national campaign put on by universities to raise funds for charitable organizations supporting homeless and at-risk youth across the Country

⁵ Hamilton Community Land Trust website, www.hamiltonclt.org/about, Accessed March 20, 2015

- Indwell's successful affordable housing portfolio which includes a group home and a range of supported semi-independent and independent living committed to community building and good neighbour relations;
- Good Shepherd Non-Profit Homes' range of supportive housing in Hamilton and new construction of 35 new units, including six accessible units in 2015; and
- In collaboration with St. Joseph's Home Care and the Community Care Access Centre, the Hamilton Niagara Haldimand Brantford Local Health Integration Network established a Transitional Bed Program which provides beds for people who are unable to return straight home from the hospital, but either don't need or can't access long term care.

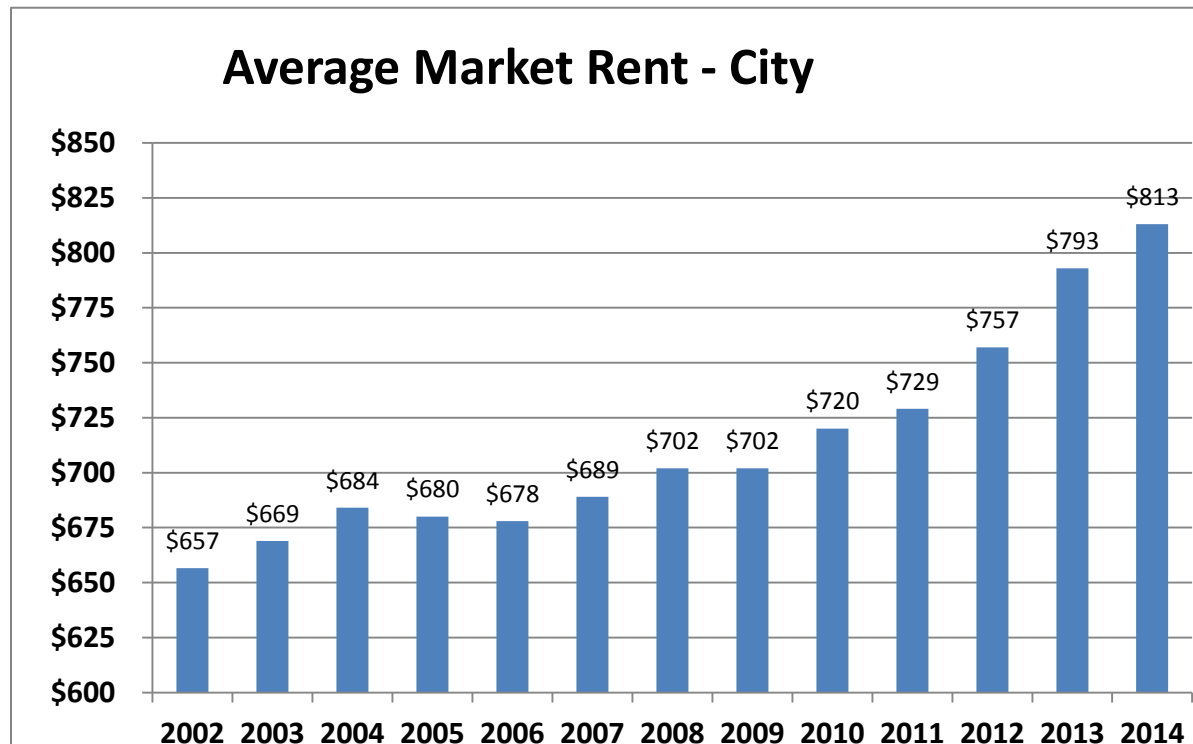
Current State of Market Housing in Hamilton

Housing Market

Hamilton has generally experienced lower rents and higher rental vacancy rates than other communities in the Greater Toronto Area. Although Hamilton's rental market has been relatively affordable, 21% of rental households are still paying 50% or more of their income on housing costs.

There are trends developing in the Hamilton rental market showing the continuing erosion of affordability. In 2012, the average rent in Hamilton was \$757 per month and the vacancy rate was a relatively healthy 4.1%.⁶ The 2014 Canada Mortgage and Housing Corporation data shows that the average rent in Hamilton has increased to \$813 per month.⁷

2014 Rental Housing Data in Hamilton



⁶ Canada Mortgage and Housing Corporation. (2012). Rental Market Report

⁷ Canada Mortgage and Housing Corporation, (2014). Rental Market Report - Hamilton Specific Data (excludes Burlington and Grimsby from the Census Metropolitan Area).

