

From: Ksenija Lukic

Sent: February 27, 2024 8:45 AM

To: clerk@hamilton.ca

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Subject: 5 & 13 Lake Avenue South - Research Report - Ksenija Lukic

To the Mayor and Councillors of the City of Hamilton,

My name is Ksenija Lukic, I am architecture student and Stoney Creek resident. Over the past month, I have done research on the housing crisis in Ontario and about the City of Hamilton's proposed developments on 5 and 13 Lake Avenue South.

Please find attached the report I have written about the proposed developments on 5 and 13 Lake Avenue South, Stoney Creek, Ontario for your consideration and inclusion in the upcoming Council meeting agenda addendum.

Thank you for your time.

Sincerely,

Ksenija Lukic
Stoney Creek Resident
klukic@uwaterloo.ca

February 26, 2024

East Hamilton Housing Crisis & Lave Avenue South Developments Research Report

For: City of Hamilton Mayor and Council Members

Created by: Ksenija Lukic

Introduction

We are undeniably in the midst of a very extreme housing crisis in Ontario, and what used to be perceived as a “big city problem” is now extending into the suburbs and even our town of Stoney Creek. It is evident from the vast number of tent-communities I see in open parks, highway on- and off-ramps, and from the people holding “HOMELESS – ANYTHING HELPS” signs outside of grocery stores, in parking lots, and traffic light intersections. This imminent issue needs a lot of care and attention to help solve it, there is no denying that fact, however there is much more to the housing crisis, and the reason we are in it so deeply as a society, than just the lack of available housing. This report will address, what I believe to be, crucial aspects of the housing crisis and explain why we cannot solve the issue solely by selling city-owned properties for the development of “affordable” housing. Using the developments proposed by the City of Hamilton on 5 and 13 Lake Avenue South as a case study, I will dive deeper into what well-thought-out and meaningful affordable housing looks like and why these proposed developments do not align with those ideals.¹

Defining Affordability and Demographical Information

According to the 2024 Ontario minimum wage², which is raised year after year to provide a more ‘livable’ wage, rent for affordable housing should not be over \$794.40 monthly. When we compare this metric to the Average Market Rent study published in September 2023, it is evident that the housing available does not meet the affordable housing standard, based on the definition provided by the Canada Mortgage and Housing Corporation (CMHC):

In Canada, housing is considered “affordable” if it costs **less than 30% of a household’s before-tax income**. Many people think the term “affordable housing” refers only to rental housing that is subsidized by the government. In reality, it is an overly broad term **that can include housing provided by the private, public and non-profit sectors**.⁵

	Hourly Pay	Weekly (40 hours)	Monthly (4 weeks)	Affordable Rent (30%)
Current Minimum Wage	16.55	662.00	2648.00	794.40
Livable Wage*	19.17	766.67	3066.67	920.00
2-Person Minimum Wage	33.1	1324	5296	1588.8

*Based on 2022 Average Market Rent³ study Bachelor Apartment rental cost (\$920.00).

CMHC defines affordable housing as less than 30% of a person's income *before tax*.⁴

Figure 1: Affordable Rent per Wages. Created by Ksenija Lukic.

¹ This report contains public sector Data made available under the City of Hamilton’s Open Data Licence.

² Labour, Immigration, Training and Skills Development, “Ontario Raising Minimum Wage October 1 to Support Workers,” Ontario newsroom, September 29, 2023, <https://news.ontario.ca/en/statement/1003574/ontario-raising-minimum-wage-october-1-to-support-workers>.

³ Open Hamilton and Canadian Mortgage and Housing Corporation (CMHC), “Average Market Rent,” Open Hamilton, September 8, 2023, https://open.hamilton.ca/datasets/dd4a386981684aad83720b902e2247e5_26/about.

⁴ I. Canada Mortgage and Housing Corporation (CMHC), “About Affordable Housing in Canada,” Canada Mortgage and Housing Corporation, March 31, 2018, <https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/about-affordable-housing/affordable-housing-in-canada#:~:text=What%20is%20affordable%20housing%3F,is%20subsidized%20by%20the%20government>.

⁵ Canada Mortgage and Housing Corporation (CMHC), “Affordable Housing Programs across Canada,” CMHC, December 24, 2020, <https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/develop-affordable-housing/provincial-territorial-programs-programs>.

