



COMMUNITY Profile



THE FIVE-YEAR REVIEW OF HAMILTON'S HOUSING AND HOMELESSNESS ACTION PLAN

Hamilton's 10-year Housing and Homelessness Action Plan (the "Action Plan"), endorsed in 2013 by the Hamilton community and Hamilton City Council, is a strategic implementation plan developed to guide actions to ensure that everyone in Hamilton has a home. Housing is one piece of an interconnected socio-economic puzzle and a foundational piece that creates ripple effects in the economic, social, and physical well-being of individuals, families, and communities. Housing is a foundational building block for community.

When the Action Plan was endorsed, a commitment was made to comprehensively report on and review it at the mid-point of its implementation. This five-year review of the Action Plan is underway, with the final revised Action Plan to be submitted to the Minister of Municipal Affairs and Housing in June 2019.

PROVINCIAL DIRECTION FOR HOUSING AND HOMELESSNESS PLANS

In April 2018, the Provincial Government released a guide for the five-year review of municipal housing and homelessness plans to ensure all plans align with the Long-Term Affordable Housing Strategy. This guide highlights eight areas of focus that must be addressed in all housing and homelessness plans:



1. Accountability and outcomes
2. Goal of ending homelessness
3. Coordination with other community services
4. Indigenous peoples housing needs
5. A broad range of community needs
6. Non-profit housing corporations and non-profit housing cooperatives
7. The private housing market
8. Climate change and environmental sustainability

Many of these areas of focus need to be expanded in Hamilton's Action Plan through the five-year review process with the addition of new strategies, objectives, targets, and metrics.

FOUNDATIONS OF THE HOUSING AND HOMELESSNESS ACTION PLAN

There are several foundational elements to the Housing and Homelessness Action Plan which were adopted in 2013 and will guide the five-year review. These include the aspiration that:

everyone has a home...home is the foundation

and the seven core values and five outcome areas shown below.

CORE VALUES

- 1 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 inequities and intentionally work to eliminate them.
- 2 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.
- 3 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 around homelessness and housing insecurity work to increase the protective factors and decrease the risk factors in people's lives.
- 4 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.
- 5 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.
- 6 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.
- 7 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 AREAS

- 1 SUPPLY**
 There is more affordable rental and ownership housing in Hamilton to meet the need and demand
- 2 AFFORDABILITY, STABILITY, AND CHOICE**
 Increase people's housing affordability, stability and choice
- 3 HOUSING WITH SUPPORTS**
 People have the individualized supports they need to help them obtain and maintain housing
- 4 QUALITY**
 People live in housing that is good quality, safe and suitable to their needs
- 5 EQUITY**
 People receive respectful, quality service within a "user-friendly" system and experience equity in housing

ELEMENTS OF THE HOUSING AND HOMELESSNESS ACTION PLAN UNDER REVIEW

The other elements of the Action Plan are under review. These include the 54 strategies, including the critical investment strategies; 16 targets; and the work plans. A mid-term progress update report of each strategy over the last five years is being produced.

STRATEGIES Based on research on changes in housing conditions, trends, and issues in Hamilton, each strategy is being reviewed and considered for removal due to completion, removal due to lack of current relevance, revision to meet current conditions, or retention. New strategies are being considered for addition to the Plan to address new areas of focus and provincial direction.

TARGETS Each target of the Action Plan is being reviewed. When the Action Plan was first developed the decision was made to set the targets based on the true housing need in the community. Aspirational goals and accounting of the full housing need in Hamilton are shown in a series of issue briefs produced to support the five-year review. Revised targets will be SMART following provincial direction: specific, measurable, achievable, relevant, and time-bound. Aspirational targets will be retained, but reframed as Stretch Targets.

Critical investment strategies will not be identified in the revised Action Plan. There are several large housing initiatives underway that are expected to lead to significant change in the housing sector federally, provincially, and municipally. These include the release of the replacement for the Federal-Provincial Investment in Affordable Housing Program (Provincial Community Housing Renewal Strategy), a comprehensive review of Hamilton's systems of housing with supports, The Plan to End Homelessness in Hamilton, to name a few. Additionally, the new provincial government has not yet stated its housing objectives. Given that substantial shifts in housing priorities in Hamilton are possible, priorities will not be set in the Action Plan itself but will be addressed through future implementation planning work.



DATA, RESEARCH, TRENDS, KEY ISSUES, AND THE CURRENT STATE OF HOUSING IN HAMILTON

Work on the five-year review started with a scan of the most recent housing-related data and research. This information is being released in topic specific briefs outlining housing trends, key issues, and the current state of housing in Hamilton. Briefs are being written on the following topics:

- CORE HOUSING NEED
- CHALLENGES FOR NEW DEVELOPMENT
- ENVIRONMENTAL SUSTAINABILITY AND CLIMATE CHANGE
- HOUSING AND INDIGENOUS PEOPLES
- IMMIGRATION AND HOUSING
- SOCIAL HOUSING AND CAPITAL REPAIR NEEDS
- HAMILTON'S HOUSING STOCK
- HOUSING AND SENIORS
- HOUSING MARKET TRENDS
- ACCESS TO HOUSING SOCIAL HOUSING WAIT LIST
- EQUITY
- HOMELESS SERVING SYSTEM

CONCLUSION

The revised Action Plan will continue to address the full range of housing issues for households with lower incomes, from homelessness to affordable homeownership. It will include existing, revised, and new strategies, as well as existing, revised, and new objectives, targets, and metrics to guide Hamilton's work in overcoming housing challenges for the next five years.

The City of Hamilton is committed to ending homelessness. Work with community partners is currently underway to inform a Homelessness System of Care that is responsive and adaptive; that helps people secure housing and appropriate supports through a coordinated response within the broader context of a system planning framework. The specifics of what it means to end homelessness in Hamilton will be included within the revised Action Plan.

The Housing and Homelessness Action Plan is currently going through a review process. This brief is one of series of products coming out of the Action Plan review. The Action Plan can be found at:

www.hamilton.ca/housingactionplan



QUESTIONS OR COMMENTS?

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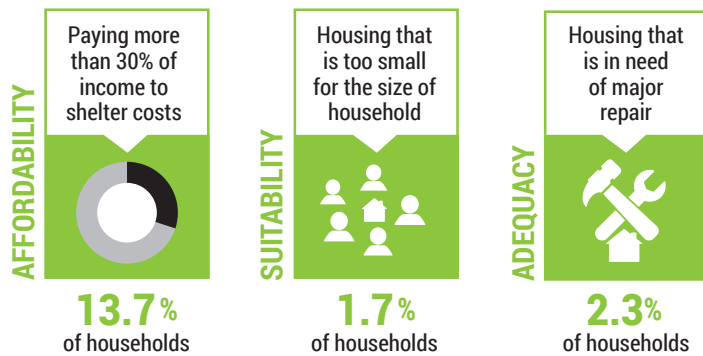


NOTE: Unless otherwise noted, findings are from the 2016 Census.

A PICTURE OF THE 15% OF HAMILTON HOUSEHOLDS IN CORE HOUSING NEED

WHAT IS CORE HOUSING NEED?

A household is in core housing need if it has affordability, suitability, or adequacy problems and would have to spend 30% or more of its before-tax income to pay the median rent for alternative, acceptable (meets all three housing standards below) local housing.



15% = 30,765 households = **63,585** people
of Hamilton households over households people

The incomes of all of these households are below the 40th income percentile for all of the GTA with incomes of less than \$62,766. Of these households in Hamilton, 32% are in core housing need.

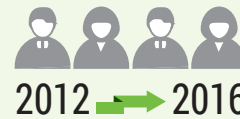
The percentage of households in core housing need varies across Hamilton.

Core housing need is primarily a matter of affordability. 20% of renter households pay more than 50% of their gross incomes on housing costs.

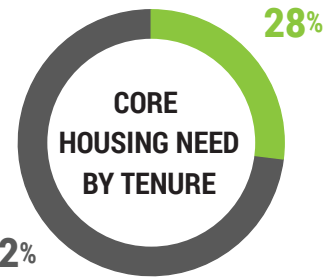
FOCUS ON NEWCOMERS

35%

of newcomers who arrived in Canada between 2012 and 2016 are in core housing need.



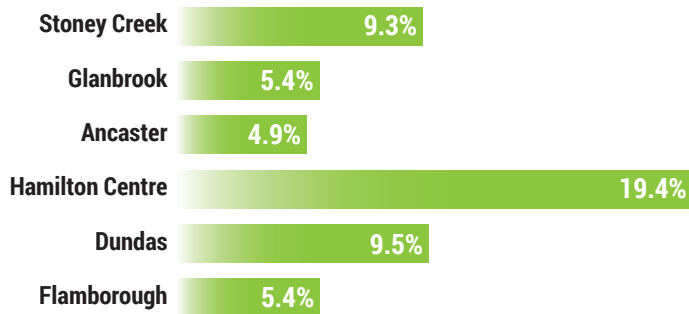
Core housing need decreases significantly the longer they have been in Canada. New Canadians arriving before 2007 have a slightly lower core housing need than the Hamilton average.