DID YOU KNOW THAT A HOUSEHOLD IS CONSIDERED TO BE IN **CORE HOUSING NEED** IF ITS HOUSING FALLS BELOW AT LEAST ONE OF THE FOLLOWING:

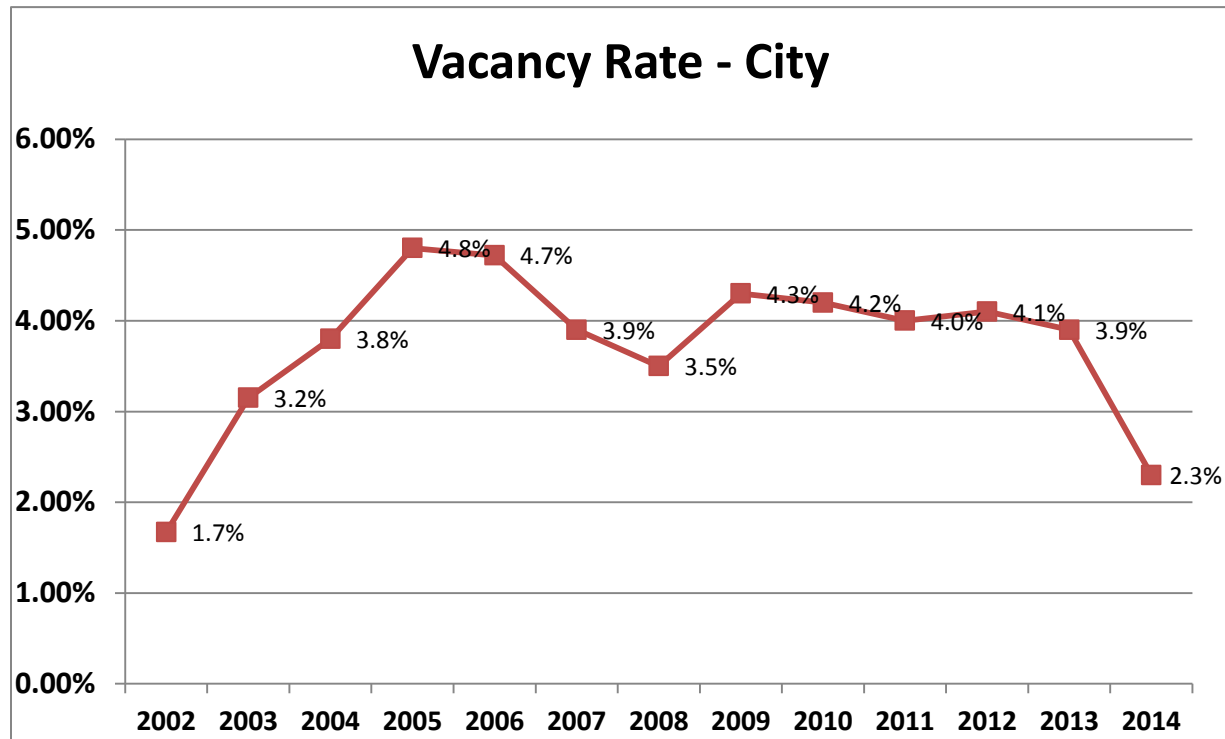
- I. AFFORDABILITY,
- II. ADEQUACY, OR
- III. SUITABILITY, AND

IT SPENDS MORE THAN 30% OF BEFORE TAX INCOME ON HOUSING?

At the same time, vacancy rates are on the decline. For the city as a whole, between 2013 and 2014 there was a sharp decrease in vacancy rate from 4.1% to 2.3%.⁸

Reduced availability in the rental market means more than just higher rents – it means reduced choice for renters (especially low to moderate income households).

2014 Vacancy Rates in Hamilton



Other Market Rental Trends

- The average market rent increases in Hamilton have outpaced the provincial guideline for allowable rental increases for several years.
- There are multiple examples of private landlords offering incentives to tenants to end tenancies, allowing landlords to demand higher rents for newly renovated units.
- There are increasing examples of privately owned rental buildings which are in poor condition, posing health and safety issues for residents.

⁸ Canada Mortgage and Housing Corporation, (2014). Rental Market Report - Hamilton Specific Data (excludes Burlington and Grimsby from the Census Metropolitan Area).

Affordable Homeownership

Homeownership costs have increased significantly over the past year. In 2014, the average sale price of a residential home was \$331,072, representing a 7.7% increase over 2013's average of \$307,461.⁹ The average sale price of a home in Hamilton is unaffordable by households with low to moderate incomes.¹⁰ At today's posted interest rates, the minimum gross annual household income required to buy an average house in Hamilton is \$72,840 which is above the 60th income percentile.

Increasing house prices have both positive and negative outcomes that create challenging policy issues for municipalities. Existing homeowners generally experience wealth creation and the municipality sees increased residential tax assessment. However, increasing house prices erode affordability and keep homeownership out of reach for many families in Hamilton. Increases in property taxes arising from higher tax assessments add another financial pressure on existing homeowners.

⁹ REALTORS Association of Hamilton-Burlington, 2015. <http://www.rahb.ca/2015/01/2015-real-estate-market-more-of-the-same>

¹⁰ The Provincial Policy Statement, 2014 issued by the Minister of Municipal Affairs and Housing defines low and moderate income households to be those with the lowest 60 percent of the income distribution.

Current State of Emergency, Supportive and Social Housing in Hamilton

DID YOU KNOW THAT SAFE AND AFFORDABLE HOUSING IS THE FOUNDATION FOR A HEALTHY QUALITY OF LIFE? IT IS DIFFICULT TO HOLD DOWN A JOB, GO TO SCHOOL OR RAISE A FAMILY IF YOU DON'T HAVE A PLACE TO LIVE. RESEARCH CLEARLY SHOWS BETTER HEALTH, LEARNING AND ECONOMIC OUTCOMES FOR PEOPLE WITH GOOD AND APPROPRIATE HOUSING.

