



Hamilton

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CITY OF HAMILTON

COMMUNITY AND EMERGENCY SERVICES DEPARTMENT
Housing Services Division

TO: Chair and Members Emergency & Community Services Committee	WARD(S) AFFECTED: CITY WIDE
COMMITTEE DATE: December 9, 2013	
SUBJECT/REPORT NO: Housing and Homelessness Action Plan (CS11017(c)) (City Wide)	
SUBMITTED BY: Vicki Woodcox Acting General Manager Community and Emergency Services Department	PREPARED BY: Gillian Hendry (905) 546-2424 Ext. 4818 David Brodati (905) 546-2424 Ext. 6159 Jennie Vengris (905) 546-2424 Ext. 7801 John Filice (905) 546-2424 Ext. 3863
SIGNATURE: <i>B. Atanos</i>	

RECOMMENDATION

- (a) That Hamilton's 10-year Housing and Homelessness Action Plan attached as Appendix B to Report CS11017(c) be endorsed by City Council and forwarded to the Minister of Municipal Affairs and Housing for consideration;
- (b) That staff be directed to continue discussions with the Federal and Provincial governments within the context of Hamilton's Government Relations Strategy to seek funding opportunities to address affordable housing and homelessness needs as outlined in the 10 year Housing and Homelessness Action Plan;
- (c) That staff be directed to report back to Emergency & Community Services Committee in the second quarter of 2014 with a detailed plan to use existing housing related reserve accounts and approved capital budget accounts for initial implementation of the 10 year Housing and Homelessness Action Plan; and,

- (d) That staff be directed to report back to Emergency & Community Services Committee in 2015 with a detailed financial strategy in partnership with the federal and provincial governments and other key stakeholders to address funding commitments based on targets identified in the 10-year Housing and Homelessness Action Plan.

EXECUTIVE SUMMARY

Housing is a fundamental human need. It is the foundation for the economic, social and physical well-being of Hamilton residents. It is the central place from which we build our lives, nurture ourselves and our families and engage our communities. In other words, it is our home.

The Housing and Homelessness Action Plan (the Action Plan) is a 10 year, solution focused, person-centred plan that will guide decision making on how the Hamilton community will address affordable housing and homelessness issues. The Action Plan will be the foundation for how we collectively go about the business of ensuring everyone in Hamilton has a home. A summary of the Action Plan is attached as Appendix A to Report CS11017(c) and a full version of the Action Plan is attached as Appendix B to Report CS11017(c).

The data on housing needs and homelessness in Hamilton provides evidence that while much has been done to address these issues, more work lies ahead. As documented in *Examining the Housing and Homelessness Environment in Hamilton, City of Hamilton, October 2011* (attached as Appendix C to Report CS11017(c)):

- 5,400 households are on the waitlist for social housing;
- In one year 5,653 individual men, women and children sleep in an emergency shelter in Hamilton;
- 21% of renter households in Hamilton pay more than 50% of their income on rent; and,
- 15% of people are in core housing need.

The scope of the Plan is broad, encompassing the entire housing continuum including homelessness prevention and services, emergency shelter services, housing with supports, rent-geared-to-income housing, affordable market rent housing and affordable homeownership. This broad scope is necessary given the City's mandate as Service Manager to address affordable housing and homelessness in Hamilton.

The Plan and its supporting documents identify the nature and level of affordable housing and homelessness need, the strategies and actions required and targets to be achieved. Resources required to achieve those outcomes are also identified. The

resources are significant, and certainly greater than what the municipality can afford alone. It is within this context that the Action Plan articulates the following messages:

- Affordable housing is the basis for success in many aspects of people's lives, many aspects of our community and our City as a whole, so that strategies to address housing and homelessness issues should be seen as an investment, not a cost.
- There is a strong socio-economic case to be made for addressing housing and homelessness issues. Research shows that adequate and affordable housing are linked to positive health outcomes for individuals, families and communities. Investing in affordable housing is an economic stimulus with multiplier effects in other sectors of the economy. Affordable housing with supports and homelessness prevention creates long term public cost savings. The public cost in the form of incarceration, hospital stays and emergency shelters is greater than the cost of a housing first approach, which reduces those uses.
- Addressing affordable housing and homelessness issues is a shared responsibility between all three levels of government, the private sector, the not-for profit sector and the community at large.
- Not all strategies require new resources or large amounts of capital – many involve existing resources and activities like policy changes, education and advocacy.
- Hamilton is not starting from scratch and there is a lot of work already underway that can be built upon.

The Province requires that municipalities submit Council approved 10 year Housing and Homelessness Plans to the Ministry of Municipal Affairs and Housing by December 31, 2013. Council endorsement of the Housing and Homelessness Action Plan attached as Appendix B to Report CS11017(c) will fulfil this requirement.

It is critical that the Action Plan draws in many partners given the complexity of housing and homelessness issues. The Housing and Homelessness Planning Group was formed to ensure that creation of the Plan was collaborative. This committee is co-sponsored by the City of Hamilton and the Affordable Housing Flagship. The list of Planning Group members is attached as Appendix D to Report CS11017(c).

The Action Plan was developed in two phases. Phase One (Strategic Component) saw the development of a broad aspiration, 7 guiding values, 5 outcomes and 54 strategies (Report CS11017(b)). Phase One was endorsed by Council in June 2012 with direction for staff to develop Phase Two and report back to Council in 2013.

Phase Two (Implementation Framework) prioritizes 19 Critical Investment Strategies. The Critical Investment Strategies are those strategies most critical to achieving the targets identified for each outcome area. They are a way to prioritize investments. Phase Two of the Plan includes work plans for the Critical Investment Strategies that identify work underway, starting point actions, timing, new resources, key stakeholders and equity considerations.

The full Housing and Homelessness Action Plan in Appendix B to Report CS11017(c) is Phase One (Strategic Component) and Phase Two (Implementation Framework) combined.

There are strategies in the Housing and Homelessness Action Plan that require advocacy efforts to obtain additional funding and policy changes by senior levels of government. Housing was identified as a priority area for government relations in the City's 2012-2015 Strategic Plan. Staff from the City Manager's office is working with Housing Services Division staff to develop an advocacy framework that builds on the City's Government Relations Strategy.

Alternatives for Consideration – None

FINANCIAL / STAFFING / LEGAL IMPLICATIONS

Financial:

Many of the Action Plan strategies do not require significant financial investment. A number of strategies require policy changes, advocacy, shifts to the way systems operate and education for various stakeholders.

However, there are a number of Critical Investment Strategies that do require significant investment in partnership with the federal and provincial governments as highlighted in the table below:

Strategy	Targets and Resources Required
Explore potential for new incentive and funding programs and expand and promote more broadly existing City incentive programs to increase the supply of affordable housing (e.g. capital grants/loans, tax deferrals, waived development and other charges etc.)	\$30 million annually over 10 years to meet the target of 3,000 new affordable rental units

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Expand portable and in situ rent subsidy programs (i.e. rent supplements and/or housing allowances that go with the tenant and are not tied to a particular unit)	\$2.52 million annually over 10 years to meet the target of 2,100 new housing allowances.
Explore the potential for new funding programs and expand and promote more broadly existing programs for rehabilitating the housing stock, including: <ul style="list-style-type: none"> • Ontario Renovates • Grassroots, neighbourhood or community based quality-improvement initiatives 	\$7 million annually to rehabilitate target of 3,500 units of existing housing stock needing repair/modifications at approximately \$20,000 per unit
Adequately fund capital reserves for social housing based on Building Condition Assessments and Reserve Fund Studies	\$3.24 million annually to fund Building Condition Assessments and the renewal of Provincial Social Housing Renovation and Retrofit Program
TOTAL:	\$42.7 million annually

The financial commitment to implement the Housing and Homelessness Action Plan strategies must be a shared responsibility. All three levels of government, the private sector and the broader community are all stakeholders in the implementation of the Action Plan. The Plan recognizes that the federal and provincial levels of government are best positioned to contribute a significantly greater proportion of the cost of implementing the Plan. This makes sense given the tax revenue potential based on income tax and other tax sources, compared to the municipal property tax based system.

The City of Hamilton already contributes the greatest share of existing housing and homelessness related program costs – approximately \$46 million annually for social housing operating subsidies alone. Costs identified in the previous table are above and beyond these existing costs.

The Action Plan does not assign costs to stakeholders at this time. It is anticipated that there will be an extension to the Federal Homelessness Partnership Strategy funding and the Federal/Provincial Investment in Affordable Housing initiative funding for an additional five years beyond March 31, 2014. However, that extension has not been formally announced, nor has funding levels or program details. As such, it is prudent to take a phased approach concerning the Action Plan funding strategy.

Staff are recommending that for the first year of the Plan, only existing resources be used. This would include moving forward on those Critical Investment Strategies that do not require significant investment beyond staff time. In addition, staff are recommending that existing City resources in the form of housing related reserve

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accounts and approved capital budget allocations be used for those strategies that require financial investments beyond staff time.

The table below outlines the existing housing related City reserve accounts/approved capital budget allocations and which Action Plan strategies the accounts can be used to start implementation.

Reserve Account/Approved Capital Budget Allocations	Current Balance as at September 30, 2013	Action Plan Strategy
Revolving Home Ownership Reserve (#112254)	\$208,851	Strategy 2.3: Increase homeownership opportunities for renters - including social housing tenants (e.g. down payment assistance programs, rent-to-own initiatives, and education on purchase process etc.)
Supplement/Housing Allowance Reserve (#112252)	\$1,324,845	Critical Investment Strategy 2.4: Expand portable and in situ rent subsidy programs (i.e. rent supplements and/or housing allowances that go with the tenant and are not tied to a particular unit)
Social Housing Capital Reserve Fund (#112248) This reserve fund is intended for emergencies for the social housing stock, and spending should be incremental over at least four years to a maximum of \$500K per year.	\$3,224,450	Critical Investment Strategy 4.10: Adequately fund capital reserves for social housing based on building condition assessments
Home Start Program Reserve (#112009) The Home Start Program is no longer being implemented. This reserve could be repurposed to implement the Critical Investment Strategies indicated.	\$327,837	Critical Investment Strategy 3.8: Make available high quality, trauma-informed counselling supports for individuals and families in homelessness and/or insecure housing situations Critical investment Strategy 4.12: Plan and implement community building efforts that will develop a 'sense of community' in all social housing (e.g. activities that will

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		<p>positively enhance neighbour relations)</p> <p>Critical Investment Strategy 5.9: Ensure that clients/participants/tenants are meaningfully engaged in planning and decision making in the areas that impact their lives. This includes:</p> <ul style="list-style-type: none"> • a model for citizen engagement which will be applied to the Action Plan implementation phase and the Housing Services Division and • citizen engagement as part of housing and homelessness service funding relationships with community based agencies
Hamilton Emergency Home Repair Program (#102045)	\$235,562	<p>Critical Investment Strategy 4.1: Explore the potential for new funding programs and expand and promote more broadly existing programs for rehabilitating the housing stock, including:</p> <ul style="list-style-type: none"> • Ontario Renovates • Grassroots, neighbourhood or community based quality-improvement initiatives <p>Strategy 4.8: Expand assistance programs to facilitate modifications for persons with disabilities in private market housing (e.g. Ontario Renovates)</p>
Bed Bug Eradication Program (Capital Budget account 6731341301)	\$350,000	<p>Critical Investment Strategy 4.5: Develop and implement a proactive and coordinated strategy to address bedbugs with a focus on human rights</p>
<p>Council approved \$350,000 for bed bug remediation as part of the 2013 capital budget.</p>		
Social Housing Renovations (Capital Budget account 112248)	\$500,000	<p>Strategy 4.6: Increase the number of rental housing units that meet the needs of larger families.</p>
Council approved \$500,000		<p>Strategy 4.9: Inventory, rate and increase</p>

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for social housing renovations as part of the 2013 capital budget.		the number of social housing units that meet the needs of persons with disabilities through existing and new housing opportunities.
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**Total existing housing related reserves/approved capital budget accounts:
\$6,171,545**

After more is known about senior government housing and homelessness related program investments for Hamilton, and after the City’s government relations strategy has been developed and is underway, staff will return to Emergency and Community Services Committee in 2015 with a robust financial strategy for the investments needed to implement the Action Plan.

Staffing:

There are no staffing implications to Report CS11017(c).

Legal:

There are no legal implications to Report CS11017(c).

HISTORICAL BACKGROUND

In 2004, Council approved Keys to the Home: A Housing Strategy for Hamilton (HSC04037(a)/PED04296) which was the first housing strategy for the City since amalgamation. It offered 24 recommendations, all of which have been actioned as identified in Report HSC04037(b).

In 2007, Council approved Everyone Has a Home: A Strategic Plan to Address Homelessness (ECS07020). This was Hamilton’s first comprehensive plan to address homelessness and created the aspiration that “everyone has a home”. The plan offered 5 broad outcomes with 36 strategies. Most of the strategies have been implemented with a few requiring re-examination given the current state of homelessness and the changing landscape of Hamilton’s homelessness service delivery. That re-examination occurred as part of the current Housing and Homelessness Action Plan.

In 2009, Planning and Economic Development staff collaborated with Community Services staff to develop residential housing policies as part of the Urban Hamilton Official Plan. Those policies, recently approved by the Ontario Municipal Board, provide the land use planning policy framework to guide all types of housing development.

The Province's Long Term Affordable Housing Strategy (LTAHS) was released in November 2010 and it focuses on transforming the way housing and homelessness services are delivered to achieve better outcomes for people. Emerging from the LTAHS, the Province developed the Housing Services Act, 2011. The Act, in conjunction with the Provincial Housing Policy Statement (released August 2011), provides a new legislative framework for affordable housing and homelessness in Ontario. The Act requires that municipalities complete a 10-year housing and homelessness plan.

In October 2010, a Housing and Homelessness Planning Group was convened to provide guidance to staff in the development of the Housing and Homelessness Action Plan.

In October 2011, staff released *Examining the Housing and Homelessness Environment in Hamilton*, a review of local data on housing and homelessness. This information was provided to Emergency & Community Services Committee in December 2011 through Report CS11017(a) and is attached as Appendix C to report CS11017(c).

In June 2012, Council endorsed the strategic component of the Action Plan in principle (Report CS11017(b)) and directed staff to return with an implementation framework. This report reflects that direction and the full 10 year Housing and Homelessness Action Plan is attached as Appendix B to Report CS11017(c).

The Action Plan is grounded in evidence and best practices obtained through a comprehensive review of data, an environmental scan and a community consultation strategy that engaged over 800 people. In October 2012, staff released "What we Heard...Talking to People about Housing and Homelessness in Hamilton", a report on the results of the community engagement work undertaken. This report is attached at Appendix E to Report CS1107(c).

POLICY IMPLICATIONS/LEGISLATED REQUIREMENTS

The Housing and Homelessness Action Plan links to and complements other key City of Hamilton planning initiatives including:

- *City of Hamilton Corporate Strategic Plan* – The vision of the City of Hamilton is to be the best place in Canada to raise a child, promote innovation, engage citizens and provide diverse economic opportunities. The implementation of the Housing and Homelessness Action Plan is identified as Strategic Action xi for Objective 1.5 (Support the development and implementation of neighbourhood and City wide strategies that will improve the health and well-being of residents)

- *The Urban Hamilton Official Plan* – The City’s Urban Official Plan contains residential and housing policies that are complemented and supported by the Action Plan, including policies and strategies that address a mix and range of housing, density bonusing, secondary suites and zoning.
- *Neighbourhood Development Strategy* – This strategy works with priority neighbourhoods by engaging residents and creating approaches to improve quality through local community development activities. Stable, quality affordable housing contributes to improved neighbourhoods.
- *The City of Hamilton Equity and Inclusion Policy* – This corporate-wide policy provides a framework for understanding how principles of inclusion and equity should be embedded in all of the work of the City of Hamilton.
- *Accessibility for Ontarians with Disabilities Act* – The Action Plan describes the unique housing needs of persons with disabilities, identifies two targets about disability and has five strategies that work toward better support the housing needs of persons with disabilities. One of the strategies explicitly identifies the need to support housing providers in implementing standards within the AODA.

Furthermore, Council approval of the Housing and Homelessness Action Plan will fulfil the legislated requirement of the Provincial Long-Term Affordable Housing Strategy and Housing Services Act that municipalities submit Council approved 10 year housing and homelessness plans to the Province by December 31, 2013. The Province will review the municipal plans and offer comments for municipal consideration. The Province does not actually approve the plans.

RELEVANT CONSULTATION

The creation of the Action Plan was a collaborative effort. A Housing and Homelessness Planning Group was convened by the City of Hamilton and the Affordable Housing Flagship to provide advice and guidance on the development of the Plan. Over two dozen representatives from key housing and homelessness sectors have participated for the past three years in the development of this Plan. The list of Planning Group members is attached as Appendix D to Report CS11017(c). The time, energy, and dedication demonstrated by members of the Planning Group is a strong testament to the community’s commitment and resolve to help achieve the Plan’s aspiration of everyone having a home.

Through a robust community engagement strategy, City staff talked to people with a variety of perspectives (having lived, planned and worked within a variety of housing

contexts). In that effort more than 800 people were engaged through the following activities:

- Hiring three community based facilitators to assist with community conversations, data analysis and strategy development.
- Consulting eight Citizen Advisory Committees;
- Completing 22 Community Roundtable Discussions (14 with people with experiences of homelessness or housing insecurity);
- Collecting General Public Surveys in nine local sites;
- Engaging a range of stakeholders at a follow up event where the initial findings were put on display for feedback.

A report on the consultation results is attached as Appendix E to Report CS11017(c).

The Project Team also engaged in extensive internal, cross-departmental collaboration. Staff from other departments participated in the Action Plan through membership on the Planning Group, participation in focus groups and attending strategic meetings. The following departments were engaged through the development of the Action Plan:

- City Manager's Office - Government Relations, Service Delivery Review and Neighbourhood Development Strategy
- Planning and Economic Development
- Public Health
- Finance
- Community & Emergency Services
- CityHousing Hamilton

ANALYSIS / RATIONALE FOR RECOMMENDATION

There are a number of reasons why a Housing and Homelessness Action Plan is needed at this time.

- The data on housing insecurity and homelessness in Hamilton provides clear evidence that while much has been done to address these issues, much more work lies ahead. For example:
 - In 2012, an average of 5,553 households were on the wait list for Rent-Geared-to-Income (RGI) housing in Hamilton. This is a significant increase from three years previous;

- In 2012 3,287 individual men, women and children spent at least one night in an emergency shelter in Hamilton;
- In 2006, 21% of renter households paid more than 50% of their income on shelter. These people are at significant risk of homelessness;
- Hamilton is projected to grow by approximately 26%, to 658,900 people by 2031. As identified in the new Urban Official Plan, Hamilton needs to create 629 new rental housing units each year to meet the housing demand of that population growth. With this growth comes demographic changes that require an appropriate housing response.
- There is a strong socio-economic case to be made for addressing housing and homelessness issues. Research shows that adequate and affordable housing are linked to positive health outcomes for individuals, families and communities. Investing in affordable housing is an economic stimulus with multiplier effects in other sectors of the economy. Affordable housing with supports and homelessness prevention creates long term public cost savings. The public cost in the form of incarceration, hospital stays and emergency shelters is greater than the cost of a housing first approach, which reduces those uses.
- It is important for Hamilton to have clear priorities in order to be prepared for future funding and partnership opportunities. The Action Plan includes a community owned vision, shared goals, agreed upon priorities and strategies for housing and homelessness in Hamilton. This allows for potential funding opportunities from Federal and Provincial governments to be matched to local needs, instead of allowing available funding to drive community responses. This is particularly important given the move to consolidate funding programs and give local municipalities more flexibility on how that funding should be used.
- As Service Manager for affordable housing and homelessness issues, the City is required to develop a 10-year plan as mandated by the Province's Long-Term Affordable Housing Strategy and the Ontario Policy Statement on Affordable Housing.
- While previous plans to address housing (Keys to the Home, 2004) and homelessness (Everyone has a Home, 2007) issues in Hamilton were important achievements, the social and economic environment has shifted over time, in large part due to a major economic recession, and more recently renewed economic growth. It is time to look at the current situation and to examine our responses to housing insecurity and homelessness in a more integrated way.

The Housing and Homelessness Action Plan contains the following elements:

- A community aspiration addressing homelessness and affordable housing
- Seven values that underpin the Plan
- Five broad outcome areas that the Plan will work to achieve
- Sixteen targets to achieve
- 54 strategies (of which 19 are prioritized as Critical Investment Strategies) that will help us meet the targets, achieving the outcomes and moving us toward our aspiration

Aspiration:

The Action Plan articulates the following aspiration: ***Everyone has a home...Home is the foundation.***

“Home” is defined as accommodation that is safe, affordable, suitable, with appropriate supports where necessary and that helps people realize their full social, economic and health potential.

The community challenged the Action Plan Project Team and Planning Group to be bold when developing the Action Plan. The aspiration “Everyone has a home” is certainly bold and far reaching. It is an end state that will be difficult to realize but the community made it clear that addressing affordable housing and homelessness needs to be a priority for Hamilton.

The addition of the tag line “...Home is the foundation” emphasizes that housing underpins the social, economic and physical well-being of Hamilton's citizens. This recognizes that housing has an impact on so many different aspects of peoples' lives.

Core Values:

All aspects of the Action Plan are grounded in the following core values:

- 1. Person-Centred Supports:** People and their experiences are central in all planning and development considerations.
- 2. Rights-Based and Anti-Discrimination:** Housing is a fundamental human need. Some groups of people face disproportionate barriers to safe and secure housing. Efforts must acknowledge these inequities and intentionally work to eliminate them.
- 3. Risk and Protective Factors:** Evidence demonstrates that people who have more protective factors in their lives mediate risks better. Successfully

addressing homelessness and housing insecurity increases those factors in peoples' lives that protect and support them while decreasing risk factors.

- 4. Evidence-Based, Measurable and Impact-Driven:** Housing and homelessness responses should be based on intentional planning and good evidence which 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 the 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.
- 7. Place and Neighbourhoods:** A full range of quality housing options contributes to neighbourhoods that are healthier and more dynamic.

Outcomes and Strategies:

The Action Plan identifies five outcomes that are critical to the community aspiration of everyone having a home. A total of 54 strategies (19 of which are prioritized as Critical Investment Strategies) are identified in the Action Plan, grouped by the relevant outcome area. The full Action Plan in Appendix B to Report CS11017(c) contains a listing of the strategies.

Outcome 1: There is More Affordable Rental and Ownership Housing in Hamilton to Help Meet the Need and Demand (12 Strategies including 4 Critical Investment Strategies)

Creating new affordable housing is important because it adds to the existing housing stock and offsets any loss of housing due to demolitions and conversions. New housing supply provides for more choice and helps moderate price increases in the market.

Given the economic realities of the business model of rental housing, the private sector alone will not invest in new affordable rental housing. So some form of public subsidy is needed. While the City of Hamilton can and is playing its part to increase the supply of affordable rental housing, the responsibility for this task also rests with the Federal and Provincial governments, the private sector, and the community at large. It is essential that the senior levels of governments get back to investing in affordable rental housing in a permanent and sustained manner.

The Action Plan identifies one target for Outcome 1:

- Target 1: 300 new affordable rental housing units per year, of which:
 - At least 25% in areas not adequately served by affordable housing
 - At least 10% for Persons with Disabilities
 - At least 10% for large families
 - At least 50% that meet deep affordability (affordable to households up to the 40th income percentile)
 - At least 10% attached to housing supports

The Action Plan presents twelve strategies to meet the target and achieve the outcome of increased affordable housing by:

- Developing housing in a more collaborative way involving partnerships;
- Looking at our existing resources and seeing what we can leverage;
- Looking at how land use planning and our system of development approvals can facilitate our affordable housing goals being met.

Outcome 2: Increase People's Housing Affordability, Stability and Choice (10 Strategies including 3 Critical Investment Strategies)

For many people housing is simply not affordable. Lack of income and the relative high cost of housing not only make it hard for people to find housing that is affordable to them, it limits where they may choose to live and in what kind of housing they may choose to live in.

The Action Plan identifies four targets for Outcome 2:

- Target 1: Reduction in ATH Waitlist by 50% by 2023
- Target 2: 100% density and housing type targets designated in approved secondary plans achieved
- Target 3: Reduction in rental households paying more than 50% of income on rent by 5% by 2023 (based on 2021 Census)
- Target 4: 2,100 new housing allowances by 2023

The Action Plan presents ten strategies to deal with people's housing affordability, stability and choice by:

- Helping people to afford housing by increasing income opportunities, and through programs to help keep housing affordable;
- Ensuring a full range of housing in all neighbourhoods to increase people's choice and to improve neighbourhoods.

Outcome 3: People Have the Individualized Supports they Need to Help them Obtain and Maintain Housing (9 Strategies including 5 Critical Investment Strategies)

Many people require more than simply the bricks and mortar of a housing unit to remain successfully and adequately housed. Many people needing support with their housing are not receiving them in a timely and adequate manner. A prime example is health related supports such as substance abuse and mental health services. This is resulting in people seeking similar support from other non-health funded services such as emergency shelter staff or landlords. These service providers do not have the training, resources or expertise to adequately address the support needs of those individuals and families.

The housing with supports system is complex as there are multiple types and levels of support individuals or families may need and each of these supports are often provided by different service providers and funded by different government bodies. In many cases the funding body responsible for the housing unit is different than the funding body responsible for the support services. This patchwork is further complicated by a lack of clarity around jurisdictional responsibility of government funders and service providers. This results in service gaps and challenges accessing services for people seeking support.

The Action Plan identifies three targets for Outcome 3:

- Target 1: Each emergency shelter sector (men's, women's, youth and family) identifies and achieves annual targets for shorter shelter stays
- Target 2: No one is discharged into a shelter or onto the street from an institutional setting
- Target 3: 100% of the social housing providers in Hamilton adopt eviction prevention practices by 2014

The nine strategies in the Action Plan are aimed at ensuring people are receiving adequate and timely supports so they can access and remain housed.

Outcome 4: People live in housing that is good quality, safe and suitable to their needs (14 Strategies including 5 Critical Investment Strategies)

The availability of housing and being able to afford it are critical for people's well-being. But if the housing is not of decent quality and if people do not feel safe in their housing they are not truly in a home, no matter how affordable the housing may be.

The Action Plan identifies four targets for Outcome 4:

- Target 1: 100% of social housing providers implement community development plans by 2018
- Target 2: Incidents of bed bugs complaints are reduced by 25% by 2018
- Target 3: Incidents of bed bug re-infestation in social housing is reduced by 50% by 2023
- Target 4: 3,500 residential units are rehabilitated by 2023, of which:
 - 2,000 are rental
 - 1,500 are ownership (300 are modified for persons with disabilities)

The fourteen strategies to achieve the outcome of good quality, suitable and safe housing focus on:

- Upgrading the physical quality of housing;
- Ensuring the suitability of housing meets people's needs in terms of size, functioning, and modifications that allow full use of the unit and building;
- Creating safe environments within housing and community building to improve the social quality of our housing communities.

Outcome 5: People Receive Respectful, Quality Service within a "User Friendly" System and Experience Equity in Housing (9 Strategies including 2 Critical Investment Strategies)

People need to access affordable housing and its related supports easily in order to be successful in finding and maintaining housing.

The system of housing services is complex. For people in need of housing, it is not always easy to understand or access the supports they need to get and maintain housing. Applications for social housing, access to supports for housing, finding apartments within the private market and learning about potential subsidy programs are examples of parts of the housing system. Also, not only is the system complex but

many people who rely on community, social and/or government related services have experienced some form of stigma, inequity or service that lacks compassion or respect.

Many renters face barriers such as discrimination in trying to find housing and face stigma if they are housed in particular neighbourhoods or housing situations. The discrimination and inequity is not only present during the application process, tenants can be exploited through tactics that include lack of maintenance, harassment and other illegal actions. These experiences often result in people becoming more vulnerable, more frustrated and more deeply in crisis. In extreme cases, it can be an infringement on the human rights of renters.

The Action Plan identifies four targets for Outcome 5:

- Target 1: The City of Hamilton Housing Services Division adopts a citizen engagement model by 2015
- Target 2: All service providers with a funding relationship with the Housing Services Division of the City of Hamilton demonstrate citizen engagement by 2018
- Target 3: Tenant-led applications to the Landlord Tenant Board increase to 20% by 2018
- Target 4: Uncontested eviction hearings decrease to 25% by 2018

The Action Plan presents nine strategies to achieve the outcome of people receiving respectful quality services and experiencing equity in Housing.

Work Plans for the 54 Strategies

Hamilton has done a lot of good work and many strategies build on that good work. A number of strategies are already underway.

The Action Plan is a long term plan and therefore the 54 strategies need to be prioritized. The 19 Critical Investment Strategies help us achieve our targets more quickly and effectively and so are areas for immediate attention.

See Part C of full Action Plan in Appendix B to Report CS11079(c) for full work plan details.

Evaluation:

The Action Plan needs to be evaluated to ensure that the five outcome areas are being met through the achievement of Critical Investment Strategies and the identified targets; that resources are being used effectively, efficiently, and strategically to make progress toward the achievement of the outcomes; that there are no unintended impacts on individuals or groups of people; and that there is on-going accountability, information and reporting to stakeholders, decision-makers, funders and the community at large. As measurement and monitoring will be an on-going activity, the work plans can be adjusted and resources can be shifted to better support the implementation of strategies, which support the targets, and ultimately lead to the actualization of the outcome areas.

Reporting:

A key strength of the evaluation of the Action Plan is that it allows for reporting on targets. Year One establishes a baseline for reporting and subsequent annual reports will indicate progress being made from year to year. Measuring progress annually will be an assessment of how the strategies help to achieve the targets and each of the five outcome areas. A more comprehensive report will be developed at the five year point. This report will evaluate progress in achieving the targets for the outcome areas and provide analysis as to the reasons for not achieving targets. This report will also include recommendations for the remaining years of the Action Plan. At the 10 year mark of the Action Plan, staff will develop a comprehensive outcome report. The final progress report will examine what factors and variables facilitated the realization of the outcomes and what acted as barriers to success.

This reporting effort will be directed to City Council, senior levels of government and the community. They provide an opportunity for collaborators, stakeholders, decision-makers, investors, and people who experience precarious housing and homelessness to be engaged in the implementation of the Action Plan.

Link to Government Relations Strategy:

There are strategies in the Housing and Homelessness Action Plan that require advocacy efforts to obtain additional funding and policy changes by senior levels of government. Housing was identified as a priority area for government relations in the City's 2012-2015 Strategic Plan. Staff from the City Manager's office is working with Housing Services Division staff to develop an advocacy framework that builds on the City's Government Relations Strategy.

As outlined in Report CM13003 – Government Relations Strategy, staff will:

- Seek collaborative solutions and approaches;
- Meet regularly with Hamilton political representatives, including members of the government and all other parties;
- Use media opportunities effectively and appropriately; and,
- Work with local, provincial and national institutions and agencies such as the Association of Municipalities of Ontario (AMO) and the Federation of Canadian Municipalities (FCM).

Staff will also explore the feasibility of a tri-partite agreement with Canada's three levels of government (local, provincial and federal) to create formal partnerships, structures and funding arrangements to encourage greater collaboration and creative solutions to address the housing needs in Hamilton.

ALTERNATIVES FOR CONSIDERATION

None.

ALIGNMENT TO THE 2012 – 2015 STRATEGIC PLAN:

Strategic Priority #1

A Prosperous & Healthy Community

WE enhance our image, economy and well-being by demonstrating that Hamilton is a great place to live, work, play and learn.

Strategic Objective

1.5 Support the development and implementation of neighbourhood and City wide strategies that will improve the health and well-being of residents.

xi. Implement a ten-year Housing and Homelessness Action Plan with strategies to support:

- Increasing the supply of affordable rental and ownership housing
- Developing a plan to improve housing affordability and geared to income that includes outlying communities in Hamilton with rising poverty issues
- Providing individualized supports to facilitate housing retention and ownership
- Providing quality, safe and suitable housing options

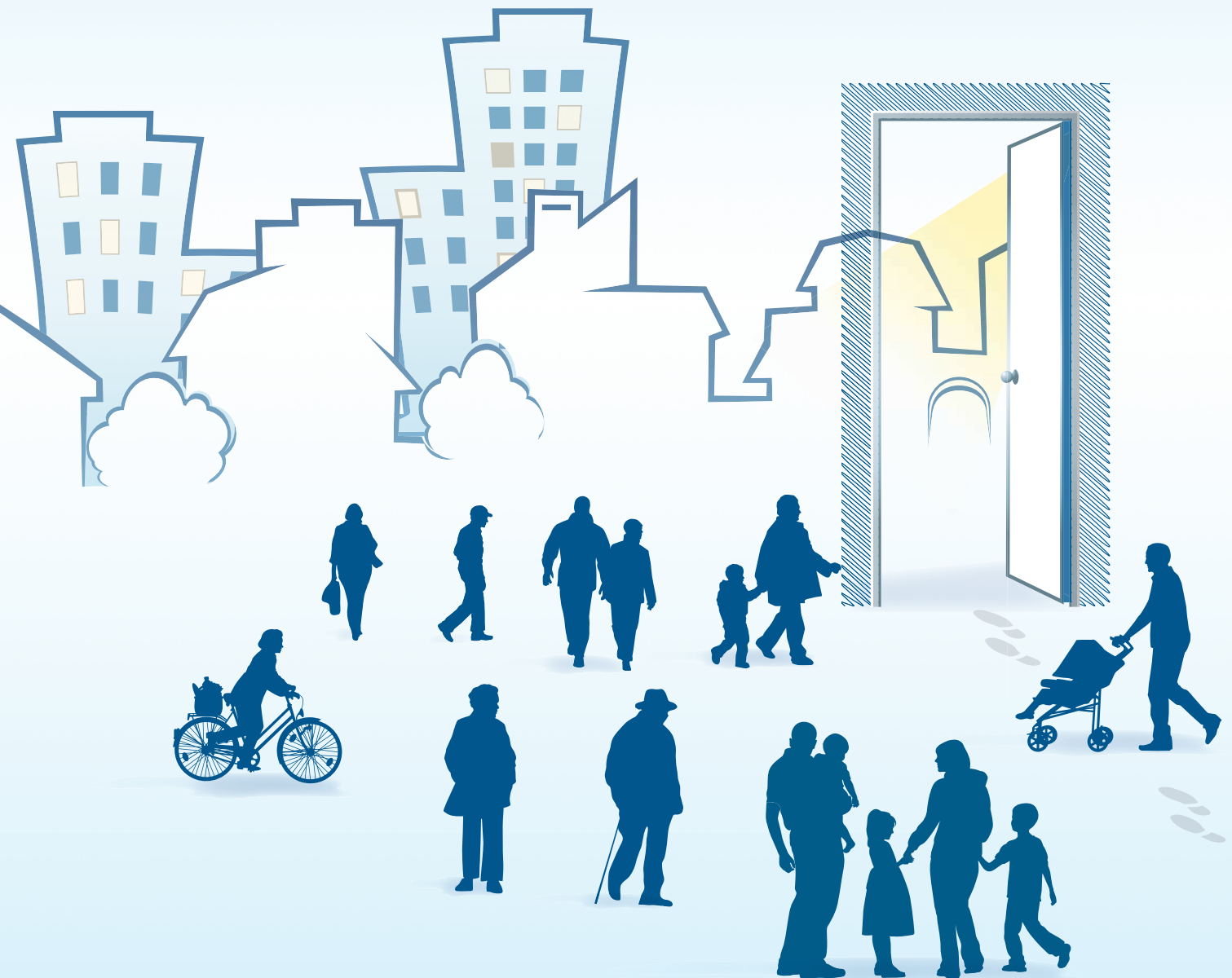
APPENDICES / SCHEDULES

- Appendix A to Report CS11017(c): The Housing and Homelessness Action Plan (Summary Report)
- Appendix B to Report CS11017(c): The Housing and Homelessness Action Plan (Full Report)
- Appendix C to Report CS11017(c): “Examining the Housing and Homelessness Environment in Hamilton”
- Appendix D to Report CS11017(c): Housing And Homelessness Planning Group Membership List
- Appendix E to Report CS11017(c): “What We Heard...Talking to People About Housing and Homelessness in Hamilton”

Everyone has a home... Home is the foundation

October 2013

Hamilton's Housing & Homelessness Action Plan Summary





Hamilton's Housing and Homelessness Action Plan Summary

Everyone has a home...Home is the foundation



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► Hamilton's Housing and Homelessness Action Plan Summary

Everyone has a home...Home is the foundation

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1. INTRODUCTION

The 10-year Housing & Homelessness Action Plan will help the City of Hamilton make decisions about affordable housing and homelessness issues in Hamilton. The plan has two parts:

- **A strategic plan** with a vision, guiding values, outcomes and targets
- **An implementation plan** with 54 strategies, critical investments, accountabilities, timing, reporting and monitoring.

