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# City of Hamilton HOUSING AND HOMELESSNESS ACTION PLAN

January 2020



**Everyone has a home... Home is the foundation.** 

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# HOUSING AND HOMELESSNESS ACTION PLAN

The Hamilton community came together to create the Housing and Homelessness Action Plan (HHAP) in 2013 to provide a road map to create more affordable housing, housing with supports, and to fulfill the City Vision of being the best place in Canada to raise a child and age successfully.

mplementing the HHAP strategies to fulfill this vision required a review of the progress of implementation of the plan and review of the strategies and targets that are the milestones of success. The outcome of this work is the 2019 HHAP that will guide the work of the Housing Services Division and our community partners as we work to end chronic homelessness in Hamilton and increase the supply of safe, suitable, and affordable housing for all Hamiltonians.

This plan has been built with the support of a working group made up of members of the Housing and Homelessness Advisory Committee and the Housing and Homelessness Action Plan Planning Group (Planning Group). The HHAP was informed by public consultations that included input from various council advisory committees, members of the Indigenous community, and the general Hamilton community. The Planning Group also reviewed of the strategies, implementation actions, and SMART goals.

This HHAP will continue to focus on a system approach to solutions to housing challenges. The Action Plan's focus for system change is areas in which the City can take the lead to plan, fund, or implement solutions. The dynamic nature of the housing system means this is a living document that will be reviewed and updated annually. Being a living document that can grow and adapt as the needs and solutions evolve helps to ensure programs and funding continue to align with the strategic directions, and ensure one off approaches won't be needed to address changing challenges.

Those being served by agencies, cared for by professionals and peers, and supported by advocates, know that the backbone of ending chronic homelessness, increasing the supply of affordable housing, and providing supportive housing will be our community partners, including: community housing providers, non-profit agencies, advocates, and private sector stakeholders.

Through cooperation and collaboration with all of these partners, the Housing Services Division is committed to implementing the HHAP and fulfilling the vision that everyone has a home because home is the foundation.

#### Housing Services Management Team



Larry Huibers – Executive Director of the Hamilton Housing Help Centre and Co-Chair of the Housing and Homelessness Action Plan Planning Group



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## ACKNOWLEDGEMENTS

The revised Housing and Homelessness Action Plan (HHAP) has been a collaborative effort with significant contributions from the following groups:

- Housing and Homelessness Planning Group;
- The Housing and Homelessness Advisory Committee to the Emergency & Community Services Committee of Council;
- City of Hamilton staff including members of the Healthy and Safe Communities Department;
- The Coalition of Hamilton's Indigenous Leaders; and,
- Members of multiple Council advisory committees, as well as non-profit and private sector stakeholders.

A special thank you to all citizens who participated in the Five-Year Review of the HHAP.

Hamilton's vision of being the best place in Canada to raise a child and age successfully relies on the fulfillment of the aspiration that everyone has a home... home is the foundation.



After a relationship breakdown, Harold found himself living on the streets. He began to use drugs heavily and his physical health deteriorated to the point that he was hospitalized.

He was discharged from the hospital to a men's emergency shelter where staff helped him secure the drug coverage he required for much needed medication. He applied for Ontario Works and was able to receive income to assist with housing. He secured a place to live and now has his own space. He intends to apply for ODSP as recommended by his family doctor. He continues to have many supports coordinated in the community after leaving shelter that assist with his medical, addictions, and social barriers.

## **INTRODUCTION**

The City of Hamilton is situated upon the traditional territories of the Erie, Neutral, Huron-Wendat, Haudenosaunee and Mississaugas. This land is covered by the Dish With One Spoon Wampum Belt Covenant, which was an agreement between the Haudenosaunee and Anishinaabek to share and care for the resources around the Great Lakes. We further acknowledge that this land is covered by the Between the Lakes Purchase, 1792, between the Crown and the Mississaugas of the Credit First Nation.

This is the second version of Hamilton's Housing and Homelessness Action Plan (HHAP), completed five years after the first. It is the result of the original HHAP and the process to develop it, the experiences and learnings about housing and homelessness over the last five years, new provincial directions for housing and homelessness plans, the update to Ontario's Long-Term Affordable Housing Strategy, the Community Housing Renewal Strategy, the Housing Supply Action Plan, the National Housing Strategy, and the HHAP Five-Year Review process that included analysis of change since adoption of the first HHAP in 2013 and consultation with many Hamiltonians. The revised HHAP is a strategic document and implementation plan that will guide decisions and actions to transform Hamilton's housing and homelessness system to 2024. The fundamental purpose of the revised HHAP is to create strategic transformational change in Hamilton's housing and homelessness system.

The HHAP had a clear aspiration when first created in 2013 – that Everyone has a home... home is the foundation. This continues to be the vision, which must be achieved to ensure Hamilton becomes the best place in Canada to raise a child, and age successfully. This revised HHAP takes a different approach than the original. The original HHAP addressed the full need for housing and related services in Hamilton, most parts of the housing system as well as many related systems, and operational matters. In contrast, a primary goal of the Five-Year Review was to streamline the HHAP. The revision is more concise, focusing on strategic system transformation.