Social Housing (Rent-g geared-to-income)

The coordinated Access to Housing (ATH) social housing waitlist continues to demonstrate the need for rent-g geared-to-income housing in Hamilton. In 2014, on average, 5,700 households were waiting for units in social housing. Challenges include a lack of available one bedroom units, the increasing demand for units modified for persons with disabilities and units for larger families. With no new social housing units being created, finding ways to address these challenges is becoming more difficult.

These challenges are made worse by an aging social housing stock needing substantial capital repairs. In the spring of 2014, the City reviewed social housing providers' capital repair reserve fund studies. It was identified that only ten of the 43 social housing providers had current building condition assessments and reserve fund studies. The studies for the ten housing providers with completed building condition assessments project a deficit of **over \$400 million in 20 years**. These ten housing providers represent approximately 60% of social housing units.

This situation, coupled with aging and substandard rental stock in the private market, threatens to reduce the stock of affordable rental units even further.

Emergency Shelter System

Hamilton's emergency shelters for men have experienced a moderate decline in the number of individuals accessing the system, although the percentage of individuals staying in emergency shelters for more than 42 days has increased. This has pushed the occupancy rate from 89% in 2011 to 96% in 2013.

Data from the shelters serving single women experiencing homelessness show occupancy and turn away numbers that demonstrate the pressures that system is facing. The occupancy rate for the 30 beds at Mary's Place was 101% for 2014. WomanKind is the only other shelter that has dedicated beds for single women experiencing homelessness and the occupancy rate for its six beds was 99%. Mary's

Place is the only shelter from which turnaway data is reported on a monthly basis. Women were turned away from Mary's Place an average of 205 times a month in 2014 because the shelter was full.

The number of people accessing the Good Shepherd Family Centre in 2014 was 672 people, down from 796 in 2013. The dynamics around family homelessness can be quite different. The smaller number of individuals may simply signal a smaller family size rather than fewer families overall.

Domiciliary Hostels/Residential Care Facilities

In November 2014, the Ministry of Municipal Affairs and Housing (MMAH) released a new Standards Framework for Housing with Related Supports. The purpose of the Standards Framework is two-fold:

- to provide protection for vulnerable tenants who reside in long-term housing where tenants are dependent on the on-site daily supports and services delivered by the housing provider; and,
- to provide continued flexibility for Service Managers in the delivery of community-based housing solutions that address homelessness and those at risk of experiencing homelessness.

The Standards Framework seeks to ensure that Municipal Service Managers have measures in place to mitigate risk and ensure a minimum level of quality in the programs they fund under the Housing with Related Supports category of the Community Homelessness Prevention Initiative (CHPI), which is 100% provincial funding.

In Hamilton, the new Standards Framework applies only to the Domiciliary Hostels Program. The program subsidizes the cost of accommodation, meals, supervision and assistance with activities of daily living for an average of 762 residents who live in 57 Residential Care Facilities (RCF's). Residents contribute to the cost of the service according to their ability to pay and the City subsidizes the balance of the cost through CHPI. Domiciliary Hostel residents include people with mental health issues, developmental disabilities, acquired brain injuries, histories of homelessness and seniors.

Homelessness Prevention

Federal and Provincial funding to address homelessness help to support Housing First and homelessness prevention projects in our community. These projects are designed to serve those who are experiencing homelessness or who are at risk of homelessness. Hamilton is one of ten designated communities across Canada that will be spending at least 65% of its homelessness funding on Housing First projects that are specifically targeted at supporting those who are experiencing either chronic or episodic homelessness. The community goals are aligned with those of the Action Plan, but more specifically seek to reduce Hamilton episodic/chronically homeless population by 90% by April 1, 2019.

DID YOU KNOW THAT
CHRONIC HOMELESSNESS REFERS
TO THE EXPERIENCE OF
HOMELESSNESS FOR SIX MONTHS
OR MORE IN THE PAST YEAR AND
EPISODIC HOMELESSNESS REFERS
TO THREE OR MORE EPISODES OF
HOMELESSNESS IN THE PAST YEAR?

Aboriginal Community Housing & Homelessness Update

The 2011 *Our Health Counts: Urban Aboriginal Health Database Research Project* report detailed health, housing, family and income conditions of Hamilton's First Nations residents. The research found that 90% of Hamilton's First Nations residents moved at least once in the last five years and over 50% moved three times or more in the last five years.

Housing instability is also reflected in the high rate of Aboriginals among Hamilton's homeless population. A recent City of Hamilton report reviewed multiple data sources that showed about 20% of Hamilton's residents who experience homelessness are Aboriginal.

A recent survey of 129 homeless individuals in downtown Hamilton found about half to be of Aboriginal ancestry. About half of the respondents had been homeless for less than six months and 35% stated that they have been homeless for over two years. Aboriginal people experiencing homelessness were less likely to use shelters (47% were currently staying in a shelter, compared to 61% of non-Aboriginal survey respondents). Among the respondents experiencing homelessness, 20% were staying temporarily with others (couch surfing) and in other precarious and provisional housing – or as one respondent put it: “whatever I find”.