CORRELATION, NOT CAUSATION

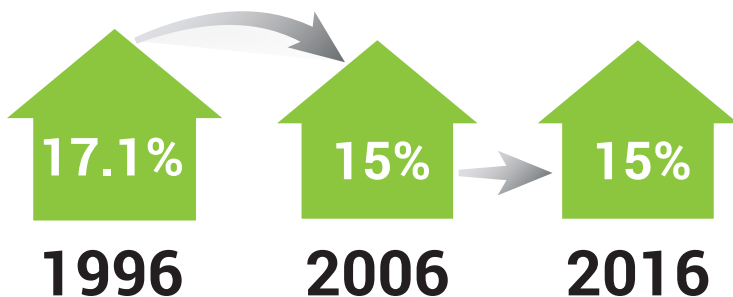
Age of Dwelling	Tenants of older buildings are more likely to be in core housing need
Household Size	1 person and 6+ person households are more likely to be in core housing need
Structure Type	Households living in mobile homes or apartment buildings are more likely to be in core housing need

CORE HOUSING NEED ACROSS HAMILTON



The rate of core housing need in Hamilton Centre, 19.4%, is significantly higher than in other areas of Hamilton; however, areas generally considered to be wealthier have significant core housing need. In both Stoney Creek and Dundas, almost 10% of households are in core housing need. This includes both ownership and rental households.

CORE HOUSING NEED TRENDS IN HAMILTON



Core housing need in Hamilton is better than in Toronto and the same as Ontario as a whole.

JURISDICTION	CORE HOUSING NEED (%)
Toronto	23
Mississauga	18
Brampton	17
St. Catharines	16
Windsor	15
Hamilton	15
London	15
Ottawa	13
Guelph	12
ONTARIO	15%
CANADA	13%

PRIMARY MAINTAINER
CHARACTERISTICS

Characteristic of Primary Maintainer	% in Core Housing Need	% of Hamilton Households
Aboriginal	30.0%	2.0%
Single parent	28.9%	11.5%
Visible minority	21.5%	13.5%
Female	20.5%	41.0%
Newcomers	15.7%	4.7%
Overall Hamilton	15.0%	
Male	10.5%	59.0%
Couples without children who own their home	2.3%	19.0%

WHAT DOES THIS MEAN
FOR HAMILTON?

Hamilton is a growing community that continues to have significant challenges for those facing affordability concerns with housing. As we can see over the past ten years the strategic focus of the Hamilton community is creating a positive impact as we manage a more connected Greater Toronto and Hamilton region and overall population growth in Hamilton. These two factors that coincided with a stagnation of funding for affordable housing and homelessness and the economic downturn of 2008 should have resulted in significantly increased core housing need in the Hamilton community, but instead maintained the core housing need percentage as a part of responsible growth strategies.

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CHALLENGES FOR NEW DEVELOPMENT

As the City of Hamilton plans for the next round of new affordable housing development it is imperative that real estate and construction data is analysed to identify trends and impacts on the industry. Being future-ready is about analyzing these trends and identifying and reacting to changing industry conditions.

The latest research on development trends points to the rapidly increasing levels of complexity faced by the development industry. Affordable housing development projects are impacted by a range of local, regional and international market forces and dynamics.

Some of the market forces and contributing factors having the greatest impacts on affordable housing development in Hamilton include: market dynamics, changing government policy, environmental regulations, economic factors, changes in public infrastructure and transportation, varying tenant and resident use patterns, immigration and demographics.

KEY FINDINGS

The Altus Group 2018 Construction Cost Guide reports that US economic policies on international trade agreements and interest rates continue to bring uncertainty to the construction industry. The report also indicates that there are many expected yet undetermined outcomes of trade implications such as Brexit.

One of the biggest challenges in the construction industry in Hamilton is project cost escalation. Analyzing pricing risks is key to developing affordable housing projects and units more affordable to the population most in need.

A series of factors including project cost escalation, trades availability, competition, and union agreements have been identified as having major impact on construction market forces in Hamilton. Delays in development approval processes also result in cost escalation and force affordable housing proponents to absorb these costs, or redesign to reduce costs, which results in additional approval processes.



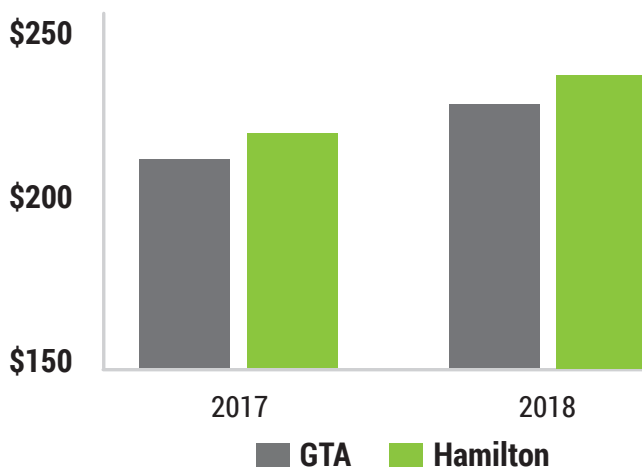
One of the biggest challenges in the construction industry in Hamilton is project cost escalation.

SPECIFICS

The costs to construct an affordable rental housing unit have increased. In November 2016, the development cost of a typical affordable unit in Downtown Hamilton (approximately 750 sq. ft.) was approximately \$240-250 K (based on the Altus Guide). Currently, construction costs lie between \$280 and \$300 K.

- Construction costs in Hamilton are **4%** higher than in the GTA;
- Trends in the last couple of years point to a **10-12%** per year increase in construction costs due to pressure on the construction market specific to trades availability, competition and shortage;
- Private sector profit margins are being "squeezed." In 2016, the typical rate of Return On Investment (ROI) was 15%. Currently, the typical ROI is **8-10%**;
- Construction cost escalation allowance is key to meeting construction estimates and allow for inflation in material and labour costs between the date of the submission of a project proposal and the construction start date.

HAMILTON / GTA - Construction Costs (avg/sq. ft.)



CONSTRUCTION COST IMPACTS

As construction costs escalate, the impact is significant for affordable housing developers. For example, a \$10 M affordable housing project involving a two year process from the initial RFP to the breaking ground may result in \$2 M in escalated construction costs. A detailed construction estimate is necessary to capture future market conditions and accurately project the project construction costs. The timing required for municipal and other development approvals can also result in delays.

Increased contingency to the estimated construction budget is necessary to allow for labour and material cost increases that may result from international, national, regional and local economic uncertainties.

With construction project cost escalation, trade availability concerns and development approval challenges, accurate forecasting, performance measurement and benchmarking are critical tools for assessing the viability of affordable housing projects.



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ENVIRONMENTAL SUSTAINABILITY AND CLIMATE CHANGE

Sustainable development meets the needs of the present without compromising the needs of future generations. Its goal is the creation of communities where living conditions and economic resources meet human needs without denigrating the integrity and stability of natural ecological systems.

The Hamilton housing sector plays an active role in creating a stronger, cleaner and more climate resilient community, by reducing energy consumption and carbon emissions in both new development and retrofit projects in existing social housing and the affordable rental stock. Energy efficient housing is less expensive to operate, less vulnerable to increased energy costs, and provides higher quality living environments.

RETROFITS FOR ENERGY EFFICIENCY AND REDUCED GREENHOUSE GAS EMISSIONS

In 2017, provincial programs funded 15 "building retrofit" projects in Hamilton's social housing stock with a total value of \$7.17 M. The projects include higher energy efficiency upgrades focused on HVAC heating and cooling systems and LED lighting. Once completed, these retrofits projects will improve efficiency and reduce greenhouse gas emissions by an estimated 1,291,360 kilograms of carbon dioxide per year.

Another building retrofit technology that can create substantial energy consumption reductions and cost savings is the installation of building automation systems. These systems provide automatic centralized control of the heating, ventilation, and other systems with the goals of improved occupant comfort, more efficient operations, reduced energy consumption and operating costs, and improved life cycles of utilities.

CityHousing Hamilton (CHH) has installed building automation systems to control heating in 13 of its buildings (3,501 units) with total projected annual cost savings of \$759,091 and substantial reductions in electricity and gas consumption. Such systems are financed through the cost savings.

Data from the

Prairie Climate Centre Climate Atlas

points to an average temperature increase of **3-5°C** for the Greater Toronto Area over the next 35-40 years.



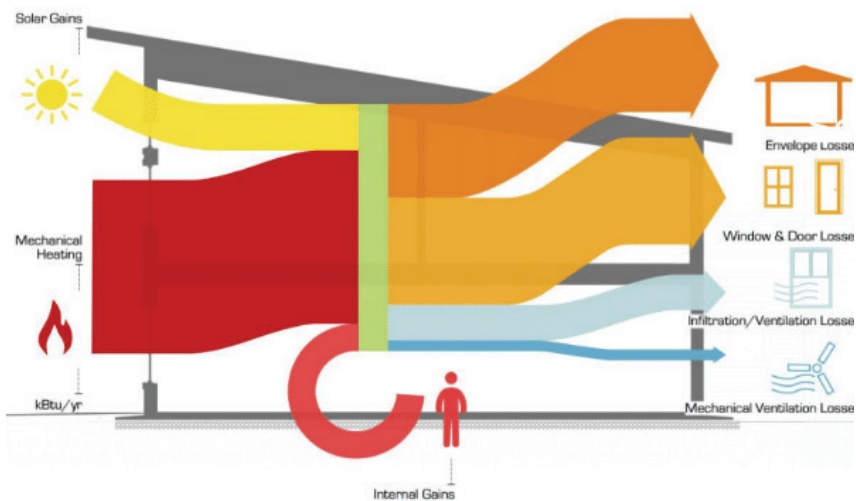
CHH is taking adaptation and mitigation measures to retrofit buildings and improve heating, cooling, and humidity control systems. They recently completed a pilot project retrofitting the heat pump system in a low-rise apartment building and are monitoring this to determine the degree of efficiencies.