Per the most recent rental cost metric we have, more than one income is required for housing to be considered affordable. This does not actively address the current population data available however as many people are not in situations where they would have a combined income.

Year	Hamilton	Bachelor	One-Bedroom	Two-Bedroom	Three-Bedroom
2016	901	-	-	-	-
2017	944.00	632.00	845.00	1030.00	1129.00
2018	1009.00	746.00	916.00	1085.00	1257.00
2019	1055.00	814.00	963.00	1130.00	1283.00
2020	1118.00	867.00	1033.00	1184.00	1350.00
2021	1190.00	915.00	1095.00	1271.00	1479.00
2022	1242.00	920.00	1142.00	1335.00	1450.00

Figure 2: Average Rental Cost (East Hamilton/Stoney Creek). Created by Ksenija Lukic.⁶

Based on the 2021 Canadian Census results for the East Hamilton/Stoney Creek area, people who are married or living common-law represent 54.07% of the population whereas those who are not married and not living common-law make up the other 45.94%⁷. With the assumption that most of the non-married population is operating on a singular source of income for housing, we can see that the need for housing that is affordable per a singular, rather than combined, source of income is essential. This is not to say that only singular individuals are in need of housing, however.

Marital Status	People
Married or living common-law	51305
Married	42280
Living common-law	9020
Living common law - Never married	6440
Living common law - Separated	560
Living common law - Divorced	1800
Living common law - Widowed	220
Not married and not living common-law	43590
Not married and not living common law - Never married	27060
Not married and not living common law - Separated	3140
Not married and not living common law - Divorced	6645
Not married and not living common law - Widowed	6740
Total	94890

Figure 3: 2021 Marital Status Census Data (East Hamilton/Stoney Creek). Created by Ksenija Lukic.

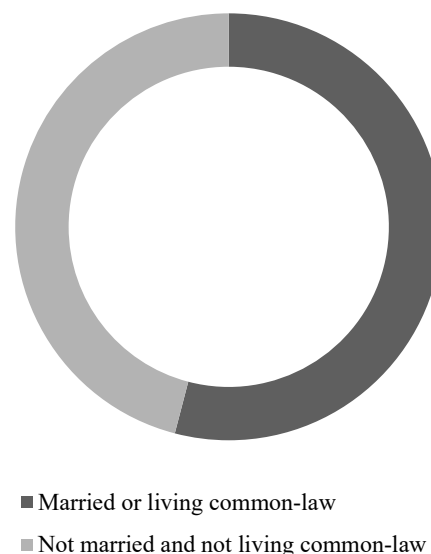


Figure 4: Chart of Marital Status (East Hamilton/Stoney Creek). Created by Ksenija Lukic.

⁶ Statistics Canada, “2021 Census of Population” (Census Profile, Ottawa, November 15, 2023).

<https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?Lang=E&SearchText=hamilton&DGUIDlist=2023A000435037&GENDERlist=1,2,3&STATISTIClist=1,4&HEADERlist=0>

⁷ Statistics Canada, “Marital status, age group and gender: Canada, provinces and territories and federal electoral districts (2013 Representation Order)” (Census Profile, Ottawa, March 29, 2023).

<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810013101&geocode=A000435036>

Previously it was defined that the ratio of singular to non-singular housing situations is 45.94 : 54.07 respectively. There is a substantial portion of the population in multiple-person housing situations and the proposed housing developments should reflect the demographics of the area and take this into consideration. To expand, the 2021 Census Data on family characteristics for East Hamilton/Stoney Creek proves that over 50% of the population lives in 2+ person housing situations, so much that the average household size is 2.7 persons⁸.

1 person	2 person	3 persons	4 persons	5+ persons
11760	14635	8080	7675	5330

Average household size: 2.7 persons

Based on 2021 Census Data: Housing and Dwelling Characteristics for East Hamilton/Stoney Creek⁹

Figure 5: Average Household and Dwelling Characteristics (East Hamilton/Stoney Creek). Created by Ksenija Lukic.