There is a long tradition in the Aboriginal community to help extended family and friends who are experiencing homelessness. A 2014 survey of 455 people attending Hamilton's National Aboriginal Day festivities showed that 39% of Aboriginal residents had helped a homeless person in the last two years by giving them a place to stay in their home, compared to 26% of non-Aboriginal survey respondents.

Aboriginal Mini Point-in-Time Count “All We Need is Community” Magnet Event



“I was honoured to participate.....I’m homeless myself but just not on the streets at this time. I was amazed to know how many homeless people were self-identifying as Aboriginal.”

- Tara, a non-Aboriginal surveyor who participated in the event

Update on Outcomes and Targets

DID YOU KNOW THAT THE CITY'S URBAN HAMILTON OFFICIAL PLAN PROJECTS THAT HAMILTON'S POPULATION WILL GROW TO 660,000 BY 2031?

Implementation Approach

While contributing to five different outcome areas of the Action Plan, the 54 strategies can be reviewed from a functional perspective as follows:

1. Advocacy/Government Relations
2. Land Use Planning/Economic Development
3. Investment Strategy
4. Housing with Supports
5. Engagement, Communications, Outreach & Education; and
6. Research & Policy.

Implementation is guided by the core values which underpin the Action Plan.

Report by Outcome Area

OUTCOME 1: THERE IS MORE AFFORDABLE RENTAL AND OWNERSHIP HOUSING IN HAMILTON TO HELP MEET THE NEED AND DEMAND.

Government Relations

The Housing Services Division has been engaging elected officials and senior staff from all levels of government in conversations about housing and homelessness issues in Hamilton. It is clear that affordable housing is becoming an important priority at the local level and Hamilton is a leading community in championing that message.

Investment in Developing Affordable Housing

Strategic decisions about how to invest limited resources can help to encourage development of affordable housing. The City of Hamilton currently contributes approximately \$52M to housing and homelessness prevention through the annual operating budget. Other types of investment options are now being reviewed, including:

- the feasibility of expanding parkland fee waivers for new construction of affordable housing;
- enhancing existing financial incentive programs; and
- using the affordable housing development charge reserve to leverage private sector development of affordable housing.

The provincial and federal governments have also contributed to increasing available affordable housing through the Investment in Affordable Housing in Ontario Program Extension. The Province launched the Investment in Affordable Program Extension in August, 2014. Approximately \$30.5M is being allocated to the City of Hamilton over the next six fiscal years, of which \$13.5M is being directed to new rental construction. In 2014, one new affordable rental construction project was started, which added 47 units to the available stock in Hamilton. Another project was approved for the construction of 35 units in 2015.

Outcome 1: Target

Target	2014 Impact
<p>300 new affordable rental housing units per year, of which:</p> <ul style="list-style-type: none"> • At least 25% (75 units) in areas not adequately served by affordable housing; • At least 10% (30 units) for persons with disabilities; • At least 10% (30 units) for large families; • At least 50% (150 units) that meet deep affordability (affordable to households up to the 40th income percentile); • At least 10% (30 units) attached to housing supports. 	<p>82 units (27% of annual target) were constructed, of which:</p> <ul style="list-style-type: none"> • 0% (0 units) were in areas not adequately served by affordable housing; • 33% (10 units) were purpose built for persons with disabilities; • 0% (0 units) were built for large families. • 100 % (82 units) meet affordability to the 40th income percentile; • 100% (82 units) are attached to housing supports.

Policy Review

The Planning & Economic Development Department is reviewing a number of incentives and potential policy changes that would encourage private sector development of affordable housing units for both ownership and rental. These include:

- Density bonusing (encouraging the inclusion of affordable housing in developments in exchange for some benefit to the developer such as higher density, greater height);
- Facilitating the transition of illegal rental units (those that do not meet zoning, building code or property standards) to safe, legal units; and
- Including affordable housing components in City incentive programs which possibly trigger the waiver of development charges.

OUTCOME 2: INCREASE PEOPLE'S HOUSING AFFORDABILITY, STABILITY AND CHOICE.

DID YOU KNOW THAT THE CITY OF HAMILTON OFFERS PROGRAMS THAT ALLOW LOW-INCOME SENIORS AND PERSONS WITH DISABILITIES TO DEFER PROPERTY TAX INCREASES? FOR MORE INFORMATION, CONTACT THE CITY OF HAMILTON AT 905.546.CITY (2489).

Impact of Gentrification

Gentrification, or the phenomenon of urban renewal that can cause displacement of an area's occupants, is creating a complex issue for affordable housing policy-makers in Hamilton. Finding ways to enable people to move into certain neighbourhoods or even just remain in their homes is challenging. Hamilton has programs to help low-income seniors and persons with disabilities defer property tax increases that result from higher house prices. Looking at ways to promote and expand these types of programs is one way to help mitigate the negative impact of gentrification.

The Hamilton Community Land Trust is exploring ways to preserve real estate for affordable uses and prevent the displacement of low and moderate income residents from their communities through acquiring land and stewarding its uses toward sustainable, inclusive and community purposes.

Homeownership Opportunities

The Homeownership Down Payment Assistance Program assists rental households in purchasing a first home. In addition to helping create wealth through property ownership, it also frees up the stock of rental housing in Hamilton. Three previous iterations of this program have been administered representing a total investment of approximately \$2.8M and assisting 271 renter households move into homeownership. In 2015, the City will be administering the fourth version of this program.