ENERGY EFFICIENT SYSTEMS SUCH AS THE PASSIVE HOUSE DESIGN

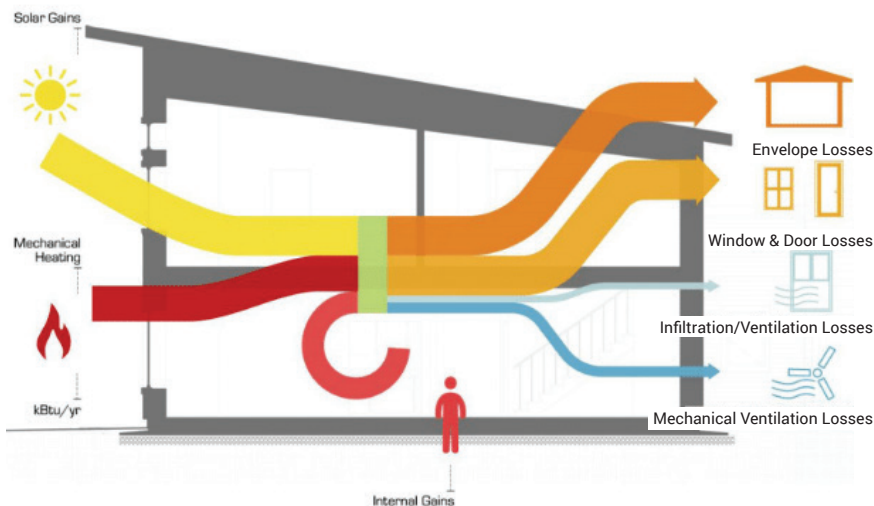
The City of Hamilton encourages energy efficiency in new affordable rental units built through the New Rental Construction Component of the Investment in Affordable Housing Program Extension, Social Infrastructure Fund, and the Poverty Reduction Fund. Innovative approaches such as "Passive House building standard" encourage environmentally sustainable development.

Passive House buildings are exceptionally energy efficient and don't require a furnace or air conditioner to stay at a comfortable temperature. Passive House buildings use as little as 10% of the energy used in typical buildings by making use of the sun, internal heat sources such as heat producing appliances, and heat recovery systems.

CODE BUILT HEATING GAINS AND LOSSES



PASSIVE HOUSE BUILT HEATING GAINS AND LOSSES



Graphic: Courtesy of Passive Design Solutions

Buildings achieving Passive House standards consume up to 90% less energy than conventional buildings, leading the way to environmentally sustainable, economically affordable and resilient housing. Floors and walls as well as an extremely well insulated building envelope, triple glazed windows and insulated frames keep the desired pleasant temperature inside.

Indwell, a local charity that creates affordable housing communities, has developed two Passive Housing buildings with more than 100 affordable housing units for those with high levels of need, mental illness and other disabilities.

Hamilton has several Passive House multi-residential projects in various stages of pre-development. The YWCA Ottawa Street 50-unit project is the first affordable housing project dedicated to women and women led families in Hamilton. It is also the first total pre-cast concrete mid-rise Passive House construction in Eastern Canada. Several other affordable housing development proponents in the pre-development stages are planning to make use of the Passive House standards for their buildings.

These sustainability innovations are transforming local affordable rental housing construction, delivering buildings that significantly reduce greenhouse gas emissions and promote high quality affordable living. Achieving the Passive House design standards in affordable housing developments will generate the necessary social, economic and environmental requirements to create healthy communities for present and future generations.

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HOUSING AND INDIGENOUS PEOPLE

The Housing and Homelessness Action Plan five-year review is an opportunity to assess the Action Plan, as well as strengthen it and ensure the guidance it provides is up-to-date and relevant. Part of this review includes direction from the Province for a greater focus on the housing needs of Indigenous Peoples (including First Nations, Inuit, and Métis).

At a minimum, the revised Action Plan must include a strategy for engagement with Indigenous organizations and demonstrate a commitment to coordination and collaboration with Indigenous housing providers and service providers to support access to culturally appropriate housing and homelessness services for Indigenous Peoples. Hamilton's Action Plan review will take a more comprehensive approach to the housing needs of Indigenous Peoples (including First Nations, Inuit, and Métis).

Hamilton's approach to the housing needs of Indigenous Peoples has been in the spirit of the recommendations from the Truth and Reconciliation Commission report, Honouring the Truth, Reconciling for the Future.

INDIGENOUS DEFINITION OF HOMELESSNESS:

Indigenous homelessness, from an Indigenous perspective, is about the disconnection from things like spirituality, the family, land, to each other, to cosmology, to Creator. It refers to the Indigenous perspective on interconnectivity. In 2017, the Canadian definition of homelessness was extended to include a specific Indigenous definition:

Indigenous homelessness is a human condition that describes First Nations, Métis and Inuit individuals, families or communities lacking stable, permanent, appropriate housing, or the immediate prospect, means or ability to acquire such housing. Unlike the common colonialist definition of homelessness, Indigenous homelessness is not defined as lacking a structure of habitation; rather, it is more fully described and understood through a composite lens of Indigenous worldviews. These

include: individuals, families and communities isolated from their relationships to land, water, place, family, kin, each other, animals, cultures, languages and identities. Importantly, Indigenous people experiencing these kinds of homelessness cannot culturally, spiritually, emotionally or physically reconnect with their Indigeneity or lost relationships.

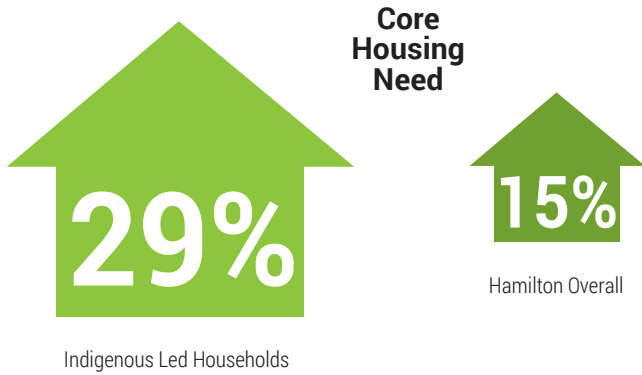


(Aboriginal Standing Committee on Housing and Homelessness, 2012).

(Canadian Definition of Indigenous Homelessness in Canada
<http://www.homelesshub.ca/sites/default/files/COHhomelessdefinition.pdf>)

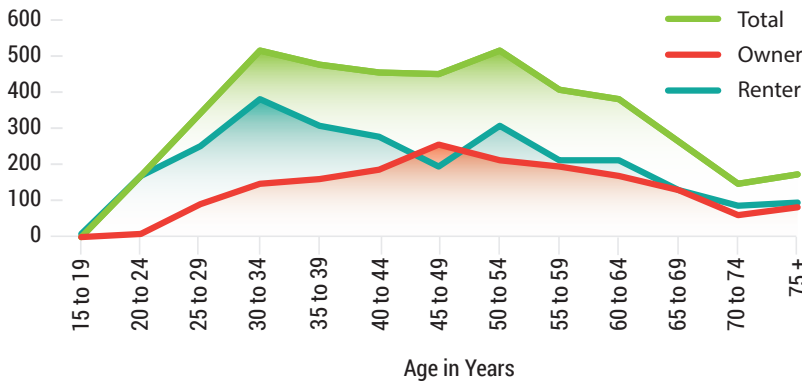
KEY FINDINGS

Indigenous led households have a core housing need of 29%, almost double the Hamilton core housing need of 15%. In the 2018 Point in Time Connection, 22% of those engaged experiencing homelessness identified as Indigenous.

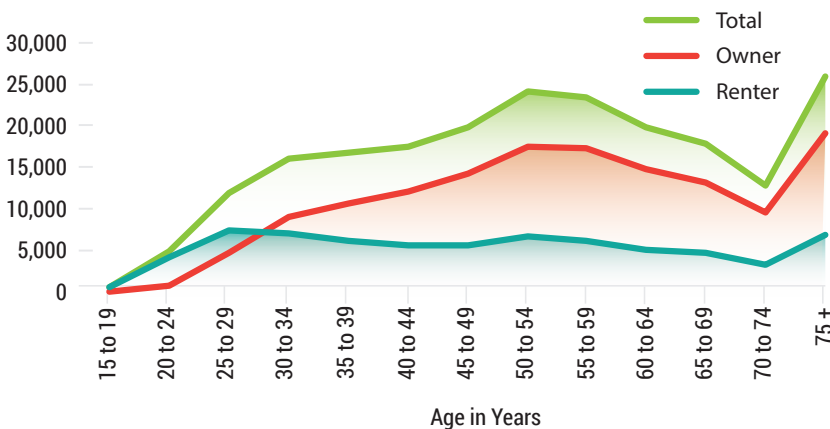


In Hamilton, 4,295 households identify as Indigenous. This is 2.0% of the overall number of households. Of those identifying as Indigenous, 60.9% are renters, and the primary household maintainer tends to be younger than the rest of the Hamilton community.

INDIGENOUS MAINTAINED HOUSEHOLDS Source: 2016 Census



HAMILTON HOUSEHOLDS Source: 2016 Census



Similar proportions of Indigenous and non-Indigenous households have moved to Hamilton within the last five years (11.6% versus 12.5%); however, Indigenous households are more likely to move within Hamilton. In the last five years 35% of Indigenous households have moved within Hamilton, compared to 21.5% of non-Indigenous households.

POLICY APPROACH

In 2017, the City of Hamilton approved the Poverty Reduction Investment Plan which allocates \$1 M a year to Indigenous poverty reduction with a focus on housing related areas. This funding is administered and allocated by the Hamilton Executive Directors Aboriginal Coalition and focuses on safe, stable, affordable housing and is supported by wrap around supports.

The Indigenous community in Hamilton trends younger than the overall population. They also tend to be in greater housing need, experience more unstable housing situations, and face a greater unemployment challenge.