As such, any new affordable developments need to take into consideration the demographical information of the areas they are proposing developments more thoroughly and implement them in the design of their proposed solutions. I believe that this not only would be more appealing to the community, but it would show that the City of Hamilton cares about its existing residents and aims to preserve and enhance communities and their existing dynamics, rather than use spaces just because they appear “available.”

Proposed Lake Avenue South Developments

In addressing the Lake Avenue South proposed developments specifically, there is a lot more to be taken into consideration than just whether or not the existing site is “well-used.” As per the proposal described in the *Housing Sustainability and Investment Roadmap Work Program: City Property Review and Property Disposition Strategies (PED23099(a)/HSC23028(a)) (City Wide)* document created by the City of Hamilton Planning And Economic Development Department: Economic Development Division and Healthy and Safe Communities Department: Housing Secretariat Division, the proposed developments will “accommodate a **three-storey building** with a footprint of approximately 4,736 square feet, yielding **24 self-contained studio-units**, tenant amenity area, and **eight parking spaces**” on 5 Lake Avenue South, and “a **five-storey building** with a footprint of approximately 6,351 square feet, yielding **43 self-contained one-bedroom units**, tenant amenity area, common area, and **22 parking spaces**” on 13 Lake Avenue South¹⁰.

This proposal intends to provide 67 new housing units and reduce the existing 57 *public* parking spots to 30 *private* parking spots – effectively removing 57 free public parking spots for private use¹¹. Moreover, the proposal only indicates that one bedroom or studio units are planned to be built. This effectively excludes over 50% of the population in East Hamilton/Stoney Creek and implies that affordable housing

⁸ Statistics Canada, “2021 Census of Population.”

⁹ Statistics Canada, “2021 Census of Population.”

¹⁰ Van Hua et al., “Housing Sustainability and Investment Roadmap Work Program: City Property Review and Property Disposition Strategies (PED23099(a)/HSC23028(a)) (City Wide),” Escrimemeetings, December 6, 2023, <https://pub-hamilton.escrimemeetings.com/filestream.ashx?DocumentId=351484>.

¹¹ Samantha Beattie, “Hamilton Councillors Vote to Reject Affordable Housing - to Save 27 Stoney Creek Parking Spots | CBC News,” CBCnews, February 24, 2024, <https://www.cbc.ca/news/canada/hamilton/stoney-creek-affordable-housing-1.7122703>.

is only required for individuals and not those in diverse or familial living situations. The housing crisis is an issue that families and people in diverse living situations are also faced with, and thus this demographic should be included in any proposals to remedy it.

If the Lake Avenue South developments were to be built, housing for only 67 new people would be provided, and if we assume that every unit becomes occupied by couples it still only adds housing for 134 people. Further, if we assume these people are in a position to work, there will need to be **67-134 jobs locally** to cover living expenses and to reinforce the assumption that not every future resident would need a vehicle. However, if there is not the opportunity for employment locally, then they will need to travel or commute for work, which would require reliable public transportation in the area to surrounding areas. This poses a problem as East Hamilton/Stoney Creek area does not have as regular or as many bus lines and routes as Central Hamilton within the city itself, or to Burlington Go Station for commuters requiring means of work beyond the Greater Hamilton Area (GHA). Figure 6 below highlights the bus lines available to East Hamilton residents compared to that of Greater Hamilton.

Please note: only 10/34 available bus routes are immediately accessible, without requiring transfers, to residents of Stoney Creek/East Hamilton (Defined in this map as Wards 5, 9 and 10).