The plan will guide how we ensure that everyone in Hamilton has a home.

The development of the plan was supported by the Housing and Homelessness Planning Group, made up of members from more than a dozen housing sectors in Hamilton. This group was co-sponsored by the Affordable Housing Flagship, a group of private, public and non-profit stakeholders who came together to promote affordable housing.

City staff talked to people with different perspectives, all of whom have lived, planned or worked within a variety of housing contexts, and analyzed statistical information to ensure the plan is grounded in evidence.

The plan links to and complements other key planning initiatives in Hamilton including the City of Hamilton's Corporate Strategic Plan, The Urban Hamilton Official Plan, the Neighbourhood Development Strategy and the Hamilton Roundtable for Poverty Reduction.

This report summarizes Hamilton's 10-year Housing & Homelessness Action Plan. Further details, can be found in the full length plan and supporting documents at www.hamilton.ca/HousingActionPlan.

The plan will guide how we ensure that everyone in Hamilton has a home.

2. KEY CONCEPTS FROM THE ACTION PLAN

Housing Continuum

This Action Plan responds to homelessness and housing insecurity for all residents with low or moderate incomes. It provides solutions for all types of housing situations, known as the 'housing continuum'. The housing continuum includes:

- Supports for people who are absolutely homeless
- Emergency Shelter
- Housing with Supports (Supported, Supportive and Transitional Housing)
- Social Housing (Rent Geared to Income)
- Affordable Rental (Market)
- Affordable Homeownership

Equity

An equity perspective recognizes that people do not have the same access to services. Some people may need different services or more supports to find and stay in their homes. Peoples' experiences of housing insecurity and homelessness are complex and the issues of gender, Aboriginal status, sexual orientation, age, race and ability have a significant impact on these experiences. The issue of equity is an important part of Hamilton's housing solutions.

Homelessness

Homelessness is the experience of people sleeping outside, in a public place or a shelter (absolute homelessness), people staying with family and friends (hidden homelessness) and people who are at-risk of becoming homeless because of unaffordable, inadequate, unsafe housing conditions.



Affordable housing

Affordable housing is housing that costs 30% or less of gross household income for households with low to moderate income.

Housing First

According to the Homeless Hub, Housing First is an approach to ending homelessness that means quickly providing homeless people with housing and then providing additional services as needed. While the housing technically comes first, supports and services must be put in place at the same time or very quickly. The concept of 'housing' in Housing First must be flexible to meet the unique needs of some groups of people (for example, women and youth).



▶ 3. HOUSING AND HOMELESSNESS IN HAMILTON

Housing is a fundamental human need. It is the foundation for the economic, social and physical well-being of Hamilton residents. It is the central place from which we build our lives, nurture our families and ourselves and engage our communities.

While much has been done to address issues of housing insecurity and homelessness in Hamilton, more work lies ahead. Local housing need indicators show that:

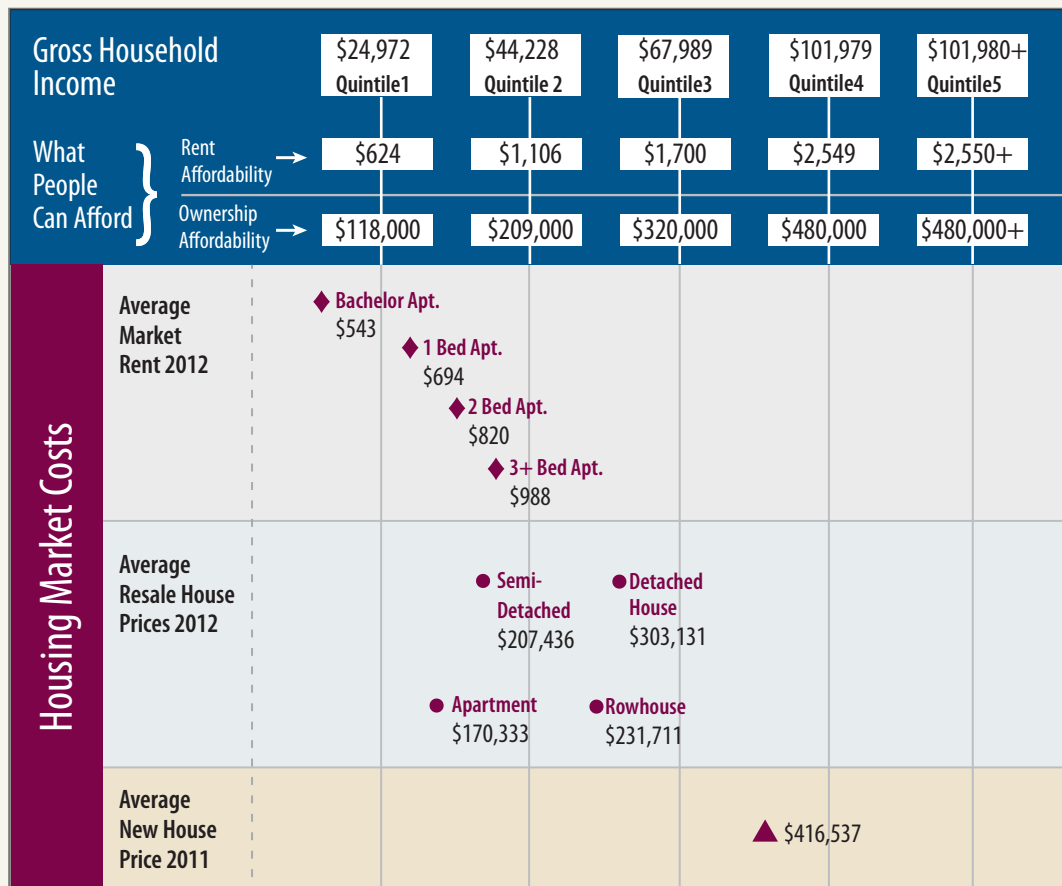
- 5,400 households are on the waitlist for social housing
- In one year 5,653 individual men, women and children sleep in an emergency shelter
- 21% of renter households pay more than 50% of their income on rent
- 15% of people do not live in housing that is safe, is in reasonable repair, suits their needs and/or is affordable

Hamilton has relatively affordable housing compared to municipalities in the Greater Toronto Area (GTA). The following chart shows that people who earn a low income (less than \$25,000) struggle to find good quality housing that meets their needs and that they can afford.



Affordability & Housing Costs in Hamilton

This chart shows the income quintile levels for households in Hamilton and what rental and ownership housing rates households can afford at those income quintile thresholds. The chart also shows the actual cost of certain types of rental and ownership housing in the market place. The actual costs can be compared to what people can afford.



Rental Affordability Assumptions

- Based on 30% of gross household income

Ownership Affordability Assumptions

- 10% downpayment
- Monthly payment frequency
- Interest rate 5yrs closed at 5.14% (posted rates for major banks)
- 25 year amortization period

Income Quintile:

Income quintiles represent the range of household income divided into five equal portions (or quintiles). For example, in Hamilton, the lowest income quintile is less than \$24,972, and 20% of households earn income below this threshold. The second income quintile is between \$24,972 and \$44,228, and 20% of households earn income in this range, etc. For affordable housing, the focus is on households in the first three income quintiles, i.e. earning below \$67,989.

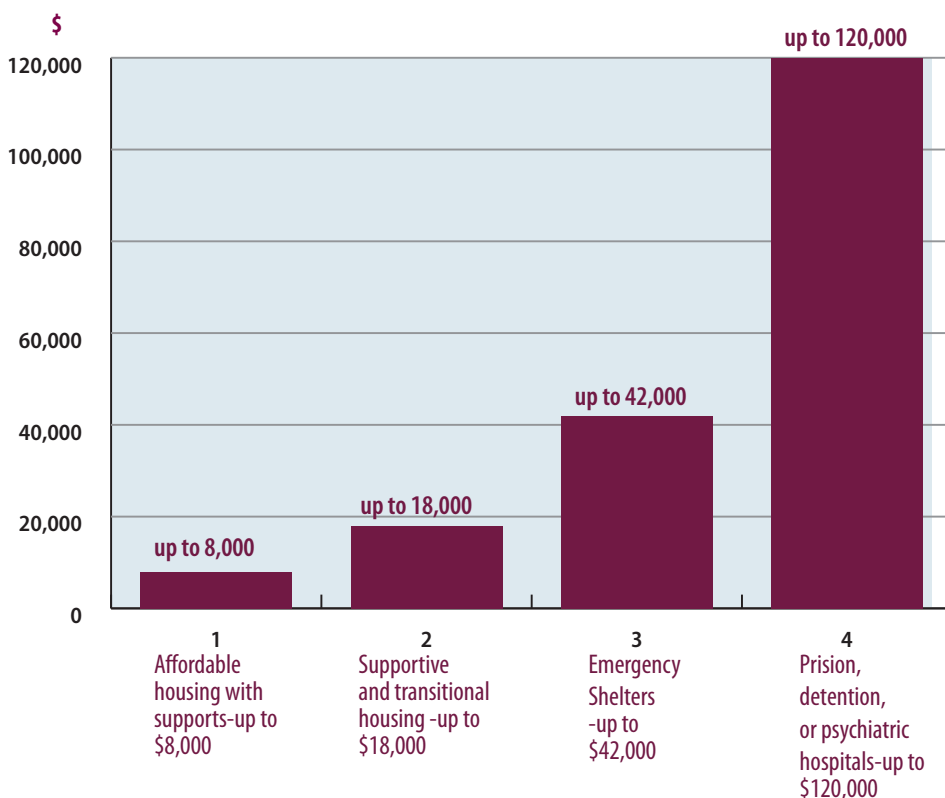
Sources: City of Hamilton, 2006 Census, CMHC, Realtors Association of Hamilton-Burlington

4. THE CASE FOR HOUSING

Affordable housing is important to Hamilton because it has broad economic impacts and improves the health and well-being of our citizens.

Solving the problem of affordable housing and homelessness makes economic sense. It reduces long term public costs. The public cost for incarceration, hospital stays and emergency shelters is greater than the cost of providing people in homelessness with housing.

According to a 2005 study by Steve Pomeroy, the following are the annual costs for one person in a variety of settings:



In addition to public cost savings, an adequate supply of quality affordable housing drives economic development. It helps attract skilled, educated and highly mobile professionals.

Housing is also important when it comes to health. A person’s wellness, health and quality of life is directly linked to their housing situation. Research shows that people experiencing homelessness or insecure housing situations tend to have worse physical and mental health outcomes. Housing is necessary for a healthy life and is the foundation for being an active and engaged citizen.

Adequate, safe, affordable housing is a key aspect of building better neighbourhoods. Strong neighbourhoods with a sense of community are important to peoples’ health and social well-being, and are key to economic growth.

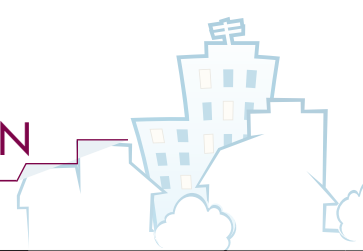
5. THE ACTION PLAN—ASPIRATION AND CORE VALUES

The Action Plan begins with a strong aspiration and set of core values. These are foundational to the research, community engagement and strategies that form the Action Plan.

Aspiration: Everyone has a home...Home is the foundation.

Core Values:

- 1. Rights-Based and Anti-Discrimination:** Housing is a fundamental human need. Some groups of people face more barriers to housing as a result of racism, oppression and discrimination. Efforts must intentionally work to eliminate these barriers.
- 2. Person-Centred Supports:** People and their experiences are central to all planning and development considerations. People are supported in ways that make sense for their unique circumstances and their economic, cultural, and gender realities.
- 3. Risk and Protective Factors:** Evidence shows 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 peoples' lives.
- 4. Evidence-Based, Measurable and Impact-Driven:** People in our community deserve housing and homelessness solutions 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.
- 7. Place and Neighbourhoods:** Place matters. 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.



HOUSING & HOMELESSNESS ACTION PLAN

Aspiration	Everyone has a home...Home is the foundation		
Core Values	<ul style="list-style-type: none"> • Person-Centred Supports • Rights-Based and Anti-Discrimination • Risk and Protective Factors • Efficient and Effective Use of Community Resources • Place and Neighbourhoods 		
Outcomes	<p style="text-align: center;">OUTCOME 1</p> <p style="text-align: center;">“Supply”</p> <p>There is more affordable housing in Hamilton to meet the need and demand</p>	<p style="text-align: center;">OUTCOME 2</p> <p style="text-align: center;">“Affordability”</p> <p>People’s housing affordability, stability and choice is increased</p>	<p style="text-align: center;">OUTCOME 3</p> <p style="text-align: center;">“Supports”</p> <p>People have the individualized supports they need to help them obtain and maintain housing</p>
Targets	<p style="text-align: center;">↓</p> <p>↑ 300 New Affordable Rental Housing Units Per Year</p> <p>Of which:</p> <ul style="list-style-type: none"> • At least 25% in areas not adequately served by affordable housing • At least 10% for persons with disabilities • At least 10% for large families • At least 50% that meet deep affordability (<i>affordable to households up to 40th income percentile</i>) • At least 10% attached to housing supports 	<p style="text-align: center;">↓</p> <p>↓ 50% Reduction in social housing waitlist by 2023</p> <p>↑ ALL Density and housing type targets designed in approved secondary plans achieved</p> <p>↓ 15% Reduction in rental households paying more than 50% of income on rent by 2023*</p> <p>↑ 2,100 New housing allowances by 2023</p> <p>*Based on the 2021 Census</p>	<p style="text-align: center;">↓</p> <p>↑ ALL Emergency shelter sector (men’s, women’s, youth and family) identifies and achieves annual targets for shorter shelter stays</p> <p>↓ NO ONE Is discharged into a shelter or onto the street from an institutional setting</p> <p>↑ ALL Social housing providers in Hamilton adopt eviction prevention practices by 2014</p>
Strategies	Critical Investment Strategies 1.1/1.2/1.6/ 1.11	Critical Investment Strategies 2.1a/2.4/2.9	Critical Investment Strategies 3.1/3.2/3.3/3.4/3.6/3.7/3.8
Progress Indicators	Developed in conjunction with strategy work plans for each outcome		
Work Plans	<p>Elements to be considered when developing individual work plans for each outcome</p> <ul style="list-style-type: none"> • Starting Points • Timing • Costing • Key Stakeholders • Equity Considerations 		





- Evidence-Based, Measurable and Impact-Driven
- Integrated and Comprehensive Community Planning

<p>OUTCOME 4</p> <p>“Quality”</p> <p>People living in housing that is good quality, safe and suitable to their needs</p>	<p>OUTCOME 5</p> <p>“Equity”</p> <p>People receive respectful, quality services within a "user-friendly" system and experience equality in housing</p>
<p>↓</p> <ul style="list-style-type: none"> ▲ ALL Social housing providers implement community development plans by 2018 ▼ 25% Reduction in incidents of bed bugs complaints by 2018 ▲ 50% Reduction in incidents of bed bugs re-infestation in social housing by 2023 ▲ 3,500 Residential units are rehabilitated by the year 2023 <p>Of which: 2,000 are rental 1,500 are ownership* <i>*300 modified for Persons with Disabilities</i></p>	<p>↓</p> <ul style="list-style-type: none"> ▲ The City of Hamilton Housing Services Division adopts a citizen engagement model by 2015 ▲ ALL Service providers who have a funding relationship with the Housing Services Division of the City of Hamilton demonstrate citizen engagement by 2018 ▲ 20% Increase in the percentage of tenant-led applications to the Landlord Tenant Board by 2018 ▼ 25% Decrease in the percentage of uncontested eviction hearings by 2018
<p>Critical Investment Strategies 4.1/4.5/4.10/4.11/4.12</p>	<p>Critical Investment Strategies 5.7/5.9</p>

Everyone
has a home...
Home is the
foundation



6. STRATEGIES AND ACTIONS

The Action Plan outlines 54* strategies and the actions that need to be undertaken to help us achieve our outcomes and targets:

- 19 of the strategies are considered critical investment strategies key to achieving the targets identified for each outcome area. They are a way to prioritize investments.
- The remaining strategies are also important, but not as critical to achieving our targets.

Actions that support the strategies have also been identified in the Action Plan. The chart below outlines the critical investment strategies identified in the plan and gives an example of one* action that will be undertaken to help implement that strategy.

*Please refer to the full Action Plan for a detailed list of all strategies.

OUTCOME # 1 – Supply	
CRITICAL INVESTMENT STRATEGY	ACTION EXAMPLE
Advocate for a National Housing Strategy and for provincial and federal funding for new affordable housing	<ul style="list-style-type: none"> • Link with the current Government Relations work and other community advocacy efforts
Explore new incentive and funding programs and expand and promote more broadly existing City incentive programs to increase the supply of affordable housing	<ul style="list-style-type: none"> • Inventory what programs/incentives exist now in Hamilton and identify for whom this information will be useful
As part of the City’s new Comprehensive Zoning By-law, explore the potential for pre-zoning	<ul style="list-style-type: none"> • Identify areas where pre-zoning for appropriate zoning designations is possible and would support affordable housing development
Explore opportunities for social housing providers to leverage their existing capital assets in order to develop additional affordable housing units	<ul style="list-style-type: none"> • Review Housing Services Act and social housing operating agreements and identify opportunities for potential development using existing social housing assets

OUTCOME #2 – Affordability

CRITICAL INVESTMENT STRATEGY	ACTION EXAMPLE
Encourage mixed housing and mixed income development in all urban neighbourhoods by increasing opportunities for affordable housing in areas where opportunities are limited	<ul style="list-style-type: none"> • Ensure that all municipal planning decisions with respect to mix and range follow the policy direction of the Urban Hamilton Official Plan • Map areas underserved by affordable housing
Expand rent subsidy programs	<ul style="list-style-type: none"> • Secure new funding and/or reallocate funding
Advocate for changes to income policies like increased social assistance rates and Living Wage policy	<ul style="list-style-type: none"> • Link to broader community advocacy efforts

OUTCOME #3 – Supports

CRITICAL INVESTMENT STRATEGY	ACTION EXAMPLE
Expand housing with support options including mobile, in situ and transitional housing options	<ul style="list-style-type: none"> • Conduct/review research about housing with supports, on what exists and what is needed
Develop partnerships with senior levels of government to do a better job of discharge planning	<ul style="list-style-type: none"> • Organize a municipal/provincial housing forum in Hamilton
Implement an assessment and support process as part of the 'wait list' for social housing to better address the needs of applicants	<ul style="list-style-type: none"> • Review current access processes and develop a model for enhanced service
Encourage the development and implementation of enhanced eviction prevention policies in the social housing system	<ul style="list-style-type: none"> • Support the best practices from the Housing Services Act Working Group for eviction prevention
Ensure high quality, trauma-informed services and supports for individuals and families in homelessness and/or insecure housing situations	<ul style="list-style-type: none"> • Build on practices of person-centredness with the system of housing and homelessness services

OUTCOME #4 – Quality

CRITICAL INVESTMENT STRATEGY	ACTION
Explore the potential for new funding programs and expand and promote, more broadly, existing programs for rehabilitating the housing stock	<ul style="list-style-type: none"> Evaluate the Ontario Renovates Program and connect with the renovation pilot of the Neighbourhood Development Strategy
Develop and implement a proactive and coordinated strategy to address bed bugs	<ul style="list-style-type: none"> Consult with the Domiciliary Hostel Working Group and social housing providers to develop an implementation plan
Adequately fund capital reserves for social housing	<ul style="list-style-type: none"> Ensure social housing building condition assessments are up to date and adequate
Encourage all social housing providers to support tenant safety through capital improvements	<ul style="list-style-type: none"> Engage Hamilton Police Services safety audits for identified social housing communities
Plan and implement community building efforts that will develop a sense of community in all social housing	<ul style="list-style-type: none"> Look to Neighbourhood Development Strategy as a model

OUTCOME #5 – EQUITY

CRITICAL INVESTMENT STRATEGY	ACTION
Engage tenants and landlords regarding rights and responsibilities through: <ul style="list-style-type: none"> Outreach Mediation Public awareness 	<ul style="list-style-type: none"> Engage community development workers to work with landlords and tenants about their rights and responsibilities
Ensure that everyone who accesses housing and homelessness services is meaningfully engaged in planning and decision making that impacts their lives	<ul style="list-style-type: none"> Engage various stakeholders to develop the right model

7. WORK ALREADY UNDERWAY

The Action Plan is not starting from scratch – there is a lot of work already underway that we can build on:

- The Housing and Homelessness Action Plan has already been endorsed by City Council as a Strategic Action within the City of Hamilton's 2012-2015 Strategic Plan.
- Incentive programs are in place for residential development (e.g. development charge exemptions for affordable housing, Hamilton Downtown Multi Residential Property Investment Program, etc.) that serve various purposes and are targeted to different areas and types of development.
- The advocacy work of the Association of Municipalities of Ontario, Ontario Non-Profit Housing Association and Federation of Canadian Municipalities (and other Provincial and National associations) can be leveraged as we implement the plan.
- Currently funding 1,500 rent supplements and housing allowances to people who live with a low income.
- The Hamilton Roundtable for Poverty Reduction works locally to get issues of income and affordability on the radar.
- Currently provide 3,000 housing with supports units or beds in Hamilton (including mobile, in-situ and Residential Care Facilities). The majority of these options are for persons with mental health issues, physical or cognitive disabilities and people experiencing homelessness.
- The City of Hamilton's Emergency Shelter Services area employs three social workers to provide brief intervention and long term counseling to people experiencing homelessness from a trauma-centred perspective.
- Hamilton has a long history of administering programs to rehabilitate existing housing stock. The Ontario Renovates program (formerly the Residential Rehabilitation Assistance Program) is expected to help improve 225 units of affordable housing in Hamilton by March 2015.
- CityHousing Hamilton, through its Tenant Engagement Strategy, is embarking on community building efforts.
- Hamilton's emergency shelters are successfully implementing the Blueprint for Emergency Shelter Services to improve basic shelter services and help people secure and maintain long term housing.
- Since 2003, 731 affordable rental housing units have been constructed in Hamilton through the Canada-Ontario Affordable Housing Program.
- Working with the community and Residential Care Facility operators to implement recommendations from a review of the Domiciliary Hostel Program (Room for Potential Report, 2011).

8. INVESTING IN HAMILTON'S ACTION PLAN

Many of the Action Plan strategies do not require significant financial investment. A number of strategies require policy changes, advocacy, shifts to the way systems operate and education for various stakeholders. However the plan does identify four critical investment strategies that require significant resources:

CRITICAL INVESTMENT STRATEGY	INVESTMENT
Expand existing incentive programs, and explore potential for new ones, to increase supply of affordable housing (e.g. capital grants, loans and tax deferrals)	\$30 million annually over 10 years to meet the target of 3,000 new affordable rental units
Expand portable and in situ rent subsidy programs (i.e. rent supplements and/or housing allowances that go with the tenant and are not tied to a particular unit)	\$2.52 million annually over 10 years to meet the target of 2,100 new housing allowances
Expand existing funding programs, and explore potential for new ones, to rehabilitate housing stock, including: <ul style="list-style-type: none"> • Ontario Renovates • Grassroots, neighbourhood or community-based quality-improvement initiatives 	\$7 million annually to rehabilitate target of 3,500 units of existing housing stock needing repair/modifications
Adequately fund capital reserves for social housing based on Building Condition Assessments and Reserve Fund studies	\$3.24 million annually to fund Building Condition Assessments and the renewal of Provincial Social Housing Renovation and Retrofit Program
TOTAL	\$42.7 MILLION ANNUALLY

Addressing housing and homelessness in Hamilton is a shared responsibility. Implementing the Action Plan will require coordinated advocacy efforts and resource commitments from all three levels of government, the private sector, the non-profit sector and the community.

“Home is a place you choose, not somewhere you are forced to stay out of necessity.”

“Safe, affordable housing makes sense and makes good healthy communities.
We won’t need many other services from government ... it pays to have good housing.”

“We need to feel safe where we live – we don’t feel safe right now.”

“People are on waiting lists for extended periods of time.
Give support to these people while they are on the list.”

“There isn’t enough good quality affordable housing.”

“Encourage the federal government to re-think its role in housing and
make a commitment to a National Housing Strategy.”

“Responsible landlords should be rewarded for well-maintained properties.”

“If you don’t know the questions to ask, it’s hard to find the service.”

“Workers should take a ‘no wrong door’ problem-solving approach to clients, informing
them of all allowances and programs they are entitled to apply for and spending the neces-
sary time with clients to help them understand the system. This customer service approach
should be standardized across agencies.”

- EXCERPTS FROM WHAT WE HEARD...TALKING TO PEOPLE ABOUT HOUSING & HOMELESSNESS IN HAMILTON

9. THE COST OF NOT IMPLEMENTING THE PLAN

If in 10 years we don't achieve Outcome #1 – "Supply", we will:

- Have a net loss of rental housing stock with no new rental housing, and we won't be able to replace any losses due to demolitions and conversions to condominiums
- Have a 'tighter' rental market with lower vacancy rates resulting in less choice for renters and higher rents
- Lose our ability to offer affordable housing choices to employers and skilled professionals who are thinking about re-locating to Hamilton

If in 10 years we don't achieve Outcome #2 – "Affordability", we will:

- Double the households on the social housing waiting list
- Have a decline in the overall health of Hamilton residents and neighbourhoods as a result of increasingly instable housing situations and lack of choice

If in 10 years we don't achieve Outcome #3 – "Supports", we will:

- See the hundreds of people who have been successfully housed, homeless again, thereby elevating emergency shelter occupancy to a crisis level
- Have more emergency department visits as people have nowhere else to turn for their health needs
- Have more evictions from private market and social housing buildings. Landlords will have increased costs as a result of high tenant turnover



9. THE COST OF NOT IMPLEMENTING THE PLAN

If in 10 years we don't achieve Outcome #4 – "Quality", we will:

- Have people living in poor quality and/or unsuitable housing with poorer health outcomes
- Have less choice for people with special housing needs
- Have a deteriorating housing stock that will be more expensive to repair later

If in 10 years we don't achieve Outcome #5 – "Equity", we will:

- Have further segregation of people who are traditionally discriminated against in housing that is poor quality and unsuitable
- See more people who find it harder and take longer to find stable housing and satisfaction
- Have to spend more resources on each system area (housing, healthcare, corrections, food security, etc.)



10. NEXT STEPS

There are three elements that take the Action Plan from a strategic document to a plan that positively impacts the lives of people experiencing housing insecurity and homelessness in Hamilton:

- 1. Commitment to ongoing implementation.** Implementing the Action Plan will require concerted energy, attention and resources. There must be dedicated staff resources to coordinate implementation of the Action Plan. There needs to be a commitment to shifting policies and practices in service delivery for the benefit of Hamilton residents. Finally, there will need to be some financial investment to implement the strategies that will impact peoples' lives.
- 2. Strong partnerships and shared responsibility.** The solutions for housing insecurity and homelessness must be a holistic community effort. The City of Hamilton cannot do this alone. The private and non-profit sectors, other levels of government and people who access the system must commit to being part of the solution.
- 3. Monitoring and reporting.** The Action Plan needs a strong commitment to evaluation in order to understand if the strategies and actions are working, to reallocate limited resources and, most importantly, to understand if the housing experiences of people are improved.

The process of developing the Action Plan has re-ignited a conversation about housing in Hamilton. The 10-year implementation phase of this plan must continue and push that conversation to inspire change and innovation.



▶ 11. IF WE DO IMPLEMENT THE PLAN

If in 10 Years we DO implement the Housing and Homelessness Action Plan:

- There will be more affordable rental and ownership housing to meet need and demand...creating the opportunity for employers to move their business to Hamilton because employees will be able to find and afford housing
- People's housing affordability, stability and choice will be increased...people will be able to live in their chosen communities through their lifespan
- People will have the individualized supports they need to help them obtain and maintain housing...reducing public cost burden in other sectors (like health and corrections)
- People will live in housing that is good quality, safe and suitable to their needs...increasing the health of all of Hamilton's residents, no matter where they live
- People will receive respectful, quality service within a "user friendly" system and experience equity in housing...people's housing experiences will always include dignity and fairness

Everyone in Hamilton will have a home.



▶ 13. CONTACT US

Questions regarding this report should be directed to:

- ▶ Dave Brodati - Manager, Investment in Affordable Housing
Housing Services Division
Community and Emergency Services Department
City of Hamilton
Telephone: 905-546-2424 ext.6159
Email: david.brodati@hamilton.ca

- ▶ The full Housing and Homelessness Action Plan Report is available online at
www.hamilton.ca/HousingActionPlan



Related reports:

Examining the Housing & Homelessness Environment in Hamilton – Oct 2011

What We Heard... Talking to People About Housing & Homelessness in Hamilton – Oct 2012



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

For more information:

www.hamilton.ca/HousingActionPlan



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

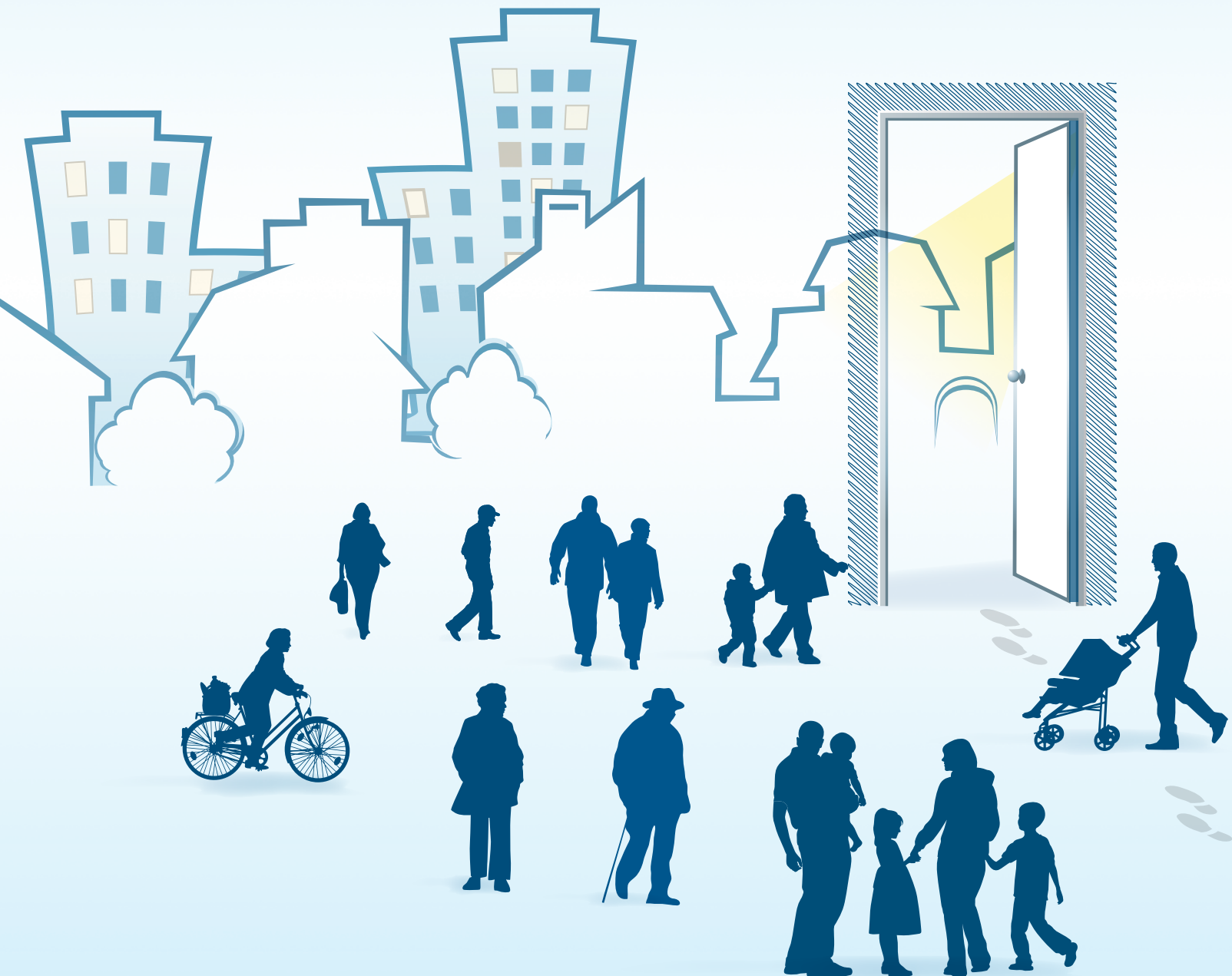
Community roundtable participant



Everyone has a home... Home is the foundation

December 2013

Hamilton's Housing & Homelessness Action Plan – Draft



Everyone has a home...