The City of Hamilton and the Indigenous community, in the spirit of reconciliation have already started down the path of a made-in-Hamilton solution. This includes true collaboration, Indigenous representation at housing and homelessness related decision-making tables, and a commitment to culturally appropriate programs and approaches to solutions for the Indigenous population. Examples include the Point in time Connection collaboration, joint work on the by-name priority list for serving the most vulnerable in Hamilton, and continued dialogue with the Aboriginal Community Advisory Board and Housing and Homelessness Action Plan Planning Group about how best to support the work being done in the Indigenous community related to housing and homelessness.

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IMMIGRATION AND HOUSING

In the 2016 Census, “recent immigrants” are defined as “landed between 2011 and 2016.” In other words, recent immigrants have gained official status as immigrants in Canada within the past five years.

The Housing and Homelessness Action Plan identifies ethno-cultural identity as a structural risk factor that can impact people’s ability to obtain safe, affordable, and suitable housing. The structural risk factors for housing insecurity that are impacted by ethno-cultural identity include:

- Immigrants can experience discrimination because of race, ethno-cultural identity, language, and country of origin in applying for rental units.
- Language barriers may impact a household’s ability to navigate the housing system of services.
- Landlords often discriminate because of the lack of a Canadian credit rating or local references.
- Some recent immigrants have lower incomes in their first years in Canada which can make finding housing more challenging.
- Some recent immigrants with limited incomes may have difficulty paying both first and last month’s rent to secure a unit.
- Some recent immigrants’ households are large and there is a shortage of large rental units.

KEY FINDINGS

30% = 63,875

of total Hamilton households

Hamilton households are led by immigrants

Immigrant led households are slightly more likely to be in core housing need

16.3%
in core need

vs

15%
of the overall population

Extreme affordability challenges are faced by

10.7%

of immigrant led households, or

6,855

households

76%

of immigrant led households are comprised of

2+

persons

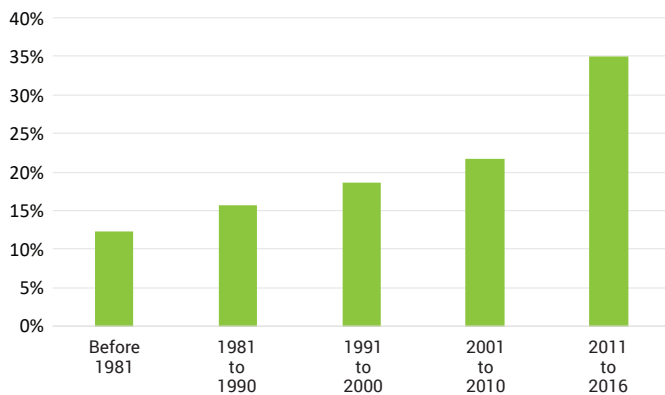
only 24% are one person households compared to 28% overall of Hamilton one person households

Immigrants face greater challenges related to housing than the overall Hamilton community during their early years in Canada. There is significant evidence based on housing data to indicate that Hamilton is successfully integrating immigrants overtime. The data shows success in homeownership and lower rates of core housing need in established immigrant households vs the overall population.

The Action Plan continues to use an equity and inclusion lens as part of the review. Additionally, these statistics reinforce the Provincial direction of the need for commitment to service delivery that is based on inclusive and culturally appropriate responses to the broad range of housing needs. These approaches produce significant success within the recent immigrant community.

CORE HOUSING NEED, BY DATE OF IMMIGRATION

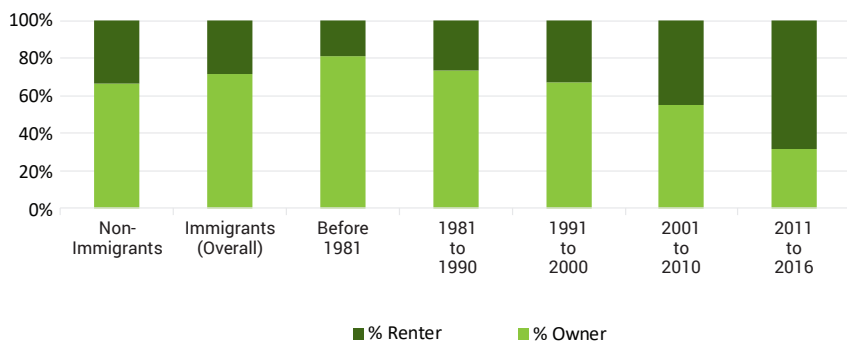
Source: 2016 Census



Core housing need decreases over time for immigrants. Those who have arrived since 2011 experience a core housing need double the Hamilton average. But the new Canadian population who arrived before 1990 are less likely to be in core housing need as the general population.

TENURE, BY IMMIGRATION STATUS

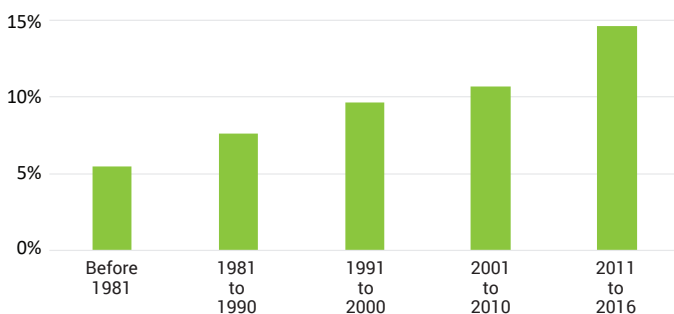
Source: 2016 Census



Ownership within the immigrant community increases based on how long ago they immigrated to Canada. Much like core housing need, there is a positive trend for new Canadians based on their length of time in Canada, where they are more likely over all to be homeowners than the Hamilton population.

NEWCOMERS PAYING MORE THAN 50% OF THEIR INCOME ON HOUSING

Source: 2016 Census



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SOCIAL HOUSING AND CAPITAL REPAIR NEEDS

Social housing refers to subsidized housing that was built and operated under a variety of historical federal and provincial housing programs. It includes units rented on a rent-geared-to-income (RGI) basis. Social housing is a critical component of the housing continuum as it provides necessary shelter and stability for many Hamilton households in need. Hamilton's 13,800 social housing units are operated by 42 different providers, the largest of which is CityHousing Hamilton with 7,000 units.

Social housing providers are responsible for maintaining their assets and ensuring that their tenants live in affordable, adequate, and suitable housing. The structural quality of housing is important, but its ability to meet people's needs in terms of size, function, accessibility, and suitability, is also important. Social housing providers work closely with the Housing Services Division in its role as housing Service Manager to undergo long-term strategic asset management that considers long term financial viability, capital and operating costs, tenant management, and other opportunities and constraints.

CAPITAL INVESTMENT NEEDS

Most of the social housing in Hamilton was built prior to 1980 and requires significant capital investment in repairs, replacements, and retrofits to ensure that units are not lost and continue to meet the needs of low income households. When responsibility for social housing in Ontario was devolved from the Province to local governments in 2001, the stock was already in poor condition and the Province provided very little funding to municipalities for maintenance or repair. With little funds from any source available for maintenance and repair over the past years, the condition of the stock continued to deteriorate.

Additionally, much of Hamilton's social housing was built prior to current requirements for accessibility and does not adequately accommodate the needs of persons with disabilities. As the population ages, this is becoming an increasingly significant issue. Modifications to the housing stock are needed to meet the changing accessibility needs of the aging population.

The Housing Services Division compiles and analyzes information on the condition of Hamilton's social housing stock through the completion of building condition assessments. Because of the lack of investment, the capital repair backlog for Hamilton's social housing stock is currently approximately \$222 M and projected to grow to \$632 M over the next 10 years.

This investment backlog is beyond the financial capacity of the City or social housing providers and as such, providers are dependent on other partners, particularly the higher levels of government, to shoulder a substantial proportion of the cost. Portions of the capital repair backlog that are not funded by the upper levels of government will ultimately fall to the City as the City is responsible for social housing buildings that are not adequately managed by the respective social housing provider.

INVESTMENT

While it is not enough to put a significant dent in the problem, all three levels of government have made substantial capital investments in the condition of social housing stock over the last few years through programs such as the Social Housing Improvement Program (SHIP), Social Housing Apartment Retrofit Program (SHARP), Social Housing Apartment Improvement Program (SHAIP), 10 year Federal Housing Strategy, Municipal Capital Grant Program Funding, Municipal Tax Capital Budget, and the Poverty Reduction Fund. Some of these programs will continue, but recent programs were funded by the provincial carbon tax and have since been discontinued. Hamilton lost \$17 M in provincial funding that had been allocated for social housing repairs.

These programs funded the following types of initiatives:

- Climate change/greenhouse gas emission reduction
- Accessibility modifications
- Unit restoration at turnover
- Health and safety repairs and maintenance
- Preventive maintenance

THE CITY OF HAMILTON FUNDED OVER

\$20 M

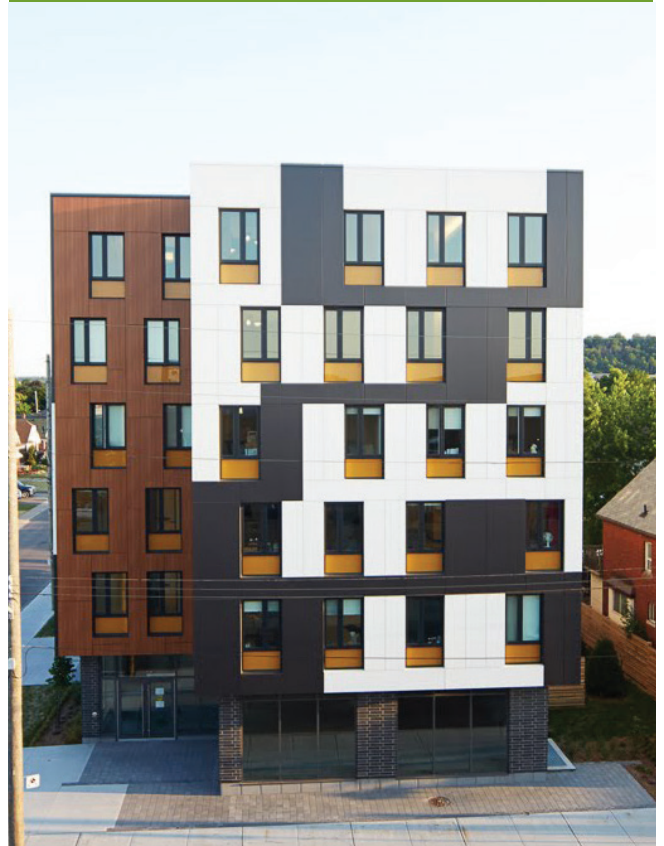
IN GREENHOUSE GAS REDUCTION PROJECTS

Through the SHARP and SHAIP, the City of Hamilton was able to successfully fund over \$20 M in greenhouse gas reduction projects which will reduce the carbon footprint of social housing and reduce ongoing operating costs through higher efficiency energy products (heating/cooling/LED lighting). In 2017, the City of Hamilton made an investment of \$500,000 for accessibility modifications.