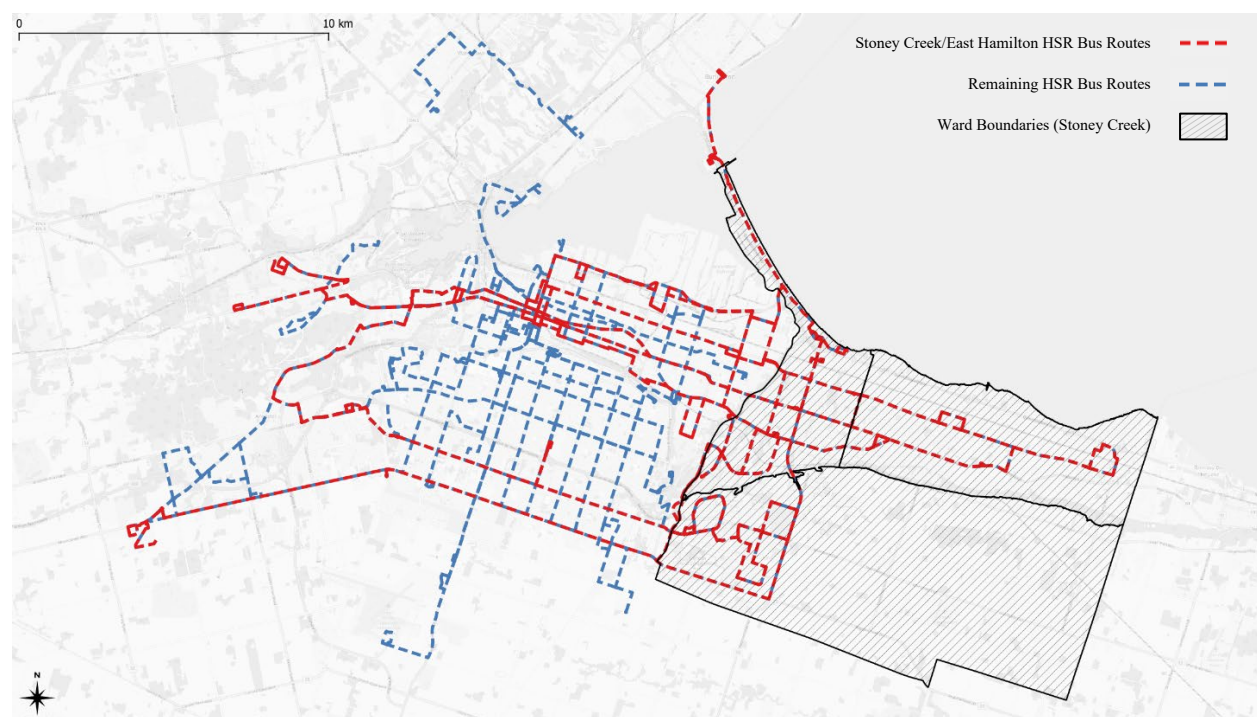


Figure 6: Map of Stoney Creek vs. Greater Hamilton HSR Bus Routes. Created by Ksenija Lukic with Open Data^{12 13 14}.

Lastly, if the public transportation is not increased and more regulated in these areas, then the future residents would, in fact, need vehicles to get them to and from work. The minimum 67 added residents, with the assumption that only single people will be living in these apartments, who will most likely have a

¹² Open Hamilton, “HSR Bus Routes” (table, Hamilton, February 5, 2024). https://services.arcgis.com/rYz782eMbySr2srL/arcgis/rest/services/HSR_Bus_Routes/FeatureServer/1.

¹³ Open Hamilton, “Ward Boundaries” (table, Hamilton, October 22, 2023). https://services.arcgis.com/rYz782eMbySr2srL/arcgis/rest/services/Ward_Boundaries/FeatureServer/7.

¹⁴ OpenStreetMap, (open data, n.d.). <https://www.openstreetmap.org/copyright>.

vehicle, adds 67 cars. Even if we assume only half of the new residents have vehicles, there is still over 30 vehicles which would create a challenge for the future residents. The proposed developments have a parking space to unit ratio of 0.45 (30 parking spaces : 67 housing units). This assumes that less than half of the residents would have a vehicle, meanwhile we stand at an average of 1.7 vehicles per household in the Greater Toronto-Hamilton Area (GTHA)¹⁵, and 1.5 vehicles per household in Hamilton specifically¹⁶. As such we cannot separate parking and vehicular requirements from that of the housing crisis for they are extremely interconnected, and the statements pushing the idea that we are in a housing crisis and not a parking crisis are unacceptable.

Defining the Livable City

Affordable housing is one of the main aspects many consider when describing the “livable city,” although there is much more to livability than just the presence of housing. It is important to first note that most global metrics used to define and compare livability of different cities **exclude cost of living** from their evaluations¹⁷. This is done because it was originally intended to be used as a **supplemental evaluation of cities** beyond the cost of living¹⁸. As such, it has a very loose definition and results in quite varied general interpretations, and no current universal definition across design fields exists.