Home is the foundation

Housing and Homelessness Action Plan – Draft



“Home is a place you choose,
not somewhere you are
forced to stay
out of necessity”
– *Community roundtable participant*

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



Hamilton

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ACKNOWLEDGMENTS

The Housing and Homelessness Action Plan is the result of a collaborative effort. The contributions of the following groups were critical to the development of this Plan.

The Affordable Housing Flagship

- The Housing and Homelessness Planning Group (please see the membership of the Planning Group in Appendix A)
- The Community Facilitators (Sharleen Ramon, Ed McRae and Naseem Sherwani)
- City of Hamilton staff including members from Community and Emergency Services Department, Public Health Services, Planning and Economic Development, Neighbourhood Development Strategy, and the City Manager's Office
- And a special thank you to all members of the public who were consulted for the Action Plan.

EXECUTIVE SUMMARY

Introduction

Housing is a fundamental human need. It is the foundation for the economic, social and physical well-being of Hamilton residents. It is the central place from which we build our lives, nurture our families and ourselves and engage our communities. In other words, it is our home.

The Housing and Homelessness Action Plan (the Action Plan) is a 10-year, solution-focused, person-centred plan that will guide decision making on how the Hamilton community will address affordable housing and homelessness issues. It is a strategic plan with a broad aspiration and a set of guiding values, outcomes and targets to be achieved.

It is also an implementation framework with 54 strategies, critical investments, accountabilities, timing, reporting and monitoring. The Action Plan will guide how we collectively go about the business of ensuring everyone in Hamilton has a home.

The data on housing need and homelessness in Hamilton provides evidence that, while much has been done to address these issues, more work lies ahead. As documented in *Examining the Housing & Homelessness Environment in Hamilton, City of Hamilton, October 2011*:

- 5,400 households are on the waitlist for social housing
- In one year, 5,653 individual men, women and children sleep in an emergency shelter in Hamilton
- 21% of renter households in Hamilton pay more than 50% of their income on rent
- 15% of people are in core housing need.

Beyond clear need, there are other reasons why Hamilton must ensure that everyone has a home: 1) housing is a human need; 2) good housing promotes better health and social outcomes; and 3) housing investment makes good economic sense.

Equity is a critical concept when looking at community planning across all human services. An equity lens acknowledges that people do not have the same degree of access to goods and services and some people may need different or more supports to gain that access. People's experiences of housing insecurity and homelessness are complex and the issues of gender, Aboriginal status, sexual orientation, age, race and ability have a significant impact in these experiences.

In order to address this need in our community, we must have a shared sense of how to do it. To that end, the development of the Action Plan was informed by the knowledge and expertise available in our community.

City staff talked to people with a variety of perspectives (having lived, planned and worked within a variety of housing contexts). The questions that were developed were solution-focused and asked people to speak from their experience.

Over 800 people were engaged through the following activities:

- Hiring three community-based facilitators to assist with community conversations, data analysis and strategy development
- Consulting eight Citizen Advisory Committees
- Completing 22 Community Roundtable Discussions (14 with people with experiences of homelessness or housing insecurity)
- Collecting General Public Surveys in nine local sites
- Engaging a range of stakeholders at a follow-up event where the initial findings were put on display for feedback.

In addition to engaging citizens and groups and incorporating their experience into the Plan, many forms of statistical information were analyzed to ensure the Action Plan is grounded in the evidence available.

It is important to note that the Action Plan does not exist in isolation but links to and complements other key planning initiatives in Hamilton, including the City of Hamilton's Equity and Inclusion Policy, the City of Hamilton's Strategic Plan, the City's Urban Hamilton Official Plan, the Neighbourhood Development Strategy, and the Hamilton Roundtable on Poverty Reduction.

A number of people who had experienced homelessness were interviewed for this Plan. The following story is from one of those interviews:

We talked to Frank about his experiences with homelessness, substance use and jail. He hasn't done crack, hasn't been to jail and has been housed for the past year and a half – the longest stretch he's ever experienced. What does he think is different this time around? For the first time, he left jail and had a place to live and someone that cared about him.

The Action Plan – Aspiration and Core Values

The Action Plan has a clear aspiration – that ***Everyone has a home...Home is the foundation.*** In order to meet that aspiration, this plan includes a series of elements including five outcomes, 13 targets and 54 strategies (some of which are prioritized into “Critical Investments”). These elements are guided by the following core values:

1. Rights-Based and Anti-Discrimination
2. Person-Centred Supports
3. Risk and Protective Factors
4. Evidence Based, Measurable and Impact-Driven
5. Efficient and Effective Use of Community Resources
6. Integrated and Comprehensive Community Planning
7. Place and Neighbourhoods

The Action Plan – Outcomes, Targets and Critical Investment Strategies

The Outcomes were developed through research, literature reviews and consultation. The targets provide a way to measure progress. The Critical Investment Strategies are those strategies that are the most critical to achieving the targets identified for each outcome area. Work plans detailing starting point actions, stakeholders, costs, timing and equity considerations have been developed for the Critical Investment Strategies.

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

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

If in 10 years we don't achieve this outcome, the impacts will be:

- Net loss of rental housing stock because, if no new rental housing is built, we will not be able to replace any losses due to demolitions and conversions to condominiums or other uses.
- Potentially a “tighter” rental market with lower vacancy rates resulting in less choice for renters and ultimately higher rents.
- Loss of our “competitive edge” in terms of being able to offer affordable housing choices to employers and skilled professional labour thinking about relocating in Hamilton.

Targets

Target #1: 300 new affordable rental housing units per year, of which:

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

Critical Investment Strategies

- ➡ Advocate for the creation of a National Housing Strategy and advocate to provincial and federal levels of government to adequately fund new affordable housing development.

- Explore potential for new incentive and funding programs and expand and promote more broadly existing City incentive programs to increase the supply of affordable housing (e.g., capital grants/loans, tax deferrals, waived development and other charges, etc.).
- As part of the City's new Comprehensive Zoning By-law, explore the potential for pre-zoning (i.e., pre-established approvals) appropriate areas/land parcels to permit as-of-right higher density multi-residential development, converting non-residential space to residential and adding apartments in houses and ground-related dwellings.
- Explore opportunities for social housing providers to leverage their existing capital assets in order to develop additional affordable housing units (e.g., many social housing providers have equity in their existing social housing projects that can be used to finance new housing).

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

For many people housing is not affordable. Lack of income and the relative high cost of housing limits people's choices around where they can live and in what kind of housing they can live.

If in 10 years we don't achieve this outcome:

- There will be nearly 10,000 households on the social housing waiting list* (compared to the current 5,500 households waiting). This is equal to the actual number of RGI social housing units currently available in Hamilton.
- The overall health of Hamilton residents and neighbourhoods will likely decline as a result of increasingly unstable housing situations and lack of choice for people across the city.

**Projection based on actual growth of waitlist from 2009 to 2012*

Targets

Target #1: Reduction in ATH waitlist by 50% by 2023

Target #2: 100% density and housing type targets designated in approved secondary plans* achieved

Target #3: Reduction in rental households paying more than 50% of income on rent by 15% by 2023 (based on 2021 Census – this represents three census periods and a 5% drop for each census)

Target #4: 2,100 new housing allowances by 2023

Critical Investment Strategies

- Encourage mixed housing and mixed income development in all urban neighbourhoods by increasing opportunities for rental, social and affordable housing in areas that currently offer limited opportunities.
- Expand portable and in situ rent subsidy programs (i.e., rent supplements and/or housing allowances that go with the tenant and are not tied to a particular unit).
- Advocate for changes to income policies including increased social assistance rates (shelter components), Living Wage policy, Guaranteed Annual Income allocated based on tax information and ODSP benefits delivery.

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

Many people require more than simply the bricks and mortar of a housing unit to remain successfully and adequately housed. Many people needing supports with their housing are not receiving them in a timely and adequate manner.

Target

Target #1: Each emergency shelter sector (men’s, women’s, youth and family) identifies and achieves annual targets for shorter shelter stays

Target #2: No one is discharged into a shelter or onto the street from an institutional setting

* Special terms and terms that may be unfamiliar to you are defined in Appendix B.

Target #3: 100% of the social housing providers adopt eviction prevention practices by 2014

Critical Investment Strategies

- Expand housing with support options including mobile, in situ and transitional housing options.
- Develop partnerships with Ministry of Health and Long Term Care, Federal and Provincial Corrections System, and Ministry of Youth and Children's Services to better plan discharges.
- Implement an assessment and support process in the coordinated access to the social housing system that will more immediately address the needs of social housing applicants.
- Encourage the development and implementation of enhanced eviction prevention policies in the social housing system.
- Ensure high quality, trauma-informed services and supports for individuals and families in homelessness and/or insecure housing situations.

If in 10 years we don't achieve this outcome:

- The hundreds of people who were homeless but have been successfully housed over the last few years will likely find themselves homeless again thereby increasing the occupancy of emergency shelters to a crisis level.
- Emergency departments will see an increase in visits as people have nowhere else to turn for their health needs.
- There will be increases in eviction rates from private market and social housing buildings and landlords will incur increased costs as a result of significant tenant turnover.

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

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

Targets

Target #1: 100% of social housing providers implement community development plans by 2018

Target #2: Incidents of bed bugs complaints are reduced by 25% by 2018

Target #3: Incidents of bed bug re-infestation in social housing is reduced by 50% by 2023

Target #4: 3,500 residential units are rehabilitated by 2023, of which:

- 2,000 are rental
- 1,500 are ownership (300 are modified for persons with disabilities)

If in 10 years we don't achieve this outcome, the impacts will be:

- Poorer health status for people living in poor quality and/or unsuitable housing
- Less choice for people with special housing needs
- Deteriorating housing stock that will be more expensive to repair later
- Deteriorating neighbourhood quality

Critical Investment Strategies

- Explore the potential for new funding programs and expand and promote more broadly existing programs for rehabilitating the housing stock, including:
 - Ontario Renovates
 - Grassroots, neighbourhood or community-based quality-improvement initiatives
- Develop and implement a proactive and coordinated strategy to address bed bugs.
- Adequately fund capital reserves for social housing based on Building Condition Assessments and Reserve Fund Studies.
- Encourage all social housing providers to ensure that tenant safety is ensured through capital and infrastructure audits and improvements (e.g., comprehensive lighting and building security systems).

- Plan and implement community building efforts that will develop a sense of community in all social housing (e.g., activities that will positively enhance neighbour relations).

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

Access to housing is critical. People need to be able to access housing and its related supports easily in order to be successful in finding and maintaining housing. The challenges around access are the complexity of the housing and human services system and discrimination and inequity in housing contexts.

Targets

Target #1: The City of Hamilton Housing Services Division adopts a citizen engagement model by 2015

Target #2: All service providers who have a funding relationship with the Housing Services Division of the City of Hamilton demonstrate citizen engagement by 2018

Target #3: The percentage of tenant-led applications to the Landlord and Tenant Board increases to 20% by 2018

Target #4: The percentage of uncontested eviction hearings decrease to 25% by 2018

If in 10 years we don't achieve this outcome, the impacts will be:

- Further segregation of people who are traditionally discriminated against into housing that is poor quality and unsuitable
- More people who find it harder and take longer to achieve housing stability and satisfaction
- More resources spent on each system area

Critical Investment Strategies:

- Engage tenants and landlords regarding rights and responsibilities through:
 - Outreach
 - Mediation
 - Public awareness
- Ensure that clients/participants/tenants are meaningfully engaged in planning and decision making in the areas that impact their lives. This includes:
 - a) A model for citizen engagement which will be applied to the Action Plan implementation phase and the Housing Services Division
 - b) Citizen engagement as part of housing and homelessness service funding relationships with community-based agencies

Next Steps

There are three elements that take the Action Plan from a strategic document to a plan that impacts the lives of people experiencing housing insecurity and homelessness in Hamilton:

- 1. Commitment to Ongoing Implementation.** There must be dedicated staff resources to coordinate implementation of the Action Plan.
- 2. Strong Partnerships and Shared Responsibility.** The solutions for housing insecurity and homelessness must be a holistic community effort. The City of Hamilton does not have the resources nor the expertise to do this alone. The private and non-profits sectors, other levels of government and people who access the system must be part of this work.
- 3. Monitoring and Reporting.** The Action Plan needs a strong commitment to evaluation in order to understand if the strategies and actions are working, to reallocate limited resources and, most importantly, to understand if the housing experiences of people are improved.

The process of developing the Action Plan has reignited a conversation about housing in Hamilton. The 10-year implementation phase of this Action Plan must continue and push that conversation to inspire change and innovation.

If in 10 years we **DO** implement the Housing and Homelessness Action Plan:

- There **WILL** be more affordable rental and ownership housing to help meet need and demand
- People's housing affordability, stability and choice **WILL** be increased
- People **WILL** have the individualized supports they need to help them obtain and maintain housing
- People **WILL** live in housing that is good quality, safe and suitable to their needs
- People **WILL** receive respectful, quality service within a “user-friendly” system and experience equity in housing

Everyone in Hamilton **WILL** have a home.

PART A: CONTEXT

1. Introduction

Housing is a basic human need. It is the foundation for the economic, social and physical well-being of Hamilton residents. It is the central place from which we build our lives, nurture our families and ourselves and engage our communities. In other words, it is our home.

Unfortunately, for many people in Hamilton the housing they occupy is inadequate in some way. It may not be affordable nor have the necessary supports available. Some people may not be able to access the type of housing they need because it is not available in their neighbourhood or because of a long waiting list. For others, the housing they occupy may be temporary or may be just a couch in someone else's house, or may be an emergency shelter or even the street. Anyone who is in any of these situations is not in a home – and everyone should have a home!

WHAT IS THE HOUSING AND HOMELESSNESS ACTION PLAN?

The Housing and Homelessness Action Plan is a 10-year, solution-focused, person-centred* plan that will guide decision making on how the Hamilton community will address affordable housing and homelessness issues. It is a strategic plan with a broad aspiration and a set of guiding values, outcomes and targets to be achieved.

It is also an implementation framework with 54 strategies, critical investments, accountabilities, timing, reporting and monitoring. The Action Plan will guide how we collectively go about the business of ensuring everyone in Hamilton has a home.

The Action Plan is the first plan in Hamilton that integrates ways to address both affordable housing and homelessness issues. Our understanding of these issues has evolved to recognize that we need to address housing and homelessness in

* Special terms and terms that may be unfamiliar to you are defined in Appendix B.

an integrated way. This means that we cannot look at these issues separately and in isolation of other human services that intersect with them.

The Action Plan looks at the entire housing continuum from people sleeping rough and in emergency shelter situations through to affordable homeownership.

WHY A HOUSING AND HOMELESSNESS ACTION PLAN?

The data on housing need and homelessness in Hamilton shows that while much has been done to address these issues, more work lies ahead. As documented in *Examining the Housing and Homelessness Environment in Hamilton, City of Hamilton, October 2011*:

- 5,400 households are on the waitlist for social housing
- In one year, 5,653 individual men, women and children sleep in an emergency shelter
- 21% of renter households pay more than 50% of their income on rent
- 15% of people are in core housing need

In order to address this need, our community must have a shared sense of how to do it. This is not the first time the City has worked with community stakeholders to develop a plan to address housing and homelessness issues. Although previous plans to address either housing or homelessness issues in Hamilton were important achievements, the social and economic environment has shifted, in part due to an economic recession. The timing is right to look at where we are now and where we need to go to address affordable housing and homelessness in an integrated way.

As Service Manager for affordable housing and homelessness issues, the City is required to develop a 10-year plan as mandated by the Province's Long-Term Affordable Housing Strategy and the Ontario Housing Policy Statement. The Housing and Homelessness Action Plan will fulfill this provincial requirement.

HOW WAS THE HOUSING AND HOMELESSNESS ACTION PLAN DEVELOPED?

The Hamilton community has done much work to address affordable housing and homelessness. Hamilton has been a leader in implementing innovative approaches and solutions. The Action Plan builds on existing assets.

A strong community-based system of service providers and dedicated citizens continues to work collaboratively with the City to achieve our collective goal that everyone has a home.

People need to be at the centre of the solutions and strategies. To that end, community stakeholders have been involved at every stage of the Plan's development. While it is led by the City of Hamilton, it is community-owned – shaped in large part by community engagement.

In October 2010, a group of stakeholders representing housing and homelessness related sectors was convened as the Planning Group for the Housing and Homelessness Action Plan (see Appendix A for a list of Planning Group members). The Planning Group is cosponsored by the Hamilton Affordable Housing Flagship. Members of the Planning Group represent various collaborative groups, sectors and committees in Hamilton.

The Action Plan represents a collaborative effort between the City of Hamilton and the Hamilton Affordable Housing Flagship. The Affordable Housing Flagship brings together government, the voluntary sector, labour, business and not-for-profit sectors to work in innovative and collaborative ways to ensure that affordable housing contributes to a healthy and vibrant city.

The Planning Group brought together the unique needs and perspectives of various populations (e.g., women's sector, Aboriginal community) and various interests (e.g., housing providers and the public sector) and met regularly to provide insight and advice on the Action Plan process. The time, energy and dedication demonstrated by members of the Planning Group throughout the planning process is a strong testament to the community's commitment and resolve to help us achieve our vision of everyone having a home. The Planning Group will continue its advisory role while the Action Plan is being implemented.

WHAT INFORMED THE HOUSING AND HOMELESSNESS ACTION PLAN?

The development of the Action Plan was informed by the knowledge and expertise available in our community.

As part of an extensive community engagement strategy, City staff talked to people with a variety of perspectives (having lived, planned and worked within a variety of housing contexts). The questions that were developed were solution-focused and asked people to speak from their experience.

Over 800 people were engaged through the following activities:

- Hiring three community-based facilitators to assist with community conversations, data analysis and strategy development
- Consulting eight Citizen Advisory Committees
- Completing 22 Community Roundtable Discussions (14 with people with experiences of homelessness or housing insecurity)
- Collecting General Public Surveys in nine local sites
- Engaging a range of stakeholders at a follow-up event where the initial findings were put on display for feedback

In addition to engaging citizens and groups and incorporating their experience into the Plan, many forms of statistical information were analyzed to ensure the Action Plan is grounded in the evidence available. The background report *Examining the Housing and Homelessness Environment in Hamilton, City of Hamilton, October 2011* summarizes this statistical analysis. This report, along with the community engagement background report, *What We Heard... Talking to People about Housing and Homelessness, City of Hamilton, October 2012*, can be found at www.hamilton.ca/HousingActionPlan.

HOW DOES THE HOUSING AND HOMELESSNESS ACTION PLAN FIT WITH OTHER KEY STRATEGIC PLANNING INITIATIVES IN HAMILTON?

The Housing and Homelessness Action Plan links to and complements other key planning initiatives in Hamilton, including:

City of Hamilton's Strategic Plan – The vision of the City of Hamilton is to be the best place in Canada to raise a child, promote innovation, engage citizens and provide diverse economic opportunities. Successful implementation of the Action Plan will be a significant contributing factor in helping to achieve the City's vision.

The Urban Hamilton Official Plan – The City’s Urban Hamilton Official Plan contains residential and housing policies that are complemented and supported by the Action Plan, including policies and strategies that address a mix and range of housing, density bonusing, secondary suites and zoning.

Neighbourhood Development Strategy – This strategy works with priority neighbourhoods by engaging residents and creating approaches to improve quality through local community development activities. Stable, quality affordable housing contributes to improved neighbourhoods.

The City of Hamilton Equity and Inclusion Policy – This corporate-wide policy provides a framework for understanding how principles of inclusion and equity should be embedded in all of the work of the City of Hamilton.

Hamilton Roundtable on Poverty Reduction – The Roundtable members include leaders from the business and non-profit sectors, from government, education and faith communities as well as individuals who experience poverty daily. The Roundtable’s goal is to reduce and eliminate poverty through the aspiration of “Making Hamilton the Best Place to Raise a Child.” Affordable housing and ending homelessness are important elements of poverty reduction.

2. Understanding Housing and Homelessness

DEFINITIONS OF AFFORDABLE HOUSING AND HOMELESSNESS

Affordable Housing

Affordable housing refers to housing that costs 30% or less of gross household income for households with low to moderate income. Low to moderate income is defined as households at or below the 60th income percentile for the City of Hamilton. Based on the 2006 Census, annual income at the 60th income percentile in Hamilton is \$68,000. So any household with income of \$68,000 or less paying housing that costs 30% or more of their income is in need of affordable housing.

Affordable housing is a relative concept. A household earning \$25,000 per year (20th income percentile for Hamilton) and paying more than 30% of their income on housing is in significantly more need than a similar size household earning \$68,000 per year (60th income percentile) and paying more than 30% of their

income on housing, even though both households fall within the definition. It has been suggested that the term “responsive housing” be used instead of “affordable housing” in order to capture the relative nature of housing that responds to a variety of needs and situations in our community.

The 0 to 60th income percentile is a broad range. For planning purposes, the Action Plan uses this broad interpretation of affordable housing. However, the Plan also recognizes that there are groups of people in great need and that, where feasible, more targeted approaches to address need should occur.

Homelessness

Homelessness refers to the experience of people sleeping outside, in a public place or a shelter (absolute homelessness), people staying with family and friends (hidden homelessness) and people who are at-risk of homelessness because of unaffordable, inadequate, or unsafe housing conditions.ⁱ

The Canadian Homelessness Research Network (CHRN) has recently developed a definition and typology of homelessness intended to improve understanding of homelessness in Canada by providing a common “language” for addressing this complex problem.ⁱⁱ According to the CHRN, homelessness describes a range of housing and shelter circumstances, with people being without any shelter at one end, and being insecurely housed at the other. In other words, homelessness encompasses a range of physical living situations, organized in the following categories:

1. **Unsheltered**, or absolutely homeless and living on the streets or in places not intended for human habitation
2. **Emergency sheltered**, including those staying in overnight shelters for people who are homeless, as well as shelters for those impacted by family violence
3. **Provisionally accommodated**, referring to those whose accommodation is temporary or lacks security of tenure
4. **At risk of homelessness**, referring to people who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards

The CHRN notes that for many people homelessness is not a static state. Instead it is typically a situation where one's shelter circumstances and options may shift and change quite dramatically and with frequency.

People experience homelessness for a variety of reasons. For many, homelessness happens because of a lack of financial resources to maintain housing. For others, lack of safety at home (abuse and intolerance) forces them into homelessness. For others, mental health and addictions issues make sustaining housing impossible. A reality in the homelessness experience that remains constant for different people is the experience of barriers to stable and secure housing (barriers due to socioeconomic status, gender, race, age, ability, etc.).

THE HOUSING AND HOMELESSNESS SYSTEM CONTINUUM

The programs and services that respond to people's varied housing situations are often described along a housing continuum. The housing continuum model has been critiqued in recent years for being too linear and depicting "progress" along the housing continuum as optimal. The reality is that people's housing paths are unique and varied. For example, while housing with supports falls in the middle of the continuum, not everyone will "progress" beyond that point because housing with supports helps them to achieve stability and success in their housing. The following graphic shows how people's housing paths look when overlaid on the traditional housing continuum. This analysis informs better planning for programs and services because it is based on people's real experiences rather than a conceptual model.

THE HOUSING AND HOMELESSNESS SYSTEM CONTINUUM					
Absolute Homelessness	Emergency Shelter	Housing with Supports	Social and Subsidized Housing	Private Market – Affordable Rental	Private Market – Affordable Home Ownership
<ul style="list-style-type: none"> • Living on the Street • Sleeping Rough • Squatting and Couch Surfing • Temporary Stays in Institutional Settings <i>(substance use rehabilitation, incarceration, hospital)</i> 	<ul style="list-style-type: none"> • Family Shelter • Men’s Shelters • Women’s Shelter • Violence Against Women Shelters • Youth Shelter 	<ul style="list-style-type: none"> • Residential Care Facilities • Transitional Housing • Second Stage Housing • Senior Assisted Living • Group Homes • Harm Reduction Supportive Housing for Men 	<ul style="list-style-type: none"> • Rent Geared to Income Apartment • Townhouse and Single/ Semi-Detached Units • Rent Supplements • Housing Allowances 	<ul style="list-style-type: none"> • Apartments, Townhouses and Single/Semi-Detached Houses • Accessory Apartments • Single Room Occupancies • Rooming Houses 	<ul style="list-style-type: none"> • Condominiums • Townhouses • Single/Semi-Detached Houses

Jason’s Story

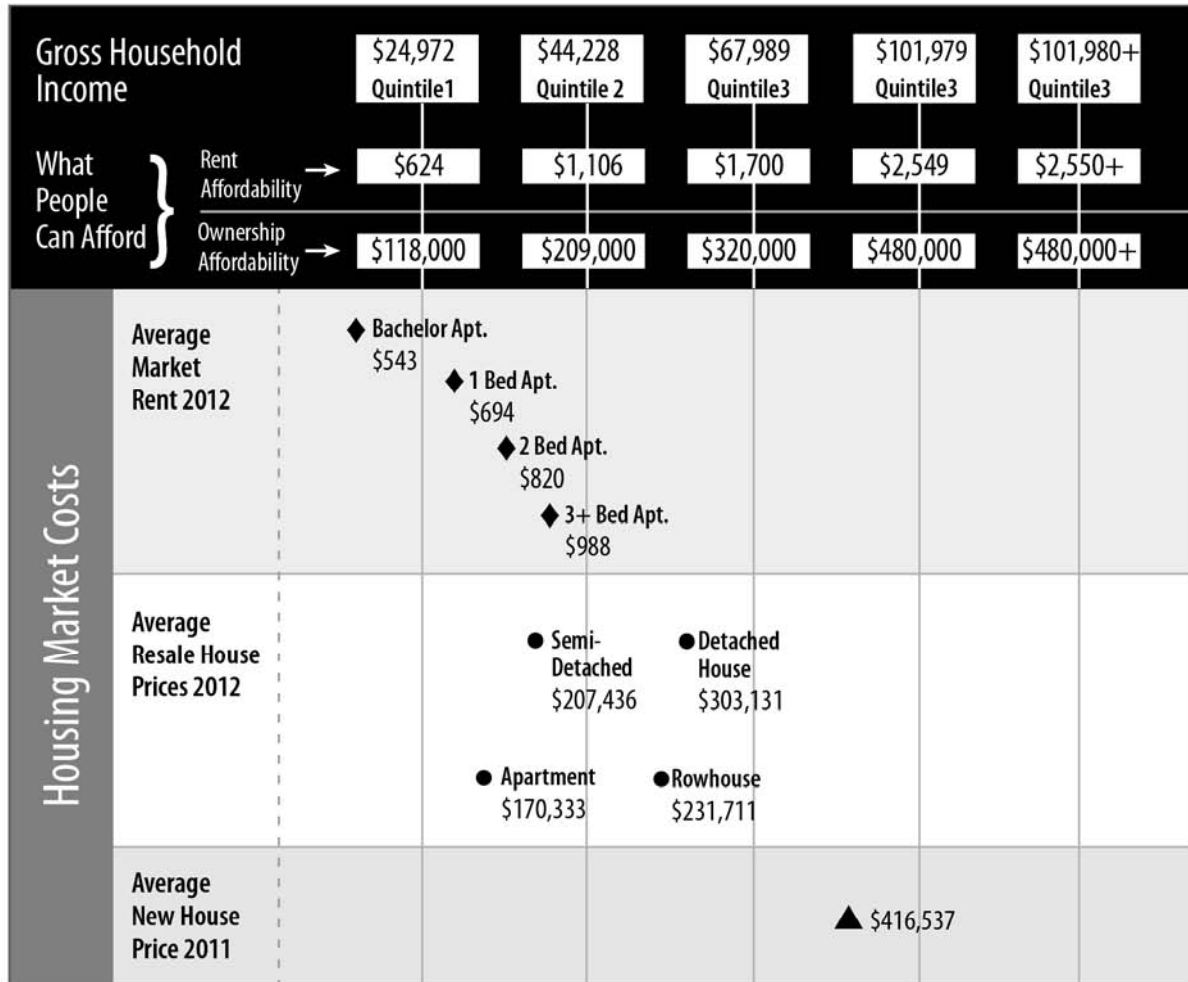
Jason had a full time management job and owned a house where he lived with his wife and two daughters. His job was stressful and he would drink at night to cope with it. The company downsized significantly and Jason was let go. Without a lot of marketable skills or experience looking for work, Jason experienced significant anxiety which exacerbated his drinking. He lost the house and went through a divorce. Jason spent a few months sleeping on friends’ couches and once he ran out of places to stay, he found a small encampment in a wooded area and stayed there. It became cold and Jason found an apartment with a roommate. They lived together in the apartment for three months but there was too much conflict. Jason went to the local emergency shelter. From there, he was connected to a housing worker who helped him get into housing. Once stably housed, the housing worker continued to help Jason with his anxiety and drinking until Jason felt he no longer needed the support.

Farhana’s Story

Farhana is a young woman. She lived with her parents in a social housing apartment until she was 17 years old when she told her parents she was a lesbian and was kicked out of the house. She went to stay at an emergency shelter for youth. A week later a spot opened up in the local transitional housing program for youth. While in transitional housing, she was introduced to a local support group for Lesbian, Gay, Bisexual and Transgender youth and made lots of strong social connections. She stayed in the transitional housing until she finished high school. She was fortunate to find a social housing unit near the university where she lived until she graduated.

Affordability & Housing Costs in Hamilton

This chart shows the income quintile levels for households in Hamilton and what rental and ownership housing rates households can afford at those income quintile thresholds. The chart also shows the actual cost of certain types of rental and ownership housing in the market place. The actual costs can be compared to what people can afford.



Rental Affordability Assumptions

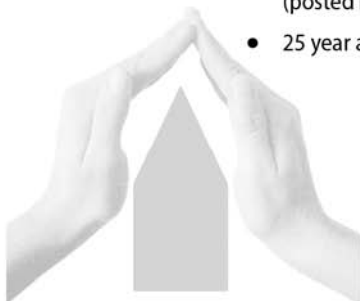
- Based on 30% of gross household income

Ownership Affordability Assumptions

- 10% down payment
- Monthly payment frequency
- Interest rate 5 years closed at 5.14% (posted rates for major banks)
- 25 year amortization period

Income Quintile:

Income quintiles represent the range of household income divided into five equal portions (or quintiles). For example, in Hamilton, the lowest income quintile is less than \$24,972, and 20% of households earn income below this threshold. The second income quintile is between \$24,972 and \$44,228, and 20% of households earn income in this range, etc. For affordable housing, the focus is on households in the first three income quintiles, i.e. earning below \$67,989.



Sources: City of Hamilton, 2006 Census, CMHC, Realtors Association of Hamilton-Burlington

HOUSING AFFORDABILITY IN HAMILTON

Hamilton has a relatively affordable housing market in comparison to municipalities in the Greater Toronto Area. The chart on the previous page is a depiction of the range of incomes in Hamilton and what households can afford to pay for housing based on those incomes. It also shows average rental and homeownership prices in Hamilton. Although housing is relatively affordable in Hamilton, it is clear that people who earn low income (less than \$25,000) are challenged to find good quality housing that meets their needs and that they can afford.

THE HOUSING AND HOMELESSNESS SYSTEM OF PROGRAMS AND SERVICES IN HAMILTON

The City of Hamilton has a range of services that respond to different housing situations along the housing continuum. These services are delivered by a number of different organizations (public and non-profit) and are funded by different sources.

Responses to Street Homelessness

Some people who are homeless choose not to use the emergency shelter system. This choice is based on perceived or real lack of safety, concerns about being around substance use, not wanting to stay somewhere with rules and other reasons. People who live rough, squat or couch surf may or may not interact with the system of services set up to support people who experience homelessness.

The types of services that respond to the experience of street homelessness include outreach, health care, mental health supports, addictions supports and food security (hot meals). These services are delivered by City departments and community-based organizations. They are funded by the Ministry of Health and Long-Term Care, the Ministry of Municipal Affairs and Housing, Service Canada and through charitable donations and fundraising.

Emergency Shelters

Emergency shelters are typically dormitory-style facilities that provide sleeping accommodations, meals and case management support. Emergency shelters are intended to be short-term responses to housing crises. In the shelter, people are

provided support to find housing options that meet their needs. This can be difficult for a variety of reasons.

Most shelters provide meal and overnight accommodations. Based on the new standards developed through the Blueprint on Emergency Shelters, people may remain at the shelters throughout the day if they choose. However, people are encouraged to leave during the day to engage in the community, attend community appointments and look for work and housing.

Hamilton has a total of 455 emergency shelter beds. These are divided between 114 beds that serve women and children who have experienced violence, and 341 beds in seven shelters that serve people experiencing homelessness broken down as follows:

- 61% serve men
- 23% serve families
- 8% serve women
- 8% serve youth

The emergency shelters are funded primarily by the Ministry of Municipal Affairs and Housing and the City of Hamilton. The Violence Against Women emergency shelter beds are funded primarily by the Ministry of Community and Social Services. Shelters also do their own fundraising to enhance their services.

Housing with Supports

Everyone needs supports in their lives. For most of us, those supports are informal, family and community based. For some people, supports are needed to maintain stable and secure living situations. Supports may include mental health and addictions services, medication management, meal preparation, counselling, Activities of Daily Living, life skills development and/or social-recreation services.

Housing with supports is not necessary for every person who finds themselves in homeless or insecure housing situations. Housing with supports provides particularly good outcomes for persons with mental health issues, addictions issues, persons with physical and developmental disabilities, women who experience violence, young people and seniors (including older men and women who experience abuse).

Supports may either be brought into people's homes (supported housing), offered at the agency/facility delivering the service, or be available on-site at a building serving a number of people living there that need the supports (supportive housing).

The housing with supports system of services is complex from a planning, funding and service user perspective. The various housing with supports options in our community are administered by many different service providers, under the responsibility of different levels of government, and even different ministries within the same level of government (province). They are funded in a variety of ways through a variety of governmental sources.

In 2008 City staff carried out an inventory of housing with supports in Hamilton. This research showed that Hamilton had more than 1,900 units of housing with supports. The research found that the lack of integration of these housing with supports options meant that a clear process to get information about all the housing with supports options in Hamilton was lacking. This is confusing for both service providers and for those in need of service.