THE HOUSING AND HOMELESSNESS ACTION PLAN

There are several strategies in the Housing and Homelessness Action Plan pertaining to social housing repairs and accessibility modifications and the Housing Services Division is committed to addressing the need for repairs, renovations and energy retrofits within the social housing stock.



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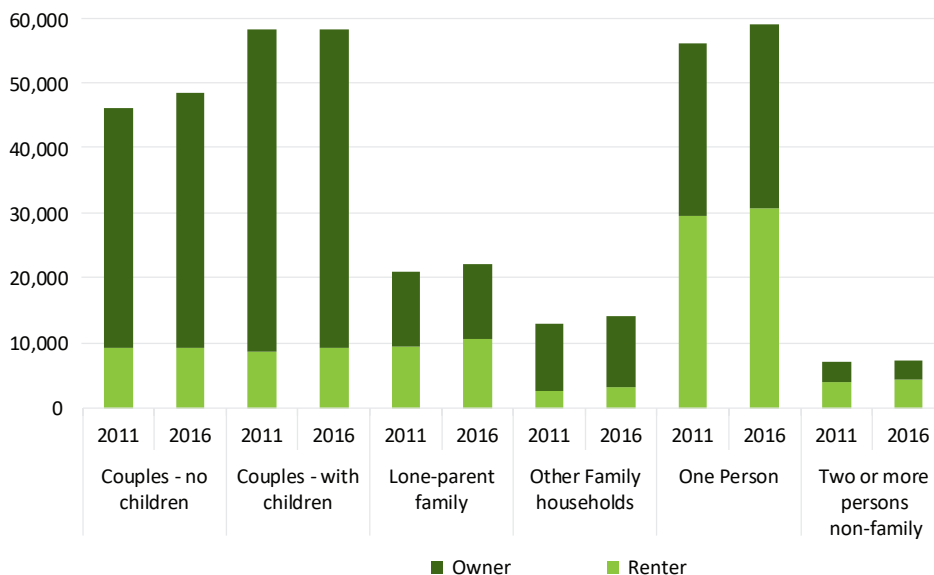


HAMILTONIANS AND THEIR HOUSING STOCK

Households across Hamilton are dynamic and diverse, creating a need for a range of different home types, sizes, tenures, and amenities. The most common household types are single person, couples with children, and couples without children. One significant difference between these three types of households is that couples with or without children are far more likely to own their home, whereas single person households are 2.5 to 3 times more likely to be renters. Since 2006, the number of single person households has been increasing faster than couple households.

MOST OF HAMILTON'S PURPOSE-BUILT RENTAL STOCK was built between 1940 and 1980 when the tax system and federal and provincial government programs promoted its development. Changes to the tax system in 1972 reduced incentives to develop new rental housing and the rental and affordable housing support programs ended after the 1980's. However, the demand for rental and affordable housing did not decrease. With the decline of support programs from upper levels of government, the development of purpose-built rental housing was no longer financially viable. Only very recently is this situation beginning to change in Hamilton, at least in the high end of the rental market. In the other market segments the lack of new development, coupled with the loss of rental housing through condominium conversions, is shrinking the supply of purpose-built rental housing while demand continues to increase. This constrained supply is one factor contributing to the dramatic increase in rents in the last several years.

HOUSEHOLD TYPE, BY TENURE



Two person households are the most common household size having increased by 10.5% since 2006. However, the greatest increase by percent is households with six or more persons, an increase of 19.7%. This indicates an increasing need for large units.

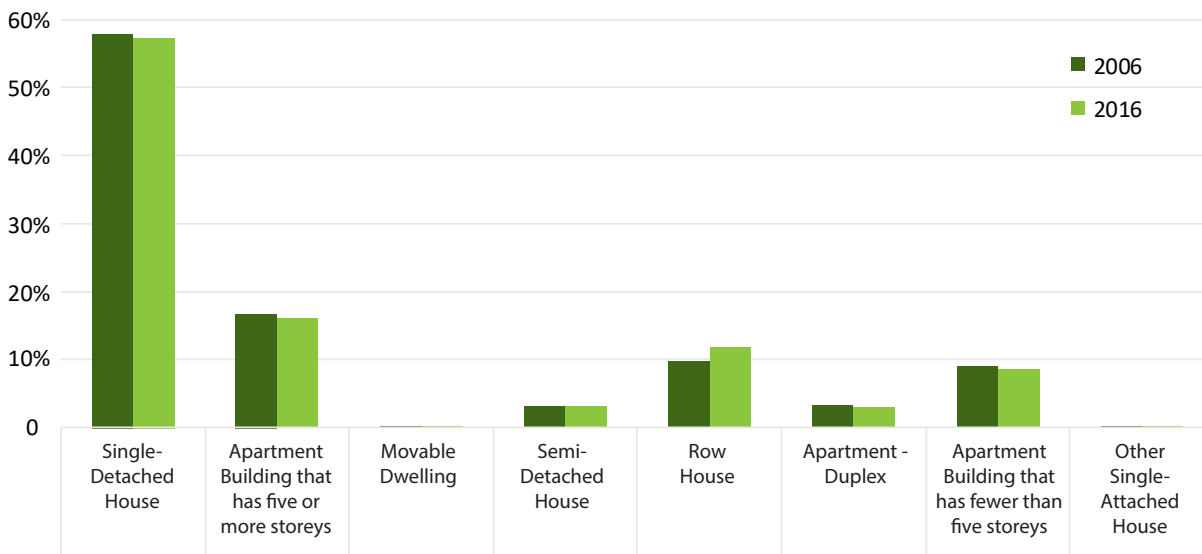


HAMILTON'S HOUSING STOCK

There has been an overall increase in the number of housing units between 2006 and 2016, but the growth has not been consistent across housing types. When cross-tabbed with housing tenure (rental or ownership), some interesting trends emerge.

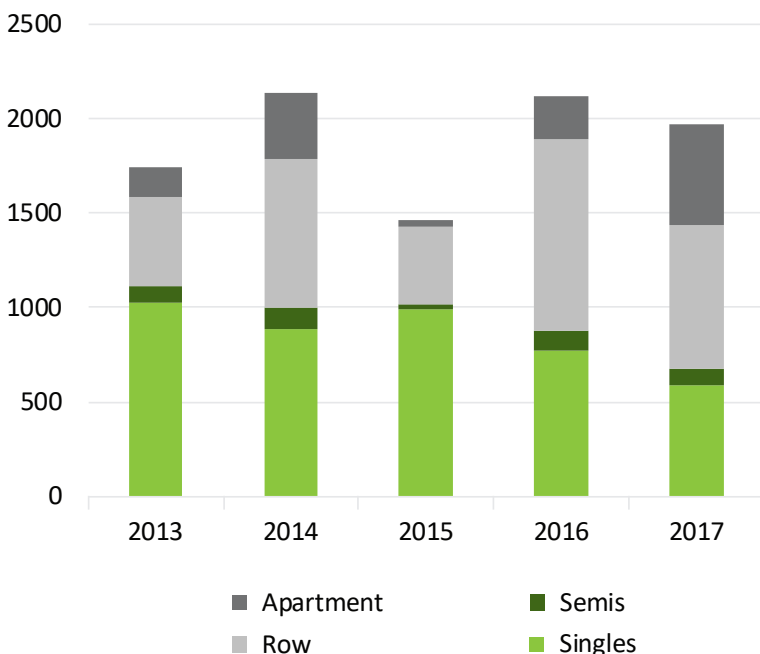
In the rental sector there is an increase in the percentage of renter households in single detached homes (10.4% to 13.5%) and a decrease in the percentage of renters in apartments in buildings of five or more stories (47% to 43.4%). These trends can be explained by the relative lack of new rental (or condo) apartments built in Hamilton over this period.

HAMILTON HOUSING STOCK TYPE AS A PERCENTAGE OF OVERALL STOCK



With over 200,000 households in Hamilton, every percentage point difference in housing stock represents over 2,000 households.

HOUSING STARTS, BY DWELLING TYPE (2013-2017)



Fewer single detached homes are being built and singles make up a smaller proportion of housing starts than in recent years. There was a significant uptick in apartment construction in 2017, which includes rental and ownership units.