The livable city should be understood as a city that provides all necessities of life today within a 5-15 minute travel distance, in other words, the livable city is the 15-minute city. The Congress for the New Urbanism (CNU) states that “the [15-minute city] may be defined as an ideal geography,”¹⁹ enabling residents accessible means to the necessities of life. Such necessities of life could be described per the United Nations’ *Universal Declaration of Human Rights, Article 25*, the right to a standard of living adequate for health and well-being and *Article 26*, the right to education. This would include food, clothing, housing, medical care, schools, and necessary social services²⁰. An article in CBC news explains:

The 15-minute city concept at its core is an urban planning framework intended to set up communities in such a way that they would have access to all their needs within a 15-minute walk or bike ride from their homes — so, easier access to the grocery store, the bank, medical care, jobs, etc.²¹

Continuing with the idea that 5-15 minute travel distance is an acceptable metric for accessibility, even if we add vehicular travel, the availability of these services would need to be within the travel range for the city to be livable. Further, if we wish to design for a city where vehicular travel is minimized, we will need adequate public transportation, bike lanes, and other such amenities leading to these essential

¹⁵ARUP and METROLIX, “The Big Move: Baseline Monitoring Report” (METROLINX, September 2013).

¹⁶Bess Ashby, “TTS 2016 City of Hamilton Summary by Ward” (Toronto: Transportation Tomorrow Survey, March 2018).

¹⁷Susannah Cramer-Greenbaum, “Who Can Afford a ‘Livable’ Place? The Part of Living Global Rankings Leave Out,” *International Journal of Urban Sustainable Development* 13, no. 1 (September 2, 2020): 70–82, <https://doi.org/10.1080/19463138.2020.1812076>.

¹⁸Cramer-Greenbaum, “Who Can Afford a ‘Livable’ Place,” 70–82.

¹⁹Andres Duany and Robert Steuteville, “Defining the 15-Minute City,” CNU, February 8, 2021, <https://www.cnu.org/publicsquare/2021/02/08/defining-15-minute-city>.

²⁰United Nations, “Universal Declaration of Human Rights,” United Nations, accessed February 26, 2024, <https://www.un.org/en/about-us/universal-declaration-of-human-rights>.

²¹Katerina Georgieva, “Debunking the 15-Minute-City Conspiracy Theory - and Why It Erupted at Essex County Council | CBC News,” CBCnews, April 17, 2023, <https://www.cbc.ca/news/canada/windsor/15-minute-city-conspiracy-theory-essex-county-council-1.6808005>.

elements. This would mean having grocery stores, doctors and medical centres, bus stops, post offices, government services, schools, etc. within the 15-minute range.

CNU explains, “The more human needs that are provided within the access of quarter-hour human-powered transportation sheds, the stronger the cities will be economically, socially, and environmentally”²² and as such the 15-minute livable city is the ideal city we should aim to design for. Livability, in the way described above, is a pertinent element of the places we design and should be a goal all new developments aim to abide by.

Rent Control

Further, there is also the aspect of maintaining affordability of these new developments. In Ontario, there is legislature in place to protect and control the cost of rental properties in the form of rent control. The Ontario instance of rent control could be described as tenancy rent control or rent stabilization²³. This control presents itself by a maximum percentage metric that landowners and rental property owners are legally allowed to raise rent on a yearly or 12-month basis, which, per last 10 years, ranges from 0.8-2.5% (excluding 2021 which was 0% due to COVID-19).²⁴ **This guideline does not however, apply to any new buildings, first-time rental properties built after November 15th 2018, and with tenant turnover²⁵.** As such, the new proposed developments, unless they are intended to be government subsidized housing or other forms of protected public housing, will not be rent controlled. This would mean that, even though they are intended as affordable housing, there is nothing currently in place to **keep them affordable**.