Social/Subsidized Housing

Social housing is sometimes referred to as affordable housing, subsidized housing, public housing, low-income housing or rent-geared-to-income (RGI) housing. Social housing is provided to households for whom affordability is an issue.

Hamilton has 14,600 units of social housing administered through 43 different housing providers. These providers are made up of private non-profit corporations, municipally owned non-profit corporations and non-profit co-operative housing corporations (or co-ops). Co-op housing is run by its members (the people who live in the housing) and the members pay a housing charge (similar to rent). The 14,600 social housing units are located throughout Hamilton in various apartment buildings, townhouse projects and scattered single detached and semi-detached houses. A subsidy is provided so that households only spend 30% of their income on rent. The operating costs of the social housing provider are also subsidized.

For some people with low income, a rent subsidy is provided to live in a unit in a private market rental building. This subsidy is referred to as a rent supplement (RGI) or a housing allowance (flat rate reduction of rent).

A 2012 review by the City of Hamilton of the demographics of social housing tenants found a disproportionately high representation of women, unattached individuals, lone parent females and children.

Social housing is primarily funded by the City of Hamilton following the download by the province in 2000. The province provides some rent subsidy funding. The federal government makes some contribution, though its investment has steadily diminished over the past 20 years and will continue to decrease to no funding at all by 2026.

Private Market Rental and Homeownership

The housing situation of most people in Hamilton is addressed by the private market. The housing market determines the cost of purchasing a home or renting a unit. Therefore, access to these units is largely dependent on household income. Although Hamilton's housing market is relatively affordable in comparison with the Greater Toronto Area, many people find it difficult to afford their housing. Affording rent can be difficult, particularly for people on social assistance or who are marginally employed. Affording home ownership can be difficult because of the need for a relatively high and stable source of income to save for a down payment and to afford mortgage payments. While most people in Hamilton are homeowners (68% as per the 2006 Census), Hamilton has a higher percentage of renters than the provincial average.

3. The Case for Addressing Affordable Housing and Homelessness

There is evidence of a strong link between stable, adequate housing and positive social, health and education outcomes.

There are three reasons why Hamilton must ensure that everyone has a home:

1. Housing is a basic human need
2. Good housing promotes better health and social outcomes

3. Housing investment makes good economic sense

HOUSING AS A BASIC HUMAN NEED

Housing as a fundamental human need is recognized internationally. This is why the right to a “high standard of living” through adequate housing is entrenched in the United Nation’s International Covenant on Economic, Social and Cultural Rights (ICESCR). The ICESCR was ratified by Canada in 1976.

In 2007, the United Nations Special Rapporteur on Adequate Housing reviewed Canada’s housing situation from a rights-based perspective. He found strength in the fact that most Canadians have the capacity to find and maintain housing in the private market. He noted, however, that a vulnerable segment of the population cannot afford adequate housing and that the Government of Canada has work to do to ensure that its obligations pertaining to housing are met. In particular, he expressed concern around the lack of a national housing strategy, about the growing number of homeless people and about the decrease in public housing.ⁱⁱⁱ

Additionally, the Province of Ontario entrenches the right to freedom from discrimination in the pursuit of housing in the Ontario Human Rights Code (OHRC). Enacted in 1962, the OHRC “prohibits actions that discriminate against people based on a protected *ground* in a protected *social area*.” Accommodation (or housing) is identified as one “social area.”

BETTER HEALTH OUTCOMES

Determinants of health refers to the numerous factors that interact in people’s lives to influence their health and well-being. Housing is a strongly influential determinant of health and as such is a necessity for living a healthy life. The importance of housing in people’s lives is exemplified by the fact that it is most often given priority even at the expense of other essentials such as food and clothing.^{iv} In other words, housing is a basic human need.

Precarious housing and homelessness contributes to complex physical and mental health issues, which are made worse by lack of access to supports and services, and by increased rates of hunger and food insecurity. Housing is strongly tied to people’s quality of life and physical, social, emotional and mental health. Research by Dr. James Dunn highlights seven dimensions of housing

that have the potential to result in health consequences: physical hazards, physical design, political and financial dimensions, psychological benefits, social benefits and the location of housing. Furthermore, many of the housing-related socioeconomic factors that influence health and quality of life are magnified for vulnerable members of the population.^v Particularly, the impacts of poor housing and housing instability are experienced by children and youth, seniors, people with mental health illness, members of diverse ethno-racial communities, etc.

Homelessness exacerbates the risk factors for developing many acute and chronic diseases and makes vulnerable populations more dependent on emergency services. Across many spectrums of analysis, the health status of homeless people, relative to the general population, is found to be much worse.

GOOD ECONOMIC SENSE

Affordable housing is important to the economy. Planning for the solutions to the problem of affordable housing and homelessness is smart economic policy. Sufficient affordable housing with the right supports reduces public costs and directly and indirectly improves the economy in the following ways:

Public Cost Savings – Affordable housing with supports and homelessness prevention creates long-term public cost savings. The public cost of incarcerations, hospital stays and use of emergency shelters is greater than the cost of a housing first approach, which reduces those incidences. A 2005 research study compared the annual costs of various responses to homelessness in Vancouver, Toronto, Montreal and Halifax^{vi} and found that affordable housing with supports was by far the least costly approach. The

“People who are vulnerably housed face the same severe health problems as people who are homeless.”

“People who don’t have a healthy place to live are at high risk of:

- Serious physical and mental health problems
- Problems accessing the health care they need
- Hospitalization
- Assault
- Going hungry”

– Research Alliance for Canadian Homelessness, Housing & Health, November 2010

following are the annual costs for one person experiencing homelessness to access various facilities:

- Prison, detention or psychiatric hospitals: \$66,000 – \$120,000
- Emergency shelters: \$13,000 – \$42,000
- Supportive and transitional housing: \$13,000 – \$18,000
- Affordable housing with supports: \$5,000 – \$8,000

Economic Development – An adequate supply of quality affordable housing is a municipal economic development tool and provides a competitive edge to attract skilled, educated and highly mobile professionals. Lack of affordable housing can be a roadblock to business investment and growth.^{vii}

Affordable housing is the foundation people need to actively participate in the economy and to improve education levels. For children, the impacts of housing instability can be particularly damaging if school attendance and participation is affected. Children living in poorer housing conditions and those that are forced to relocate frequently under-perform in school, which may lead to long-term consequences for their ability to perform in the job market later in life.^{viii}

Economic Stimulus – New housing construction is a strong economic stimulator that creates jobs in the construction and trades sectors and creates economic spin-offs into related

What Is Housing First?

“Housing First is an approach to ending homelessness that centres on quickly providing homeless people with housing and then providing additional services as needed. The basic underlying principle of Housing First is that **people are better able to move forward with their lives if they are first housed**. This is as true for homeless people and those with mental health and addictions issues as it is for anyone.”

It is important to note that while the housing technically comes first, the link to supports and services must be integrated simultaneously or very quickly. The core principles of Housing First include: (1) no housing readiness requirements, (2) choice, (3) individualized support services, (4) harm reduction and (5) social and community integration.

– *The Homeless Hub*,
www.homelesshub.ca

sectors of the economy. According to a recent study by Steve Pomeroy, each constructed house generates, on average, two-to-three person years of employment through direct, indirect and induced jobs. For every \$1 million spent on new construction and housing renovations, roughly three full-time-equivalent jobs, and a further ten indirect and ancillary jobs are generated.^{ix}

Investment in housing construction can leverage additional investment from other sources of funding. Municipal investment can drive investments from senior government investments. In Hamilton from 2004 to 2011, 731 affordable rental housing units were built under the Canada-Ontario Affordable Housing Program. As part of that program, the City of Hamilton contribution of over \$20 million (in the form of waived development and parkland dedication charges and reduced property tax rate), which leveraged \$46 million in federal and provincial funding, resulting in a total construction value of \$90 million.^x

Neighbourhood Development – Adequate, safe, affordable housing is a key aspect of building better neighbourhoods. Strong, cohesive neighbourhoods are important to people’s health and social well-being and key to economic revitalization.

Increased Property Tax Revenue – New housing development and improved quality of existing housing can increase tax revenue for municipalities through new and/or increased tax assessment.

4. Person-Centredness and Equity in Housing and Homelessness

RISK AND PROTECTIVE FACTORS

The causes and solutions for housing insecurity and homelessness are complex. Part of the reason they are complex is because within these solutions unique individuals interact with dynamic and large-scale systems. When we try to simplify that complexity, our solutions to social issues often do not work for people.

People’s social issues can be explained as a tension between risk and protective factors. A risk and protection framework acknowledges that people experience a complex web of factors that contribute to homelessness and housing insecurity. It

also acknowledges, however, that those same people have a range of protective factors that mitigate those risks. In order to make this meaningful in housing and homelessness planning, there needs to be an acknowledgement of both the personal and structural factors that create risk and support protection in a person’s life.

Risk factors are those factors that decrease housing security and increase homelessness for people. There are some risk factors that are personal – related to the individual experiences of a person. There are some risk factors that are structural – related to the broader community and governmental policies that impact people’s lives.

Protective factors are those factors that assist in preventing homelessness and housing insecurity by mitigating risk. They are also the factors that support people to move out of homelessness and insecure housing situations. Like risk factors, there are some protective factors that are personal that relate to the individual experiences of people. There are also protective factors that are structural. Structural protective factors are related to the broader community and governmental policies that impact people’s lives.

Examples of Personal and Structural Risk and Protective Factors

	PROTECTIVE	RISK
PERSONAL	<ul style="list-style-type: none"> • Resilience • Positive coping strategies • History of housing success • Good health • Strong social supports • Networks to understand community resources and coping mechanisms 	<ul style="list-style-type: none"> • History of abuse and trauma • Experiences of mental health and addictions issues • Low educational attainment • Decreased feelings of self-worth and confidence

STRUCTURAL	<ul style="list-style-type: none"> • An integrated and user-friendly system of housing and homelessness supports • Anti-poverty policies that lift people into self-sufficiency • Safe and supportive neighbourhoods 	<ul style="list-style-type: none"> • Inadequate supply of affordable housing • Long waiting lists for suitable additions supports • Inadequate social assistance rates and minimum wage rates • Gender, age and racial inequality • Overly restrictive zoning • Food insecurity
	PROTECTIVE	RISK

Personal risk and protective factors lead us to consider person-centredness when developing programs and policies. When we talk about person-centredness, we are talking about responding to the complex set of risks and protective factors a person brings to their experience of housing insecurity or homelessness. A focus on risk factors demands a close look at equity since most of the risk factors (even the personal ones) are connected in some way to powerful structures and systems that impact people’s lives.

EQUITY CONSIDERATIONS

Equity is a critical concept when looking at community planning across all human services. An equity lens acknowledges that people do not have the same degree of access to goods and services and some people may need different or more supports to gain that access.

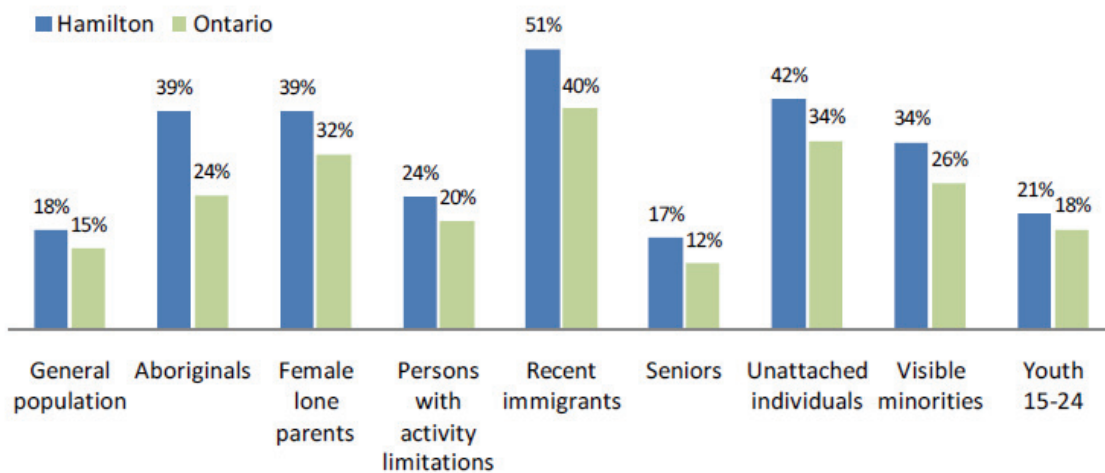
Equity must be considered from two perspectives. The first equity consideration is about the way our services and service systems are designed. It is critical to understand that services are delivered, for the most part, from a fairly “mainstream” perspective – from simple things like forms and signs not translated into multiple languages, to more complex issues like delivering service from a specific cultural framework. Coming to a meeting at a set time, waiting in a room with many other people, sitting across from a desk and providing lots of personal information, are all examples of ways we set up services that represent a very mainstream cultural framework.

The second equity consideration is that people experience different structural barriers to safe, affordable and quality housing. People’s experiences of housing

insecurity and homelessness are complex and the issues of gender, Aboriginal status, sexual orientation, age, race and ability have a significant impact in these experiences.

Poverty rates demonstrate the inequity that certain populations face in terms of income security. These statistics help our understanding of equity and housing because housing is linked so closely with incomes and poverty. The chart below demonstrates that recent immigrants, Aboriginal people, women, racialized communities, persons with disabilities and youth experience higher than average rates of poverty.

Percentage of persons living on incomes below the poverty line, by selected groups, City of Hamilton and Ontario, 2006 Census



Data source: 2006 Census of Canada, Statistics Canada

From the Social Planning and Research Council of Hamilton’s 2011 Social Landscape Report

The example of poverty demonstrates that gender, ethno-cultural identity, citizenship status, age, Aboriginal status and experience of disability have an impact on people’s lives and can create barriers to affordable, safe and stable housing. Few people experience only one barrier. It is important to note that people often have intersecting barriers. This means that multiple parts of a person’s identity interact to have impacts on their housing experience. For example, a person who is a newcomer who also has a disability may experience increased barriers like discrimination and the lack of suitable, modified housing. See “Maria’s Story” on page 42 for another example of intersecting barriers.

Structural Risk Factors

This section describes how equity connects to housing insecurity and homelessness by looking at structural risk factors.

Structural risk factors include:

- Gender
- Sexual orientation
- Age
- Ethno-cultural identity
- Disability

This list is not exhaustive and does not demonstrate how these risk factors are often experienced together. This section does acknowledge that work is happening at the local level by briefly describing a sample of collaborative planning groups that support these equity considerations in a housing context.

Gender

Gender has a powerful influence in our society. Women and people who are transgender face additional barriers to accessing housing and different experiences of homelessness.

The structural risk factors that are impacted by gender include:

- Women and transgender people face disproportionately high rates of poverty due to labour market inequities.
- Women have a higher likelihood of raising children alone.
- Women and children face higher rates of experiencing violence in the home.
- Women and transgender people experience lack of safety in homelessness situations.

The Woman Abuse Working Group is a collaborative of more than 20 organizations who work together to “eradicate violence against women and children” (WAWG website). They engage in system planning for violence against

women services and community advocacy and education. For more information visit www.wawg.ca.

The Women's Housing Planning Collaborative is a group of organizations assembled to end women's homelessness. They approach women's homelessness from a housing first model with a focus on unique gender considerations. For more information visit www.howstheweather.ca/about.

The Hamilton Emergency Shelter Integration and Coordination Committee is a group of emergency shelter providers for men in Hamilton. They are working together through the implementation of the Blueprint for Emergency Shelter Services in Hamilton.

Sexual Orientation

The central issue that impacts lesbian, gay, bisexual and transgender (LGBT) people is discrimination based on homophobia, transphobia and heterosexism. This discrimination can have serious consequences in terms of housing.

The structural risk factors that are impacted by sexual orientation include:

- Homophobia can create home environments that are abusive or intolerant, especially for LGBT youth.
- LGBT people may experience increased discrimination when applying for rental housing (for example, two men applying for a one-bedroom apartment).
- People who are LGBT and staying in shelter may face increased harassment and real or perceived safety threats due to homophobia and sharing sleeping spaces with same-sex people.

The Hamilton Positive Space Collaborative is a group of community and professional individuals in Hamilton that works to “make Hamilton a positive space to work, live, play and learn for all people within the Lesbian, Gay, Bisexual, Transgender and Queer communities in all their diversity.” For more information visit www.thewellhamilton.ca/hpsc.

Age

People's life stage is also important in terms of their housing or homelessness experience. Youth and seniors are disproportionately marginalized for reasons that are age-related.

The structural risk factors that are uniquely age related include:

- Unlike adults who experience homelessness largely for economic reasons, many youth become homeless because of abuse in the home.
- Changes in family dynamics, experience in the child welfare system, mental health and addictions issues and major life events are also reasons that youth experience homelessness.
- Seniors experience decreased incomes, increased experiences of disability.
- There are an increasing number of older seniors (70 years plus) staying in emergency shelter situations.
- While low socioeconomic status is not a predictor of youth homelessness, once youth become homeless, poverty is always a persistent reality.
- Young people experience age discrimination that prevents/limits their housing options.

The Hamilton Age-Friendly Collaborative engages a group of organizations and seniors who are working together to ensure that all elements of the Hamilton community is accessible and available to our aging population. For more information visit www.coahamilton.ca/collaborative.php.

The Street Youth Planning Collaborative is a group of organizations that work together to ensure young people who are homeless and street involved are well supported in their journey to stable housing. Follow them on twitter: mobile.twitter.com/SYPCHamOnt

The Young Parent Network is group of agencies that serve young (12–24 year old) women in their pregnancy and parenting experiences. While the mandate is female-specific, some organizations do support young dads.

Ethno-Cultural Identity

The term “ethno-cultural” refers to newcomer or foreign born, racialized and culturally diverse communities.

The structural risk factors that are impacted by ethno-cultural identity include:

- Discrimination because of race in applying for rental units.
- Newcomers experience discrimination because of race, ethno-cultural identity, language and country of origin.
- Language barriers may impact a person’s ability to navigate the housing system of services.
- Sponsorships make people (especially women) vulnerable to abuse – sometimes partners, employers or landlords may use citizenship status to exert power over newcomers.

Hamilton’s Centre for Civic Inclusion (HCCI) is an organization that strives to combat racism and promote inclusion in four sectors of civic life in Hamilton, including housing. HCCI also coordinates a wide array of grassroots, local cultural community building efforts. For more information visit www.hcci.ca.

The Hamilton Immigration Partnership Council (HIPC) involves leaders from across sectors to collaborate on issues pertinent to newcomers to Hamilton. They focus on the “attraction, settlement, retention and economic participation of immigrants as well as creat(ing) a welcoming community for newcomers.” For more information visit www.hamiltonimmigration.ca.

Disability

Disabilities can be visible and invisible, physical and mental or cognitive. Disability is not, in itself, inherently problematic. It is the lack of access that society affords to individuals with different abilities that is the problem. Disability – in all of its various forms – impacts housing.

The structural risk factors that are impacted by disability include:

- Decreased access to the labour market due to inability to work or discrimination in the work place.

- Many housing units (rental and homeownership) are not modified to meet the unique needs of persons with disabilities, and rehabilitating a housing unit is expensive.
- Mental health and other disabilities increase a person's experience of stigma in our society.

Developmental Services Ontario is the provincial access point for developmental services for adults (focusing particularly on developmental disabilities). Hamilton hosts a local office (that also serves Brant, Haldimand, Norfolk, Niagara and local First Nations communities). For more information visit www.dsontario.ca.

The Hamilton Community Collaborative is a group of senior serving and disability-related organizations that work together to coordinate social and health supports for individuals.

The Aboriginal Community in Hamilton

The Aboriginal community has a unique place in this equity discussion. The City of Hamilton is in close proximity to Canada's largest reserve, Six Nations. There is a significant population of urban Aboriginal people living in Hamilton.³ Unfortunately, many of those Aboriginal people face homelessness, poverty and housing insecurity.

In 2011, the "Our Health Counts": Urban Aboriginal Health Database Research Project^{xi} was released. This report (the first of its kind in Ontario) surveyed more than 790 First Nations people in Hamilton on questions related to housing, income and health. The report documented the housing situations of local Aboriginal people, including:

- 73.7% of Aboriginal people in Hamilton indicated they live in "crowded conditions" compared with only 3% of the general Canadian population.
- 63% of Aboriginal people in Hamilton gave up "important things (i.e. buying groceries)" in order to pay shelter related expenses.

³ 2006 Census data reports more than 21,000 Aboriginal people living in Hamilton; however, there are historical issues with Census data pertaining to Aboriginal identity.

There are three reasons why the Aboriginal community has unique status in this Action Plan:

- 1. Aboriginal people face disproportionate rates of poverty, homelessness and housing insecurity.** According to the 2006 Census, nearly 40% of Hamilton's Aboriginal community were living below the Low Income Cut Off, which is twice as high as the average population (18%). Furthermore, according to CMHC, in Hamilton 25.7% of Aboriginal people live in Core Housing Need as compared with 10.8% of the general population. The data is not clear on the number of Aboriginal people who experience homelessness or housing insecurity, but based on the rate of poverty, it can be deduced that the number is also disproportionate. It is really important to understand that Aboriginal communities do not only face higher than average rates of poverty and housing insecurity. These experiences are interconnected with disproportionate rates of mental health issues, suicide, incarceration, negative physical health outcomes, food insecurity and unemployment. According to the Canadian Homelessness Research Network, "this necessitates the inclusion of their historical, experiential and cultural differences, as well as experiences with colonization and racism, in consideration of Aboriginal homelessness. Aboriginal peoples must be part of any solution to homelessness".^{xii}
- 2. Historically, policy decisions by government have had negative impacts on Aboriginal people, resulting in a long history of problematic outcomes.** The Federal Government has jurisdiction over supporting Aboriginal people and communities in Canada. The policy history between Aboriginal people and government is fraught with complexity and a significantly damaged relationship, but an ethic of reconciliation has emerged within Aboriginal communities in Canada. Additionally, the Aboriginal community is the only local cultural community that operates from a self-determination and self-governance perspective. The acknowledgement of Aboriginal people in this Action Plan acknowledges that self-determination and aims to contribute to that ethic of reconciliation.

- 3. The Aboriginal community in Hamilton is strong, well-organized and has a good relationship with the City of Hamilton.** A group of Aboriginal Service Providers have formed the Hamilton Executive Directors Aboriginal Coalition (HEDAC). They meet and collaborate regularly to plan effective services for Aboriginal people. Since 1999, the Aboriginal community has been working on a relationship with the City of Hamilton primarily around the delivery of federal homelessness funding. This relationship continues to grow and is identified as unique and important across Canada.

The Hamilton Executive Directors Aboriginal Coalition (HEDAC) was one of the first collaborative service system groups to demonstrate to the Hamilton community the power of collective problem solving. HEDAC is comprised of Aboriginal Services Organizations that work to build “a vibrant, healthy, self-sufficient, independent and culturally-aware community where all service providers and organizations work wholistically and collaboratively.”^{xiii} To continue the work toward self-determination, HEDAC became incorporated in 2012.

“Maria’s” Story

Maria is a 35-year-old woman living in the west end of Hamilton. She has a college diploma and works as a personal support worker. She is a single mom to two children who are three and six years old. Maria lives in a one-bedroom apartment with her two kids. The hours at work are inconsistent and child care for her three year old is expensive. Maria’s gender, employment and family status are intersecting barriers because they all work together to create the housing situation that Maria finds herself in.

	PROTECTIVE	RISK
PERSONAL	<ul style="list-style-type: none"> • Close relationships with other moms with young children in building • Strong work ethic • Both children are healthy 	<ul style="list-style-type: none"> • Low self-esteem due to negative housing situation
STRUCTURAL	<ul style="list-style-type: none"> • Relatively (to other cities) reasonable rent • Child and Family Tax Benefits help with annual income 	<ul style="list-style-type: none"> • Waiting list for affordable child care options too long • Labour market for personal support workers relies on unstable work • Long waiting list for subsidized housing in her neighbourhood • Gender inequity in the labour market

A service system that responds from a person-centred and equity-based framework takes into account Maria’s personal risk and protective factors when offering services while working to combat the structural inequities that keep Maria in her insecure housing position.

PART B: THE PLAN – STRATEGIC ELEMENTS

The strategic elements of Hamilton’s Housing and Homelessness Action Plan are presented in this section. These strategic elements are:

- **Aspiration Statement** – A vision or end state towards which the Hamilton community is inspired to work.
- **Core Values** – The Action Plan identifies seven Core Values that informed each stage of the Action Plan development and are intended to be a foundation for the implementation of the Plan moving forward.
- **Outcomes** – The Action Plan identifies five outcomes that are essential to realize our shared aspiration. These are broad outcomes that are end states themselves, but when taken together ensure our aspiration can be attained. The outcomes present solutions to our community’s housing and homelessness* needs as identified by our research and consultations.
- **Targets** – for each of the five outcome areas a number of targets are presented. The targets are tangible and measurable goals that, if reached, will ensure we are working in the right direction to achieve our outcomes. They also form the basis for evaluating the progress we are making towards attaining the outcomes and, ultimately, fulfilling our aspiration.
- **Strategies** – Across the five outcome areas, the Action Plan identifies 54 strategies or ways to achieve the outcomes. The strategies are a mix of broad ideas and specific actions. They also set the basis for the implementation framework discussed in Part C: The Plan – Implementation Elements.

* Special terms and terms that may be unfamiliar to you are defined in Appendix B.

1. Aspiration Statement

Aspiration: Everyone has a home...Home is the foundation.

This aspiration recognizes the good work already done in our community by building on the aspiration articulated in *Everyone Has a Home: A Strategic Plan to Address Homelessness in Hamilton (2007)*.

“Home” is defined as accommodation that is safe, affordable, adequate, suitable, with appropriate supports where necessary and that helps people realize their full social, economic and health potential.

The aspiration “Everyone has a home” is bold and far reaching. It is an end state that will be difficult to realize, but by challenging us in this way our community told us that addressing affordable housing and homelessness needs to be a priority.

The addition of the tag line “...Home is the foundation” emphasizes that housing underpins our social, economic and physical well-being. This recognizes that housing has an impact on so many different aspects of our life and that means strategies and solutions that successfully address affordable housing and homelessness must be integrated with many different sectors and services.

2. Core Values

The Action Plan commits to the following core values to ensure that everyone in Hamilton has a home:

- 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.

3. Outcomes, Targets and Strategies

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

Creating new affordable housing is necessary to accommodate future population growth. It is important because it adds to the existing housing stock and offsets

any loss of housing due to demolitions and conversions. New housing supply provides for more choice and helps moderate price increases.

Given the economic realities of the business model of rental housing in Hamilton, the private sector will likely not invest in new affordable rental housing without some form of public subsidy. While the City of Hamilton can and is playing a key role to increase the supply of affordable rental housing, the responsibility for this task also rests with the Federal and Provincial Governments, the private sector and the community at large. It is essential that the senior levels of governments invest in affordable rental housing in a permanent and sustained manner.

New affordable housing needs to be developed through partnerships. Strategies to achieve this outcome include using our existing resources, leveraging new resources, and examining how land use planning and the system of development approvals can facilitate our affordable housing goals being met. See Appendix C for a list of Existing Municipal Tools for Encouraging Affordable Housing Development.

If in 10 years we don't achieve this outcome, the impacts will be:

- Net loss of rental housing stock because, if no new rental housing is built, we will not be able to replace any losses due to demolitions and conversions to condominiums or other uses.
- Potentially a “tighter” rental market with lower vacancy rates resulting in less choice for renters and ultimately higher rents.
- Loss of our “competitive edge” in terms of being able to offer affordable housing choices to employers and skilled professional labour thinking about relocating in Hamilton.

Who Is Affected?

Renters are more affected by the lack of supply of affordable housing than owners. The housing market in Hamilton provides a relatively good ongoing supply of new ownership housing. As shown by the following table, in 2012, ownership housing starts of 2,065 were 92.2% of the 2,239 units needed

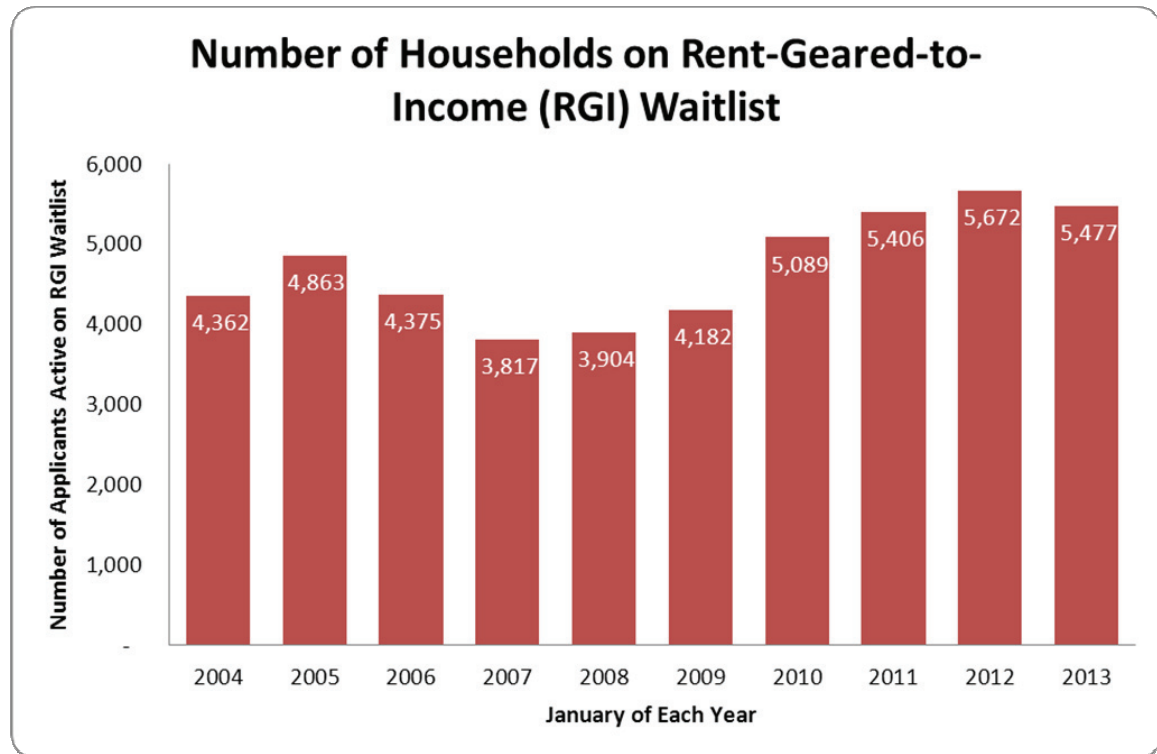
annually as identified in the City’s Urban Hamilton Official Plan. In comparison, new rental construction starts of 144 units were only 22.9% of the 629 unit annual target. Furthermore, the 144 rental starts would not have occurred without a publicly funded subsidy program.

Housing Construction Starts in the City of Hamilton, 2012

2012 Ownership Housing Starts	Annual Ownership Housing Target	2012 Rental Housing Starts	Annual Rental Housing Target
2,065	2,239	144	629

Source: Canada Mortgage & Housing Corporation, 2011, City of Hamilton 2009

The waitlist for social housing is an indicator of need in our community. The populations most in need, as indicated both by the number of people on the waitlist (see chart below) and by the lack of existing housing stock opportunities, are single individuals, larger families and people with physical disabilities.



What the Data Says

Feedback received through community consultations strongly indicated that there is not enough quality affordable housing in Hamilton.

This perception is supported by data and housing need indicators. For example, Hamilton is not meeting its annual target of 629 new rental units to meet expected growth in the number of households to the year 2031. Of the 629 new units annually, 377 are to be affordable to low and moderate income households. But almost no “purpose-built” or primary rental housing is being constructed in Hamilton without some form of publicly funded subsidy.

It is expensive to build new rental housing. The full capital cost of building an apartment unit in Hamilton, including land, construction, professional fees, development charges, etc., can be as much as \$200,000 per unit. Financing the construction of any significant amount of new rental housing solely on the municipal property tax base is not viable. Senior government funding is necessary. Under the Canada-Ontario Affordable Housing Program, 731 moderately affordable rental units were built in Hamilton between 2004 and 2011 using federal, provincial, municipal and community funding/contributions. While an important addition to affordable housing in Hamilton, the 731 units fell far short of the 3,000 new units needed over that period (i.e., 377 units needed annually over eight years).

“We need more affordable housing.”

“There isn’t enough good quality affordable housing.”

– Excerpts from Community Roundtable discussions

There are 14,600 social housing units in Hamilton, representing 24% of the total rental housing in Hamilton. In January 2013 approximately 5,500 households were on the waitlist for social housing in Hamilton. This number has increased substantially since 2008 and reflects the impacts of the last recession. No new social housing is being built, nor has it been for almost 20 years. This means that there are limited opportunities for affordable housing for the thousands of households on the waitlist and for others who choose not to be on the waitlist.

There are about 13,000 rental units in the secondary rental housing market, representing just over 20% of the total rental stock in Hamilton. The secondary market is an important source of affordable rental housing through units in rented single and semi-detached homes, apartments in houses, multi-plexes and rented condominium units. While providing an important supply of affordable housing, a number of issues are associated with this component of the rental market. In

particular, secondary rental market units are not as permanent as purpose-built rental housing apartments. They come into and out of the market relatively quickly through conversion of space to rental and de-conversion back to ownership. This makes the secondary market difficult to track and measure. There may also be quality issues with these units and potentially by-law and code compliance issues.



Some may argue that increased supply of new rental housing is not needed in Hamilton because of the relatively high rental housing vacancy rate. The overall vacancy rate for apartment buildings of six or more units in Hamilton based on CMHC’s October 2012 rental market survey was 4.1%. A vacancy rate above the 2%-3% range is considered a “buyer’s market” in that there are units available for rent giving renters some choice. Hamilton’s rental housing vacancy rate has been above 3% for 10 years as evidenced by the chart below.

However, the rental market vacancy rate does not describe the whole picture. Vacancy rates can change quickly. They do not give an indication of the quality of the vacant units or the amount of reinvestment needed for those units. The number of vacant rental units in Hamilton is not sufficient to meet projected growth in the number of renter households to the year 2031. Simply relying on the existing housing stock to accommodate future growth will contribute to price

pressures in the market. A sustained steady increase in supply will help avoid any supply shortage crisis situations in the future.

What We Heard

The federal government needs to play a greater role in the provision of affordable housing. People want that enhanced role to be defined through the creation of a National Housing Strategy. The lack of a comprehensive strategy at the federal level is seen as a gap that must be addressed if significant new affordable housing supply to address the growing need in Hamilton is ever to be a reality.