Housing Allowances

Housing allowances provide a flat rate rental subsidy to eligible low income households on the Social Housing waitlist as a cost-effective way to offset the cost of rent in the private market. Through the Investment in Affordable Housing program the City will allocate \$7.8M to the creation of 520 new housing allowances. Most of these housing allowances will be used to support the City's strategy to address homelessness through the Housing First approach. In the men's shelter, the target is to house 120 individuals annually to March 31, 2019.

Housing Stability Benefit

Another important consideration is the ability to afford last month’s rent or dealing with rent or utility arrears. Uptake for the Housing Stability Benefit (HSB) has increased significantly since it was established. In 2014, the budget for the HSB was \$5,198,150. However, at the end of 2014, it was well over budget. To address future sustainability of the program, furniture and household items were eliminated as eligible items. This will undoubtedly cause hardship for some clients. The program is being reviewed to make recommendations about how it could be best delivered to improve housing outcomes for those experiencing the greatest risk of housing stability.

Outcome 2: Targets

Target	2014 Impact
Reduction in social housing waitlist by 50% by 2023 (baseline: 5,650 average number of applicants on waitlist in 2013)	In 2014, the average number of households on the Access to Housing waiting list for rent-geared-to-income (RGI) housing was 5,700, representing a nominal increase. This is the net result of new applicants, housed applicants and withdrawn or inactive applications.
Achieve 100% density and housing type targets designated in approved secondary plans.	Data is unavailable at this time to assess this target.
Reduction in rental households paying more than 50% of income on rent by 15% by 2023 (based on 2021 Census – this represents three census periods and a 5% drop for each census)	Information to update this target is pending.
2,100 new housing allowances by 2023	25% achieved. 520 new housing allowances created through the Investment in Affordable Housing Program.

OUTCOME 3: PEOPLE HAVE THE INDIVIDUALIZED SUPPORTS THEY NEED TO HELP THEM OBTAIN AND MAINTAIN HOUSING.

Housing with Supports Working Group

The housing with supports system in Hamilton spans multiple sectors and means many different things to many different people. To capture the breadth of this issue, a working group has been established to look at the housing with supports system in Hamilton

from a holistic perspective to better inform planning and integration of services. The working group is made up of several community partners and their work will span multiple years.

Social Housing Waitlist - Enhancements

The administration of a coordinated social housing waitlist is a legislative requirement under the *Housing Services Act, 2011*. This process was recently reviewed and several enhancements are being introduced to the administration of the waitlist (referred to as Access-to-Housing). This enhanced model includes greater emphasis on case management for new and existing applicants, as well as those looking to transfer to other units. This model will help applicants make better decisions about and help them to assess the suitability of other types of housing, such as co-operative housing or residential care facilities.

Eviction Prevention

In 2014, the Housing Services Division developed eviction prevention policies and a toolkit to be adopted by social housing and cooperative housing providers. The eviction prevention policies and toolkits were provided to the social housing providers in 2014 and staff are monitoring and supporting providers for effectiveness. The City's eviction prevention policies were highlighted at the 2014 Ontario Non-Profit Housing Association Conference as a best practice.

Recreation Pilot for Domiciliary Hostels

In January 2015, the City of Hamilton initiated a pilot recreation project for Domiciliary Hostel residents through a partnership with Wesley Urban Ministries. Five Domiciliary Hostels were selected to participate in the pilot project which is intended to improve the participation of the residents in recreation activities suited to their interests and needs. A recreation therapist will work with the five Domiciliary Hostels' staff and residents to develop a recreation plan specific to each home. The recreation plan will be a combination of activities to be delivered by the recreation therapist, Domiciliary Hostel staff or outside agencies.

Outcome 3: Targets

Target	2014 Impact
Each emergency shelter sector (men’s, women’s, youth and family) identify and achieve annual targets for shorter shelter stays	Future workplans will focus on this target.
No one is discharged into a shelter or onto the street from an institutional setting	Future workplans will focus on this target.
100% of the social housing providers in Hamilton adopt eviction prevention practices by 2014	Achieved. Housing Services developed a model for Eviction Prevention Policies that was provided to every social housing provider for implementation. Staff are currently monitoring and working with social housing providers for effectiveness.

OUTCOME 4: PEOPLE LIVE IN HOUSING THAT IS GOOD QUALITY, SAFE AND SUITABLE TO THEIR NEEDS.

Ontario Renovates

Through the Investment in Affordable Housing funding, Hamilton is allocating approximately \$7.6M to the Ontario Renovates program over the next six fiscal years. The Ontario Renovates program (previously known as the Residential Rehabilitation Assistance Program) helps to rehabilitate aging privately-owned housing stock (both rental and low-income homeowners), as well as provide funding for modifications for persons with disabilities. Ontario Renovates will assist approximately 380 households stay in their rehabilitated homes for an additional 10-15 years, which contributes to achieving the Action Plan target of rehabilitating 3,500 units by 2023.

Neighbourhood Home Improvement Program

Employment Ontario, the City of Hamilton’s Neighbourhood Action Strategy and the Hamilton Community Foundation have been supporting the Neighbourhood Home Improvement Program – a job creation and home renovation project within



“I was facing homelessness with my two children after a devastating break-up so I applied for social housing. I had no money and no job so I had to stay with friends and family while I looked for work, an apartment and applied for social assistance. I was really surprised though that it only took two months to get me housing through the waitlist. You hear about some people waiting years.”