Revision of the HHAP placed increased emphasis on addressing homelessness, the needs of Indigenous peoples, and other areas as directed by the Province. The revised HHAP excludes strategies regarding advocacy; is limited in scope to housing and homelessness; and emphasises City of Hamilton actions to ensure the City is setting direction and is accountable for implementation of the HHAP.

The revised HHAP is structured differently and based on results-based accountability. While the plan's foundation of vision, core values, and outcome areas are fundamentally the same, the strategies have been revised and

reframed, each with a set of more specific implementation actions. The aspirational nature of the original targets has been maintained, though they have been reframed as "Stretch Targets," and "SMART Targets" (Specific, Measurable, Achievable, Relevant, and Time-Bound) have been added for each outcome area.

The wording of the revised HHAP is intended for a broad audience. The revised HHAP is also a living document, remaining dynamic and relevant through as-needed updates at the time of annual reports. The goal is for the HHAP to be widely utilized in day-to-day systems change work.

There is substantial background material supporting the HHAP. All is available on the HHAP website www.hamilton.ca/housingactionplan. Like the HHAP, materials informed by data will be updated as new data becomes available.



Steven moved into Indwell's Parkdale Landing community when it first opened last fall. Parkdale Landing offers enhanced supports for individuals who are experiencing unstable mental health, addictions and/or a history of precarious housing situations. Steven came with community clinical supports. The current system of sharing information between housing and clinical supports proved a challenge, not allowing either to act in a timely manner and over time Steven's mental health declined. Due to a physical altercation, Steven was apprehended by police and lost his housing. The overcrowding of hospital beds and easy access to re-admission also played a part in the poor outcome for Steven. If the system could have intervened earlier Steve may still have affordable supportive housing. Now he begins the process again, remaining on housing and support wait lists.

## WHAT YOU NEED TO KNOW AS YOU READ THE HOUSING AND HOMELESSNESS ACTION PLAN

- The purpose of the HHAP is to guide strategic transformation of Hamilton's housing and homelessness system from its current state. The HHAP does not direct the operations or operational decisions of the City or other organizations providing housing or related services. It does not include strategies or implementation actions that are already considered best practices in Hamilton's housing and homelessness system. It does not include strategies or implementation actions that are being addressed through an ongoing planning or coordination process, such as the development of a City of Hamilton equity, diversity, and inclusion framework and the review of residential care facilities. The HHAP will be amended at the time of the annual report to integrate the outcomes of such processes.
- The HHAP is a living document that will be updated if needed at the time of annual reports. Please ensure you have the up-to-date version found at www.hamilton.ca/housingactionplan and contact the Housing Services Division via the same website to offer comments for the next update. Companion documents to the HHAP will similarly be updated at the time of annual reports as new information becomes available.

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The revised HHAP does not advocate to the Federal or Provincial Governments for funding, legislative change, or specific actions. However, the absence of advocacy strategies does not lessen the responsibility of each level of government to meet the housing needs of Hamiltonians who are also Ontarians and Canadians.



Appendix A offers a more fulsome discussion of equity, diversity, and inclusion framework and Gender Based Analysis Plus (GBA+).

Members of many populations face structural and institutional barriers as a result of systemic discrimination and oppression. Such experiences may relate to discrimination in employment; education; access to housing; age; access to social, health, financial, and other resources and supports; and, access to various public and private settings

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and resources. This systemic discrimination and oppression often results in a host of inequities, including in the availability and quality of housing an individual or household has access to. The experiences and impacts are different for each person, and each person needs different supports and resources to help redress the impacts of the discrimination and oppression on their housing outcomes.

All actions and decisions relating to housing and homelessness policy, programs, and services must use a formalized equity, diversity, and inclusion framework and Gender Based Analysis Plus (GBA+) to ensure they are effectively meeting the specific needs of the people who need them. The City of Hamilton is in the process of developing an equity, diversity and inclusion framework which will be integrated into the HHAP when complete.

The HHAP will always be implemented through a person-centred approach to equity that acknowledges the unique needs of each individual. This approach will continue to focus on addressing the system level needs of everyone, but will always ensure that the full person is considered in the response to their unique situation.



Indigenous peoples not only experience structural and institutional barriers as a result of systemic discrimination and oppression, but also face the multi-facetted legacies of residential schools and colonialism. One impact of these oppressive factors is substantial housing inequity between Indigenous and non-Indigenous peoples in Hamilton.

As a result of the imperative to redress these legacies and the manner in which Canada was founded, Indigenous peoples hold a unique status in Canada, with a nation to nation relationship with all levels of government. It is critical that the HHAP work towards redressing the legacies of residential schools and colonialism, and overcoming the impacts of discrimination and oppression on the housing experiences of Indigenous peoples. The HHAP must advance the process of reconciliation between Indigenous and non-Indigenous peoples through constructive action and a commitment to implement the actions in the Truth and Reconciliation Commission of Canada: Calls to Action document. The HHAP must guide Hamilton towards redressing inequities and help close the gaps in housing, social, health, and economic outcomes between Indigenous and non-Indigenous peoples.