I strongly believe in the importance of re-implementing rent control on new rental developments for reasons such as the above mentioned specifically. Personally, I face anxieties about living in uncontrolled rental units and the uncertainty of not knowing how long I have in the place I call home. In the words of Phillip Mendonça-Vieira, “When demand for rental units is high and vacancy rates are low, landowners have a lot of power over their tenants—and all the more if they can increase rents at will.”²⁶ This power imbalance cannot be ignored as it becomes increasingly crucial for new purpose-built rentals that are built under the ruse of affordability. Rent control is a very important part of maintaining affordability, and if it isn’t consistent across all rental unit types, as expressed by Lawrence B. Smith, it creates extremes by “[depressing] the rent of units in the controlled sector [while elevating] the price of housing services in the uncontrolled sector.”²⁷ While many people would argue that the presence of rent control on new builds would de-incentivize the development of rental units, I would argue that taking that stance says that the City cares more about developer profits than the people living in these units. I do understand the value of incentives as motivation for the development of purpose-built rentals, but there needs to be a better way to do so that does not create housing insecurity.

Beyond protecting rental costs, I believe there also needs to be a baseline or cost per area metric determined and put in place for unit rental costs to ensure affordability and provide a comparable

²² Andres Duany and Robert Steuterville, “From Slogan to Substance, Planning the 15-Minute City,” CNU, December 13, 2022, <https://www.cnu.org/publicsquare/2022/12/13/slogan-substance-planning-15-minute-city>.

²³ Phillip Mendonça-Vieira, “Actually, Rent Control Is Great: Revisiting Ontario’s Experience, the Supply of Housing, and Security of Tenure,” July 16, 2018: 3.

²⁴ Government of Ontario, “Residential Rent Increases,” [ontario.ca](https://www.ontario.ca/page/residential-rent-increases#section-1), June 17, 2016, <https://www.ontario.ca/page/residential-rent-increases#section-1>.

²⁵ Government of Ontario, “Residential Rent Increases.”

²⁶ Mendonça-Vieira, “Actually, Rent Control Is Great,” 3.

²⁷ Lawrence B. Smith, “An Economic Assessment of Rent Controls: The Ontario Experience,” *The Journal of Real Estate Finance and Economics* 1, no. 3 (1988): 226, <https://doi.org/10.1007/bf00658918>.

measurement for renters. To expand, per a recent article done by CBC, the average monthly rent for a 2-bedroom apartment in Hamilton, as of September 2023, stands at \$2,301²⁸. If we assume the average 2-bedroom apartment size to be 866 square feet²⁹, then the cost per square foot would be \$2.66. Although this example is not that of an affordable unit, thinking about metrics such as these when determining new legislative implementations for affordable housing and the potential of implementing a standard baseline could be part of the solution. A regulated baseline, omitting whether it must be adhered to, would provide a way for landowners to be held accountable and give tenants the opportunity to be more informed about what affordable housing is.

Overall, we need to create incentives for developers to build more rental housing, while protecting rental costs to ensure long-term affordability. The presence of rent control helps to ensure tenants are not being taken advantage of and that people can feel secure in their homes without anxieties around unprotected rental costs, and the implementation of baseline area to rent metric would force accountability onto landowners who are renting at premium prices.

Conclusion

Communities need to be made livable and at the end of the day, Hamilton is becoming an increasingly unlivable city. I believe that access to food, local employment, and public transportation are of extreme importance in our city. Affordable housing is only one aspect of a livable city, and a lot more needs to be done, specifically from a legislative standpoint, before we can try to fix the housing crisis. To claim the most imminent solution to the housing crisis is the quick development of new “affordable” housing is extremely inconsiderate of all other stages of the solution, including the development of homelessness shelters and transitional housing alongside affordable housing. There needs to be much more “behind the scenes” work done to ensure the proper legislature is put in place to not only protect these types of buildings, but also protect the rental costs of new builds, otherwise there is absolutely nothing preventing affordable housing developments, other than government subsidized and public housing, from having a premium rental cost. We cannot act fast and without thought for issues that effectively will impact our city for generations to come. Cities are for people, and I believe that unless we approach these issues from a human-to-human background and consider all aspects that define the lives we live and all that is required to do so successfully, our efforts will be in vain and create more problems than solutions.

²⁸ Pete Evans, “Rent Is Going up More than \$100 a Month Right Now, Pushing Average Asking Price to New Record,” CBCnews, September 12, 2023, <https://www.cbc.ca/news/business/rentals-august-1.6963839>.

²⁹ Ben Myers, “Rentals.ca February 2019 National Rent Report,” Rentals.ca, March 15, 2019, <https://rentals.ca/blog/rentals-ca-february-2019-rent-report>.

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