- Social housing tenant housed in 2014 through the Access to Housing waitlist.

neighbourhoods which, in addition to serving as an excellent opportunity for building skills and providing work experience, completed 39 external home repairs in 2014.¹¹

Neighbourhood Planning Teams

Many neighbourhood planning teams have targeted quality housing as a priority. One example is the Riverdale Planning Team that works to improve property standards by working with tenants and landlords to improve relations, as well as bringing Municipal Law Enforcement into the neighbourhood to increase education and enforcement activities for property standards and other by-law violations.

Community Bed Bug Prevention Strategy

In 2014, the City hired a Senior Policy Analyst to coordinate and develop a comprehensive Community Bed Bug Prevention Strategy that is expected to be completed by the end of 2015. Through consultation with landlords, tenants, the community, pest control experts and a review of global best practices, the goal is a strategy that will contribute to achieving the targets about reducing bed bug complaints and incidents of re-infestation.

Public Health Services has also established a pilot project with a public health nurse acting as a Bed Bug Navigator. The program’s goal is to work with individuals with significant barriers to addressing their infestations and has proven to be highly successful.

Social Housing – Building Condition Assessments

The City will be assisting social housing providers in completing building condition assessments and capital reserve fund studies in 2015, with a strategy to prioritize repairs and make strategic

¹¹ *Neighbourhood Action Strategy, 2014 Annual Update: Building Futures, City of Hamilton, 2014.*

investments in preserving housing infrastructure. Aging and deteriorating social housing stock not only threatens the health and safety of residents but also renders many units completely uninhabitable, putting further pressure on the already limited supply of available rental stock in Hamilton.

Other Community Contributions

Other great initiatives by the community are happening that contribute to this outcome area. The Hamilton Tool Library opened its doors in 2014 which provides five day rentals to a wide range of hand and power tools for a yearly membership. It is an excellent example of an innovative idea that addresses affordability *and* will no doubt contribute to the improvement of people’s homes and the housing stock in Hamilton.

Outcome 4: Targets

Target	2014 Impact
100% of social housing providers implement community development plans by 2018	Community building efforts are underway by many social housing providers, such as community gardens, community rooms and common kitchens.
Incidents of bed bug complaints are reduced by 25% by 2018	In 2014, Public Health Services dealt with 456 bed bug complaints, compared to 555 in 2013.
Incidents of bed bug re-infestation in social housing is reduced by 50% by 2023	CityHousing Hamilton reported receiving approximately 4,305 calls in 2014 compared to 5,793 in 2013, representing a reduction of approximately 25%.
3,500 residential units are rehabilitated by 2023, of which: <ul style="list-style-type: none"> • 2,000 are rental • 1,500 are ownership (and 300 of those are modified for persons with disabilities) 	75 units , of which: <ul style="list-style-type: none"> • 42 were rental units; • 33 were ownership (and 2 of those were modified for persons with disabilities)

OUTCOME 5: PEOPLE RECEIVE RESPECTFUL, QUALITY SERVICE WITHIN A “USER-FRIENDLY” SYSTEM AND EXPERIENCE EQUITY IN HOUSING

Citizen Engagement

The Housing Services Division will be developing and adopting a citizen engagement model in 2015 which will complement and be informed by the Hamilton Engagement

Committee. Other community partners are already doing a great job engaging and integrating people into their planning and service standards:

- CityHousing Hamilton was recognized nationally for its successful Tenant Engagement Strategy;
- the Neighbourhood & Community Initiatives Division is built upon successful engagement as evidenced from the Neighbourhood Action Strategy; and
- the Hamilton Engagement Committee and citizen advisory committees, such as the Tenant Advisory Committee.

Social Housing Review Process

In April, 2014, the Social Housing Review Process was established. The process provides for an independent review of certain decisions made through administration of the social housing waitlist or by a social housing provider. Reviews are completed by members of the Social Housing Review Panel, which includes housing providers, tenant advocates and Housing Services staff. Development and implementation of the process was the result of extensive consultation and collaboration with housing providers, tenants and tenant advocates such as the Hamilton Community Legal Clinic.

Training and Skill Building

The Housing Help Centre has hosted core competency training for a number of years designed to enhance the skills of workers to address tenant's housing issues across a range of service and organization contexts.

Core Collaborative Learning brings in-person workshops and online courses to frontline workers serving in the homelessness sector.

National Housing Day

The 2014 National Housing Day event "The Great Art of Living" was an important event that focused on the housing needs of our aging population. Challenges, needs and best practices were discussed between seniors and aging adults, housing providers, real estate agents, planners and builders.

Outcome 5: Targets

Target	2014 Impact
The City of Hamilton Housing Services Division adopts a citizen engagement model by 2015	Housing Services will be adopting a citizen engagement model in 2015.
All service providers with a funding relationship with the Housing Services Division of the City of Hamilton demonstrate citizen engagement by 2018	Service providers are required by the City to incorporate citizen engagement as part of the service plan component of their contracts.
Tenant-led applications to the Landlord and Tenant Board increase to 20% by 2018	These statistics were unavailable for review at the time of this Report.
Uncontested eviction hearings decrease to 25% by 2018	These statistics were unavailable for review at the time of this Report.