The Province has directed municipalities, through the April 2018 "Guide to Five Year Reviews of Housing and Homelessness Plans," to address all of the following areas in the Five-Year Review of their housing and homelessness plans:

- Accountability and outcomes;
- Goal of ending homelessness;

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- Coordination with other community services;
- Indigenous Peoples;
- A broad range of community needs;
- Non-profit housing corporations and non-profit housing cooperatives;
- The private housing market; and,
- · Climate change and environmental sustainability.



There are many players woven together to form the complex housing and homelessness system: three levels of government, 42 social housing providers managing 14,000 units, several affordable housing providers (non-profit and private sector), 57 residential care facilities, 12 emergency shelters, transitional and second stage housing, over 200 different community partners delivering a large range of supports (agencies, charities, faith-based organizations, and more). The purpose of the HHAP is not to dictate their day-to-day work, but to ensure that all Hamilton housing and homelessness sector players are moving in the same direction, each organization playing with their unique role within the housing and homelessness system.



Definitions of the various types of housing, including 'affordable' found in Appendix B.



The HHAP is focused on Hamilton's housing and homelessness system, but this system is only part of a broad interconnected web of plans, projects, initiatives, sectors, and services that impact people's housing outcomes and wellbeing. Many of these plans, projects, initiatives, sectors, and services have or are developing strategic documents or undergoing change processes. Within just the City of Hamilton organization these include, but are not limited to:

- Strategic initiatives or plans:
  - Our Future Hamilton Strategic Plan;
  - Urban Indigenous Strategy;
  - Age-Friendly Hamilton Plan;
  - Hamilton Drug Strategy;
  - Hamilton Food Strategy;
  - Neighbourhood Action Strategy;
  - Urban Hamilton Official Plan and related land use planning documents;
  - Youth Strategy; and,
  - Bed Bug Strategy.

- Priority projects:
  - Light Rail Transit; and,
  - Pier 8 Waterfront Development.
- Other initiatives:
  - Development of Hamilton's Equity, Diversity, and Inclusion Framework;
  - Poverty Reduction Implementation Plan; and,
  - Hamilton Immigration Partnership Committee.
- Intersecting sectors: health care system including addiction and mental health services, justice system, land use planning, child and elder care, child protection, public health, social assistance and employment, police services, emergency services (fire, police, paramedic).

In addition to the above, there are countless community, government, and private sector organizations, sectors, and services that are not within the housing sector, but relate to it. The HHAP cannot address all of these, but their importance in helping people obtain and retain housing are recognized, and strategies regarding better coordination, integration, and partnerships with them are included in the HHAP.



Sarah and her daughter with special needs live in a market rent unit. Their only income is Ontario Works. Sarah was diagnosed with cancer last year and had to purchase medication not covered by OHIP and travel out of the city to see a specialist. This created a significant impact on their limited budget. Sarah was not able to pay her rent in full and was at risk of being evicted. A housing allowance made her rent more affordable and allowed her to take care of her medical needs without stress. We checked-in with Sarah last month and she advised she hasn't had any new issues with her tenancy. Sarah is paying her rent on time and is able to cover the family's basic needs.

## **CORE VALUES**

## The HHAP is built upon the following shared core values:

#### **RIGHTS-BASED AND ANTI-DISCRIMINATION:**

Housing is a fundamental human need. Some groups of people face disproportionate barriers to safe and secure housing. Often, these barriers are a result of racism, oppression and discrimination. Efforts must acknowledge these inequalities and intentionally work to eliminate them.

## PERSON-CENTRED SUPPORTS:

People and their experiences are central in all planning and development considerations. People are supported in ways that make sense for their unique circumstances and their economic, cultural and gendered realities. This includes a commitment to strategies that ensure people are more secure in their housing and do not become homeless.

#### **RISK AND PROTECTIVE FACTORS:**

Evidence demonstrates that people who have more protective factors in their lives are able to better mediate risks. Successful community responses to homelessness and housing insecurity work to increase the protective factors and decrease the risk factors in people's lives.

**EVIDENCE BASED, MEASURABLE AND IMPACT-DRIVEN:** People in our community deserve housing and homelessness responses that are based on intentional planning and good evidence and that have measurable positive impacts and outcomes.

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# EFFICIENT AND EFFECTIVE USE OF COMMUNITY RESOURCES:

Human and financial resources spent to address housing and homelessness are investments in our community that reduce public costs in other areas.

# INTEGRATED AND COMPREHENSIVE COMMUNITY PLANNING:

The private, public and voluntary sectors, along with engaged citizens, are all important and interconnected parts of the community that plans together, as is the voice of people who have experienced homelessness and housing insecurity. To ensure this integrated planning is authentic, transparency and communication must be at the core of our work.

#### PLACE AND NEIGHBOURHOODS:

Place matters. People will exercise choice over where they live. A full range of quality housing options contributes to neighbourhoods that are healthier and more dynamic. Healthy neighbourhoods are also a place where community and less formal supports can flourish and support people to feel connected and included in all elements of civic life.

# OUTCOME

There is more affordable rental and ownership housing in Hamilton to meet the need and demand



## **SMART Targets:**

- Increase the number of new and legalized existing secondary rental units by 25% per year
- Maintain the number of new affordable rental units created per \$100,000 municipal contribution
- Increase the number of new affordable ownership units by 5% annually

## **STRATEGY 1:**

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Retain the existing stock of community housing; affordable housing; and land dedicated to affordable housing.