Having to navigate the sometimes complex land use planning approvals process was seen as a major challenge by less experienced developers of affordable housing. Addressing the Not In My Back Yard (NIMBY) syndrome and the administrative processes and approvals at the City was also identified as a challenge. The capacity of less experienced developers to manage these challenges is of concern. More education, facilitation and financial assistance were suggested as ways to help not-for-profit and other less experienced builders of affordable housing. Better communicating the benefits of new affordable housing to the community was also suggested.

People highlighted the many opportunities that exist for affordable housing development in Hamilton. Opportunities are found in vacant land and in underutilized space in existing buildings. Zoning and other planning regulations may present a challenge for taking advantage of these opportunities. We heard that the City should be innovative and leading edge with its planning regulations so they become tools rather than obstacles in achieving affordable housing goals.

“Encourage the federal government to re-think its role in housing and make a commitment to a National Housing Strategy.”

“Encourage more private sector involvement and investment in affordable housing.”

“Explore the creative use of planning tools.”

- Excerpts from Community Roundtable discussions

What We Can Build On

The City of Hamilton has taken a number of measures to facilitate more affordable housing. Many of the tools are in place that can set the stage, encourage and contribute to new housing development. These include the following:

- Reduced multi-residential tax rate for new rental buildings equal to the single family rate
- Waiving of development charges and cash in lieu of parkland dedication fees for affordable housing projects built under federal, provincial and/or City of Hamilton or CityHousing Hamilton programs
- A new Urban Hamilton Official Plan that encourages a full range of housing opportunities to meet the full range of housing needs in Hamilton
- A new comprehensive zoning by-law is being drafted to implement the policies in the new Urban Hamilton Official Plan that will facilitate affordable housing opportunities, including second units in houses
- Other planning tools that enable affordable housing opportunities, for example, density bonusing
- A range of programs and incentives to increase the supply of housing

In addition to actions taken by the City to encourage new affordable housing, the market conditions in Hamilton present opportunities for affordable housing not available in the Greater Toronto Area (GTA). Specifically, land costs are more reasonable compared to GTA municipalities. Also, there are untapped opportunities with respect to underutilized buildings and space, as well as vacant land.

The private sector and non-profit community have demonstrated commitment and have a long and successful history in developing affordable housing in Hamilton. As such there is capacity in the community to respond to need and make use of funding programs. Cross-sector collaboration is a strong attribute of the Hamilton community when it comes to affordable housing as evidenced by the Hamilton Affordable Housing Flagship.

Environmental Considerations

Increasing the supply of affordable housing to meet identified need can be beneficial for the environment. Affordable housing by its nature is typically higher density. Higher density housing in the form of apartments, townhouses and secondary suites is inherently more affordable. The cost to produce these forms of housing is less than the cost of producing lower density single detached homes. Affordable housing contributes to the City's urban growth and urban form objectives of intensification, making better use of existing infrastructure and compact urban form.

Targets

Target #1: 300 new affordable rental housing units per year, of which:

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

The City's Urban Hamilton Official Plan contains housing targets that are based on a housing demand projection model. The housing market is generally doing a good job of supplying ownership housing. However, almost no unsubsidized rental housing is being produced through the private sector rental market. The annual rental housing target in the Official Plan is 629 units, of which 377 are to be affordable to lower and moderate income households.

Approximately 20% of Hamilton's rental housing is in the secondary rental housing market (i.e., multi-plexes, apartments in houses and rented condos). We assume 20% of the affordable rental target (or 75 units) will be achieved through units in the secondary rental housing market. Therefore the target for Outcome 1 is 300 units of purpose-built rental housing *annually*.

The City alone, through the property tax levy, cannot afford to subsidize the creation of 300 units annually. As such, achieving this target must be a

responsibility shared between the federal, provincial and municipal governments and the private sector/not-for-profit sector.

This target alone does not address issues such as providing housing for those most in need and geographic location. Therefore a number of sub targets are set within the total of 300 affordable rental units.

Strategies

- 1.1 Advocate for the creation of a National Housing Strategy and advocate to provincial and federal levels of government to adequately fund new affordable housing development.
- 1.2 Explore potential for new incentive and funding programs and expand and promote more broadly existing City incentive programs to increase the supply of affordable housing (e.g., capital grants/loans, tax deferrals, waived development and other charges, etc.).
- 1.3 Facilitate land use planning approvals for affordable housing developments by:
 - City of Hamilton Housing Services Division staff work collaboratively with the Business Facilitators in the Planning and Development Department to ensure all affordable housing developers are provided with the most up-to-date information to guide affordable housing developments through land use planning approvals and building permit application processes.
 - The City's Planning and Economic Development Department implement a system of flagging development applications that meet criteria of affordable housing and expedite the processing of those applications.
 - Exploring funding opportunities (e.g., CMHC SEED funding) to facilitate housing development project management expertise for affordable housing proponents where necessary.
- 1.4 Explore the feasibility of inclusionary zoning (i.e., zoning that requires/mandates a certain component of larger developments to be affordable housing) and seek necessary provincial legislative changes that would facilitate the implementation of inclusionary zoning in Hamilton.

- 1.5 Explore the feasibility and further promote opportunities that exist in the City's new Urban Hamilton Official Plan for density bonusing (i.e., developers gain some benefit such as higher density, greater height, incentives, tax breaks etc. in exchange for including affordable housing in developments).
- 1.6 As part of the City's new Comprehensive Zoning By-law, explore the potential for pre-zoning (i.e., pre-established approvals) appropriate areas/land parcels to permit higher density multi-residential development, converting non-residential space to residential and adding apartments in houses and ground-related dwellings.
- 1.7 Inventory and map affordable housing development opportunities including:
 - Underutilized commercial space that can be converted to residential
 - Vacant residential space in buildings
 - Vacant government land that is viable/suitable for affordable housing development/redevelopment
- 1.8 Advocate for changes to the City's and senior governments' surplus land policy to make surplus land available for affordable housing development at discounted or no cost.
- 1.9 Investigate the feasibility of transitioning rental units that currently do not meet by-laws/standards to become in compliance with necessary by-laws/standards, as well as incentives to bring the units up to standard.
- 1.10 Provide learning opportunities to community leaders, decision makers and the general public around good urban planning principles in order to support their role as facilitators of affordable housing development.
- 1.11 Explore opportunities for social housing providers to leverage their existing capital assets in order to develop additional affordable housing units (e.g., many social housing providers have equity in their existing social housing projects that can be used to finance new housing).
- 1.12 Explore the feasibility of establishing a Housing Trust fund to help finance affordable housing development.

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

For many people housing is not affordable. Lack of income and the relative high cost of housing limits people's choices of where they can live and in what kind of housing they can live.

For many people housing is not affordable. Lack of income and the relative high cost of housing limits people's choices of where they can live and in what kind of housing they can live.

Not all areas in Hamilton have a variety of housing options. The overall rental vacancy rates in the communities of Ancaster, Glanbrook and Flamborough and the two-bedroom vacancy rate in Dundas are very low. The rents in those areas are also relatively high, making it difficult for renters to relocate there or existing residents to stay if needing to find affordable rental accommodation.

If in 10 years we don't achieve this outcome:

- There will be nearly 10,000 households on the social housing waiting list.* This is equal to the actual number of RGI social housing units currently available in Hamilton.
- The overall health of Hamilton residents and neighbourhoods will likely decline as a result of increasingly unstable housing situations and lack of choice for people across the city.

**Projection based on actual growth of waitlist from 2009 to 2012*

There are also obstacles to low and moderate income households who may wish to choose homeownership as their preferred housing situation. In many cases there are lower and moderate income renters that can afford the monthly carrying cost of homeownership, but struggle to save the necessary down payment.

There are also homeowners who, due to affordability issues, are not able to keep up with property taxes, utilities or maintenance to their home and therefore are forced to sell and relocate to rental accommodation.

When living in the lowest income situations, such as households supported by social assistance, public pensions or precarious low-wage employment, finding an affordable home is challenging in all parts of Hamilton. In some areas there may be an abundance of units available that are affordable to lower and moderate income levels; however, the quality and suitability of those options may not be adequate.

“Home is a place you choose, not somewhere you are forced to stay out of necessity”

– Roundtable Discussion Participant

Rent-geared-to-income (RGI) housing is one option to ensure affordability of rental housing. However, waiting for such a unit takes time as there is more need than units available. This solution does not meet the needs of a household in crisis or in a temporary financial bind.

RGI buildings may not meet the preferred criteria of an applicant. In some cases people like where they are living but cannot afford the rent. In order to address affordability the solution may be moving and up-rooting a family. This may have a negative impact on a household’s quality of life. Children may be forced to change schools and adults may find it difficult to retain regular employment. It is widely accepted that housing stability is correlated with positive health outcomes for individuals and families.

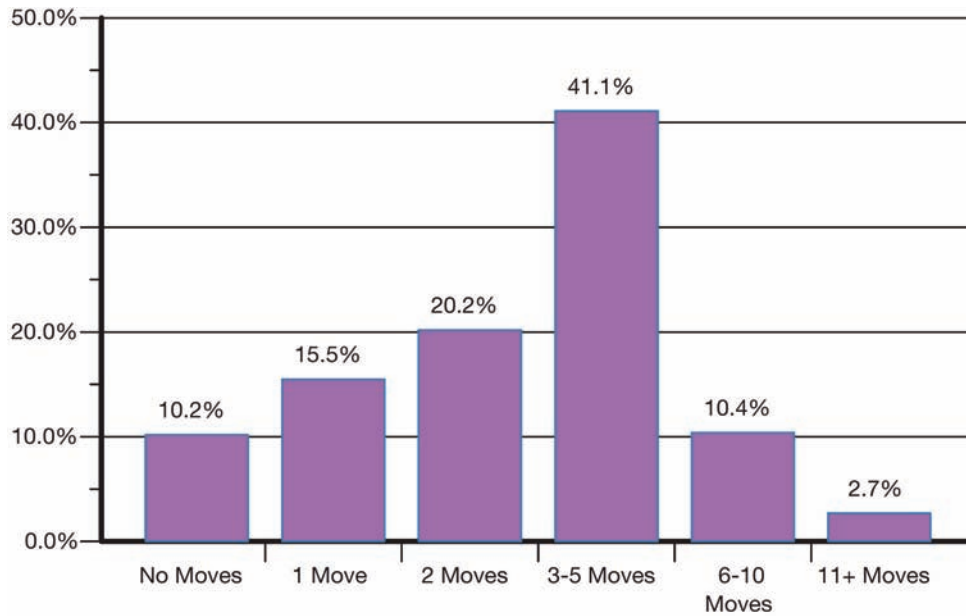
An Experience of Rural Residents:

Low and moderate income households in rural or outlying areas of Hamilton do not have affordable choices available to them in their area. People wanting to rent or purchase a more affordable home are not able to do so without moving out of their community.

Who Is Affected?

The lack of affordable, stable housing choices affects all low income people and many moderate income households. The lack of purchase power is the most significant reason for people’s housing instability and limited housing choices.

Number of moves in the last five years for First Nations adults in Hamilton



Source: Our Health Counts Urban Aboriginal Health Data Base Research Project, 2011

However, family size and incidence of discrimination based on age, gender, racial identity or income source also limits housing choices.

The income level for renters in Hamilton is significantly less than that of homeowners. Therefore most households with low incomes are renters. Renter households are proportionally the most affected by housing choice restrictions due to affordability.

“Do not isolate [subsidized] housing units – spread them into the community so people have more options.”

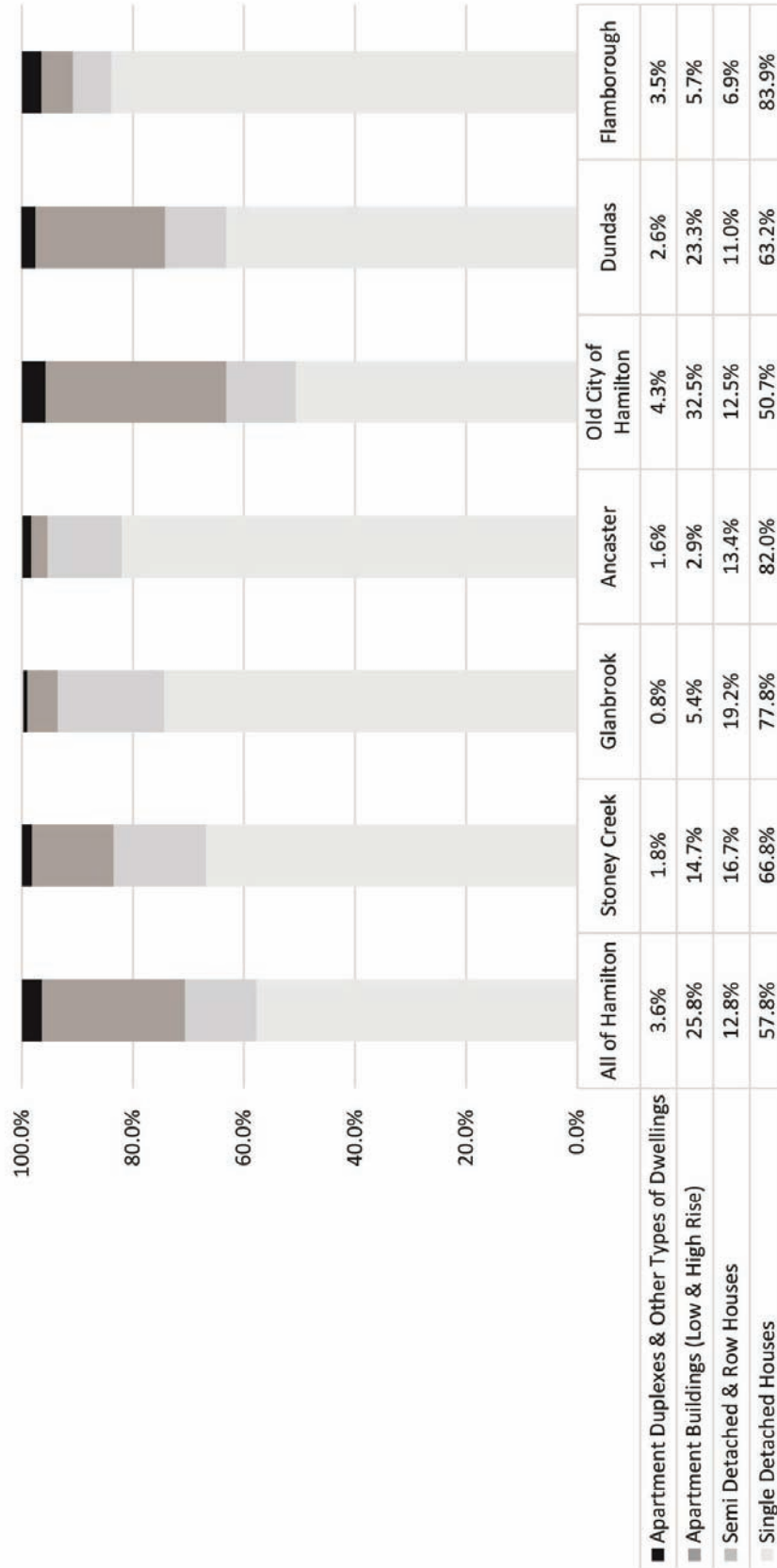
– Survey Respondent

What the Data Says

About one in five renter households in Hamilton pay more than 50% of their income on rent (2006 Census) and approximately 5,500 households are currently waiting for rent-geared-to-income housing. In most cases, these households currently do not have sufficient income to afford good quality housing that is suitable to their needs.

As shown in the chart below, not all areas of Hamilton have a variety of dwelling types from which residents can choose

Percent of Structural Type of Dwellings in Areas of Hamilton, 2006



Single people and lone parent families are proportionally the most restricted in their choices due affordability issues.

- 50% (25,460 households) of single households spend 30% or more of their income on shelter costs
- 51% (8,805 households) of lone parent households spend 30% or more of their income on shelter costs

These households have less purchase power because there is a single income source.

Source: 2006 Census

The former City of Hamilton has more multi-unit apartment dwellings than the other former municipalities. Ancaster, Flamborough and Glanbrook have less than 10% of their housing stock in multi-unit structures. For anyone needing to downsize or rent more affordable accommodation, those areas are not likely to offer the housing choices they may need.

What We Heard

“Build one floor houses, not huge monstrosities that people can’t afford.”

- *Survey Respondent*

In our consultations, people overwhelmingly wanted solutions that place the choice and decision-making power in the hands of the individuals and families in need. Increased income opportunities was the primary response to improving people’s housing affordability and choice. This included

increased stable and flexible employment opportunities, increased social assistance rates and a higher minimum wage. This also included increases to other important social benefits such as drug benefit programs.

People indicated that increased income is the most dignified way to provide more housing opportunities and choice.

“Job creation. Increase minimum wage.”

- *Survey respondent*

What We Can Build On

Hamilton is entering a period of increased economic growth and revitalization. The City has been identified as one of the best places to invest in Canada. This can present opportunities to increase employment income and affordable housing options in all neighbourhoods.

Currently the purchase price for resale homes is relatively affordable in many areas of the City of Hamilton compared to other communities in and around the Greater Toronto Area. This relative affordability of Hamilton's resale housing market is demonstrated by more than one-third of households in the lowest income quintile (household income less than \$24,972) owning their homes. This is an opportunity to provide homeownership programs that target those households able to manage the carrying costs of a mortgage, but who struggle with the down payment requirements.

Rents in Hamilton are generally lower cost than in the Greater Toronto Area therefore making rental housing more accessible to lower and moderate income households. Except for rural areas, Hamilton's rental vacancy rate is high. Hamilton's rental market provides an opportunity for rental subsidy programs to effectively target households with deeper affordability concerns. Hamilton has an administrative capacity for programs that provide more choice to tenants in terms of their preferred location and type of rental housing.

The City's Urban Hamilton Official Plan states that a range of housing types and forms should be provided, particularly in areas with low levels of affordable housing, in order to meet the needs of all residents. Developing strategies to ensure that a full range of housing exists in all neighbourhoods increases people's choice and can address affordability. It is a formula for increased neighbourhood resiliency and vibrancy.

"Safe, affordable housing makes sense and makes good healthy communities. We won't need many other services from government ... it pays to have good housing"
– Social Housing Roundtable Discussion Participant

Hamilton has Neighbourhood Development initiatives underway. Integration and collaboration of the Housing and Homelessness Action Plan with these initiatives

can increase the opportunities for providing residents with more choice and stability in their housing options.

Environmental Considerations

The outcome of greater affordability and choice is beneficial for the environment. Choice of type of housing to meet people's needs and being able to afford choice of neighbourhood allows for people to make location decisions. These decisions are often informed by proximity to amenities, transportation and places of work. Choice and affordability can minimize travel time and distances to these amenities and to work, thereby minimizing environmental impacts of modes of travel.

Targets

Target #1: Reduction in ATH waitlist by 50% by 2023

Target #2: 100% density and housing type targets designated in approved secondary plans achieved

Target #3: Reduction in rental households paying more than 50% of income on rent by 15% by 2023 (based on 2021 Census – this represents three census periods and a 5% drop for each census)

Target #4: 2,100 new housing allowances by 2023

The two most significant indicators of housing affordability need in Hamilton are:

- Households paying more than 50% of their income on rent (risk of homelessness due to affordability)
- Households on the waitlist for social housing (direct need indicator for affordable housing)

For the Action Plan to make a meaningful difference, it must achieve significant reductions in these need indicators.

There are 12,650 renter households (1 in 5) currently paying more than 50% of their income on rent (2006 Census) and are at risk of homelessness. A 15% reduction means 1,900 fewer households paying greater than 50% income on rent.

There are 4,200 households on the active social housing waitlist not receiving some form of rent subsidy (the current total active number of applications, 5,500, includes households in social housing requesting transfers or households receiving a housing allowance/rent supplement). A 50% reduction means 2,100 fewer households on the waitlist. This is very close to the number of households no longer paying 50% of income on rent (1,900) if the above target is met.

Recognizing that the City cannot afford 100% of the cost of housing allowances on the property tax levy, and that the federal and provincial governments have to be partners, the cost needs to be shared three ways.

In terms of choice, Hamilton strives to achieve a mix and range of housing types, tenures and densities in all areas of the city. The secondary planning process encompasses this principle through the establishment of density designations for lands within different neighbourhoods. For a full mix and range of housing to be achieved, lands must be developed at the designated densities, not at lesser densities, which is sometimes the case.

Strategies

- 2.1 Encourage mixed housing and mixed income development in all neighbourhoods by:
 - Increasing opportunities for rental, social and affordable housing in areas that currently offer limited opportunities
 - Ensuring all social housing communities have a market housing component
 - Exploring opportunities for social housing communities to redevelop to include a mix of new housing options
- 2.2 Develop a policy and strategy to ensure that the low and moderate income households in neighbourhoods experiencing economic growth and transformation are not displaced or negatively impacted by gentrification (this should include research on any potential negative impacts).
- 2.3 Increase homeownership opportunities for renters – including social housing tenants (e.g., down payment assistance programs, rent-to-own initiatives and education on purchase process, etc.).

- 2.4 Expand portable and in situ rent subsidy programs (i.e., rent supplements and/or housing allowances that go with the tenant and are not tied to a particular unit).
- 2.5 Investigate the feasibility of developing an emergency housing subsidy to help tenants and homeowners bridge temporary financial crisis situations.
- 2.6 Reduce the burden of growing utility costs on low income tenants and homeowners through:
 - Strengthening relationships with local utility corporations to limit the impact of arrears on households
 - Explore options to increase energy efficiency of homes
 - Advocate for removal of HST
 - Advocate for removal of deposit requirements
- 2.7 Reduce the burden of last month's rent on tenants through:
 - Reviewing and more broadly recommending practices of social housing landlords that allow tenants to pay last month's rent over an extended period of time
 - Investigate the effectiveness of eliminating the need for last month rent (look to other jurisdictions, e.g., Montreal)
- 2.8 Explore options that ensure social housing applicants and tenants have as much choice as possible (e.g., increase in the number of times they can refuse an offer to be housed; choice-based letting).
- 2.9 Advocate for changes to income policies including:
 - Increased social assistance rates so shelter allowance components meet average market rent levels
 - Adoption of a Living Wage policy
 - Guaranteed Annual Income Supplement is automatically allocated based on income tax information
 - Advocate for changes to the Ontario Disability Support Program system so that benefits are not provided at the end of the month for the preceding month

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

Many people require more than simply the bricks and mortar of a housing unit to remain successfully and adequately housed. Many people needing supports with their housing are not receiving them in a timely and adequate manner.

The level and types of support people require vary based on individual circumstance. They may be as complex as providing mental health supports to someone who is at risk of losing their housing due to hoarding or as simple as having someone to call if a question or concern arises.

If in 10 years we don't achieve this outcome:

- The hundreds of people who were homeless but have been successfully housed over the last few years will likely find themselves homeless again thereby increasing the occupancy of emergency shelters to a crisis level.
- Emergency departments will see an increase in visits as people have nowhere else to turn for their health needs.
- There will be increases in eviction rates from private market and social housing buildings and landlords will incur increased costs as a result of significant tenant turnover.

Housing options for people with support needs can include:

- Transitional housing
- Housing with supports in not-for-profit or for-profit housing including Residential Care Facilities (RCF)
- Home care provided by nurses or personal support workers or a mobile team of housing support workers.

The housing with supports system is complex as there are multiple types and levels of support individuals or families may need. Each of these supports may be provided by different service providers and funded by different government bodies. The funding body for the housing unit may be different than the funding

body for the support services. There is a lack of clarity around jurisdictional responsibility of government funders and service providers. This results in service gaps and challenges for people seeking support services.

Many people are not receiving timely or appropriate health supports, such as substance abuse and mental health services. This results in people seeking support from non-health funded services such as emergency shelters or landlords. These service providers do not always have the resources or expertise to adequately address the support needs of those individuals and families.

The importance of quality and timely housing supports to individuals and families is a significant success factor in everyone having a home.

Who Is Affected?

Everyone benefits from some form of support. Informal sources such as family, friends, neighbours and social networks provide a significant amount of support to people. However, these informal supports are not always sufficient or present in people's lives. That is when it is important for formal service systems to be available to help ensure people have a decent quality of life.

“A high proportion of homeless youth have been in custody in child welfare or correctional systems. They are often released without adequate planning for housing. Their history of victimization in the family is rarely addressed.”

– *Institute for the Prevention of Crime (2008). Homelessness, Victimization and Crime: Knowledge and Actionable Recommendations.*

In 2006, 20% of people in Hamilton lived with a disability. That is higher than the provincial (19%) and national average (17.6%)

Source: *Persons with Activity Limitations Survey, 2006*

Oftentimes people who require supports to find and maintain housing are people with some form of physical, mental or cognitive disability. This may include seniors and persons living with chronic disease.

There are young people who do not have the benefit of a supportive family unit and individuals who are struggling due to substance dependencies or involvement with

the criminal justice system who seek support services to help them find and maintain housing.

Supports are an integral component of some people's successful exit from, and avoidance of, homelessness. This may include people leaving various forms of institutional care. People may require supports in order to leave an unsafe living situation, such as a woman living with an abusive partner.

Depending on a person's age, gender, disability, ethno-racial or cultural identity, sexual orientation or other unique circumstance, the supports they receive must meet their needs. The right supports upfront can reduce the incidents of people ending up in deeper crisis situations.

What the Data Says

People have to rely on less than adequate supports, or go without supports at all. This can result in increased housing instability and homelessness.

In 2011, the three men's emergency shelters in Hamilton referred 175 people to detox centres. **Only 29% (51) of those referrals were accepted by the detox centre.**

– *City of Hamilton, Men's Emergency Shelter System Occupancy & Activity Summary for 2011*

Discharging someone in a vulnerable situation into homelessness can have significant negative impacts on that individual. The emergency shelter system works with various individuals who have been sent to the shelter from institutions such as health care facilities, correctional centres or who are brought there by the police. In 2011, 27% of the referrals to the three men's emergency shelters were from a health care agency such as a hospital or detox centre, 12% of referrals

Experience of trauma:*

Approximately 37% of women served at the YWCA Transitional Housing Program in Hamilton and 23% of women admitted to Mary's Place women's shelter during 2010/11 identified as experiencing some form of physical or sexual abuse.

Data sources: Good Shepherd Mary's Place and YWCA of Hamilton, Burlington

**It is expected that the numbers of women having experienced physical or sexual abuse is likely higher than reported here due to women's reluctance to share such information.*

were individuals released from a detention centre and 22% of referrals were people brought to the shelter by the police.*

Many individuals leaving institutional settings require more than just a housing unit to remain stably housed and have a decent quality of life. However, those supports are not always available in a timely or adequate way.

Preliminary findings from the nationwide “At Home/Chez Soi” Housing First study

The HBHB LIHN emerging profile of frequent repeat unplanned emergency department visits indicate that these patients have “housing issues” and “financial distress” as well as “no/few social supports.”

– *Progress Report: Repeat Visit to the Emergency Department by Persons with Mental Health and Addiction DRAFT Report, Jan. 2012*

notes that people are more likely to successfully maintain their housing if they are engaged with the support service teams that are part of the program. The study finds that maintaining housing is a bigger challenge when a person is not engaged with those support service teams. These findings are consistent with the findings of Hamilton’s own Hostels to Homes pilot project/Transition to Homes program.

What We Heard

Both tenants and landlords said that it would be beneficial to have some form of support available to all rental buildings. Landlords, both private market and public, want to be more aware of available supports and have someone to call when they have a tenant in need. From a landlord perspective, they want their tenants to succeed, as eviction is not a good solution for anyone.

“People are on waiting lists for extended periods of time. Give support to these people while they are on the list.”

– *Roundtable Discussion Participant*

* Note: These percentages do not include referrals from one shelter to another.

People identified many health-specific support needs. In many cases, they were addictions related. We heard that people coming out of a withdrawal management program need housing options that can support their sobriety. We also heard that people suffering with an addiction need to be able to access treatment as soon as they are ready to do so and not have to wait on a lengthy list. Addiction was identified as an issue that has a negative impact on individuals and families, particularly their ability to maintain their housing, as well as on the health of neighbours and communities.

Residents and community service providers agreed that the current Ontario Works and Ontario Disability Support Program personal need benefit for people in homeless situations and people living in residential care facilities is inadequate. This type of support is necessary for individuals to properly take care of themselves including the retention and maintenance of housing.

Youth said they need support workers who understand housing rights to go with them to see apartments. That way, they'll feel less intimidated and will be less likely to face discrimination.

Many youth struggling with housing security are wards of the child protection system. Often they require some of the basic supports necessary to learn how to effectively live independently and be able to manage all the associated responsibilities.

Supportive housing waiting lists for persons with disabilities are long and we heard that accessing affordable personal support services in one's home can be difficult if people do not meet all the required criteria outlined by service providers. This presents barriers to seniors and persons with disabilities who otherwise may be able to live a decent quality of life if provided the appropriate level of supports.

What We Can Build On

Hamilton has excellent services to support individuals and families with the unique supports they require.

“Currently there are approximately 4,700 domiciliary hostel residents in Ontario, and just under 800 residents living in units subsidized through the Domiciliary Hostel Program in Hamilton. With 17% of the entire provincial total, Hamilton ranks as one of the most significant providers in Ontario of this form of accommodation.”

– *Room for Potential: A Review of the City of Hamilton’s Domiciliary Hostel Program, 2011*

A number of service sectors are working proactively with one another to help ensure services are available to individuals and families despite the challenges of different funding streams and government jurisdictions. Collaboration is strong in Hamilton and plans are already in place and being implemented to support integration of housing and support services (e.g., Saving Our Sisters or SOS, Women’s Homelessness Collaborative).

Hamilton has the capacity to increase housing with support

options. As documented in the 2011 domiciliary hostels program review, operators and community service providers agreed that domiciliary hostels play an important role in the housing continuum and that there is a need to ensure domiciliary hostels have the necessary resources to provide the level of care and support required by residents.

Targets

Target #1: Each emergency shelter sector (men’s, women’s, youth and family) identifies and achieves annual targets for shorter shelter stays

Target #2: No one is discharged into a shelter or onto the street from an institutional setting

Target #3: 100% of the social housing providers in Hamilton adopt eviction prevention practices by 2014

The emergency shelter system can tell us a lot about how well our system of housing supports is working. It is generally accepted that the system of services that support people experiencing homelessness needs to include emergency shelters. However, currently the emergency shelter systems are shouldering too much of the burden and more attention should be paid to homelessness

prevention and other housing supports systems. There is general agreement that shorter shelter stays are better, that shelters should be a temporary crisis response, but not somewhere that someone lives. Therefore, Target #1 measures length of shelter stays. The Action Plan does not prescribe the target but respects the collaborative work the men's, women's and youth systems are engaged in and seeks to partner with them on this target development annually.

Target #2 acknowledges that emergency shelters are not the right destination for people leaving health care, corrections or child welfare settings; that the focus for people leaving those systems should be on settlement and support; and that there are many risks in the shelter system that may undermine those goals.

Finally, Target #3 acknowledges the important role that social housing providers play in our community. Social housing is among the most affordable housing in our community. Preventing economic evictions (evictions due to nonpayment or late payment of rent) through social housing providers adopting explicit eviction prevention processes will help to achieve that goal. The rationale for this target and corresponding strategy being part of Outcome 3: Supports (as opposed to Outcome 2: Affordability) is that working with social housing tenants to avoid eviction through various eviction prevention strategies is a form of support that helps maintain their housing.

Strategies

3.1 Expand housing with support options, including:

- Mobile supports
- On-site supports and
- Transitional housing

3.2 Develop a formalized working relationship with the Ministry of Health and Long-Term Care/Local Health Integration Network to increase access to health services including:

- Addictions services
- Housing with support services for seniors, people living with mental health, acquired brain injury and/or physical disabilities

- Hospital discharge planning and after care
 - Assisted living programs
- 3.3 Work with the federal and provincial corrections systems in order to increase the support to individuals being discharged into the community.
 - 3.4 Work with the Ministry of Youth and Children's Services in order to increase the support to youth being discharged out of the Child Welfare System to live independently in the community.
 - 3.5 Increase and formalize information sharing and partnership between landlords/housing providers (both public and private market) and social support networks.
 - 3.6 Implement an assessment and support process in the coordinated access to social housing system that will more immediately address the needs of social housing applicants.
 - 3.7 Encourage the development and implementation of enhanced eviction prevention policies in the social housing system.
 - 3.8 Make available high-quality, trauma-informed supports for individuals and families in homelessness and/or insecure housing situations.
 - 3.9 Advocate for an increase to the Ontario Works and Ontario Disability Support Program personal needs allowance.
 - 3.10 Link with the committees responsible for implementing housing and homelessness related plans (such as the Blueprint for Emergency Shelter Services and the Domiciliary Hostel Program Review).

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

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

The structural quality of housing is important, but so is the suitability of housing to meet people's needs in terms of size, function and modifications that allow full use of the unit and building. For example, larger families need units with more bedrooms and people with physical disabilities need housing units modified to meet their specific mobility needs or other disabilities.

If in 10 years we don't achieve this outcome, the impacts will be:

- Poorer health status for people living in poor quality and/or unsuitable housing
- Less choice for people with special housing needs
- Deteriorating housing stock that will be more expensive to repair later
- Deteriorating neighbourhood quality

Some people may not feel safe in their housing. Negative social dynamics can play a role in diminishing housing quality, so positive community building to improve the social quality of housing communities needs to be encouraged.

Poor housing quality not only has negative impacts on the people living in the housing; it can impact the broader community. An example of this is when a building is infested with bed bugs. The physical, emotional, economic and social toll on the households in the units with bed bugs is great, but others in the building are affected as well, and so are the families, friends and support networks of the people living in the building.

Who Is Affected?

Housing in need of repairs affects many different types of households and communities in many different locations of the City. In our consultations we heard that housing quality is a serious issue for seniors, Aboriginal people, newcomers,

single individuals, families and persons with disabilities. Many single individuals with very low income may only be able to afford shared living in a rooming house. The quality of some rooming houses that are not licensed in Hamilton, or other illegal living situations, is a particular concern.

The suitability of housing to meet people's needs is an area that affects certain populations more than others. The average household size of newcomers and Hamilton's growing urban Aboriginal population in need of affordable housing is larger than other populations. This presents a challenge for many newcomers and Aboriginal people because the amount of rental units in social housing and private market housing that have four or more bedrooms is limited.