2015 Focus Areas

Work will continue on many different aspects of the Action Plan during 2015 but there are some key focus areas that have been identified.

Supply – New Rental Construction

The City is allocating approximately \$8.25M for new rental construction through the Investment in Affordable Housing. A request for proposals will be issued in 2015 for new rental construction projects.

Targeted Completion Date: September, 2015

Social Housing – Building Condition Assessments & Capital Repair Strategy

A request for proposals will be issued in 2015 to retain a consultant to complete outstanding building condition assessments and capital repair reserve fund studies. This undertaking will be followed by a system of prioritizing capital repairs to inform strategic planning around capital funding and building life cycles to minimize the potential loss of housing stock through deterioration.

Targeted Completion Date: September, 2015

Community Engagement Model – Housing Services

The City's Housing Services Division will be developing and adopting a citizen engagement model in 2015 which will complement and be informed by the City's Hamilton Engagement Committee.

Targeted Completion: September, 2015

Housing with Supports – System Review

A working group to review the Housing with Supports system was established in 2014. Throughout 2015, the group will focus on specific aspects of the housing support system and creating deliverables for short term successes but also providing a foundation for addressing more complex problems and finding longer term and innovative solutions.

Targeted Completion Date: Initial workplan September, 2015; multiple deadlines

Community Bed Bug Strategy

The development of the Community Bed Bug Strategy is current underway with the first draft expected in July, 2015. This strategy will incorporate information obtained from consultations with key stakeholders and from an environmental scan to identify issues and define the problem; establish service needs, identify hotspots, relevant legislation and best practices.

Targeted Completion: Nov-Dec, 2015

Women's Shelter System – Addressing Pressures

Even with the 10 additional temporary emergency shelter beds at Mary's Place and the additional case management supports, emergency shelters serving single women have continued to operate at full occupancy and have had to turn away high numbers of women. The Women's Housing Planning Collaborative (WHPC) and the Social Planning and Research Council have prepared a report entitled, "Emergency Planning for Services For Single Women Experiencing Homelessness." The recommendations are based on the premise that while additional emergency shelter beds are needed in the short term, a new emergency shelter for women should not be developed. They recommend that supports are needed to help women leave the shelter as quickly as possible and that the long term goal should be to develop more affordable housing options for women. The City of Hamilton will work with the WHPC to implement additional ongoing shelter beds by December 2015.

Targeted Completion Date: December, 2015

Key issues / challenges

National Housing Strategy

The homelessness experience is not exclusive to Hamilton. Canada is the only G8 nation in the world without a national housing strategy. A housing strategy is a key component of an effective poverty reduction plan. The importance of a national housing strategy will remain a key message in the City's advocacy efforts.

Financial Investment

Full financial investment in the implementation of the Action Plan strategies is expensive and requires a strategic approach. It starts with the assumption that the City cannot fund the Action Plan in its entirety from the property tax levy. The other levels of government need to increase their contribution to achieve the outcomes of the Action Plan. There is a part to play by the broader community (e.g. private sector, not-for-profit agencies, school boards, health sector, faith-based organizations, and philanthropic partners).

Social Housing - End of Federal Operating Agreements

The end of social housing federal operating agreements is putting increased pressure on already strained resources. The federal reduction in social housing funding leaves the City picking up the difference to maintain service levels. In 2015 there will be an estimated additional pressure of \$464,400 on the municipal levy. This figure decreases to \$269,276 in 2016, but increases to a high of \$908,280 in 2019. Without sufficient resources, social housing providers may begin to divest themselves of holdings that are no longer connected with a reliable funding model, which would result in a loss of rent-geared-to-income rental stock. This is the time to work closely with the social housing providers to find innovative solutions to mitigate the impact, but also to continue discussions with the Provincial and Federal governments about their respective roles in maintaining the existing stock.

DID YOU KNOW THAT IT COSTS CONSIDERABLY LESS TO HOUSE SOMEONE WITH SUPPORTS THAN IT DOES TO LEAVE THEM HOMELESS? A LEADING STUDY FROM THE REGION OF WATERLOO SHOWS THAT, ON A PER DIEM BASIS, THE USE OF VARIOUS EMERGENCY SERVICES SUCH AS POLICE, DETENTION, AMBULANCE AND HOSPITAL ARE ROUGHLY 10 TIMES MORE EXPENSIVE THAN SUPPORTIVE HOUSING.

(SOURCE: Pomeroy, Steve. 2007. *Proactive Versus Reactive Responses: The Business Case for a Housing Based Approach to Reduce Homelessness in the Region of Waterloo*. Regional Municipality of Waterloo.)

Tightening of Rental Market

The Hamilton rental housing market is getting tighter. Data from the Canada Mortgage and Housing Corporation shows a sharp decrease in vacancies and an increase in rents.

The upward swing in rents is making it more difficult to find affordable rental housing, particularly for clients of rent subsidy programs or who are considered hard to house. Landlords who have willingly participated in the City's rent supplement and housing allowance programs in the past, no longer want to refill subsidized units because market rents are significantly higher. In some cases, vacant units are being renovated and rented for significantly higher rates. Some landlords are even offering incentives for low income tenants to vacate their units so the units can be renovated and rented at a higher rate.