- Modernize rules and regulations to minimize the number of private market affordable rental housing units lost to condominium conversions, demolitions, and other redevelopment initiatives;
- Use innovative approaches to prevent the loss of rental units suitable for large households; and,
- Provide social housing providers with the tools and incentives necessary to maximize the number of deeply affordable units retained and ensure financial sustainability following the end of operating agreements and/or mortgages.

## **STRATEGY 2:**

Use innovative approaches to create more affordable and market rental housing.

#### **Implementation Actions**

- Develop and implement a strategy and implementation plan for the development of both new affordable and new market rental housing units, including units that meet the needs of equity seeking groups for physical housing features, such as accessibility features for persons with disabilities and seniors, and units suitable for large households such as some recent immigrant households;
- Provide materials and training on innovative building practices and technologies with the potential to increase the productivity, efficiency, and/or quality of new affordable and market rental development, including the accessibility of new housing for persons with disabilities and others with specific physical housing needs;
- Leverage existing City owned assets and new large infrastructure investments to increase affordable housing supply; and,
- Use a range of innovative approaches and tools to reduce the time and cost of developing affordable housing.

**STRATEGY 3:** Increase the capacity for development within the affordable housing sector housing sector.

- Leverage the development skills and expertise of private sector developers, City staff, and experienced non-profit organizations through workshops, partnerships, and mentorships to build development capacity within the affordable housing sector; and,
- Provide funding to non-profit organizations and social housing providers to support feasibility • and pre-development work for affordable rental projects to enable them to qualify for the CMHC Co-Investment Fund and other available Federal or Provincial funding.

## **STRATEGY 4:**

Develop a strategy and implementation plan to increase the supply of secondary rental units. The strategy and implementation plan should include initiatives to:

#### **Implementation Actions**

- Mitigate and minimize the loss of existing secondary rental units; and,
- Develop processes and programs to promote and incent the development of secondary units. This can include a range of initiatives relating but not limited to new development applications, incentive programs, and renovation programs.



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

## **Implementation Actions**

- Develop a sustainable funding model; and,
- Allocate the funds to community housing renewal projects through a dynamic notional allocation process that maximizes efficiency and effectiveness.

## **STRATEGY 6:**

12

Develop and implement innovative approaches to create more affordable ownership units.

- Employ innovative planning rules, regulations, and tools including but not limited to inclusionary zoning;
- Promote the use of evidence-based approaches for the development of mixed income projects; and, allocation process that maximizes efficiency and effectiveness.
- Promote partnerships between the private and non-profit sectors to build new large scale residential development projects.



## **STRETCH Targets:**

- Develop 350 new affordable rental units annually (including secondary units)
- o Develop 510 new market rental units annually

## To meet Hamilton's needs the following are required:

- Increased government funding for new affordable purpose-built and secondary rental units, including increased levels of funding to meet the need for unique housing structures such as large or mobility device accessible units.
- o Rental market shifts that increase the financial viability of rental housing development.



Affordable rental housing development is critically affected by funding. The opportunity to offer government lands as incentive for affordable housing is important but also other levels of government must also be part of the funding discussions which make projects viable. Continued conversations with Provincial and Federal Governments will be important especially now as it seems to be a common discussion point at all levels of government. – from the Expert Survey

Anna and her son, both refugee claimants, received a housing allowance when leaving the shelter. The rent became affordable with the housing allowance and enabled them to move into an apartment; however, they experienced issues including pest problems, that were not resolved by the landlord. They decided to move. They found a nice, clean basement apartment in a semi-detached house on Hamilton Mountain. Unfortunately, the unit was not legally zoned as a secondary unit, meaning that the housing allowance could not be transferred to the unit and the family is now at risk of losing their affordable unit. The ability to provide legal secondary suites could put more units on the market. It would also allow a family to leave a pest infested apartment into a safer unit while keeping it affordable with a housing allowance. OUTCOME

## **SMART Targets:**

 100% of households (25% annually) on the Access to Housing waitlist are assessed to determine the opportunities for meeting their housing needs through alternative housing options by 2023

People have more housing affordability and choice

- Increase the overall number of rent supplements and housing allowances by 400 by 2023
- Increase the number of new affordable rental units built outside of the downtown by 25% annually
- Maintain the ratio of rental units suitable for larger households to all rental units until 2023

## **STRATEGY 1:**

14

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

- Increase access to and integration of human services by enhancing the Housing Services Division as an access point; and,
- Improve access to housing subsidy programs that reduce rent costs, reduce utility costs, or bridge tenants through temporary financial crises.

## **STRATEGY 2:**

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

#### **Implementation Actions**

- Develop and implement an education program for the public and decision makers on the benefits of intensification and neighbourhood housing diversification;
- Protect and encourage the development of rental units suitable for large households in multi-residential buildings;
- Develop a guideline to encourage the development of new rental units suitable for larger households;
- Promote the development of new housing units by social housing providers that align with identified pressures on the social housing waitlist;
- Create and maintain a dynamic map of current affordable and social housing to inform future development; and,
- Create a geographical based tool by mapping housing needs, resources, amenities, and other relevant factors, to guide affordable housing investment.