Seniors owning their home may be on a fixed income and may not be able to afford to keep their home in good repair, leading to deterioration of their housing asset and erosion of any equity they may have in their house.

Approximately 9% of households in social housing in Hamilton are over-housed. That means that they are occupying social housing units that have more bedrooms than needed. Many of these people are older adults, mostly women, whose children have grown and left home. Given the large waitlist for social housing and the fact that there are not many large social housing units, we need to find ways to transition people who are over-housed into more suitable housing in a way that is respectful to their circumstances.

70% of newcomer households on the waitlist for social housing in Hamilton apply for three or more bedroom units and nearly one-third apply for five or more bedroom units.

– Source: City of Hamilton Social Housing Waitlist data, 2012

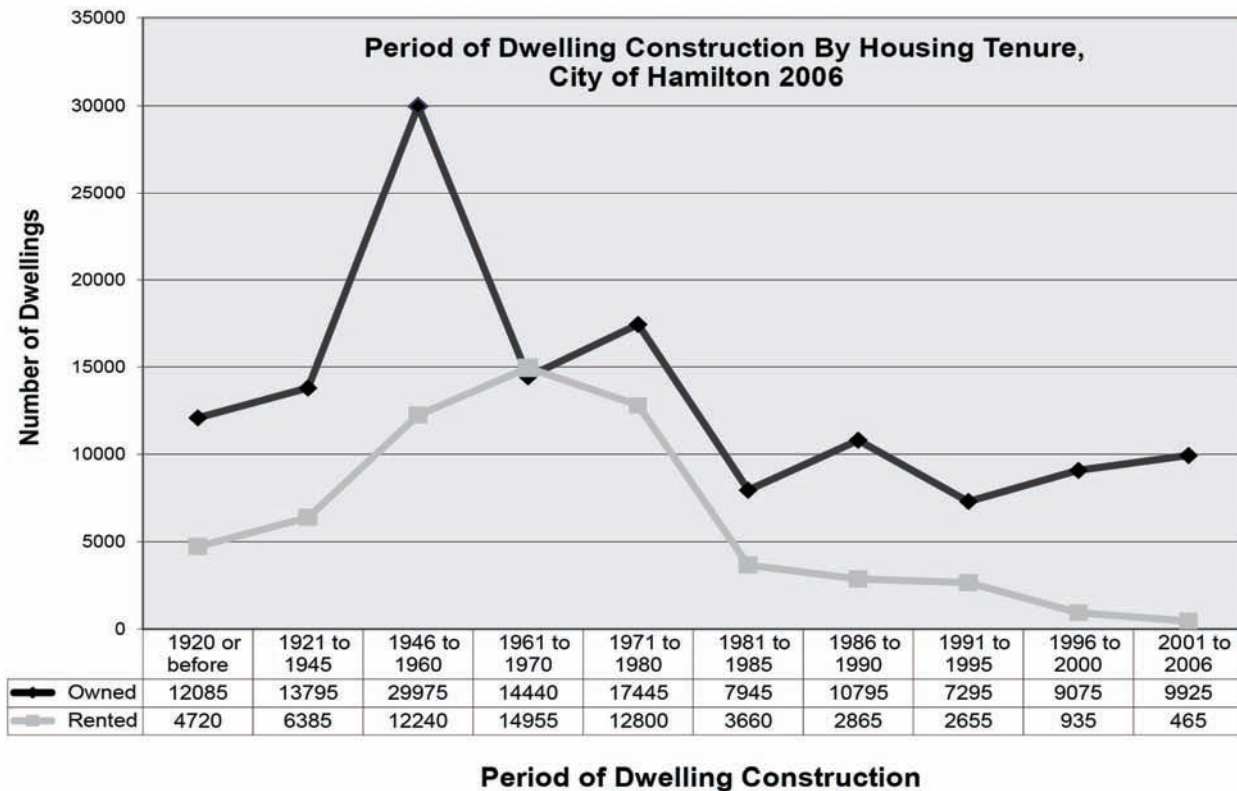
Persons with physical disabilities have many challenges finding suitable housing to meet their needs. Much of Hamilton's housing stock is older and must be retrofitted in order to accommodate persons with disabilities, both in terms of the person's unit as well as common areas of the building. This means adopting universal accessibility principles, creating a better inventory of the type of modified units our existing housing has to

offer, and being able to assess the individual needs of people with physical disabilities.

Hamilton’s population is aging, and being able to make modifications to our housing stock to meet the changing physical needs of seniors will be a challenge.

What the Data Says

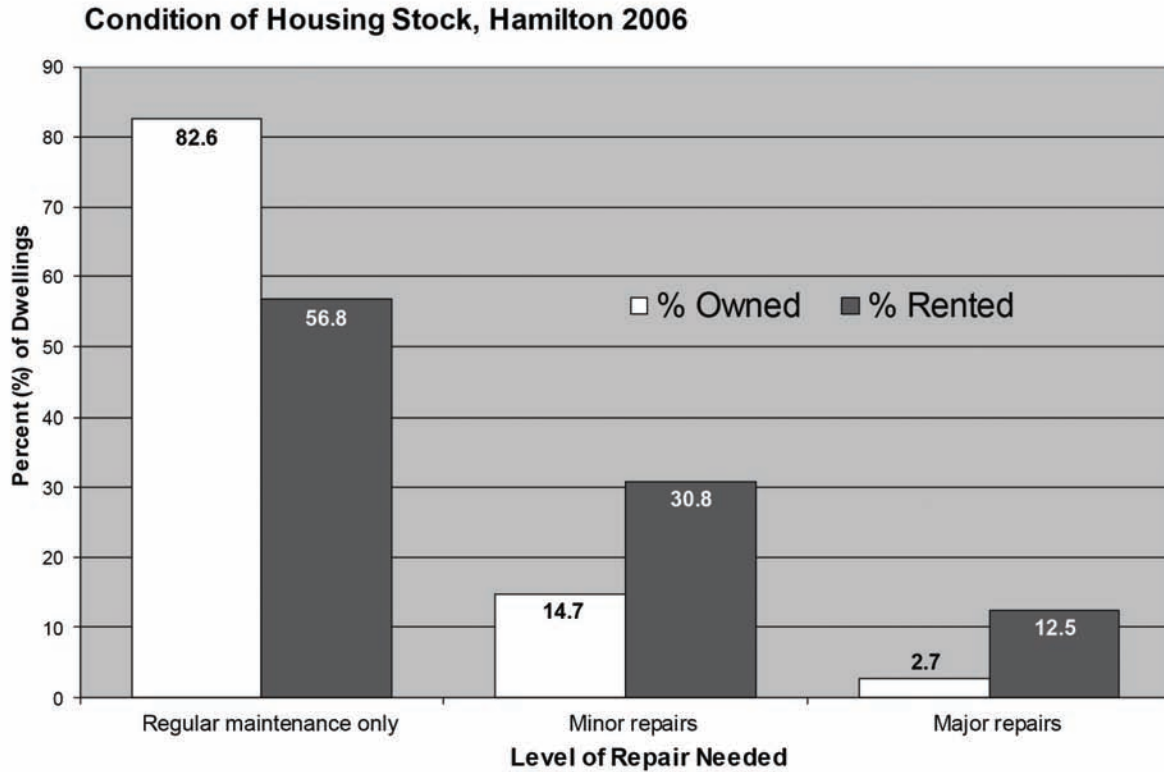
Hamilton’s housing stock is aging. Much of the rental housing in Hamilton was built before the 1980s. The chart below shows that since the mid-1990s very little purpose-built or primary rental housing has been constructed in Hamilton.



Source: Statistics Canada, Census 2006, City of Hamilton Census Division

An older housing stock means repairs and maintenance. While most of Hamilton’s housing stock is in good repair, the rental housing stock is in greater need of repair than ownership housing, as shown in the chart below.

Almost one-third (31%) of rental housing in Hamilton is in need of minor repair. More troubling is that 12.5% of rental housing is in need of major repairs – that’s about 7,600 renter households living in rental units and buildings that have



Source: Statistics Canada, Census 2006, City of Hamilton Census Division

serious repair problems. This is not limited to private-sector rental housing. A recent building condition assessment for CityHousing Hamilton’s 7,000 units estimates the need for a \$450 million investment over the next 30 years.

What We Heard

People told us that all housing should be well maintained and in good repair, regardless of location, price or tenure. People want to feel safe in their housing. We heard that there should be more proactive enforcement of property standards and there should be expanded incentive programs to modify units, upgrade properties and keep them in good repair. More education is needed for both tenants and landlords around rights and responsibilities relating to maintenance and repairs. The issue of bed bugs was identified as a critical situation that must be addressed.

We heard that:

“Tenants should have input into planning for capital repairs.”

“We need to feel safe where we live – we don’t feel safe right now.”

“Responsible landlords should be rewarded for well maintained properties.”

– Excerpts from Community Roundtable discussions

What We Can Build On

Hamilton’s housing market is relatively affordable. For example the average rent in Hamilton is \$757 per month compared to \$1,103 per month in Toronto.^{xiv} The average resale house price in Hamilton is \$281,939,^{xv} significantly less than in the Greater Toronto Area.

Hamilton’s existing housing stock is an important asset and its relative affordability is an opportunity. Preserving that asset is essential because little new purpose-built rental housing is being constructed.

Hamilton has a long history with funding programs aimed at rehabilitating and preserving our housing stock. For example, Hamilton has been delivering the federally funded Residential Rehabilitation Assistance Program (RRAP) for over 40 years and this has helped renovate thousands of units since the early 1970s. Under the new Investment in Affordable Housing for Ontario program, Hamilton will maintain previous RRAP funding levels to March 31, 2015 by allocating \$1.5 million annually to Ontario Renovates (the re-branded version of RRAP).

The Urban Hamilton Official Plan recognizes the important role the existing affordable rental housing stock has in our community. Rental housing protection policies in the Official Plan protect affordable rental housing from being converted to condominiums or being demolished. Those policies prevent conversions when rental vacancy rates are below 2% percent and when the rents of the units are affordable.

City of Hamilton efforts to improve rental housing quality include a more proactive approach to enforcing property standards and investigating the feasibility and efficacy of licensing rental housing.

The cost of renovating and repairing existing housing is often much less than building new housing. For example, the full capital cost of building an apartment unit in Hamilton, including land, construction, professional fees, development charges, etc., can be as much as \$200,000 per unit. The average loan amount under the recent Canada-Ontario Affordable Housing Program new rental housing construction component in Hamilton was \$65,000 per unit. Compare this with the average RRAP loan of \$18,000 to do necessary repairs to dwellings.

Environmental Considerations

The outcome of good quality housing means reinvestment in the existing housing stock. Reinvesting in this important infrastructure decreases the need to build new housing beyond that needed for new growth, which can help the City achieve its objectives around more compact urban form as opposed to sprawl. Rehabilitating the existing housing stock also provides an opportunity for improving the energy efficiency of older buildings.

Targets

Target #1: 100% of social housing providers implement community development plans by 2018

Target #2: Incidents of bed bugs complaints are reduced by 25% by 2018

Target #3: Incidents of bed bug re-infestation in social housing is reduced by 50% by 2023

Target #4: 3,500 residential units are rehabilitated by 2023, of which:

- 2,000 are rental
- 1,500 are ownership (300 are modified for persons with disabilities)

The Census indicator of “units in need of major repair” is the best indicator for measuring housing quality across the entire housing sector. In order for the Action Plan to be meaningful, a significant reduction in housing units needing major repair must be achieved.

Rental

Hamilton has 32,293 purpose-built rental units (units in apartment buildings with six units or more). This does not include townhouses, the secondary rental

market or social housing. According to the 2006 Census, 12.5% of rental units are in need of major repair. 12.5% of 32,293 purpose-built rental units are 4,000 units. The target of 2,000 rental units rehabilitated by 2023 equals 50% of that total.

Homeowner

According to the 2006 Census, there are 132,310 ownership households. Many homeowners have higher incomes than renters. The Action Plan is concerned with households with low to moderate income. Looking at the income distribution of homeowners in Hamilton, 61,640 ownership households fall below the 60th income percentile. This is slightly less than 50% of the total.

2.7% of ownership units are in need of major repair. Therefore, applying that rate to the 61,640 ownership households with low to moderate income equals 1,664 units (rounded to 1,500 for the target).

Recognizing that the City cannot afford 100% of the cost of repairs on the property tax levy, and that the federal and provincial governments have to be partners, the cost needs to be shared three ways. In addition, for rental housing repairs, landlords must share the responsibility for the cost of repairs.

Sub Targets:

- 20% of units modified for persons with disabilities
- Year one pilot project – up to 20% of funding for creation of secondary suites
- Consider targeting priority neighbourhoods as identified in the Neighbourhood Development Strategy

Strategies

4.1 Explore the potential for new funding programs and expand and promote more broadly existing programs for rehabilitating the housing stock, including:

- Ontario Renovates
- Grassroots, neighbourhood or community-based quality-improvement initiatives

- 4.2 Review the impacts of continued proactive enforcement of property standards on the supply of affordable rental properties.
- 4.3 Continue proactive enforcement of property standards of affordable rental housing.
- 4.4 Develop a communication strategy to landlords about maintenance responsibilities and available programs to rehabilitate the housing stock.
- 4.5 Develop and implement a proactive and coordinated strategy to address bed bugs.
- 4.6 Increase the number of rental housing units that meet the needs of larger families.
- 4.7 Support and monitor housing providers in the implementation of the Accessibility for Ontarians with Disabilities Act on the Built Environment.
- 4.8 Expand assistance programs to facilitate modifications for persons with disabilities in private market housing (e.g., Ontario Renovates).
- 4.9 Inventory, rate and increase the number of social housing units that meet the needs of persons with disabilities through existing and new housing opportunities.
- 4.10 Adequately fund capital reserves for social housing based on building condition assessments.
- 4.11 Encourage all social housing providers to ensure that tenant safety is ensured through capital and infrastructure audits and improvements (e.g., comprehensive lighting and building security systems).
- 4.12 Plan and implement community building efforts that will develop a “sense of community” in all social housing (e.g., activities that will positively enhance neighbour relations).
- 4.13 Streamline and provide supports in the process for transfers within social housing (e.g., over-housed or under-housed situations, domestic violence, acquired disability, etc.).
- 4.14 Develop and implement person-centred made-in-Hamilton occupancy standards for social housing.

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

Access to housing is critical. People need to be able to access housing and its related supports easily in order to be successful in finding and maintaining housing.

If in 10 years we don't achieve this outcome, the impacts will be:

- Further segregation of people who are traditionally discriminated against into housing that is poor quality and unsuitable
- More people who find it harder and take longer to achieve housing stability and satisfaction
- More resources spent on each system area

The challenges around access are the complexity of the housing and human services system, and discrimination and inequity in housing contexts.

The system of housing services is complex. For people in need of housing, it is not always easy to understand or access the supports they need to get and maintain housing. Applications for social housing, access to supports for housing, finding apartments within the private market and learning about potential subsidy programs are examples of parts of the housing system.

Additionally, people navigate a number of other human services that can contribute to their success in housing, for example, finding affordable child care, social assistance or employment supports, food security and social/recreational opportunities. The human services and housing system is critical to people's housing success, but the system is complex because of different access points, different rules and application processes and long wait times. Not only is the system complex, but many people who rely on community, social and/or government-related services have experienced some form of stigma, inequity or service that lacks compassion or respect.

Many renters face barriers such as discrimination in trying to find housing and face stigma if they are housed in particular neighbourhoods or housing situations.

The discrimination and inequity is not only present during the application process; tenants can be exploited through tactics that include lack of maintenance, harassment and other illegal actions. These experiences often result in people becoming more vulnerable, more frustrated and more deeply in crisis. In extreme cases, it can be an infringement on the human rights of renters.

Who Is Affected?

Everyone who interacts with the housing system can be impacted by its complexity. All tenants are at risk of not knowing their rights and responsibilities and facing discrimination. However, there are some groups of people who may have increased difficulty with system navigation and some groups of people who may face higher rates of rights violations and discrimination.

People for whom English is not their first language, people with physical or cognitive disabilities and persons with mental health issues may experience less access to the supports needed to find and maintain housing.

“Discrimination is an experience of immigrant communities and visible minorities.”

– from a roundtable discussion with McMaster academics

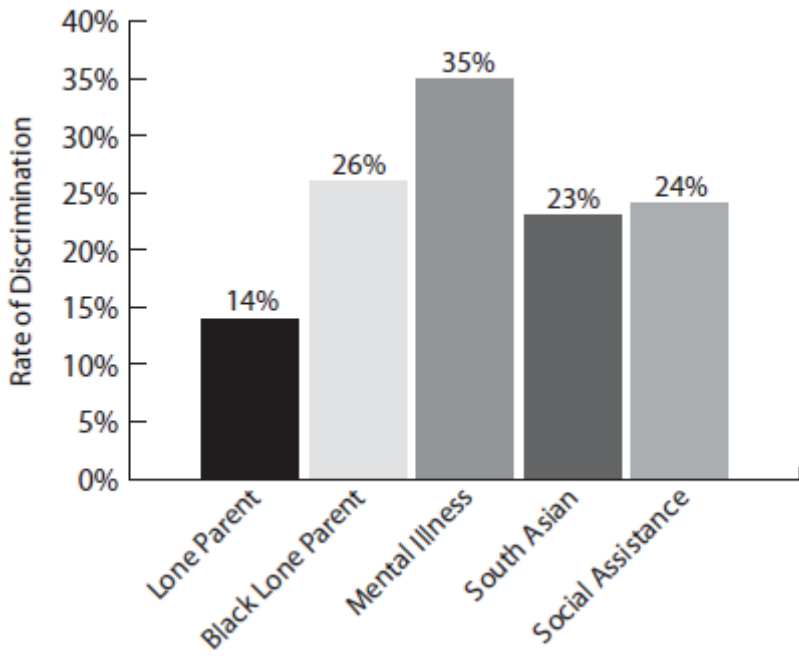
Discrimination is a reality for many groups of people in our community. In particular, people from diverse ethno-racial communities, newcomers, young people, seniors, persons with physical and mental disabilities, women, lesbian, gay, bisexual and transgender people, single parents and Aboriginal people may face higher rates of discrimination. As such, tenant rights communication strategies may need to be tailored depending on the unique audience. For example, for people who do not speak English as their first language, there may need to be a conscious effort around translating materials. Or for young people, materials may need to be provided in ways that appeal to them with youth friendly language and online presence.

What the Data Says

This particular outcome area elicited a lot of strong reactions and discussion during our Community Engagement Strategy. However, quantitative data is difficult to collect on people’s experiences of access and discrimination.

Service providers hear anecdotally from people trying to access housing that discrimination is an issue. In 2005, the Centre for Equality Rights in Accommodation (CERA) completed a study with York University to better understand incidents of discrimination in the rental housing market. The CERA study concluded that “1 in 4 households receiving social assistance, South Asian households, and Black lone parents experience moderate to severe discrimination when they inquire about an available apartment.” The results were even higher for people facing mental health issues: one in three people with mental health issues were found to be discriminated against.^{xvi}

In roundtable discussions, a number of people acknowledged that they had the experience of sending a ‘white’ friend to apply for an apartment, so as not to get turned down because of their ethnicity or Aboriginal status.



Source: Centre for Equality Rights in Accommodation. “Sorry It’s Rented” – Measuring Discrimination in Toronto’s Rental Housing Market (2009)

“Juan” is a young newcomer who is having difficulty getting meaningful employment in his field of work and is, therefore, not able to afford his rent. In order to get stabilized, he may need to access the following systems (which have different offices, rules and processes):

- Recertification programs
- Shelter
- Food banks
- Social housing
- Income support
- Settlement/immigrant supports

What We Heard

People are interested in seeing concrete solutions to the confusing system and discrimination in housing. In terms of solutions, two core themes were identified through consultations with the community: service delivery improvements and education.

People we talked to wanted increased support in navigating the current housing and human services system. People described feeling frustrated by confusing application processes, multiple offices for multiple services and long waiting lists. There is an acute lack of language supports in the community for people who do not speak English in the home. It was suggested that having a person or group of people dedicated to helping people navigate this system would be helpful, but that system improvements were also needed. People suggested that if the people who work within the system were trained collectively and provided opportunities for ongoing communication and education, every person within the system would be able to support people better through their housing needs.

Education was the second area of solutions identified by the community. People felt that a greater emphasis on educating tenants about their rights and

responsibilities would help with combating discrimination. In particular, it would be beneficial to have tenant education that is focused on groups of people who traditionally experience housing rights issues such as newcomers, young people, people with mental health issues and people on social assistance.

“If you don’t know the questions to ask, it’s hard to find the service.”

“Workers should take a ‘no wrong door’ problem-solving approach to clients, informing them of all allowances and programs they are entitled to apply for and spending the necessary time with clients to help them understand the system. This customer service approach should be standardized across agencies.”

“We need some kind of rights booklet with point form notes for people to have before going into a housing appointment who need to know their rights.”

– Excerpts from Community Roundtable discussions

Additionally in terms of education, people said that wide-spread awareness raising about discrimination, poverty and housing would be important for eliminating individual and community-wide incidents of discrimination. “Not In My Back Yard” or NIMBY sentiments create feelings of isolation and make it difficult to have income integration in all neighbourhoods in Hamilton.

What We Can Build On

Within this outcome area, it is the system of housing and broader human services supports that we can build on. Hamilton has a strong system of supports for people, and with a few shifts, that system can be successful in helping people find and maintain housing that is right for them.

A number of organizations in Hamilton provide support to people including shelters, employment centres, resources for newcomers, Aboriginal-specific housing services, mental health supports and addictions supports. These existing organizations provide a solid foundation upon which to build local housing knowledge. A person accessing an employment centre, for example, should be able to get basic questions answered accurately about housing options.

Additionally, there is a history of strong tenant education work in Hamilton through the Housing Help Centre and Hamilton Community Legal Clinic. These organizations have worked in various capacities with individuals, groups and tenant associations to help deliver information on tenant rights and responsibilities.

Another core strength within Hamilton is that we have an opportunity to build on the “working as a system” approach that is emerging in many sectors – youth, women, seniors, emergency shelters, for example. This enhanced way of “doing business” will help make housing and human services access clearer and more user-friendly for people.

Targets

Target #1: The City of Hamilton Housing Services Division adopts a citizen engagement model by 2015

Target #2: All service providers who have a funding relationship with the Housing Services Division of the City of Hamilton demonstrate citizen engagement by 2018

Target #3: The percentage of tenant-led applications to the Landlord and Tenant Board increases to 20% by 2018

Target #4: The percentage of uncontested eviction hearings decrease to 25% by 2018

Citizen engagement and equity are challenging to measure. Targets #1 and #2 measure the commitment to citizen engagement. In year one of the Action Plan, the Housing Services Division will work with a range of community stakeholders to best define and articulate these expectations.

Targets #3 and #4 are related to the number of tenants who access the Landlord and Tenant Board. These targets represent an effective way of measuring the extent to which tenants understand their rights and the processes they can undertake to maintain their rental housing.

Target #3 acknowledges the unequal distribution of tenant versus landlord led applications to the Landlord and Tenant Board. Data from 2011/2012 showed that 91% of applications were landlord led versus 9% which were tenant led. This

represents a vastly skewed ratio that does not reflect the reality of landlord and tenant disputes. Rather, it indicates that landlords are significantly more apt to make use of the Landlord and Tenant Board, possibly because of more knowledge of the system or more resources or both.

The Landlord and Tenant Board data for 2011/2012 shows that 45% of eviction hearings are uncontested by the tenant. That means that almost half of those tenants do not make use of the process to argue against the eviction order or make arrangements with the landlords to repay their arrears. A portion of those uncontested hearings would likely be tenants who have no interest in maintaining that residence. However, others might be tenants who do not understand the process and their rights.

Strategies

There are a number of strategies that can promote better customer service through a more coordinated and consistent housing service system including:

- 5.1 Develop a system navigator role that is focused on supporting people in directly accessing appropriate housing supports.
- 5.2 Develop a practice of cross-sectored case conferencing to ensure optimal services for people.
- 5.3 Develop web and print based resources that comprehensively outline all housing options in Hamilton and relevant contact information in a variety of languages and forms.
- 5.4 Develop information and data sharing protocols across relevant housing, income and other support systems.
- 5.5 Through training and cross-sectored collaboration, provide comprehensive and certification-based training on a number of service-improvement areas, such as:
 - Understanding the Housing System
 - Anti-Opressive and Anti-Racist Service Provision
- 5.6 Encourage organizations to engage in service and system planning.
- 5.7 Expand tenant and landlord outreach and mediation with a focus on tenants' rights and diversity.

- 5.8 Develop a general public awareness campaign regarding housing rights, anti-discrimination in housing and where to get housing (e.g., communications to the general public, tenants, young people, newcomers, Aboriginal people, seniors and landlords).
- 5.9 Ensure that clients/participants/tenants are meaningfully engaged in planning and decision making in the areas that impact their lives. This includes:
- A framework for citizen engagement which will be applied to the Action Plan implementation phase and the work of the Housing Services Division
 - Including specific intentions for citizen engagement by community based agencies as part of their service agreements and funding relationships with the Housing Services Division

PART C: THE PLAN – IMPLEMENTATION ELEMENTS

The intent of Hamilton’s 10-year plan to address housing and homelessness* is to be action oriented. This part of the Action Plan sets out an implementation framework, which includes the following elements:

- Critical investments strategies
- Work plans to implement strategies
- An evaluation framework
- Next Steps: Success factors to ensure successful implementation of the Action Plan

1. Critical Investment Strategies

Detailed work plans need to be developed for each strategy. These work plans should detail elements such as specific actions within the strategy, who is responsible for those actions, who is affected by the actions, what are the equity considerations, what is the timing, what are the resources required, who is paying for those resources, and how do we measure if we are doing a good job?

The challenge, though, is that Hamilton’s Housing and Homelessness Action Plan is a 10-year plan. While strategic elements of the Plan can easily span a 10-year time horizon and remain relevant that long, it is much more difficult and not useful to develop detailed work plans for 54 strategies for a 10-year period. So much can change given the dynamic nature and complexities of the issues affecting housing and homelessness that many work plan elements would become obsolete. Therefore, the Action Plan’s approach is to focus on the Critical Investment Strategies of the 54 provided and build more robust work plans for those.

* Special terms and terms that may be unfamiliar to you are defined in Appendix B.

Critical Investment Strategies are those strategies that are most critical to achieving the targets identified for each outcome area. They are a way to prioritize investments. Implementing those strategies gives us our best chance of achieving targets that, for the most part, Hamilton has not been able to achieve in the past. The intent is that focusing on Critical Investment Strategies will tangibly move us towards our desired outcomes and aspiration.

This is not to say that the remaining strategies are not important. If they are in the Action Plan, they are important. In fact, a number of them are already in action because they are part of existing initiatives and programs. However, the Critical Investment Strategies are where we need to focus our attention and resources at the outset of the Plan. The 10-year Action Plan will be reviewed at the five-year mark so there is an opportunity to revisit the strategies to determine how we are doing and whether other strategies should be considered critical investments.

The Critical Investment Strategies for each outcome of the Action Plan are identified in the following work plan section.

2. Work Plans^{*}

The next section has a series of work plans related to each outcome area. There are two different types of work plan, one that is more detailed for the Critical Investment Strategies and one that is less detailed for the remaining strategies.

^{*} Please see Appendix E for definitions of terms used in the Work Plans.

The following is an overview of all of the targets by outcome area.

OUTCOME	TARGETS
#1 – There is more affordable rental and ownership housing in Hamilton to meet the need and demand	<p>300 new affordable rental housing units per year, of which:</p> <ul style="list-style-type: none"> • At least 25% in areas not adequately served by affordable housing • At least 10% for persons with disabilities • At least 10% for large families • At least 50% that meet deep affordability (affordable to households up to the 40th income percentile) • At least 10% attached to housing supports
#2 – Increase people’s housing affordability, stability and choice	<p>Reduction in social housing waitlist by 50% by 2023</p> <p>100% density and housing type targets designated in approved secondary plans achieved</p> <p>Reduction in rental households paying more than 50% of income on rent by 15% by 2023 (based on 2021 Census – this represents three census periods and a 5% drop for each census)</p> <p>2,100 new housing allowances by 2023</p>
#3 – People have the individualized supports they need to help them obtain and maintain housing	<p>Each emergency shelter sector (men’s, women’s, youth and family) identify and achieve annual targets for shorter shelter stays</p> <p>No one is discharged into a shelter or onto the street from an institutional setting</p> <p>100% of the social housing providers in Hamilton adopt eviction prevention practices by 2014</p>
#4 – People live in housing that is good quality, safe and suitable to their needs	<p>100% of social housing providers implement community development plans by 2018</p> <p>Incidents of bed bugs complaints are reduced by 25% by 2018</p> <p>Incidents of bed bug re-infestation in social housing is reduced by 50% by 2023</p> <p>3,500 residential units are rehabilitated by 2023, of which:</p> <ul style="list-style-type: none"> • 2,000 are rental • 1,500 are ownership (300 are modified for persons with disabilities)
#5 – People receive respectful, quality service within a “user-friendly” system and experience equity in housing	<p>The City of Hamilton Housing Services Division adopts a citizen engagement model by 2015</p> <p>All service providers with a funding relationship with the Housing Services Division of the City of Hamilton demonstrate citizen engagement by 2018</p> <p>Tenant-led applications to the Landlord and Tenant Board increase to 20% by 2018</p> <p>Uncontested eviction hearings decrease to 25% by 2018</p>

OUTCOME AREA 1: THERE IS MORE AFFORDABLE HOUSING IN HAMILTON TO MEET THE NEED AND DEMAND

CRITICAL INVESTMENT STRATEGIES

Strategy	Work Underway	Starting Point Actions	Timing	New Resources	Key Stakeholders	Equity Considerations
<p>Strategy 1.1 Advocate for the creation of a National Housing Strategy and advocate to provincial and federal levels of government to adequately fund new affordable housing development.</p>	<p>Something to Build On. Advocacy around housing and homelessness has been happening for a long time in Hamilton and elsewhere. The effort has not, to date, been comprehensive and coordinated. There are provincial and federal housing and homelessness bodies whose work should be drawn on including Federation of Canadian Municipalities, National Rental Coalition, Co-operative Housing Federation of Canada, Ontario Municipal Social Service Association, Ontario Non-Profit Housing Association and Association of Municipalities of Ontario. Also, Hamilton's local Government Relations Strategy is working to advocate for funding from provincial and federal governments in a coordinated fashion and the Housing and Homelessness Action Plan is part of the City's Corporate Strategic Plan.</p>	<p>All related advocacy strategies fall under here – 1.1 (National Housing Strategy), 1.8 (surplus lands use), 2.10 (income policies), 3.8 (personal needs allowance increase), 4.8 (expand modification assistance programs)</p>	<p>Start: Immediate Duration: Ongoing as needed</p>	<p>N/A</p>	<p>City of Hamilton – City Manager's Office and Housing Services Division, Affordable Housing Flagship, Housing and Homelessness Planning Group</p>	<p>Within the context of a National Housing Strategy, barriers to housing and populations that are adversely affected by those barriers must be considered. The City of Hamilton is well-positioned to inform the federal government of local needs to shape housing policy. Poverty is a reality for many populations that experience barriers to housing. Senior government should provide enough funding to ensure that poverty is addressed through deeper affordability than recent programs. A National Housing Strategy must be informed by the unique relationship that the federal government shares with Aboriginal communities. The province should more clearly articulate its role and relationship with the Aboriginal community.</p>

Strategy	Work Underway	Starting Point Actions	Timing	New Resources	Key Stakeholders	Equity Considerations
<p>Strategy 1.2 Explore potential for new incentive and funding programs and expand and promote more broadly existing City incentive programs to increase the supply of affordable housing (e.g., capital grants/loans, tax deferrals, waived development and other charges, etc.).</p>	<p>Something to Build On. There are a number of existing City of Hamilton programs that provide incentives for residential development (see list below). The programs serve various purposes and are targeted to different places and types of development. The level of community awareness of these programs varies. This strategy focuses on promoting these programs, identifying gaps and exploring the best type of new initiatives and their feasibility. Existing initiatives include:</p> <ul style="list-style-type: none"> • Development Charge Exemptions • Hamilton Downtown Multi-Residential Property Investment Program • Commercial Corridor Housing Loan and Grant Program • Hamilton Heritage Property Improvement Grant Program • Hamilton Downtown Property Improvement Grant Program • Various Environmental Remediation and Site Enhancement Programs • LEED Grant Program 	<ul style="list-style-type: none"> • Inventory what programs/incentives exist now in Hamilton • Identify audiences for whom this info will be useful • Evaluate existing Hamilton programs/incentives from an affordability perspective • Literature review/ environmental scan of other jurisdictions with promising practices and determine viability and costing for Hamilton • Consider introducing sustainable building practices as part of any new developments funded through incentive programs 	<p>Start: Immediate Duration: Ongoing over the 10 years of the Plan</p>	<p>\$30 million annually over 10 years to meet the target of 3,000 new affordable rental units</p> <p>Total: \$300 million (Shared responsibility)</p> <ul style="list-style-type: none"> ✓ Capital □ Operating <p>Notes: To start in 2015 after Investment in Affordable Housing funding is spent. The federal government has committed to a new Affordable Housing program after 2015.</p>	<p>City of Hamilton – Housing Services Division, Planning and Economic Development, Finance, Hamilton/Halton Home Builders Association, Hamilton Realtors Association, Affordable Housing Flagship, Federal Government – Canada Mortgage and Housing Corporation, Provincial Government – Ministry of Municipal Affairs and Housing</p>	<p>Any program design must be responsive to populations that experience increased barriers to housing.</p> <p>Some particular equity considerations include:</p> <ul style="list-style-type: none"> • Underserved locations • Persons with disabilities • Large families • Deep affordability • Attached to housing supports

Strategy	Work Underway	Starting Point Actions	Timing	New Resources	Key Stakeholders	Equity Considerations
<p>Strategy 1.6 As part of the City's new Comprehensive Zoning By-law, explore the potential for pre-zoning (i.e., pre-established zoning approvals) appropriate areas/land parcels to permit as-of-right higher density multi-residential development, converting non-residential space to residential and adding apartments in houses and ground-related dwellings.</p>	<p>Something to Build On: The New Comprehensive Zoning By-law is currently being developed. It will replace outdated zoning that limits opportunities for higher densities. Higher densities provide opportunities for more affordable housing. More appropriate zones for areas will decrease the potential for neighbourhood opposition to affordable housing (NIMBY). Linkages to existing or in-progress work includes: Residential Intensification Strategy, pocket housing and new residential and commercial zoning.</p>	<ul style="list-style-type: none"> Identify areas where pre-zoning for appropriate higher density zones is feasible and would support affordable housing development 	<p>Start: Immediate Duration: 2 years</p>	N/A	<p>City of Hamilton – Planning and Economic Development, City of Hamilton – Housing Services Division</p>	<p>People in poverty and populations that experience discrimination in accessing affordable housing can be impacted by the misuse of public planning processes (e.g., using public processes to delay or block affordable housing proposals by claiming land use planning issues). Pre-zoning ensures that there are appropriate areas zoned for housing forms that are more likely to be affordable. This will reduce the time and cost of the development process, thereby increasing affordability and the number of affordable units to be built.</p>