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HOUSING AND SENIORS: HAMILTON'S AGING SOCIETY

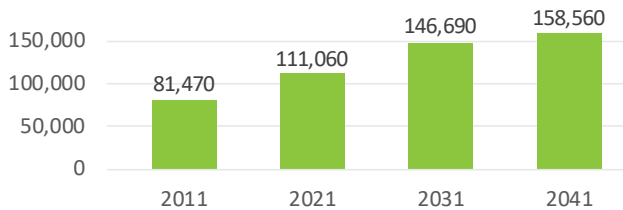
17.3%

of the population is 65+

Hamilton's population is aging. Currently, 17.3% of the population is 65 years of age and over. The proportion and number of those aged 85 and over is rapidly increasing as well and currently represents 14,000 seniors, or 2.6% of Hamilton's population.

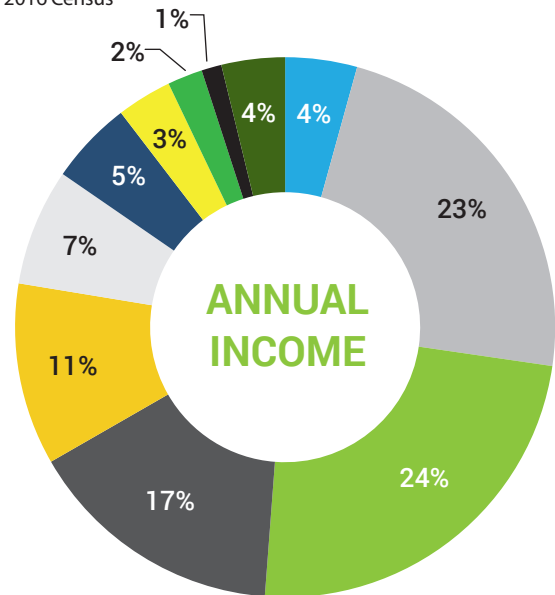
SENIOR POPULATION FORECAST

Source: Hemson Consulting Ltd, based on Statistics Canada Data, Greater Golden Horseshoe Growth Forecasts to 2041, Technical Report, November 2012.



ANNUAL INCOME (65+) IN PRIVATE HOUSEHOLDS

Source: 2016 Census



HOUSING AFFORDABILITY FOR SENIORS

It is expected that between 2011 and 2041, Hamilton's aged 65+ population will increase by 94.6%. Thoughtful planning is especially important to accommodate this large cohort that is on a fixed income and will require additional supports to age successfully.

A significant number of these seniors will not be able to afford market rent or have the income to support homeownership. For many, housing affordability will be out of reach. Already many seniors struggle with housing costs. In 2015, over 77% of seniors living in private households had an income under \$50,000 a year.

- Under \$10,000
- \$10,000 to \$19,999
- \$20,000 to \$29,999
- \$30,000 to \$39,999
- \$40,000 to \$49,999
- \$50,000 to \$59,999
- \$60,000 to \$69,999
- \$70,000 to \$79,999
- \$80,000 to \$89,999
- \$90,000 to \$99,999
- \$100,000 and over



AFFORDABILITY

Paying less than 30% of income on housing costs

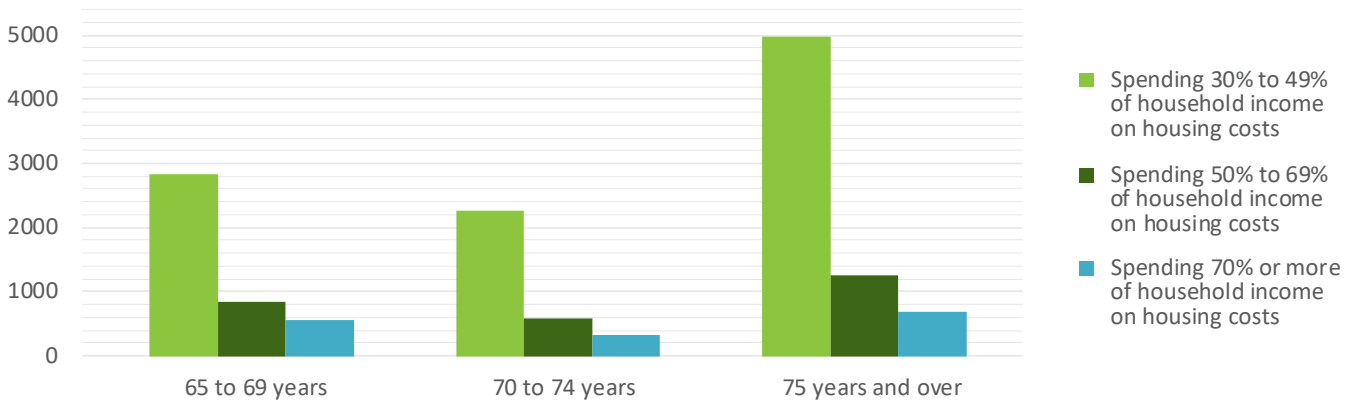


Housing is considered 'unaffordable' when a household spends more than 30% of their income on housing costs (including rent or mortgage and utilities). In Hamilton, there are a significant number of households with a primary maintainer aged 65+ who spend more than 30% of their income on housing.



SENIORS SPENDING ON HOUSING

Source: 2016 Census



WAIT TIMES FOR SUBSIDIZED HOUSING FOR SENIORS

At the end of 2017, there were 6,259 households waiting for rent-g geared-to-income (RGI) social housing. Nearly 14% of these were senior households. With an aging population, this number is expected to increase over time. The demand for social housing will continue to increase with the aging population and as the cost of rents and housing prices rise.

There are 39 Hamilton social housing projects categorized as 'seniors buildings'. This translates into 4,248 units or approximately 30% of the overall social housing stock. Since there is more 'seniors' housing stock, senior applicant households typically have less of a wait than non-seniors; however, the average wait time for a senior household is about 1.9 years.

39 = 4,248 = 30%

Hamilton social housing projects that are categorized as 'seniors buildings'

units

of overall housing stock

OUR HOMELESS SENIORS

The 2018 Point In Time Connection (homelessness enumeration) data shows that 4% of those surveyed are aged 65+. This is an increase of 2% from 2016 findings.

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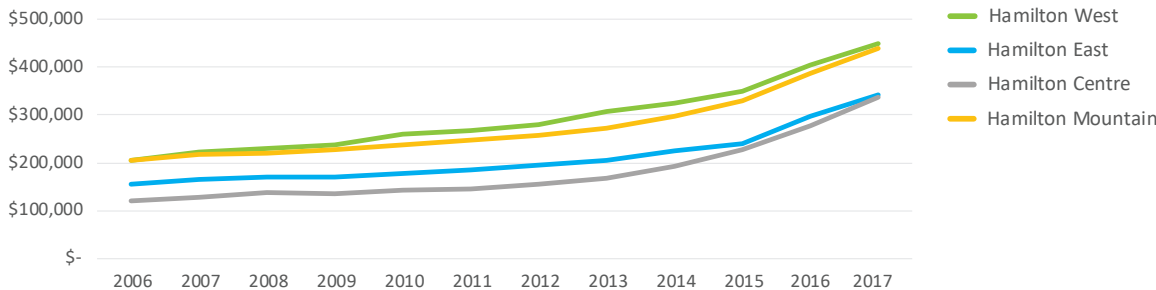


HOUSING MARKET TRENDS

Homeownership has become increasingly unaffordable in Hamilton. In many areas of the City, housing prices have increased rapidly and significantly. For example, in 2017 the median price of homes sold in Central Hamilton was \$337,250, up 22% from 2016. In September 2018, the average resale price of a home for all of Hamilton was \$501,201 and the median price was \$475,000.

MEDIAN PRICES OF HOMES SOLD (2006-2017)

Source: Canada Mortgage and Housing Corporation (CMHC)



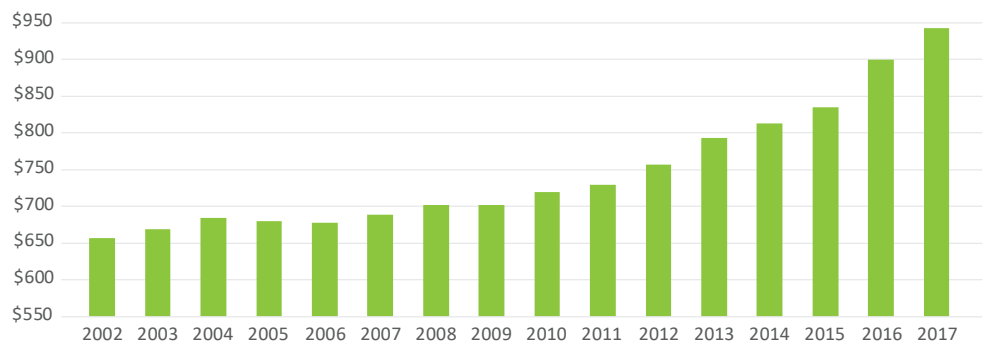
Household incomes have not kept pace with home prices, with after tax median household incomes increasing from \$65,443 in 2005 to \$69,024 in 2015. This amounts to less than 0.5% growth per year.

RISING RENTS

In 2017, the Canada Mortgage and Housing Corporation (CMHC) city-wide average market rent (AMR) for all unit types was \$943/month. One-bedroom apartments rented for an average of \$850/month while units with three+ bedrooms had an AMR of \$1,159/month. Rents in Hamilton have been increasing rapidly, particularly in parts of the lower city where once traditionally affordable. Since 2012, city-wide rents have increased annually by an average of 4.1%, a pace twice the rate of inflation.