## **STRATEGY 3**:

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

- Develop a person-centred best practices approach to housing allowance programs; and,
- Evaluate the housing allowance annual review process to ensure the impact of the funds is maximized and the programs are maximally effective.

## **STRATEGY 4:**

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

## **Implementation Actions**

- Provide best practice information on how to implement innovative and non-traditional housing models; and,
- Explore the use of incentives and support programs to encourage alternative housing models.



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## **STRETCH Targets:**

- 100% of households on the Access to Housing waitlist receive support for suitable, adequate, affordable housing as they wait for RGI housing
- Innovative and non-traditional housing models are available to meet the needs of people who require them

## To meet Hamilton's needs the following are required:

- o Increased funding for portable housing allowances
- o The development of more affordable rental housing units
- The capacity of agencies and community groups to implement innovative and non-traditional housing models

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Ensure that affordable housing options are available in all areas of the city, including Ancaster, Dundas, Flamborough, Binbrook, and upper Stoney Creek. This includes purpose built one and two-bedroom units to help seniors and small households in those areas of Hamilton

## - from the Expert Survey

Chenzira is a 27-year-old student from Zimbabwe studying medicine at McMaster University. Through Symbiosis, a co-housing program at McMaster University Chenzira was matched with Lorna, a 73-year old living alone. Experts say that intergenerational home sharing programs can have significant health benefits and benefits beyond reduced living costs. It can allow seniors to maintain their independence longer, reduces feelings of loneliness, and provides a sense of security. Both Chenzira and Lorna agree that the added perk is the lasting friendship they have formed.

# OUTCOME

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



## **SMART Targets:**

- o End chronic homelessness by 2025
- Reduce homelessness by 5% overall annually
- o Reduce new inflow into homelessness by 10% annually
- Less than 15% of individuals or households return to homelessness each year

## **STRATEGY 1:**

18

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

- Implement an assessment process and coordinated access system for the homeless system of care to right-match individuals and households experiencing homelessness with the housing and supports they need;
- Implement a system to provide real-time data to all service providers on the needs of those experiencing homelessness;
- Expand the number of housing allowances provided to people experiencing chronic homelessness;
- Ensure adequate housing intervention supports for people experiencing chronic homelessness; and,
- Implement quality assurance standards for services to people experiencing homelessness.

## **STRATEGY 2:** Increase housing supports that help tenants remained housed.

#### **Implementation Actions**

- Better integrate human services to provide wrap around supports to meet the needs of individuals with both shallow and deep support requirements; and,
- Promote a complete suite of services for people experiencing or at risk of homelessness including shelter diversion, rapid rehousing, housing first, and eviction prevention.



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

- Develop a person-centred best practices approach to housing allowance programs;
- Assess the needs of households applying to the Access to Housing Waitlist and right-match them with the housing and supports they need;
- Explore innovative funding options to expand support services, such as seeking additional funding from the sectors that financially benefit from housing services or implementing funding integration with other sectors (i.e. health sector); and,
- Ensure the people experiencing homelessness with the highest levels of acuity have streamlined access to housing with support services funded by health, housing or other human service sectors.

## **STRATEGY 4:**

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

#### **Implementation Actions**

- Evaluate the support needs of individuals accessing Housing Services Division programs; and,
- Design all future housing support programs with a equity focus on individual housing need.



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## STRETCH Targets:

- o All Housing First participants remain housed by 2023
- Occupancy rates of shelters average below 80%
- All people receive the supports they need to remain housed
- Reduce the By Name Priority List to 3 or fewer chronically homeless individuals

## To meet Hamilton's needs the following are required:

- o Right-matching of people to effective housing interventions based on their needs and preferences
- o Participation of the health, child welfare, and justice systems
- o The development of significantly more affordable rental housing units

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Ingrid came to Indwell from the shelter system, she moved into The Perkins Centre which provided medium support. Her first year there she gave Christmas cards to her friends and neighbours for the first time in her life. She became part of a community. She now volunteers for the Hamilton Good Food Box, giving back to the community who continues to support her. Two years ago, she had the opportunity to move from her bachelor unit to a 1 bedroom at Rudy Hulst Commons, which provides more independence. Affordability has allowed her to maintain a budget, support has given her the opportunity to participate in her community.

OUTCOME

People live in housing that is good quality and safe

## **SMART Targets:**

- Ensure all outstanding critical repairs in Hamilton's community housing stock are complete by 2023
- Reduce the greenhouse gas emissions of existing community housing portfolios by 850,000 kgs annually by 2023
- o Preserve or rehabilitate 5,000 residential units by 2023
- All medium and large government funded and private landlords adhere to a current integrated pest management strategy by 2023
- Reduce paramedic/fire/police calls to community housing projects by 10% annually

## **STRATEGY 1:**

22

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

- Implement an assessment process and coordinated access system for the homeless system of care to right match individuals and households experiencing homelessness with the housing and supports they need;
- Ensure the Integrated Pest Management Best Practice Guide is kept current and contains optimal approaches to pest management; and,
- Increase the number of housing providers employing integrated pest management best practices.