Strategy	Work Underway	Starting Point Actions	Timing	New Resources	Key Stakeholders	Equity Considerations
<p>Strategy 1.11 Explore opportunities for social housing providers to leverage their existing capital assets in order to develop additional affordable housing units (e.g., many social housing providers have equity in their existing social housing projects that can be used to finance new housing)</p>	<p>Little to Build On. Many social housing providers have equity in their existing social housing projects that can be used to finance new housing. However, social housing providers are restricted under current legislation from accessing that equity, encumbering their properties with additional mortgage financing for the purposes of developing new affordable housing. The province is concerned that mortgaging existing social housing assets increase the Provincial Contingent Liability and creates further risk.</p>	<ul style="list-style-type: none"> Review Housing Services Act and social housing operating agreements Inventory opportunities for potential development using existing social housing assets Advocate to Province for legislative change to permit this (link to strategic advocacy approach) 	<p>Start: Immediate Duration: Ongoing</p>	<p>N/A</p>	<p>City of Hamilton – Housing Services Division, City Housing Hamilton and other Social Housing Providers, Ontario Non Profit Housing Association, Co-operative Housing Federation</p>	<p>Some particular equity considerations include:</p> <ul style="list-style-type: none"> Underserved locations Persons with disabilities Large families Attached to housing supports

OTHER STRATEGIES – WORK PLANS REQUIRE LONGER TERM PLANNING PROCESSES			
Strategy	Work Underway	New Resources	Key Stakeholders
<p>Strategy 1.3 Facilitate land use planning approvals for affordable housing developments by:</p> <ul style="list-style-type: none"> • City of Hamilton Housing Services Division staff work collaboratively with the Business Facilitators in the Planning and Development Department to ensure all affordable housing developers are provided with the most up-to-date information to guide affordable housing developments through land use planning approvals and building permit application processes • The City's Planning and Economic Development Dept. implement a system of flagging development applications that meet criteria of affordable housing and expedite the processing of those applications • Explore funding opportunities (e.g., CMHC SEED funding) to facilitate housing development project management expertise for affordable housing proponents where necessary 	<p>Something to Build On. There are existing processes and resources to help proponents navigate through land use planning and other regulatory approval processes. At the City's Planning and Economic Development Department, Business Facilitators provide elements of this service to applicants. This strategy would formalize this facilitation for affordable housing and ensure that proponents of affordable housing are well informed at the front end of the development application process. Existing work to link to includes:</p> <ul style="list-style-type: none"> • Business Facilitators (Planning and Economic Development) • Canada Mortgage and Housing Corporation Seed Funding Model 	N/A	<p>City of Hamilton – Housing Services Division, Planning and Economic Development Department Canada Mortgage and Housing Corporation Residential development sector</p>
			Start Immediate

Strategy	Work Underway	New Resources	Key Stakeholders	Start
<p>Strategy 1.4 Explore the feasibility of inclusionary zoning (i.e., zoning that requires/mandates a certain component of larger developments to be affordable housing) and seek necessary provincial legislative changes that would facilitate the implementation of inclusionary zoning in Hamilton</p>	<p>Something to Build On. This work could link to the Comprehensive Zoning work underway in the City's Planning and Economic Development Department. The Hamilton Community Foundation is interested in furthering inclusionary zoning in Hamilton and may consider supporting research in this area. Note that municipalities do not currently have the legislative authority to implement inclusionary zoning.</p>	<p>N/A</p>	<p>Provincial government City of Hamilton – Housing Services Division, Planning and Economic Development Homebuilders/developers Hamilton Community Foundation</p>	<p>2 – 4 years</p>
<p>Strategy 1.5 Explore the feasibility/further promote opportunities that exist in the Urban Hamilton Official Plan for density bonusing and use of Community Improvement Plans to offer other incentives for affordable housing.</p>	<p>A Lot to Build On. The City's Urban Hamilton Official Plan provides the framework for the City to offer bonuses to developers for greater density (allowing more units on a given site) in exchange for the developer including a public benefit (like affordable housing) in the development. This framework also includes the use of Community Improvement Plans that enable the City to offer other types of incentives for the development of affordable housing. This strategy links to strategy 1.6. Additional work can be done around promoting this tool and exploring why it has not been used to any significant degree in Hamilton. Existing work to link to includes:</p> <ul style="list-style-type: none"> • Urban Hamilton Official Plan • Community Improvement Plans • New Comprehensive Zoning By Law • Residential Intensification Strategy 	<p>N/A</p>	<p>City of Hamilton – Housing Services Division, Planning and Economic Development, Homebuilders/developers</p>	<p>1 – 2 years</p>

Strategy	Work Underway	New Resources	Key Stakeholders	Start
<p>Strategy 1.7 Inventory and map affordable housing development opportunities including:</p> <ul style="list-style-type: none"> • Underutilized commercial space that can be converted to residential • Vacant residential space in buildings • Vacant government land that is viable for affordable housing 	<p>Little to Build On. Need to identify if any inventories or related data exist and mapping requirements</p>	<p>N/A</p>	<p>City of Hamilton – Housing Services Division, Planning and Economic Development, Realtors</p>	<p>1 – 2 years</p>
<p>Strategy 1.8 Advocate for changes to the City's and senior governments' surplus land policy to make surplus land available for affordable housing development at discounted or no cost.</p>	<p>Something to Build On. See Strategy 1.1</p>	<p>N/A</p>	<p>City of Hamilton – Housing Services Division, Real Estate Division, Federal government, Provincial government</p>	<p>2 – 4 years</p>
<p>Strategy 1.9 Investigate the feasibility of transitioning rental units that currently do not meet by-laws/standards to be in compliance with necessary by-laws/standards, as well as incentives to bring the units up to standard.</p>	<p>Something to Build On. On September 25, 2013 Council approved a motion that a committee of stakeholders be struck regarding enforcement and legalization of rental housing. Council also approved a motion directing staff to take into consideration an owner's good faith efforts to actively seek compliance with Zoning By-law requirements when carrying out the permanent proactive rental housing enforcement program, subject to health and safety concerns. Links to Strategies 4.2 and 4.3.</p>	<p>N/A</p>	<p>City of Hamilton – Housing Services Division, Planning and Economic Development Municipal Law Enforcement, Landlords</p>	<p>2 – 4 years</p>

Strategy	Work Underway	New Resources	Key Stakeholders	Start
<p>Strategy 1.10 Provide learning opportunities to community leaders, decision makers and the general public around good urban planning principles in order to support their role as facilitators of affordable housing development.</p>	<p>Something to Build On. The Affordable Housing Flagship coordinates community events that promote innovative affordable housing models and initiatives. This is a starting point to build on in providing more education and information to a variety of stakeholders and the general public. Potential learning opportunities through the City of Hamilton Residential Intensification Strategy under development.</p>	N/A	<p>City of Hamilton – Housing Services Division, Planning and Economic Development Affordable Housing Flagship Community</p>	1 – 2 years
<p>Strategy 1.12 Explore the feasibility of establishing a Housing Trust fund to help finance affordable housing development.</p>	<p>Little to Build On. The Federal homelessness program funded a Feasibility Study in 2003. The findings suggested that while it would be relatively easy to set up and that there are models for Housing Trusts nationally and internationally, the issue of financing stopped it from moving forward.</p>	N/A	<p>City of Hamilton - Housing Services Division, Community funders</p>	3 – 4 years

OUTCOME AREA 2: THERE IS AN INCREASE IN PEOPLE'S HOUSING AFFORDABILITY, STABILITY AND CHOICE

CRITICAL INVESTMENT STRATEGIES						
Strategy	Work Underway	Starting Point Actions	Timing	New Resources	Key Stakeholders	Equity Considerations
<p>Strategy 2.1(a) Encourage mixed housing and mixed income development in all urban neighbourhoods by: increasing opportunities for rental, social and affordable housing in areas that currently offer limited opportunities.</p>	<p>Something to Build On. The Urban Hamilton Official Plan contains policies that encourage a mix and range of housing in all urban neighbourhoods. This links to the secondary planning process where density and land use designations are assigned for blocks of land within secondary plan boundaries (broad neighbourhoods), and to the new Comprehensive Zoning By-law under development. These are the mechanisms by which official plan policies are implemented. Other existing work to build on includes: feasibility work around the pocket housing model, potential for secondary units in homes.</p> <p>Link to Action Plan Strategies 1.2 – 1.8 and 1.10 through potential use of waiver of development charges, tax rate reductions, surplus land and density bonusing.</p>	<ul style="list-style-type: none"> • Link with the Urban Hamilton Official Plan re: policies on mix and range of housing • Ensure that all municipal planning decisions re: mix and range respect the policy direction of the Urban Hamilton Official Plan • Map areas underserved by affordable housing • Consider minimum targets for new affordable housing development in areas underserved by affordable housing • Explore potential for an Affordable Housing Deficiency Index to determine areas that are underserved • Engage development community to explore impediments to development of a broader mix and range of housing • City of Hamilton Residential Intensification Strategy and new zoning by-law 	<p>Start: 1 – 2 years Duration: Ongoing</p>	N/A	<p>City of Hamilton – Housing Services Division, Planning and Economic Development, Affordable Housing Flagship</p>	<p>Currently, there are neighbourhoods and areas in Hamilton where opportunities for affordable housing are limited or non-existent and therefore are not accessible to households with lower incomes. This is an equity concern because there are populations that experience disproportionate rates of poverty.</p> <p>This pattern of inequitable access to certain areas reinforces the Not In My Back Yard (NIMBY) phenomenon.</p>

Strategy	Work Underway	Starting Point Actions	Timing	New Resources	Key Stakeholders	Equity Considerations
<p>Strategy 2.4 Expand portable and in situ rent subsidy programs (i.e., rent supplements and/or housing allowances that go with the tenant and are not tied to a particular unit).</p>	<p>Something to Build On. The City of Hamilton currently delivers nearly 1,500 rent supplements and housing allowances. The rent supplements are funded by the City's net levy in the operating budget. The housing allowances are funded by the federal and provincial governments and will end in 2018.</p>	<ul style="list-style-type: none"> Secure new funding and/or reallocate funding 	<p>Start: Immediate</p> <p>Duration: 5+ years</p>	<p>\$2.52 million annually over 10 years to meet the target of 2,100 new housing allowances.</p> <p>Total: \$25.2 million (Shared responsibility)</p> <p><input type="checkbox"/> Capital <input checked="" type="checkbox"/> Operating</p>	<p>City of Hamilton – Housing Services Division, Explore partnerships with organizations that provide housing supports</p>	<p>There are populations who experience poverty in disproportionate rates.</p> <p>Also, there is a recognition that some populations that require both financial and social supports to obtain and maintain housing. These populations include: youth, women (and families) who have experienced violence, newcomers, Aboriginal people, seniors and people leaving institutionalized settings.</p> <p>Consider linking rent supplements/housing allowances with organizations that provide direct housing supports to specific populations.</p>

Strategy	Work Underway	Starting Point Actions	Timing	New Resources	Key Stakeholders	Equity Considerations
<p>Strategy 2.9 Advocate for changes to income policies including: increased social assistance rates (shelter components), Living Wage policy, Guaranteed Annual Income is allocated based on tax information, ODSP benefits delivery.</p>	<p>Something to Build On. Should be linked to a broader advocacy effort. Advocacy around housing and homelessness has been happening for a long time in Hamilton and elsewhere. The effort has not, to date, been comprehensive and coordinated. There are provincial and federal housing and homelessness bodies whose work should be drawn on for this strategy including Federation of Canadian Municipalities, National Rental Coalition, Co-operative Housing Federation of Canada, Ontario Municipal Social Service Association, Ontario Non-Profit Housing Association and Association of Municipalities of Ontario.</p>	<p>All related advocacy strategies should be linked and actioned in a strategic coordinated way, including Strategies: 1.1 (National Housing Strategy), 1.8 (surplus lands use), 2.10 (income policies), 3.8 (personal needs allowance increase), 4.8 (expand modification assistance programs)</p>	<p>Start: 1 – 2 years Duration: 5+ years</p>	<p>N/A</p>	<p>City of Hamilton – Housing Services Division, Housing and Homelessness Planning Group Other Community Stakeholders</p>	<p>While success in realizing this strategy will support vulnerable populations, advocacy will benefit the broad spectrum of society.</p>

OTHER STRATEGIES – WORK PLANS REQUIRE LONGER TERM PLANNING PROCESSES				
Strategy	Work Underway	New Resources	Key Stakeholders	Start
<p>Strategy 2.1(b) Encourage mixed housing and income development in all urban neighbourhoods by ensuring all social housing communities have a market housing component.</p>	<p>Something to Build On. Many social housing communities (particularly those developed in the mid-1980s to mid-1990s) have a market rent component. These communities were developed using the concept of income integration – a response to the earlier social housing developments that tended to concentrate RGI units in large high-rise buildings. There are a few social housing providers that still have 100% RGI buildings (most notably CityHousing Hamilton).</p>	<p>N/A</p>	<p>City of Hamilton – Housing Services Division, Social housing providers Tenants</p>	<p>1 – 2 years</p>
<p>Strategy 2.1(c) Encourage mixed housing and income development in all urban neighbourhoods by exploring opportunities for social housing communities to redevelop to include a mix of new housing options.</p>	<p>Little to Build On. While thought has been given to whether a regeneration program like that of Regent Park in Toronto could work in certain social housing complexes in Hamilton, any plans are at a preliminary stage. Work in this regard would tie into the Neighbourhood Development Strategy.</p>	<p>Likely significant new redevelopment costs</p>	<p>City of Hamilton – Housing Services Division, Neighbourhood Development Strategy, Social housing providers, Tenants, Federal government, Provincial government</p>	<p>3 – 4 years</p>
<p>Strategy 2.2 Develop a policy and strategy to ensure the low and moderate income households in neighbourhoods experiencing economic growth and transformation are not displaced or negatively impacted by gentrification (this should include research on any potential negative impacts).</p>	<p>Little to Build On. There is no formalized or comprehensive gentrification strategy underway in Hamilton. However, the Action Plan can build on the work of the Neighbourhood Development Strategy and potential graduate work at McMaster University.</p>	<p>N/A</p>	<p>City of Hamilton – Housing Services Division, Neighbourhood Development Strategy, McMaster University</p>	<p>1 – 2 years</p>

Strategy	Work Underway	New Resources	Key Stakeholders	Start
<p>Strategy 2.3 Increase homeownership opportunities for renters, including social housing tenants (e.g., down payment assistance programs, rent-to-own initiatives, and education on purchase process, etc.).</p>	<p>Something to Build On. The City of Hamilton has delivered affordable homeownership programs. Examples include the current Investment in Affordable Housing (down payment assistance – forgivable loan), Canada-Ontario Affordable Housing (down payment assistance – forgivable loan) and HomeStart (matched savings program). Current homeownership programs external to the City of Hamilton include Home Ownership Affordability Program (support for social housing tenants to purchase and renovate a house) and Habitat for Humanity (homeownership program for low income earners to provide sweat equity toward the purchase of a newly constructed home).</p> <p>Canada Mortgage and Housing Corporation has a number of homeownership education and support resources.</p>	<p>Any significant program to further encourage tenants moving to homeownership through down payment assistance requires new resources.</p>	<p>City of Hamilton - Housing Services Division, Federal government, Provincial government (CMHC) Tenants Realtors Homebuilders Financial sector</p>	<p>2 – 4 years</p>
<p>Strategy 2.5 Investigate the feasibility of developing an emergency housing subsidy to help tenants and homeowners bridge temporary financial crisis situations.</p>	<p>Something to Build On. The Housing Help Centre runs three programs, the Rent Bank (a grant to provide assistance in cases of eviction for non-payment of rent), the Hamilton Emergency Loan Program, a loan provided to tenants for last month's rent, and the new Housing Stability Benefit (replacing the Community Start Up and Maintenance Benefit). These programs are all well-utilized and fall within the purview of the Community Homelessness Prevention Initiative.</p>	<p>New resources may be required above existing allocations to fund such a subsidy.</p>	<p>City of Hamilton - Housing Services Division, Provincial government, Tenants, Service providers</p>	<p>Immediate</p>

Strategy	Work Underway	New Resources	Key Stakeholders	Start
<p>Strategy 2.6 Reduce the burden of growing utility costs on low income tenants and homeowners through:</p> <ul style="list-style-type: none"> a) Building relationships with local utility corporations to limit the impact of arrears on households b) Explore options to increase energy efficiency of homes c) Advocate for removal of HST d) Advocate for removal of deposit requirements 	<p>Something to Build On. The City of Hamilton provides financial support through the Utility Arrears Program (support paid directly to utility companies to stop shut off). Also, utility corporations have special programs to help mitigate arrears issues. Horizon Utilities has an arrears management program and a Low Income Energy Assistance Program. Union Gas has the Winter Warmth Program.</p>	<p>N/A</p>	<p>Housing Services Division, Local Utility corporations, CMHC, Provincial government</p>	<p>2 – 4 years</p>
<p>Strategy 2.7 Reduce the burden of last month's rent on tenants through:</p> <ul style="list-style-type: none"> a) Reviewing and more broadly recommending practices of social housing landlords that allow tenants to pay last month's rent over an extended period of time b) Investigate the effectiveness of eliminating the need for last month rent (look to other jurisdictions e.g., Montreal) 	<p>Something to Build On. Some social housing providers already do part a) of Strategy 2.8 in an ad-hoc way. There may be private landlords that offer incentives to renters in the form of eliminating the need for last month's rent. However, the intent of this strategy is to promote this practice in a more formalized way.</p>	<p>N/A</p>	<p>City of Hamilton – Housing Services Division, Social housing providers, Tenants</p>	<p>3 – 4 years</p>

Strategy	Work Underway	New Resources	Key Stakeholders	Start
<p>Strategy 2.8 Explore options that ensure social housing applicants and tenants have as much choice as possible (e.g., increase in the number of times they can refuse an offer to be housed; choice-based letting).</p>	<p>Something to Build On. The City of Hamilton currently contracts out the management of the waitlist for social housing to a third party organization. Access to Housing is the waitlist for social housing. People apply, providing their eligibility information and building selections. They are added to the lists of the buildings they choose. When they are ready to be offered a unit, their eligibility is determined.</p> <p>The Housing Services Act (2011) provides Service Managers greater flexibility in their waitlist management. The City of Hamilton is currently working with a community advisory committee to determine: 1) the model of service delivery moving forward and 2) the local priorities (all Service Managers must continue to offer first priority to Victims of Abuse). One of the areas of exploration should be the standardized practice of ensuring that a refusal based on a legitimate reason (for example, the need for medical equipment or accessibility) does not count against the number of refusals.</p>	<p>N/A</p>	<p>City of Hamilton - Housing Services Division, Social housing providers, Tenants</p>	<p>Immediate</p>

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

CRITICAL INVESTMENT STRATEGIES						
Strategy	Work Underway	Starting Point Actions	Timing	New Resources	Key Stakeholders	Equity Considerations
<p>Strategy 3.1 Expand housing with support options, including:</p> <ul style="list-style-type: none"> • Mobile supports • On-site supports • Transitional housing 	<p>Something to Build On. There are currently approximately 3,000 housing with support units or beds in Hamilton (including mobile, in-situ, Residential Care Facilities). The majority of options are for persons with mental health issues, physical or cognitive disabilities and people experiencing homelessness.</p> <p>There are a number of system planning efforts underway that impact this strategy including the provincial consolidation of homelessness programs, the Local Health Integration Network focus on seniors and on mental health and addictions and the City of Hamilton's Domiciliary Hostel Review.</p>	<p>More research is needed on housing with supports, including an:</p> <ul style="list-style-type: none"> • Inventory of existing housing with supports • Identification of need for housing with supports <p>Any research should seek to better understand how supports fit into the concept of Housing First given its emerging focus.</p>	<p>Start: 1-2 years Duration: 5+ years</p>	<p>To be determined based on further research and analysis by Housing Services Division</p>	<p>Ministry of Municipal Affairs and Housing Ministry of Community and Social Services Ministry of Children and Youth Services Ministry of Health and Long-Term Care Local Health Integration Network Housing with Supports Committee Residential Care Facility Working Group Woman Abuse Working Group Street Youth Planning Collaborative</p>	<p>While not everyone with homelessness and housing insecurity experiences needs supports, there are some groups of people for whom supports are necessary to obtain and maintain housing. These groups include: persons with disabilities, seniors, youth, newcomers, women who have experienced violence, persons with addictions, people who have experienced chronic homelessness</p>

Strategy	Work Underway	Starting Point Actions	Timing	New Resources	Key Stakeholders	Equity Considerations
<p>Strategy 3.2, 3.3, 3.4 Develop partnerships with Ministry of Health and Long Term Care, Federal and Provincial Corrections System, Ministry of Youth and Children's Services to better plan around discharge planning.</p>	<p>Existing programs and collaborative efforts like: the Bridge, Hospitals/Shelters Working Group, Shelter Health Network Links to ministries are through community-based program and planning efforts.</p>	<ul style="list-style-type: none"> Initial meetings with local/regional ministries Organize a municipal/provincial housing forum in Hamilton Soliciting participation on the Housing and Homelessness Planning Group 	<p>Start: 1 – 2 years Duration: 5+ years</p>	N/A	<p>City of Hamilton – Housing Services Division, Ministry of Municipal Affairs and Housing, Ministry of Health and Long-Term Care, Ministry of the Attorney General, Ministry of Children and Youth's Services, Federal Corrections Services</p>	<p>This strategy acknowledges the vulnerable position that discharge from institutional settings puts people in – especially related to their housing. In particular, this strategy looks at people leaving the corrections system, young people leaving the child welfare system and people leaving health care settings. There are some communities that are over-represented in this situation – Aboriginal people, youth, diverse ethno-racial groups, persons experiencing mental health issues and seniors</p>

Strategy	Work Underway	Starting Point Actions	Timing	New Resources	Key Stakeholders	Equity Considerations
<p>Strategy 3.6 Implement an assessment and support process in the coordinated access to social housing system that will more immediately address the needs of social housing applicants</p>	<p>Something to Build On. The City of Hamilton currently contracts out the management of the waitlist for social housing to a third-party organization. People apply, providing their eligibility information and building selections. They are added to the lists of the buildings they choose. When they are ready to be offered a unit, their eligibility is determined.</p> <p>The Housing Services Act (2011) provides Service Managers greater flexibility in their waitlist management. The City of Hamilton is currently working with a community advisory committee to determine: 1) the model of service delivery moving forward and; 2) the local priorities (all Service Managers must continue to offer first priority to Victims of Abuse).</p> <p>The City of Hamilton currently spends \$310,000 annually on the administration of the social housing waitlist.</p>	<ul style="list-style-type: none"> Review current coordinated access processes Articulate model for enhanced, supported and person-centred waitlist service 	<p>Start: 1 – 2 years Duration: Ongoing</p>	<p>One new staff position (\$80,000 annually) to carry out the assessment and support component for people on the waitlist Total: \$800,000 (City of Hamilton) <input type="checkbox"/> Capital <input checked="" type="checkbox"/> Operating</p>	<p>City of Hamilton - Housing Services Division, Social Housing Providers, Housing and Homelessness Planning Group, Organizations that provide supports</p>	<p>There are some populations that experience more challenges in understanding and accessing housing and community supports to meet their needs. An enhanced, supported and person-centred waitlist service would more effectively meet their housing needs. This would include persons with disabilities, newcomers, young people, seniors, persons with mental health issues, women who have experienced violence.</p>

Strategy	Work Underway	Starting Point Actions	Timing	New Resources	Key Stakeholders	Equity Considerations
<p>Strategy 3.7 Encourage the development and implementation of enhanced eviction prevention policies in the social housing system.</p>	<p>Something to Build On: A community advisory committee is currently working with the City of Hamilton to update/educate on eviction prevention policies for social housing providers. CityHousing Hamilton's policy completed in 2006 will be used as a starting point. The Housing Services Division of the City of Hamilton is in the process of developing a transparent appeal process for social housing tenants.</p>	<ul style="list-style-type: none"> Support the implementation of best practices for eviction prevention – developed by the Housing Services Act Working Group for Eviction Prevention Provide training to social housing providers on eviction prevention practices (including applications to the Landlord and Tenant Board) 	<p>Start: Immediate</p> <p>Duration: Ongoing</p>	<p>N/A</p>	<p>Social Housing Providers, Social Housing Tenants, The Housing Services Act, Eviction Prevention Committee</p>	<p>There are some tenants in social housing who require unique strategies for eviction prevention. For example, persons with acute mental health or substance use issues may need supports from other organizations. Newcomers and young people who are less familiar with the processes and expectations around tenancy may require different communication re: eviction prevention.</p>

Strategy	Work Underway	Starting Point Actions	Timing	New Resources	Key Stakeholders	Equity Considerations
<p>Strategy 3.8 Ensure high-quality, trauma-informed services and supports for individuals and families in homelessness and/or insecure housing situations</p>	<p>Something to Build On. The City of Hamilton Emergency Shelter Services employs three social workers to provide brief intervention and longer term counselling to people experiencing homelessness from a trauma-centred perspective. Counselling is provided in less formal ways in some emergency shelters and outreach contexts. It's important to note, however, that the concept of "trauma-informed" transcends counselling and needs to be embedded in all elements of service delivery.</p>	<ul style="list-style-type: none"> This strategy links strongly to Outcome Area 5 and underpins many strategies within the plan. In order for these strategies to be successful a person-centred culture-shift will be needed within the system of services and planning for housing and homelessness. Links to Strategy 5.9 Needs to be incorporated in evaluation 	<p>Start: Immediate</p> <p>Duration: Ongoing</p>	<p>New 0.25 FTE staff position (\$22,500 annually for five years) to implement system improvements Total: \$112,500 (City of Hamilton)</p> <p><input type="checkbox"/> Capital <input checked="" type="checkbox"/> Operating</p>	<p>City of Hamilton – Housing Services Division, City of Hamilton – Access and Equity, The Housing and Homelessness Planning Group</p>	<p>Many people who experience homelessness have histories of trauma, discrimination, violence and low self-worth. Trauma-informed practices should be integrated in the future delivery of all housing programs and support services.</p>

OTHER STRATEGIES – WORK PLANS REQUIRE LONGER TERM PLANNING PROCESSES				
Strategy	Work Underway	New Resources	Key Stakeholders	Start
Strategy 3.5 Increase and formalize information sharing and partnership between landlords/housing providers (both public and private market) and social support networks.	Something to Build On. There are existing community partnerships with landlords and social support networks but these efforts tend to be isolated and small in scale. Examples of current work includes: Immigration Partnership Council (Housing Working Group), Transitions to Homes, Supporting Our Sisters, the Youth Housing Support Team, the Housing Help Centre and Hamilton Legal Clinic.	New resources needed	Housing Help Centre, Hamilton Community Legal Clinic, Private Sector Landlords, Social Housing Providers, Tenant Advisory Committee, Hamilton Centre for Civic Inclusion	1 – 2 years
Strategy 3.9 Advocate for an increase to the Ontario Works and Ontario Disability Support Program personal needs allowance.	Something to Build On. There are longstanding advocacy efforts locally and provincially around social assistance rate increases.	N/A	Hamilton Roundtable for Poverty Reduction, Campaign for Adequate Welfare and Disability Benefits	Immediate (as part of broader advocacy efforts)
Strategy 3.10 Support the implementation of current and emergent local housing and homelessness systems plans that address housing with supports.	Something to Build On. It is recognized that different sectors are doing system planning and that the Action Plan process should develop a mechanism to coordinate system planning and avoid duplication. Examples of linkages include: Domiciliary Hostel Review, Blueprint for Emergency Shelters, Homeless Women's Planning, Homelessness Partnership Strategy Community Plan, findings from Our Health Counts, Affordable Housing Flagship Work Plan, Street Youth Planning Collaborative Strategic Planning and Hamilton Immigration Partnership Strategy.	N/A	City of Hamilton – Housing Services Division, Residential Care Facility Working Group, Hamilton Emergency Shelter Integration and Coordination Committee, The Housing and Homelessness Planning Group, The Affordable Housing Flagship, Street Youth Planning Collaborative, Hamilton Executive Directors Aboriginal Coalition, Hamilton Immigration Partnership Council	Immediate

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

CRITICAL INVESTMENT STRATEGIES

Strategy	Work Underway	Starting Point Actions	Timing	New Resources	Key Stakeholders	Equity Considerations
<p>Strategy 4.1 Explore the potential for new funding programs and expand and promote more broadly existing programs for rehabilitating the housing stock, including:</p> <ul style="list-style-type: none"> • Ontario Renovates • Grassroots, neighbourhood or community based quality-improvement initiatives 	<p>Something to Build On. Hamilton has a long history of administering programs to rehabilitate the existing housing stock. Hamilton has been delivering the Residential Rehabilitation Assistance Program (RRAP) for 40 years. RRAP has been rebranded as Ontario Renovates under the Investment in Affordable Housing (IAH) program, and Hamilton received a funding allocation of \$4.5 million until March 31, 2015. This is estimated to rehabilitate approximately 225 units. In addition Hamilton received and fully allocated \$32.8 million in Social Housing Renovation and Regeneration Program (SHRRP) funding in 2009 and 2010.</p>	<ul style="list-style-type: none"> • Evaluate the Ontario Renovates Program • Explore partnerships to leverage social capital in renovation sector. Connect with existing partnership work of the Neighbourhood Development Strategy • Inventory what programs/incentives exist now in Hamilton • Identify audiences for whom this info will be useful • Literature review and scan of other jurisdictions with promising practices and determine viability and costing for Hamilton • Include energy efficiency improvements as criteria for renovating units 	<p>Start: 1 – 2 years Duration: 5+ years</p>	<p>10-year program to rehabilitate target of 3,500 units of existing housing stock needing repair/modifications at approximately \$20,000 per unit</p> <p>Total: \$70 million (Shared responsibility)</p> <p><input checked="" type="checkbox"/> Capital <input type="checkbox"/> Operating</p>	<p>City of Hamilton – Housing Services Division, City of Hamilton – Planning and Economic Development, By-law Enforcement and Neighbourhood Development Strategy, Federal Government – Canada Mortgage and Housing Corporation, Provincial Government – Ministry of Municipal Affairs and Housing, Organizations that provide supports</p>	<p>Low income homeowners are unable to maintain their homes and so the assets deteriorate, which impacts their wealth accumulation</p> <p>Senior households, persons with disabilities, people affected by Hamilton’s changing labour market (vulnerable to poverty)</p>

Strategy	Work Underway	Starting Point Actions	Timing	New Resources	Key Stakeholders	Equity Considerations
<p>Strategy 4.5 Develop and implement a proactive and coordinated strategy to address bed bugs.</p>	<p>Something to Build On. In October 2010, the Bed Bug Action Group was formed with representatives from the City of Hamilton, Good Shepherd, Housing Help Centre and Victoria Park Homes to facilitate the allocation of one-time provincial funding in early 2011, which was spent on a public education campaign and unit preparation support.</p> <p>In 2013, the City of Hamilton allocated \$350,000 to bed bug remediation in social housing and Residential Care Facilities through the Capital Budget process.</p>	<ul style="list-style-type: none"> Consult with the Domiciliary Hostel Working Group and the Social Housing Providers to develop an implementation plan for the allocation of funding. 	<p>Start: Immediate</p> <p>Duration: Ongoing</p>	<p>To be determined based on development of a bed bug strategy. This will likely need to be a significant funding allocation.</p> <p>Shared responsibility</p> <ul style="list-style-type: none"> ✓ Capital ✓ Operating 	<p>City of Hamilton – Housing Services Division and Public Health Services, Social Housing Providers, Private Sector Landlords, Tenants, Ministry of Health and Long-Term Care</p>	<p>Bed bugs are a wide-spread issue for all segments of society. However, vulnerable populations are disproportionately affected by the inability to effectively prepare and treat units when infestations occur. Bed bug remediation is a particular challenge for persons with disabilities, persons with mental health issues and seniors. Additionally, newcomers may have language barriers that prevent them from understanding how to identify, report and properly prepare for remediation of bed bugs.</p>

Strategy	Work Underway	Starting Point Actions	Timing	New Resources	Key Stakeholders	Equity Considerations
<p>Strategy 4.10 Adequately fund capital reserves for social housing based on Building Condition Assessments and Reserve Fund Studies.</p>	<p>Something to Build On. Social Housing Providers complete Building Condition Assessments to evaluate and plan for maintaining the condition of a building. This strategy will build on the following activities and processes: Existing Building Condition Assessments and Operational Reviews, 2011 Social Housing Capital Estimate Report, Emergency Capital Fund, Social Housing Renovation and Retrofit Program Activity and Evaluation.</p>	<ul style="list-style-type: none"> • Ensure social housing Building Condition Assessments (BCA's) are up to date and adequate (standardized based on best practices and link with tenant safety strategy 4.11) • Identify gap between needed funding based on BCA's and existing capital reserves • Advocate for additional funding from the province based on identified need • Advocate for the renewal of the Provincial Social Housing Renovation and Retrofit Program (SHRRP). 	<p>Start: Immediate</p> <p>Duration: 5+ years</p>	<p>\$400,000 needed to fund Building Condition Assessments from 2014–2019</p> <p>\$32 million – Renewal of Provincial Social Housing Renovation and Retrofit Program from 2020–2024</p> <p>Total: \$32.4 million (Shared responsibility)</p> <p><input checked="" type="checkbox"/> Capital <input type="checkbox"/> Operating</p>	<p>City of Hamilton – Housing Services Division, Social Housing Providers, Province of Ontario – Ministry of Municipal Affairs and Housing, Ontario Non Profit Housing Association, Housing Services Corporation</p>	<p>Social housing providers address the needs of people for whom equity considerations are important. For example, people who experience very low income, people who experience violence in the home, seniors, newcomers, youth, persons with disabilities and Aboriginal people.</p>