CITY OF HAMILTON, AVERAGE MARKET RENT (AMR) (2012-2017)

Source: Canada Mortgage and Housing Corporation (CMHC)

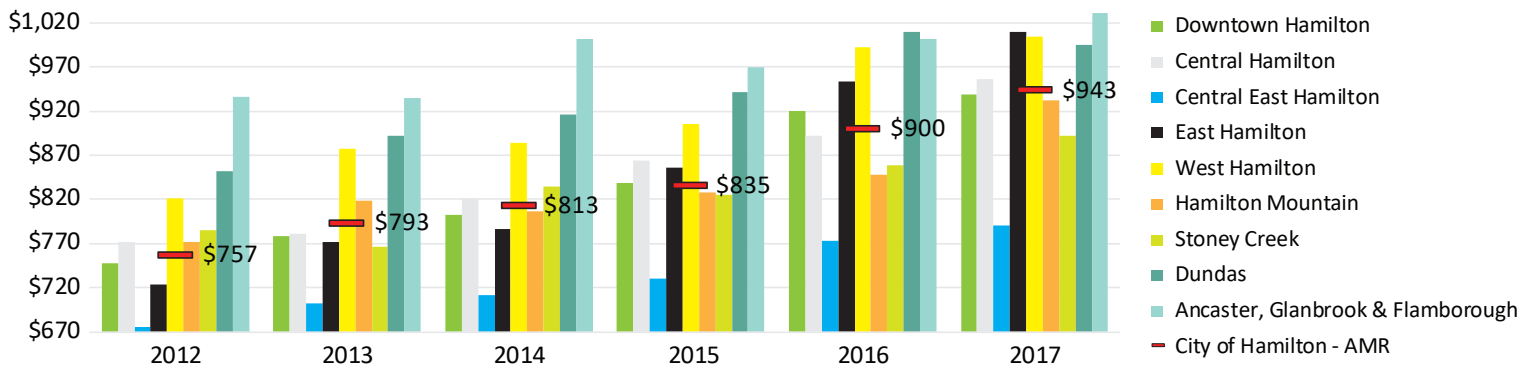


The affordability landscape has changed geographically over the past few years. In East Hamilton, east of the Red Hill, rents have risen by an average of 6.6%/year. Rents in the Downtown and Central areas have increased on average 4.3%/year. Central East, just west of the Red Hill, remains the most affordable area with an AMR of \$791.

Over the last six years, the relative affordability of the Mountain has fallen. The AMR on the Mountain is now below the city-wide AMR of \$943/month. The affordability gap has closed between renting in the surrounding communities of Glanbrook, Flamborough, Ancaster, Dundas and Stoney Creek and inner-city Hamilton areas such as the Downtown, West Hamilton, and East Hamilton.

AVERAGE MARKET RENT (AMR), CITY OF HAMILTON, BY AREA (2012-2017)

Source: Canada Mortgage and Housing Corporation (CMHC)



LIMITED SUPPLY OF AFFORDABLE RENTAL AND OWNERSHIP HOUSING

Fewer new homes are being built today than in 2012. In fact, there was a 10% decrease in the number of housing starts from 2015 through 2017 when compared to the previous 3-year period. Hamilton's population has grown by 4.3% since 2013, and the number of households has increased by 4.1%. The population of Hamilton is 536,917 living in 210,795 households. It is projected to surpass 600,000 by 2020, further increasing to 778,000 by 2041. The projected population growth demands new housing is built. If the quantity of new units built does not keep pace with the growing population, there will be increasing upward pressure on rents and the price of new housing.

The affordable rental market is a segment of the housing market where under-supply is of particular concern. Very few new purpose-built rental units have been developed over the past few decades; and those that were built tend to be built as luxury rental housing. In the 1990's, a total of 3,249 rental units were constructed in Hamilton compared to over the past decade where only 1,465 rental units were built. As the demand increases for affordable rental housing, an absence of historical investments has resulted in a lack of supply and increased prices among the limited available affordable stock. Additionally, under current market conditions, it is challenging to profitably construct new affordable rental housing; therefore, to address additional demand this segment of rental housing tends to be built through charities or government financial assistance.

The provincial government has acknowledged the lack of housing supply and is consulting on the development of a new Housing Supply Action Plan, to be unveiled in 2019, with the goal of increasing the supply of housing built by the private sector.



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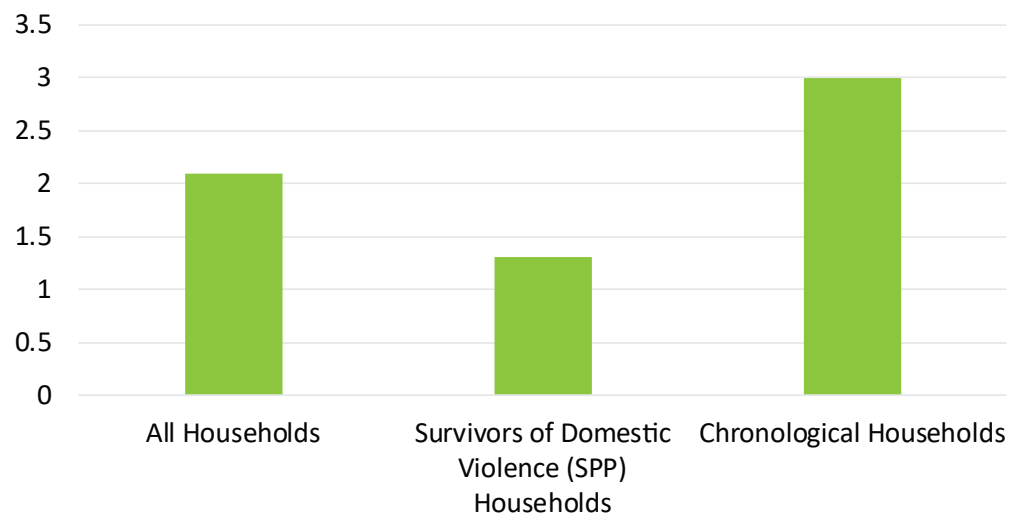
SOCIAL HOUSING AND THE ACCESS TO HOUSING WAIT LIST IN HAMILTON

Hamilton has 13,800 social housing units, operated by 42 different social housing providers. Approximately half of Hamilton's units are operated by CityHousing Hamilton, a local housing corporation owned by the City of Hamilton. The rest of the housing units are operated by non-profit and co-operative corporations.

WAIT TIMES

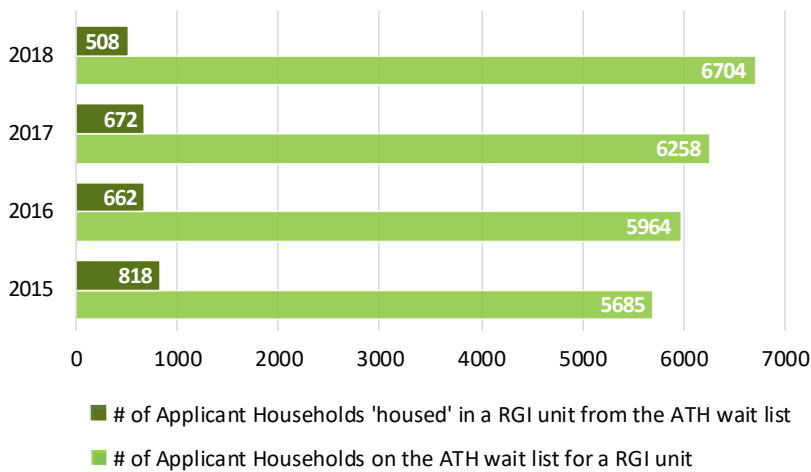
Eligible households may apply to be placed on a centralized wait list through Access to Housing (ATH) to wait for a rent-g geared-to-income (RGI) unit. Households are selected in a chronological or first-come, first-served method based on application date, and subject to rotational priorities which include "homeless" and "youth" status'. Special priority is given to victims of abuse (SPP—Special Priority), "Urgent Safety" and "Urgent Terminal" households. All Housing Providers are required by the Housing Services Act (HSA) to give priority to victims of abuse.

2018 AVERAGE WAIT TIMES FOR A RGI UNIT, IN YEARS



There are not enough social housing units for those in need making the wait for social housing in Hamilton significant. Wait times range from several months to upwards of 10 years, depending on the household size, priority category, unit type the household qualifies for, and the specific housing buildings they have selected.

NUMBER OF HOUSEHOLDS ON ATH WAIT LIST FOR A RGI UNIT



THE GROWING WAIT LIST

Over recent years there has been a significant increase in the number of households on the centralized wait list. Between 2015 and 2018, there was an 18% increase in the number of households on the ATH wait list who were waiting for a RGI unit. This increase could be a result of increased need for RGI housing, but other influencing factors include:

- The success of the Housing First Housing Allowance program which requires participants to have an active application on the wait list.
- Increased efforts to identify individuals in precarious housing situations and ensure they have active applications on the wait list.

Between 2015 and 2018, there was a 38% decrease in the number of households 'housed' from the ATH wait list into a RGI unit. Social housing units are turning over more slowly in recent years due to rapidly increasing rents in the private rental market.

FACTORS IMPACTING WAIT TIMES

The length of time people wait for social housing depends on several factors including:

- the number of buildings an applicant has selected
- the location of the unit
- the size and type of unit needed (e.g. number of bedrooms, apartment or townhouse, bedrooms, modifications, etc.)
- the rate at which people move out and units become available

INCREASING RENT COSTS

When a household's income increases beyond the eligibility threshold for RGI assistance, the household may remain in the unit but must pay full social housing market rent. The gap between social housing market rent and private market rent is substantial and increasing. For example, the market rent for a one-bedroom unit in a typical CityHousing Hamilton building is approximately \$708, which is \$384 less than the average to rent a new private sector one-bedroom unit on private sector rental listings of \$1,092. Accordingly, social housing market rents continue to meet an affordability need although this prevents the turnover in social housing needed to address the wait list. Currently, there are approximately 780 households paying social housing market rent and residing in units that are otherwise intended to be RGI.