## **STRATEGY 2:**

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

#### **Implementation Actions**

- · Community housing providers update building condition assessments on a regular basis; and,
- Develop processes to prioritize projects and optimize the use of funds allocated for critical repairs.

## STRATEGY 3:

Ensure safety within and around community housing buildings and complexes is improved

## **Implementation Actions**

- Create safety best practice guidelines for both landlords and tenants;
- Increase funding for safety specific programs and upgrades; and,
- Strengthen and improve relationships between public safety officials, landlords, property managers, and tenants in high priority neighbourhoods using a lens of equity in housing.

## **STRATEGY 4**:

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

- Develop repayable loan and other programs to fund environmental sustainability and climate adaptability projects, such as upgrading lighting, installing building control systems, etc.; and,
- Collaborate with the education and research sectors to find new and cost effective technologies and approaches to retrofitting old buildings to improve energy efficiency, climate adaptability, and quality.

## **STRATEGY 5:**

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

## **Implementation Actions**

- Increase landlord and tenant engagement and education regarding rental housing rights and responsibilities through a community development approach that addresses language, mental health, and cultural barriers and stigmas;
- Further increase City resources dedicated to proactive enforcement of property standards; and,
- Integrate enforcement actions with desired housing outcomes.



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## **STRETCH Targets:**

- o 100% of community housing units are online and occupied by 2023
- Adequately fund capital reserves for community housing to address future capital needs
- Reduce emergency calls for community and affordable housing multi-residential buildings to the City average by 2023

## To meet Hamilton's needs the following are required:

- o Adequate funding for community housing repairs and reserve funds
- o Trades skills development to increase the number of tradesperson resources available for affordable housing development and rehabilitation

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Requiring energy saving programs and initiatives in all new buildings or retrofits would be critical to reduce utility costs, thus keeping the units affordable in the longer term. However, This might mean marginally higher costs at the outset but it is for long term gain. - from the Expert Survey

Abagail is over 90 years of age, living in social housing. Her unit was bed bug infested and she experienced severe reactions to bites. She was unable to prepare her unit for treatment and her poor eyesight made it impossible to see where the infestations were highest. She was too embarrassed to report it and began sleeping in her bathtub.

The social housing provider, through their pest control team assisted tremendously to first, reduce the stigma of bed bugs, clearly explaining how bed bugs travel and that the best housekeeper in the world such as Abagail could still have bedbugs. They prepared her room, taking apart her furniture, bagging her clothes and liaising with the Community Relations Worker to find her a place to stay during the time she needed to be absent from her apartment for the treatment. Once the treatment was completed, the team returned to put the furniture and apartment back together. The team continued inspections and further treatments and today, Abagail is back sleeping in her own bed without bed bugs.

OUTCOME

All people experience equity in housing and housing-related services



## **SMART Targets:**

- Housing Services Division staff receive education on the history of Indigenous peoples in Canada by the end of 2020, prior to the City deadline, and all new staff receive the education within 100 days of the start of work
- 100% of community housing provider staff receive education on the history of Indigenous peoples in Canada by 2023, and all new staff receive the education within 100 days of the start of work
- 100% of Housing Services Division staff are trained within 6 months of the adoption of a City of Hamilton Equity, Diversity and Inclusion Framework, and all new staff receive the training within 100 days of the start of work
- Completion of an equity, diversity, and inclusion audit of all Housing Services Division processes and programs by 2023
- 250 private landlords attend education sessions on tenant and landlord rights, responsibilities, and best practices

## **STRATEGY 1:**

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Implement an equity, diversity, and inclusion framework for decision making within and delivery of services by the Housing Services Division, building on the City-wide Equity, Diversity, and Inclusion Framework under development.

- Conduct an environmental scan of best practices for implementation of equity, diversity and inclusion frameworks within the housing sector; and,
- The consultation process for the framework will actively seek out a diversity of perspectives within diverse communities, including voices that are traditionally not heard or consulted by the housing sector, both within groups that are typically consulted and those that are not.

## **STRATEGY 2:**

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

#### Implementation Actions

In the spirit of truth and reconciliation, ensure that City staff, community housing provider staff, and government funded affordable housing provider staff are educated on the history of Indigenous peoples in Canada, including the history and legacy of colonialism and residential schools, the United Nations Declaration on the Rights of Indigenous Peoples, treaties and aboriginal rights, Indigenous law, and Aboriginal-Crown relations. The content of the education program will be approved by the Hamilton Executive Director's Aboriginal Coalition and the City's Talent and Diversity Section, and where possible, delivered by Indigenous peoples.

## **STRATEGY 3:**

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

#### **Implementation Actions**

• Provide Housing Services Division and other City staff support to build capacity within Indigenous organizations as requested by those organizations.

## **STRATEGY 4**:

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

- Create a living experience engagement framework for the Housing Services Division;
- Consult with all stakeholders, including those with living experience of housing challenges and/ or interactions with the housing system, on housing system and operational changes; and,
- Ensure that Indigenous voices, including those with living experience of housing challenges, are fully incorporated into all housing-related decision making processes.

## **STRATEGY 5**:

Improve information and knowledge sharing within the housing sector.