Gentrification

As we rightly celebrate a renaissance of sorts in areas throughout our city, it is important not to lose sight of the negative impacts of revitalization – such as displacement of individuals from neighbourhoods due to increasing housing prices. Maintaining a balanced approach is important to ensure neighbourhoods achieve mixed incomes to avoid concentrating wealthy households in certain areas and creating pockets of poverty in others. Programmatic solutions, such as tax deferral programs and housing allowances, can relieve some of the pressure but it also requires an acknowledgement by the broader community that a prosperous and healthy community include citizens from all income levels.

Chronic and Episodic Homelessness

In winter, 2016, the Housing Services Division will be undertaking a Point-in-Time count (City wide street survey) to get an accurate account of the number of people in Hamilton who are experiencing homelessness. Through investment in Housing First interventions, the City hopes to significantly reduce this population. The benefits from this effort are immense and include a decrease in reliance on emergency service providers (police, EMS, emergency room visits).

2014 Strategy Progress Update

The 10 Year Housing & Homelessness Action Plan sets out a total of 54 strategies designed to achieve the five Outcomes. Detailed information on the progress of each strategy is available online at: www.hamilton.ca/housingactionplan

Summary of Strategy Progress:

Progress	Number of Strategies
Complete	3
In Progress (and ongoing)	12
In Progress	17
Initiated	11
Not Started	11

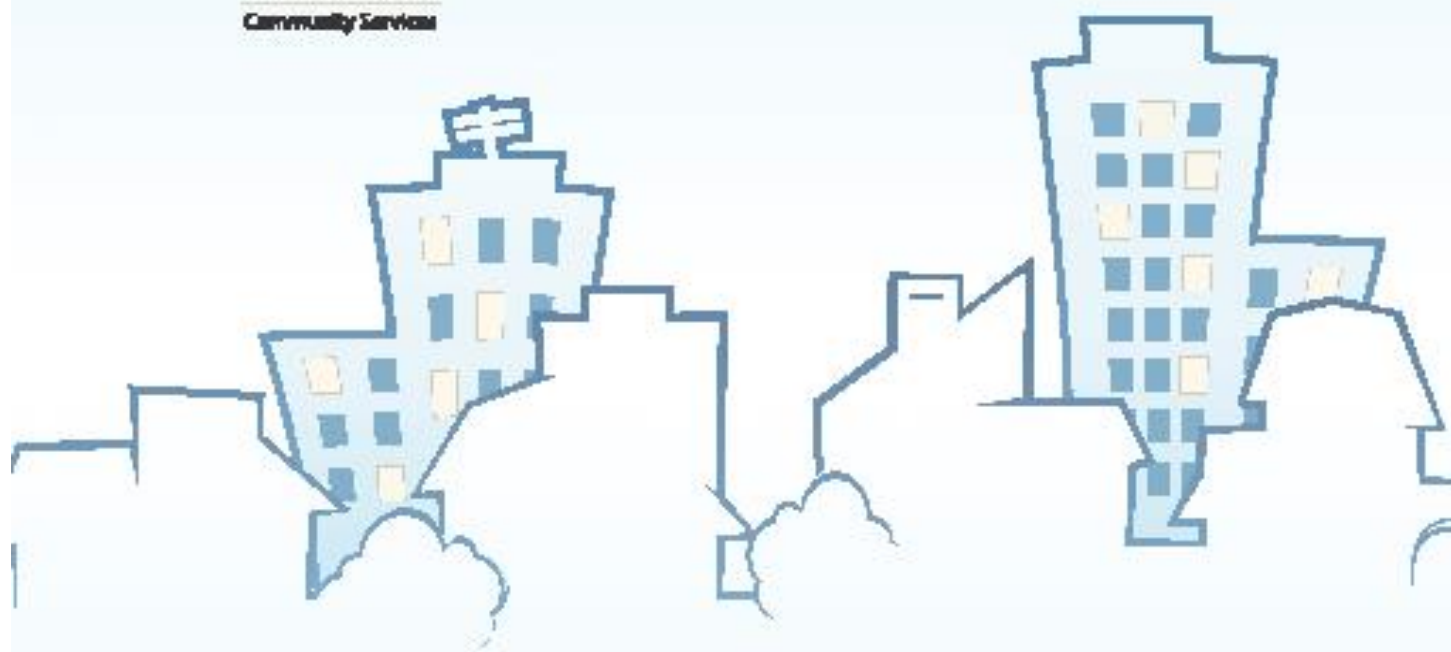
Progress Legend:

Rating	Description
Complete	Intent of the strategy has been met. Results may inform future workplans.
In Progress (and ongoing)	Concerted implementation efforts are underway but will require long term or ongoing work
In Progress	Housing Services and/or community partners are actively working on strategy implementation through concerted efforts
Initiated	Work is being done which incidentally or indirectly supports the strategy
Not Started	To be added to future years' workplans or is built upon another strategy

A 10-year, person-centred plan to make sure that every one in Hamilton has a home.

For more information:

www.hamilton.ca/HousingActionPlan



"Home is a place you choose,
not somewhere you are
forced to stay
out of necessity"
Community soundtable participant