\$708

market rent
for one-bedroom
CityHousing
Hamilton unit

\$1,092

average rent
for one-bedroom
private sector unit



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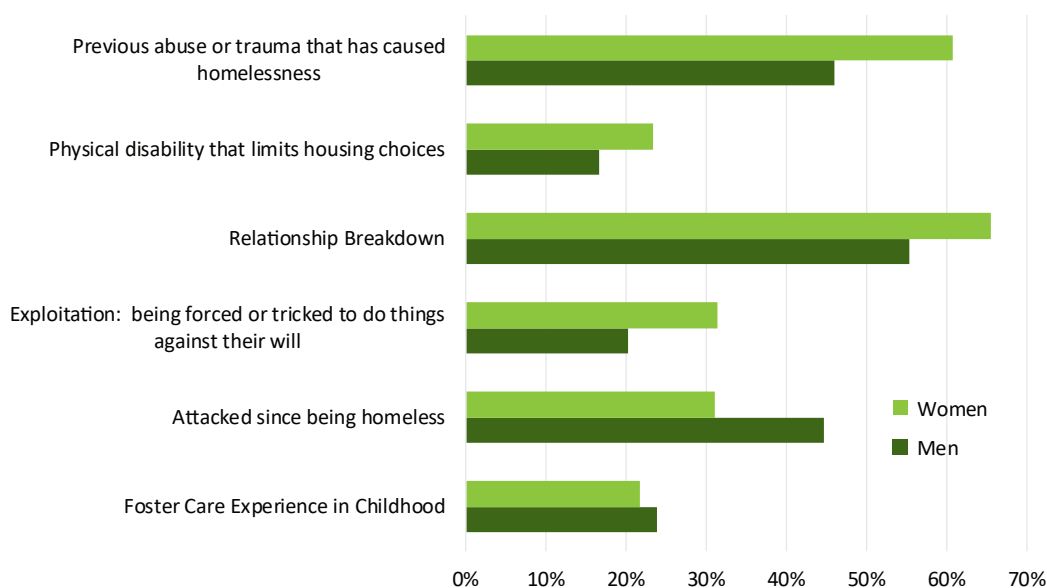
EQUITY CONSIDERATIONS

Equity considerations remain an important aspect of community planning across Hamilton's human services. An equity lens assists a community in achieving equitable outcomes in its planning and service provision¹. There is recognition that in order for all people to have positive outcomes in housing affordability and housing stability, different approaches and supports may need to be applied.

GENDER

Incorporating a gender analysis means to seek a better understanding of relationships between men and women, including their ability to access resources, their activities and the limitations they face². Gender analysis acknowledges that gender identity, inclusive of transgender or non-binary identities, in connection with race, ethnicity, class, age, disability, may impact the way in which a person or group interacts with economic and social structures³.

Housing instability and homelessness have a gender differentiated experience within our community. Data from Hamilton's Point in Time Count 2018 in the graph to the left provides an example of differential experience of homelessness for men and women in our community.



Structural inequities that impact women include:

- Higher rates of poverty due to labour market inequities
- Increased prevalence of raising children alone
- Women experience more frequent and severe violence by intimate-partners, including higher risk of sexual violence and homicide⁴

1 <https://www.toronto.ca/311/knowledgebase/kb/docs/articles/equity-diversity-and-human-rights/equity-lens.html>

2 http://international.gc.ca/world-monde/funding-financement/gender_analysis-analyse_comparative.aspx?lang=eng

3 http://international.gc.ca/world-monde/funding-financement/gender_analysis-analyse_comparative.aspx?lang=eng

4 <https://www.canadianwomen.org/the-facts/gender-based-violence/>

Since the 2014/2015 funding cycle, there has been a 26% funding increase for gender-specific homelessness programs. This includes 15 additional women's emergency shelter beds and the creation of gender-specific Housing First and Rapid Rehousing programs. Additionally, the Federal Government's National Housing Strategy commits to allocate 25% of future investments for women and girls across Canada.

LGBTQ2S+

Lesbian, Gay, Bisexual, Transgender, Queer, Two-Spirit people continue to face discrimination that impacts their ability to obtain and maintain housing. Key considerations include:

- LGBTQ2S Youth are over-represented in youth homelessness population, and often experience homelessness and increased violence as a result of coming out⁵.
- Discrimination and misgendering from landlords impacting access to housing units⁶.
- Affordable housing and inclusive neighbourhoods.
- Housing needs of aging LGBTQ2S+ individuals, such as inclusive seniors housing⁷.

DISABILITY

Equity considerations for individuals with disabilities are related to accessibility within our community. Understanding that a disability may be visible or invisible, physical and mental or cognitive, people with disabilities may risk housing instability for a number of different factors. People with disabilities are twice as likely to live below the poverty line⁸. In Hamilton's 2018 Point in Time Count, of the total 386 homeless individuals surveyed, 45% of respondents reported a chronic medical condition; 35% reported a physical disability; 44% report active substance dependency; and 47% report a mental health diagnosis or concern⁹. Additional considerations include:

- Accessibility of homeless-serving programs for individuals with mobility limitations, hearing loss or visual impairment¹⁰.
- Availability of accessible units, both rental and homeownership.
- Increase access to employment opportunities through accommodation and eliminating discrimination in the workplace.
- Improved understanding of mental health and other disabilities to decrease a person's experience of stigma.

5 <https://www.homelesshub.ca/about-homelessness/population-specific/lesbian-gay-bisexual-transgender-transsexual-queer>

6 *SPEAK OUT! Community Consultations on making Hamilton an LGBTQ+ Positive City, Social Planning and Research council of Hamilton, 2018*

7 *SPEAK OUT! Community Consultations on making Hamilton an LGBTQ+ Positive City, Social Planning and Research council of Hamilton, 2018*

8 <https://www.homelesshub.ca/about-homelessness/population-specific/people-disabilities>

9 *PIT Count Report 2018 (to be released shortly)*

10 <https://www.homelesshub.ca/solutions/priority-populations/people-disabilities>



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COMMUNITY Profile

ISSUE
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A HOMELESS-SERVING SYSTEM

Homelessness is a complex but solvable problem. Hamilton has a plan to end chronic homelessness by 2025. Understanding that this cannot be achieved by a single person, program or approach, Hamilton is developing a sophisticated homeless-serving system to respond to our community need. A systems response ensures that homelessness is a brief, rare and non-reoccurring event in a person or family's life.

A homeless-serving system includes components (shown in Figure 1) that support individuals and families who are homeless or at risk of homelessness. When the components of the homeless-serving system are attuned, they work in sync to produce positive housing outcomes that bring the community closer towards their shared goal of ending homelessness.

The role of the systems planner, a role assumed by the City in Hamilton, makes necessary adjustments to the overall system based on real-time data from the By-Name Priority List, current research and fluctuations of need or other emerging trends within the overall system. These adjustments ensure that the combined total of all activities still propel Hamilton closer to its overall goal of ending homelessness.



Figure 1. Source: Performance Management in a Housing First Context: A Guide for Community Entities. (n.d.). Retrieved from <https://www.homelesshub.ca/resource/performance-management-housing-first-context-guide-community-entities>



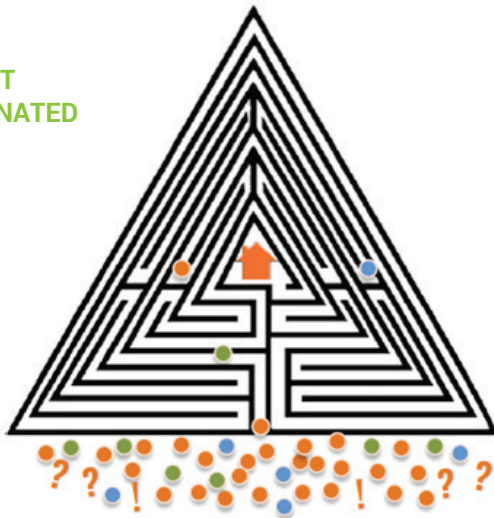
A By-Name Priority List (BNPL) is a centralized list of all persons experiencing homelessness at any given time within the homeless-serving system. All persons experiencing homelessness complete a common assessment tool that identifies the level of support they may require to stabilize their housing situation. The BNPL is the central data point that supports coordinated access to the homeless-serving system in Hamilton.



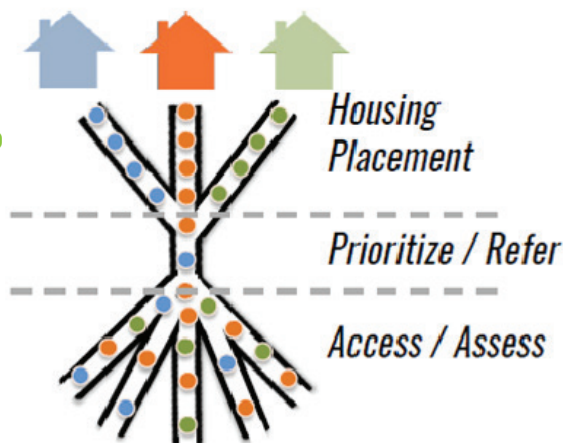
COORDINATED ACCESS

Coordinated access to the homeless-serving system (Figure 2) is a standardized process by which individuals and families experiencing homelessness are right-matched to permanent housing and supports.

WITHOUT COORDINATED ACCESS



WITH COORDINATED ACCESS



A HOMELESSNESS MANAGEMENT INFORMATION SYSTEM (HMIS)

To build a community By-Name Priority List and facilitate coordinated access, a shared database across the homeless-serving system is required. In Hamilton, we have adopted HIFIS 4.0 as our HMIS system, and will implement it widely in 2019. Not only will HIFIS provide real-time data to the By-Name Priority List, it will provide critical information about the flow within the overall system, highlight trends, and create ease between service providers for purposes of case management.

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Figure 2 Source: OrgCode Consulting, Inc