## **Implementation Actions**

- Develop and implement a public campaign to increase awareness and knowledge of the housing rights and responsibilities of both landlords and tenants. This campaign will include rental housing best practice guidelines;
- Cross promote existing housing affordability and quality improvement programs such as energy efficiency programs provided by utility companies, the Electrical Support Program, and renovation programs including for accessibility modifications, etc.;
- Ensure that information and knowledge sharing are key components of housingrelated system, program, and service integration and coordination initiatives;
- Create a public awareness campaign to provide education and understanding to reduce stigma associated with affordable housing and homelessness to increase inclusion and equity in Hamilton;
- Secure opportunities for facilitated knowledge sharing about intentional mixed-income development based on new models and approaches to complete communities; and,
- Release a "State of Homelessness in Hamilton" report each year starting in 2020.



## **STRETCH Targets:**

- o All people experience equity in housing
- o Hamilton is an inclusive and equitable community
- In a rental market tenant survey in both private sector and community housing, 80% of renters report experiencing equity in housing

## To meet Hamilton`s needs the following are required:

- o Elimination of the stigma associated with poverty and homelessness
- o Elimination of discrimination in housing and housing services
- o A systematic review of barriers that limit equity in housing
- o Completion of a rental market tenant survey by 2023
- o Mixed-income development done through a lens of equity



Alba recalls her childhood home being full of chaos. Survivors of residential school, her mother and grandmother struggled to cope with the years of trauma they endured. She often assumed the parental role for her younger siblings. It was also at this young age that she was introduced to alcohol. As an adult, Alba appeared to have it all: a family, a house - even a dog! But behind closed doors, she was entrenched in an abusive relationship, fearing for her and her daughter's safety. Eventually, when her daughter moved out, Alba fled. She left the province and secured a seasonal job that provided room and board for a few months. But eventually, when the job ended, Alba returned to Ontario. A bed to sleep in was never guaranteed. She bounced between shelters, couches and the streets. Her drinking increased. Then Alba decided that she was sick and tired of being sick and tired. With the support of local social services providers and the SOS Housing First program, she moved into her own apartment. Wonderful and overwhelming all at once, slowly it became her foundation. Her drinking decreased. Her health improved. With stability in her life now, Alba looks for opportunities to help and support others.

*"Homelessness impacts women differently than men, and as an Indigenous woman, there is even more to consider... My identity was established in my community: I held a high status because of my family and was respected. As a woman, same with many other women I know, we are caregivers. It is hard to admit that caregivers need a caregiver."* 

- Alba

## **APPENDIX A** EQUITY, DIVERSITY, INCLUSION FRAMEWORK AND GENDER BASED ANALYSIS PLUS

A core value of the HHAP is to have a person-centred approach to housing and homelessness. This means always evaluating the supports and solutions needed to ensure everyone has a home on an individual basis and matching households to the housing and support services that best meet their needs, preferences, and self-identification with various groups (Indigenous Peoples, youth, families, newcomers, etc.).

Outcome Area 5 of the HHAP is that "All people experience equity in housing and housing-related services," which is simplified from the original HHAP. Additionally, in February 2019 Council directed staff to:

- implement an equity-diversity-and-inclusion lens framework to City policy and program development, practices, service delivery, budgeting, business planning and prioritization; and,
- develop and integrate a consistent gender and equity framework, inclusive of evaluative tools, to the City's Housing and Homelessness Action Plan and service delivery.

The City of Hamilton acknowledges the strengths and resiliency of unique populations, as well as the structural and institutional barriers each population may experience as a result of systemic discrimination and oppression. Such experiences may relate to discrimination in employment; education; access to housing; access to social, health, financial, and other resources and supports; and, access to various public and private settings and resources. All actions and decisions relating to housing and homelessness policy, programs, and services must use a formalized equity, diversity, and inclusion framework and Gender Based Analysis Plus (GBA+) to ensure they are effectively meeting the specific needs of a diversity of individuals and households.

The Housing Services Division is committed to continuing to strengthen the active practice of equity, diversity, and inclusion principles in its work. This means recognizing and working to address disproportionate structural barriers faced by individuals and groups, ensuring equity is fundamental to all decisions, and meaningfully consulting with those impacted by the Division's work. The work of integrating equity, diversity, and inclusion principles into the foundations of the Division's daily practice will be strengthened and supported by the implementation of the forthcoming corporate-wide and housing-specific equity, diversity, and inclusion frameworks.

The processes and decisions regarding housing and homelessness policy development, program development, operations, program evaluation, partner assessment, and oversight must consider the unique needs of diverse populations, while understanding that a person's experiences are impacted by intersecting aspects of their identities including but not limited to race, gender identity, sexual orientation, and ability.

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Gender Based Analysis Plus (GBA+) provides structured analytical processes that can be applied to a wide range of issues to assess how diverse groups of women, men and non-binary people may experience policies, programs, services, and initiatives, and help ensure that public policy decisions result in more equitable and inclusive impacts. The "plus" in GBA+ acknowledges that GBA goes beyond biological (assigned sex) and socio-cultural (gender) differences to consider many identity factors such as race, ethnicity, religion, age, mental or physical ability, immigration status, socioeconomic status, etc.<sup>1</sup> Existing GBA+ tools assess diversity and inclusion considerations and implications by exploring who may be impacted, how they are impacted, and why.

Applying GBA+ involves seven steps: identify the issue; challenge the assumptions; gather the facts; provide options and make recommendations; monitor and evaluate; document; and communicate. GBA+ can assist in challenging and moving beyond assumptions that may lead to unintended and unequal impacts of policy, planning, and funding allocation, and contribute to the development of communication, consultation and engagement plans centred on those who are directly impacted.



Samira, a quiet, brave woman from Sudan crossed the border into Canada on foot on a cold day in November. As someone who has chosen to speak out against the injustices of her government it is not safe for Samira to stay in Sudan. Her search for safety and protection led her to Hamilton. When she arrived, she called the women's shelters in the city, looking for a place to stay. They all gave her the same response – "sorry we have no room". She was referred to Open Homes, a multichurch and community volunteer program that supports refugee claimants upon their initial arrival in Hamilton by providing housing and companionship.

A young couple had just finished their screening and orientation and offered to host Samira by providing a safe, comfortable base for her as she has navigated the complexities of the refugee claim process. They helped her to use the Hamilton bus system and helped her to understand and process some of the confusing cultural differences she is encountering.

Samira recently moved out into an apartment of her own. Her journey has just begun – but she is facing what lies ahead with a network of friends cheering her on and ready to support her each step of the way.

1 Government of Canada. (2018). What is GBA+?. Retrieved from: https://cfc-swc.gc.ca/gba-acs/index-en.html

## **APPENDIX B** DEFINING AFFORDABLE HOUSING

Definitions of affordable housing, especially the term "affordable" can be confusing and vague. "Affordable housing" can be defined by several independent parameters and encompasses so much of the housing continuum that two people talking about "affordable housing" may not be talking about the same thing. "Affordable housing" is a broad term that encompasses all types of housing that persons or households with low or moderate incomes can access without spending an inordinate proportion of their income.

## Affordable Rental Housing

The affordability of rental housing can be defined based on a proportion of a person or household's income, or based on a percentage of the average or median market rent, for a defined area. Often, the definition includes a threshold in the position of households on the income spectrum, the most universal with low and moderate income households being at or below the 60th income percentile for renters living in a defined area. Different documents define affordable housing slightly differently. For the purposes of the HHAP and the City of Hamilton, generally, affordable housing means:

- 1. Housing that costs 30% or less of gross household income for households with a low to moderate income. Low to moderate income for renters is defined as income at or below the 60th income percentile for renters in the City of Hamilton, and for owners the 60th income percentile for all Hamiltonians; and/or,
- 2. Housing that is less than 125% of the CMHC average market rent for the same unit type and size, in the local housing market zone, or city-wide. Note that CMHC uses 80% of median market rent rather than the average for their programs.

This broad term "affordable housing" can be categorized into more specific and descriptive definitions.

#### **Community and Social Housing**

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The Federal Government introduced the term "community housing," in the National Housing Strategy. The Ontario and Canada Mortgage and Housing Corporation Bilateral Agreement defines community housing and social housing, both of which are almost always also affordable housing, based on the type of organization that manages it and the program under which it was created, as follows:

**COMMUNITY HOUSING:** Community-based housing that is owned and operated by non-profit housing corporations and housing co-operatives or housing owned directly or indirectly by provincial, territorial or municipal governments or district social services administration boards and includes Social Housing.

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**SOCIAL HOUSING** (in Ontario): Housing, the administration of which was on April 1, 2018 within a "Program" in Schedule C to the Social Housing Agreement (SHA) between CMHC and MMAH dated November 15, 1999 and is still within a "Program" in Schedule C to the SHA at the times of the commitment and use of the CMHC Funding for it.

This definition of social housing includes housing built and operated under specific historical programs and managed according to the Housing Services Act, 2011. Generally, social housing is rented on a rent-geared-to-income (RGI) basis, but social housing projects may also have units that are at market rent because the tenants' incomes increased such that they no longer qualify for RGI, or by the housing provider's choice (often with City approval) to create a mix of incomes in the building or complex.

#### Defining Levels of Rental Affordability & Affordable Homeownership

Delineating and naming portions of the continuum of affordable rental housing can facilitate clearer discussions of affordable housing in Hamilton. While the above definitions are fairly universal, the categories shown in the infographic "Towards a Greater Understanding of Housing Affordability," were created for use in the Hamilton housing and homelessness sector. The will be (have been) adopted by Council through adoption of this plan.

#### Affordable Ownership Housing

For ownership housing "affordable" is typically defined on the basis of the income needed to afford to purchase and carry a home. Income is referred to in absolute numbers or percentile of the income range for a defined area.



Martha is a widowed senior in her late seventies who received an Ontario renovates loan in 2016. The program enabled her to get the major repairs and accessibility requirements she would not have been able to make on her own. Her bathroom was renovated for accessibility features and she was once again able to take a shower. Repairs to the exterior stairs and walkway meant she could leave her home for medical appointments, shopping and to visit family and friends. Much needed repairs were also made to her home such as replacing the windows, facia and eavestroughs. Not only did the house look better she once again felt a sense of pride in her home. Without this program she probably would not be able to continue living in her home.



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# CONTACT INFORMATION

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