Strategy	Work Underway	Starting Point Actions	Timing	New Resources	Key Stakeholders	Equity Considerations
<p>Strategy 4.11 Encourage all social housing providers to ensure tenant safety through capital and infrastructure audits and improvements (e.g., comprehensive lighting and building security systems).</p>	<p>Little to Build On. Social housing providers engage in safety planning in informal ways. The Hamilton Police Services does property safety assessments but no formalized partnership has been established. The City of Hamilton has a limited Social Housing Capital Reserve Fund to address capital needs.</p>	<ul style="list-style-type: none"> Engage social housing providers to describe the current situation Look to CityHousing Hamilton for promising practices Look to Neighbourhood Development Strategy as a model, and pilot the development of "building plans" Engage Hamilton Police Services to complete Crime Prevention Through Environmental Design audits for identified social housing communities Facilitate information sharing for housing providers re: different elements of tenant safety (i.e., elevators, fire safety, natural gas) 	<p>Start: 1-2 years Duration: 3-4 years</p>	<p>N/A</p>	<p>City of Hamilton – Housing Services Division, Social Housing Tenants, Social Housing Providers, Hamilton Police Services, City of Hamilton – Neighbourhood Development Strategy</p>	<p>Persons with disabilities, seniors and women have different safety and security concerns compared with the general public. Safety audits must take into consideration these different experiences.</p> <p>Discrimination poses very real safety threats to people, particularly people of colour, newcomers and lesbian, gay, bisexual, transgender and queer people.</p>

Strategy	Work Underway	Starting Point Actions	Timing	New Resources	Key Stakeholders	Equity Considerations
<p>Strategy 4.12 Plan and implement community building efforts that will develop a "sense of community" in all social housing (e.g., activities that will positively enhance neighbour relations)</p>	<p>Something to Build On. CityHousing Hamilton through its Tenant Engagement Strategy is working on community building efforts. Other social housing providers do work on community building. No formal coordination and sharing of promising practices is underway in Hamilton.</p>	<ul style="list-style-type: none"> • Same as 4.11 • Engage social housing providers to describe the current situation • Look to CityHousing Hamilton for leadership/promising practices • Look to Neighbourhood Development Strategy as a model, and pilot the development of "building plans" • Look to other jurisdictions for best practices (such as the UK) 	<p>Start: Immediate</p> <p>Duration: Ongoing</p>	<p>New 0.25 FTE staff position (\$22,500 annually for five years) to implement community building activities in social housing</p> <p>Total: \$112,500 (City of Hamilton)</p> <p><input type="checkbox"/> Capital <input checked="" type="checkbox"/> Operating</p>	<p>City of Hamilton – Housing Services Division, Housing Services Corporation, Social Housing Providers and Tenants, City of Hamilton - Neighbourhood Development Strategy</p>	<p>While the outcomes of community building should strive to be universal, the mechanisms by which different groups of tenants are engaged must be considered. For example, seniors and youth would need different engagement strategies.</p>

OTHER STRATEGIES – WORK PLANS REQUIRE LONGER TERM PLANNING PROCESSES			
Strategy	Work Underway	New Resources	Key Stakeholders
			Start
<p>Strategy 4.2 Review the impacts of continued proactive enforcement of property standards on the supply of affordable rental properties.</p>	<p>Something to Build On. Municipal By-law Enforcement implemented a recent pilot initiative, Project Compliance, that is a form of proactive enforcement of property standards by-laws and other regulations. On September 25, 2013, Council approved a permanent proactive enforcement program for rental housing. The experience of Project Compliance can inform the new program, but monitoring and evaluating the impacts of such a program will have to occur. Links to Strategies 1.9 and 4.3.</p>	<p>N/A</p>	<p>City of Hamilton – Planning and Economic Development Municipal Law Enforcement, City of Hamilton – Housing Services Division, Landlords, Tenants</p>
<p>Strategy 4.3 Continue proactive enforcement of property standards of affordable rental housing.</p>	<p>Something to Build On. Municipal By-law Enforcement implemented a recent pilot initiative, Project Compliance, that is a form of proactive enforcement of property standards by-laws and other regulations. On September 25, 2013, Council approved a permanent proactive enforcement program for rental housing. Links to Strategies 1.9 and 4.2.</p>	<p>Report PED10049(m) identifies additional resources required to implement proactive enforcement of by-laws/standards in rental housing.</p>	<p>City of Hamilton – Planning and Economic Development Municipal Law Enforcement, City of Hamilton – Housing Services Division, Landlords, Tenants</p>
<p>Strategy 4.4 Develop a communication strategy to landlords about maintenance responsibilities and available programs to rehabilitate the housing stock.</p>	<p>Little to Build On. While there are many organizations and projects in Hamilton that provide information, education and community outreach, more intentional work needs to focus on landlords with respect to maintenance and repair responsibilities. Other work to build on includes Ontario Renovates and Proactive Enforcement/Property Standards By-law. Potentially links to proactive enforcement of rental housing.</p>	<p>N/A</p>	<p>City of Hamilton – Housing Services Division, Planning and Economic Development Municipal Law Enforcement, Landlords</p>
<p>Strategy 4.6 Increase the number of rental housing units that meet the needs of larger families.</p>	<p>Something to Build On. About 1/3 of applicants on the social housing waitlist are requesting units with 3+ bedrooms. There is an under-supply of larger affordable units. Haram Park Co-op is planning to use available land as part of its existing project to build 8 new units that it could offer to people in the Co-op that are currently “over-housed” in larger units, thereby freeing up those larger units for larger families. Other opportunities and funding sources need to be investigated to create more large units for other social providers.</p>	<p>Additional new development for larger families will require capital funding.</p>	<p>City of Hamilton - Housing Services Division, Social Housing Providers, Private sector development</p>

Strategy	Work Underway	New Resources	Key Stakeholders	Start
<p>Strategy 4.7 Support and monitor housing providers in the implementation of the Accessibility for Ontarians with Disabilities Act on the Built Environment.</p>	<p>Something to Build On. 18% of Hamilton's population lives with a disability. The City of Hamilton has few mechanisms in place to support persons with disabilities in their housing. The City of Hamilton has committed to ensuring that 5% of any new affordable housing is accessible. Thirty eight new accessible units of affordable housing were built from 2005–2010.</p> <p>In 2005, the Provincial Government put forth the Accessibility for Ontarians with Disabilities Act (AODA). The Access and Equity Department within Corporate Services of the City of Hamilton has been working to ensure that the AODA Information and Communications Standards are adhered to.</p> <p>There is a role for the private sector in building more accessible private sector housing. More education is a good starting point in terms of a growing seniors market and their accessibility needs.</p>	<p>N/A</p>	<p>City of Hamilton – Housing Services Division, Access and Equity (Corporate Services), Social housing providers, Tenants Developers/homebuilders</p>	<p>3 – 5 years</p>
<p>Strategy 4.8 Expand assistance programs to facilitate modifications for persons with disabilities in private market housing (e.g., Ontario Renovates).</p>	<p>Something to Build On. The City of Hamilton has been delivering the federally funded Residential Rehabilitation Assistance Program (Rebranded as the Ontario Renovates program with Federal/Provincial funds) for the past 40 years. The program has a disabilities stream, which provides financial assistance to low-income households who require special modifications.</p>	<p>See Critical Investment Strategy 4.1</p>	<p>City of Hamilton – Housing Services Division, Federal and Provincial governments, Persons with disabilities Landlords</p>	<p>2 – 4 years</p>
<p>Strategy 4.9 Inventory, rate and increase the number of social housing units that meet the needs of persons with disabilities through existing and new housing opportunities.</p>	<p>Something to Build On. The City of Hamilton has begun to update an inventory of modified social housing units.</p>	<p>New funding will be needed to create new units.</p>	<p>City of Hamilton – Housing Services Division, Federal government, Provincial government, Tenants</p>	<p>2 – 4 years</p>

Strategy	Work Underway	New Resources	Key Stakeholders	Start
<p>Strategy 4.13 Streamline and provide supports in the process for transfers within social housing (e.g., over-housed or under-housed situations, domestic violence, acquired disability etc.)</p>	<p>Something to Build On. The City of Hamilton currently contracts out the management of the waitlist for social housing to a third-party organization. The Housing Services Act (2011) provides Service Managers greater flexibility in their waitlist management. The City of Hamilton is currently working with a community advisory committee to determine the model of service delivery moving forward and local priorities.</p>	<p>N/A</p>	<p>City of Hamilton – Housing Services Division, Social Housing Providers, Tenants</p>	<p>Immediate</p>
<p>Strategy 4.14 Develop and implement person-centred made-in-Hamilton occupancy standards for social housing</p>	<p>Something to Build On. The Housing Services Act (2011) provides the opportunity for Service Managers to develop local occupancy standards. A community advisory is currently advising the City on this work.</p>	<p>N/A</p>	<p>City of Hamilton – Housing Services Division, Social Housing Providers, Tenants</p>	<p>Immediate</p>

OUTCOME AREA 5: PEOPLE RECEIVE RESPECTFUL, QUALITY SERVICES WITHIN A "USER-FRIENDLY" SYSTEM
AND EXPERIENCE EQUITY IN HOUSING
CRITICAL INVESTMENT STRATEGIES

Strategy	Work Underway	Starting Point Actions	Timing	New Resources	Key Stakeholders	Equity Considerations
<p>Strategy 5.7 Engage tenants and landlords regarding rights and responsibilities through:</p> <ul style="list-style-type: none"> • Outreach • Mediation • Public awareness 	<p>Something to Build On: There are examples of collaboration and information sharing in the housing and homelessness service system. The Youth Housing Support team, the Supporting Our Sisters and the Transitions to Homes programs all work with individuals to ensure their rights and responsibilities as tenants are understood. The Housing Help Centre works on tenant and landlord engagement, especially regarding tenant rights and needs. The Immigration Partnership Council has created a housing toolkit/guide for newcomers. The Hamilton Community Legal Clinic does individual and community development work concerning tenant issues.</p>	<p>• Look at ways to reduce the financial burden for low income tenants when filing a concern at the Landlord and Tenant Board (for example, advocacy to the province to eliminate the filing fee for households living below the Low Income Cut Off or setting up a loan program for filing fees)</p> <p>• Engage community development workers to work with landlords and tenants about their rights and responsibilities</p>	<p>Start: Immediate</p> <p>Duration: 2 year pilot (to be evaluated)</p>	<p>New 1.0 FTE staff position (\$75,000 annually for two years) and \$150,000 for costs associated with a public awareness campaign and tenant education materials</p> <p>Total: \$ 300,000 (City of Hamilton)</p> <p><input type="checkbox"/> Capital <input checked="" type="checkbox"/> Operating</p>	<p>City of Hamilton – Housing Service Division, Various community collaborators, Landlords, Tenants, Tenant-serving organizations</p>	<p>This strategy focuses on the reality of discrimination in housing and works to identify anti-discrimination mechanisms. Communication mechanisms should reach the general public and tenant groups who traditionally face barriers to housing and increased discrimination including young people, newcomers, Aboriginal people and seniors.</p>

Strategy	Work Underway	Starting Point Actions	Timing	New Resources	Key Stakeholders	Equity Considerations
<p>Strategy 5.9 Ensure that clients/participants/tenants are meaningfully engaged in planning and decision making in the areas that impact their lives. This includes:</p> <p>a) a model for citizen engagement which will be applied to the Action Plan implementation phase and the Housing Services Division</p> <p>b) citizen engagement as part of housing and homelessness service funding relationships with community based agencies</p>	<p>Something to Build On. The Action Plan process engaged a number of people with experiences with the "system." The next step is to build mechanisms that engage people meaningfully in the implementation of the Plan in an ongoing way. The Housing Services Division engages people in their work through the Tenant Advisory Committee, the Food and Shelter Advisory Committee and through periodic consultation events. The broader community has models of citizen engagement to draw from. City/Housing Hamilton's Tenant Engagements Strategy, the Neighbourhood Development Strategy and the Hamilton Roundtable for Poverty Reduction all endeavour to include people who are impacted by policy decisions.</p>	<p>For a)</p> <ul style="list-style-type: none"> Stakeholders to develop the model <p>For b)</p> <ul style="list-style-type: none"> Housing Services Division (HSD) to adopt model (as developed above) and determine how to mandate citizen engagement with funding partners HSD to provide opportunities for funding partners to share experiences, learnings and best practices HSD to start the practice of tenant/client/resident surveys to better understand the service system from the perspective of those who access services 	<p>Start: Immediate</p> <p>Duration: Ongoing (staff position to be evaluated at five year mark)</p>	<p>New 0.5 FTE staff position (\$45,000 annually for five years) to develop and implement citizen engagement plans</p> <p>Total: \$ 225,000 (City of Hamilton)</p> <p><input type="checkbox"/> Capital <input checked="" type="checkbox"/> Operating</p>	<p>City of Hamilton – Housing Services Division, Tenants, People who access housing and homelessness related services, City/Housing Hamilton, City of Hamilton – Neighbourhood Development Strategy, The Hamilton Roundtable for Poverty Reduction</p>	<p>This strategy acknowledges the importance of utilizing the expertise of people who have lived the experience of homelessness and housing insecurity in planning and decision-making conversations.</p> <p>This process will move people from their roles as clients and services users and acknowledge their role as citizens in shaping the policy, planning and service provision ideas.</p>

OTHER STRATEGIES – WORK PLANS REQUIRE LONGER TERM PLANNING PROCESSES				
Strategy	Work Underway	New Resources	Key Stakeholders	Start
<p>Strategy 5.1 Develop a system navigator role that is focused on supporting people in directly accessing appropriate housing supports.</p>	<p>Something to Build On. The intent of the Action Plan is to pilot a system navigator approach through the social housing waitlist process. The City of Hamilton currently contracts out the management of the waitlist for social housing to a third-party organization. Access to Housing is the waitlist for social housing. People apply, providing their eligibility information and building selections. They are added to the lists of the buildings they choose. When they are ready to be offered a unit, their eligibility is determined.</p> <p>The Housing Services Act (2011) provides Service Managers greater flexibility in their waitlist management. To that end, the City of Hamilton is currently working with a community advisory committee to determine: 1) the model of service delivery moving forward and 2) the local priorities (all Service Managers must continue to offer first priority to Victims of Abuse).</p>	<p>See Critical Investment Strategy 3.6</p>	<p>City of Hamilton – Housing Services Division Social housing providers People applying for and waiting for social housing Other housing, homelessness and human services providers</p>	<p>1 – 2 years</p>
<p>Strategy 5.2 Develop a practice of cross-sectored case conferencing to ensure optimal services for people.</p>	<p>Something to Build On. A number of organizations across different sectors do case conferencing. In the homelessness sector, the Hamilton Emergency Shelter Integration and Coordination Committee does bi-weekly case conferences and is currently reviewing this practice.</p>	<p>N/A</p>	<p>Hamilton Emergency Shelter Integration and Coordination Committee</p>	<p>1 – 2 years</p>
<p>Strategy 5.3 Develop web and print based resources that comprehensively outline all housing options in Hamilton and relevant contact information in a variety of languages and forms</p>	<p>Something to Build On. There are a number of disparate ways that people can access housing information – these are not centralized and comprehensive. Community practices to build on include the City of Hamilton's Housing Services website, Inform Hamilton, 211.ca, the Housing Help Centre, Community Legal Clinic of Hamilton and the Immigration Partnership Council (Housing Subcommittee).</p>	<p>New resources needed</p>	<p>City of Hamilton – Housing Services Division, Strategic Services, Housing Help Centre, Inform Hamilton, Community Legal Clinic of Hamilton, Hamilton Immigration Partnership Council</p>	<p>1 – 2 years</p>

Strategy	Work Underway	New Resources	Key Stakeholders	Start
<p>Strategy 5.4 Develop information and data sharing protocols across relevant housing, income and other support systems</p>	<p>Little to Build On. The information and data systems that emergency shelters (Homeless Individual and Family Information System), income support (Service Delivery Model Technology) and housing (Lotus Notes) use are not coordinated or connected. This means 1) that people need to retell their stories again and again and 2) that these sectors find it difficult to share data for research and planning purposes.</p>	<p>N/A</p>	<p>City of Hamilton – Housing Services Division, Social Development, Ontario Works, Social Housing Providers</p>	<p>1 – 2 years</p>
<p>Strategy 5.5 Through training and cross-sectored collaboration, provide comprehensive and certification-based training on a number of service-improvement areas, such as understanding the housing system and anti-oppressive and anti-racist service provision</p>	<p>Something to Build On. Good Shepherd (in partnership with other community agencies) has received Homelessness Partnering Strategy funding to provide training to front-line staff in homelessness-serving organizations.</p>	<p>New resources needed</p>	<p>City of Hamilton – Housing Services Division, Good Shepherd – Core Collaborative Learning, Various housing and homelessness related organizations</p>	<p>Immediate</p>
<p>Strategy 5.6 Encourage organizations to engage in service and system planning</p>	<p>Something to Build On. Hamilton has a number of sector committees that engage in system planning for housing and homelessness. Collaboration has become part of the way organizations do their planning and is becoming increasingly entrenched in expectations for funding.</p>	<p>N/A</p>	<p>City of Hamilton – Housing Services Division, Woman Abuse Working Group, Women's Homelessness Planning Collaborative, Hamilton Executive Directors Aboriginal Coalition, Young Parent Network, Street Youth Planning Collaborative, Hamilton Immigration Partnership Council</p>	<p>Immediate</p>
<p>Strategy 5.8 Develop a general public awareness campaign for housing rights, anti-discrimination in housing and where to get housing (e.g., communications to the general public, tenants, young people, newcomers, Aboriginal people, seniors and landlords).</p>	<p>Something to Build On. Much work has been done in Hamilton raising the issues of housing and homelessness. However, this work has not been turned into information and tools that may be useful for the broader public (beyond usual housing stakeholders)</p>	<p>New resources needed</p>	<p>City of Hamilton – Housing Services Division, The Housing and Homelessness Planning Group, Communications Stakeholders</p>	

3. EVALUATION FRAMEWORK

WHY EVALUATION?

The Action Plan will be evaluated to ensure that:

- Identified outcomes are being achieved
- Resources are being used effectively, efficiently and strategically
- There are no unintended impacts on individuals or groups of people
- There is ongoing accountability, information and reporting to stakeholders, decision-makers, funders and the community at large
- Work plans can be adjusted and resources can be shifted to better support strategies if targets or planned achievements are not being met

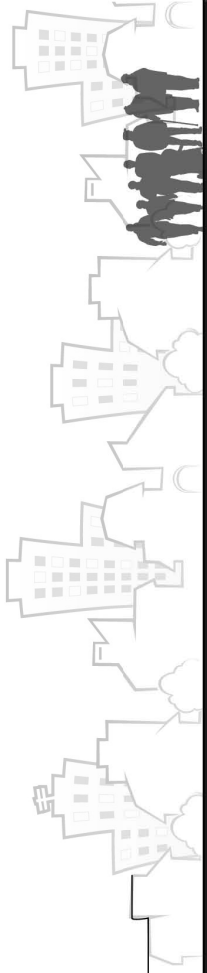
Simply put, evaluation demonstrates whether the targets and outcomes of the Action Plan are being achieved.

A FRAMEWORK FOR EVALUATION – MEASURING PROGRESS

The way the Action Plan is laid out lends itself to evaluation using a logic model approach. A logic model identifies the inter-relationships and alignments between the various elements of a plan to communicate how these different parts link together to achieve the stated goals/outcomes. (See the graphic on the next page showing the Plan laid out as a logic model.)

The evaluation of the plan will occur in two ways. One is outcome evaluation, which will try to measure how well the community is achieving the targets and outcomes established in the Plan. The other is process evaluation, which will try to understand the factors and variables that contributed to successes and the barriers to success.

The targets in each outcome area of the Acton Plan set the broad metrics that will be used to track and monitor progress. Target measurements will indicate how close the Action Plan is to achieving the outcomes and whether, in the end, outcomes were accomplished.



HOUSING & HOMELESSNESS ACTION PLAN

Everyone has a home...Home is the foundation

• Person-Centred Supports • Rights-Based and Anti-Discrimination • Risk and Protective Factors • Evidence-Based, Measurable and Impact-Driven
• Efficient and Effective Use of Community Resources • Integrated and Comprehensive Community Planning • Place and Neighbourhoods

Aspiration	Everyone has a home...Home is the foundation				
Core Values	• Person-Centred Supports • Rights-Based and Anti-Discrimination • Risk and Protective Factors • Evidence-Based, Measurable and Impact-Driven • Efficient and Effective Use of Community Resources • Integrated and Comprehensive Community Planning • Place and Neighbourhoods				
Outcomes	OUTCOME 1 "Supply"	OUTCOME 2 "Affordability"	OUTCOME 3 "Supports"	OUTCOME 4 "Quality"	OUTCOME 5 "Equity"
Outcomes	There is more affordable housing in Hamilton to meet the need and demand	People's housing affordability, stability and choice is increased	People have the individualized supports they need to help them obtain and maintain housing	People living in housing that is good quality, safe and suitable to their needs	People receive respectful, quality services within a "user-friendly" system and experience equality in housing
Targets	<ul style="list-style-type: none"> ▲ 300 New Affordable Housing Units Per Year Of which: <ul style="list-style-type: none"> ● At least 25% in areas not adequately served by affordable housing ● At least 10% for persons with disabilities ● At least 10% for large families ● At least 50% that meet deep affordability (<i>affordable to households up to 40th income percentile</i>) ● At least 10% attached to housing supports 	<ul style="list-style-type: none"> ▼ 50% Reduction in social housing waitlist by 2023 ▲ ALL Density and housing type targets designed in approved secondary plans achieved ▼ 15% Reduction in rental households paying more than 50% of income on rent by 2023* ▲ 2,100 New housing allowances by 2023 *Based on the 2021 Census 	<ul style="list-style-type: none"> ▲ ALL Emergency shelter sector (men's, women's, youth and family) identifies and achieves annual targets for shorter shelter stays ▼ NO ONE Is discharged into a shelter or onto the street from an institutional setting ▲ ALL Social housing providers in Hamilton adopt eviction prevention practices by 2014 	<ul style="list-style-type: none"> ▲ ALL Social housing providers implement community development plans by 2018 ▼ 25% Reduction in incidents of bed bugs complaints by 2018 ▲ 50% Reduction in incidents of bed bugs re-infestation in social housing by 2023 ▲ 3,500 Residential units are rehabilitated by the year 2023 Of which: 2,000 are rental 1,500 are ownership* *300 modified for Persons with Disabilities 	<ul style="list-style-type: none"> ▲ The City of Hamilton Housing Services Division adopts a citizen engagement model by 2015 ▲ ALL Service providers who have a funding relationship with the Housing Services Division of the City of Hamilton demonstrate citizen engagement by 2018 ▲ 20% Increase in the percentage of tenant-led applications to the Landlord Tenant Board by 2018 ▼ 25% Decrease in the percentage of uncontested eviction hearings by 2018
Strategies	Critical Investment Strategies 1.1/1.2/1.6/1.11	Critical Investment Strategies 2.1a/2.4/2.10	Critical Investment Strategies 3.1/3.2/3.3/3.4/3.6/3.7	Critical Investment Strategies 4.1/4.5/4.10/4.11/4.12	Critical Investment Strategies 5.7/5.9
Progress Indicators	Developed in conjunction with strategy work plans for each outcome: • Starting Points • Timing • Costing • Key Stakeholders • Equity Considerations				
Work Plans	Elements to be considered when developing individual work plans for each outcome				

Critical Investment Strategies are those strategies within the Plan that are most critical to achieving the targets identified for each outcome area. Progress indicators will be established for the Critical Investment Strategies so that they can be measured through time. These mechanisms will be developed in conjunction with the formation of the detailed work plans and will align with the Action Plan's Core Values. Measuring progress for these strategies through progress indicators will be compared to measuring achievement of the targets to understand the effectiveness of the Critical Investment Strategies. This will help fine tune the Plan on an ongoing basis.

Year one establishes a baseline for reporting and subsequent annual reports indicate progress being made from year to year. Adjustments and revisions informed by new information and evidence can be made throughout the 10-year period, particularly at the five-year mark.

REPORTING

Reporting on progress achieved by the Action Plan will happen as follows:

- **Annual Progress Report** – Informed by the progress indicators that will be integrated into the Critical Investment Strategy work plans. The annual progress reports will measure the incremental progress being achieved through implementation of the Critical Investment Strategies.
- **Five-Year Comprehensive Report** – A more comprehensive report will be developed at the mid-point (five years) of the Plan. This report will evaluate progress in achieving the targets for the outcome areas and provide analysis as to the reasons for not achieving targets. This report will also include recommendations for the remaining five years of the Action Plan and provide a broader environmental scan and critical assessment of the political, social and economic landscape, as well as updates about ongoing community consultations. This will provide an opportunity to shift focus, emphasis and resources if necessary.
- **Ten-Year Final Report** – A final outcome report on the Action Plan. This report will provide a 10-year retrospective analysis of the full spectrum of progress made with a particular focus on the effectiveness of Critical Investment Strategies and Targets, and therefore present a critical assessment of the achievement of the outcome areas. In addition the final

report will look at process evaluation in terms of factors and variables that contributed to success and to barriers.

Collectively, the annual progress reports, five-year report and ten-year report represent a series of updates that will measure progress being made across time. These reports will be made to City Council and will be available to community stakeholders and upper levels of government. The reports will provide an opportunity for collaborators, stakeholders, decision-makers, investors, and people who experience precarious housing and homelessness to be engaged in the implementation of the Action Plan.

4. Next Steps: Success Factors in Implementing the Housing and Homelessness Action Plan

There are three elements that will make the Action Plan move from a strategic document to a plan that impacts the lives of people experiencing housing insecurity and homelessness in Hamilton:

- 1. Commitment to Ongoing Implementation.** There must be dedicated staff resources to coordinate implementation of the Action Plan. This work will include engaging stakeholders, supporting partnership development, strategic advocacy for funding and providing education and training around creating a person-centred and equity-based system of supports for people.
- 2. Strong Partnerships and Shared Responsibility.** The solutions for housing insecurity and homelessness must be a holistic community effort. The City of Hamilton does not have the resources nor the expertise to do this alone. The private and non-profits sectors, other levels of government and people who access the system must be part of the Action Plan work over the next 10 years in order to achieve success.
- 3. Monitoring and Reporting.** The Action Plan needs a strong commitment to evaluation in order to understand if the strategies and actions are working, to reallocate limited resources and, most important, to understand if the housing experiences of people are improved.

The Planning Group for the Action Plan has dedicated an immense amount of time and energy to guide the development of the Action Plan. The Planning

Group can continue to play an important role informing the ongoing implementation, monitoring and evaluation of the Action Plan. The City of Hamilton's Housing Services Division will provide leadership on the coordination, monitoring and evaluation of the Plan but will require partners from many sectors and perspectives in order to be successful.

The process of developing the Action Plan has reignited a conversation about housing in Hamilton. The 10-year implementation phase of this Action Plan must continue and push that conversation to inspire change and innovation.

If in 10 years we **DO** implement the Housing and Homelessness Action Plan:

- There **WILL** be more affordable rental and ownership housing to help meet need and demand.
- People's housing affordability, stability and choice **WILL** be increased.
- People **WILL** have the individualized supports they need to help them obtain and maintain housing.
- People **WILL** live in housing that is good quality, safe and suitable to their needs.
- People **WILL** receive respectful, quality service within a "user-friendly" system and experience equity in housing.

Everyone in Hamilton **WILL** have a home.

APPENDIX A: PLANNING GROUP MEMBERSHIP

SECTOR	NAME (MEMBERSHIP STATUS)	ORGANIZATION
Affordable Housing Flagship	Larry Huibers (Current Co-Chair)	Housing Help Centre
	Jeff Neven (Current Member)	Homestead Christian Care
	Megan Platts (Current Member)	Realtors Association of Hamilton-Burlington
	Renée Wetslaar (Current Member)	Social Planning and Research Council of Hamilton
	Alan Whittle (Current Member)	Good Shepherd
	Graham Cubitt (Alternate)	Homestead Christian Care
	Don Jaffray (Alternate)	Social Planning and Research Council of Hamilton
	Conrad Zurini (Past Member)	Re/Max Escarpment Realty
Emergency Food System	Joanne Santucci (Current Member)	Hamilton Food Share
Hamilton Emergency Shelter Integration and Coordination Committee	Carol Cowan (Current Member)	Mission Services
	Eleanor Harvey (Alternate)	Mission Services
Hamilton Executive Directors Aboriginal Coalition	Melanie McAuley (Current Member)	Sacajawea Non-Profit Housing
	Cindy Sue Montana McCormack (Current Member)	Social Planning and Research Council of Hamilton
Newcomers Sector	Evelyn Myrie (Current Member)	Hamilton Centre for Civic Inclusion
	Teshome Woldeeslassie (Past Member)	Afro-Canadian Caribbean Association of Hamilton
Persons with Disabilities Sector	Cindy Kinnon (Past Member)	AbleLiving
Residential Care Facility Providers	Mike Power (Current Member)	
	Calvin Cain (Alternate)	Sunrise Lodge
Seniors Sector	Glenys Currie (Current Member)	
Social and Co-operative Housing Providers	Karen Davis (Current Member)	Kiwanis Non-Profit Homes Hamilton
	Kathy DiMassi (Current Member)	Halam Park Housing Co-operative
	Brenda Osborne (Current Member)	CityHousing Hamilton
	David Smart (Alternate)	Golden Horseshoe Co-operative Housing Federation
Street Youth Planning Collaborative	Erika Morton (Current Member)	Social Planning and Research Council of Hamilton
	Denise Scott (Alternate)	Wesley Urban Ministries
	Loretta Hill-Finamore (Past Member)	Good Shepherd Youth Services
Tenant Advocacy Groups	Maria Antelo (Past Member)	Hamilton Community Legal Clinic
	Meaghan Ross (Past Member)	Housing Help Centre

SECTOR	NAME (MEMBERSHIP STATUS)	ORGANIZATION
Women Abuse Working Group	Medora Uppal (Current Member)	YWCA Hamilton
	Kristene Viljasoo (Alternate)	Good Shepherd Women's Services
Women's Housing Planning Collaborative	Katherine Kalinowski (Current Member)	Good Shepherd
City of Hamilton	Gillian Hendry (Current Co-Chair)	Community and Emergency Services - Housing Services Division
	Amanda DiFalco (Current Member)	Community and Emergency Services - Housing Services Division
	Bill Janssen (Current Member)	Planning and Economic Development - Planning
	Bob McKnight (Current Member)	Community and Emergency Services - Housing Services Division
	Kirstin Maxwell (Alternate Member)	Planning and Economic Development - Planning
	Brian Kreps (Past Member)	Community and Emergency Services – Housing Services Division
	David Brodati (Project Team Member)	Community and Emergency Services - Housing Services Division
	John Filice (Project Team Member)	
	Jennie Vengris (Project Team Member)	
	Jen Recine (Project Team Member)	Community and Emergency Services – Strategic Services
	Michelle Williams (Project Team Member)	
	Allison Jones (Past Project Team Member)	
	Molly Elliott (Past Project Team Member)	Community and Emergency Services – Housing Services Division
Province of Ontario	Erick Boyd (Current Member)	Ministry of Municipal Affairs and Housing
	Tony Brutto (Current Member)	Ministry of Municipal Affairs and Housing
	Barb Terry (Past Member)	Ministry of Community and Social Services
	Miranda Borisenko (Past Member)	Ministry of Community and Social Services
Government of Canada	Brett Barnes (Current Member)	Canada Mortgage and Housing Corporation
	Mara Fortino (Current Member)	Service Canada

APPENDIX B: GLOSSARY

Accessibility for Ontarians with Disabilities Act (AODA)

Legislation from the Province of Ontario enacted in 2005, the AODA outlines five standards which all Ontario businesses and organization must comply with. The five standards include transportation, customer service, information and communication, built environment and employment. *(Source: Government of Ontario)*

Affordable Housing

Refers to housing that costs 30% or less of gross household income for households with low to moderate income. Low to moderate income is defined as households at or below the 60th income percentile for the City of Hamilton. Based on the 2006 Census, annual income at the 60th income percentile in Hamilton is \$68,000. So any household with income of \$68,000 or less paying housing that costs 30% or more of its income is in need of affordable housing.

Aftercare

In this context, aftercare refers to the health and housing supports a person may require once they leave hospitalization. Typically, this care is provided in the home.

Anti-Oppressive and Anti-Racist

A framework through which education and training and social service delivery may operate. An anti-oppression and anti-racism framework acknowledges that systemic barriers exist that are connected to gender, race, sexuality, ability and age that prevent people from achieving well-being and civic engagement.

Building Condition Assessment

A building condition assessment is a process by which the physical condition of a residential building is determined along with the costs to do any required maintenance and repairs and the timing of any necessary investment to complete the maintenance and repairs.

Canada Ontario Affordable Housing Program (COAHP)

A housing program funded by the federal and provincial governments and delivered and administered by local municipalities (2003–2012). The COAHP included funding for housing allowances, affordable homeownership down payment assistance and new affordable rental housing construction. The COAHP was replaced by the Investment in Affordable Housing program.

Centre for Equality Rights in Accommodation

A national organization “dedicated to promoting human rights in housing and ending housing discrimination.” (*Source: Centre for Equality Rights in Accommodation*)

Citizen Engagement

Practices that meaningfully include people who are impacted by decisions in the decision making process.

Community Development

Activities that support relationship- building and connections, formal and informal program development and bringing needed resources to a group of people bound by some common experience (e.g., geography, identity, problem).

Comprehensive Zoning By-law

The City of Hamilton is in the process of creating a new comprehensive Zoning By-law for the entire City of Hamilton. The new Zoning By-law 05-200 replaces the zoning by-laws of Ancaster, Dundas, Flamborough, Glanbrook, Hamilton and Stoney Creek with one Zoning By-law that is current, easy to use and more flexible. The City has updated and harmonized zoning for parks and open space, institutional, and industrial uses, and is currently working to complete new zoning for rural, mixed use and commercial, and residential uses.

Core Housing Need

A household is in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards **and** it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards)

- Adequate housing is reported by their residents as not requiring any major repairs.

- Affordable dwellings costs less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard requirements.

A household is not in core housing need if its housing meets all of the adequacy, suitability and affordability standards **or** if its housing does not meet one or more of these standards, but it has sufficient income to obtain alternative local housing that is acceptable (meets all three standards). (*Source: CMHC*)

Density Bonusing

A process by which a municipality grants greater density (more units) than what is permitted under the zoning to a particular development in return for a community benefit (e.g., affordable housing) being included in the development.

Determinants of Health

The personal, social, economic and environmental factors that determine the health status of individuals or populations, which are often grouped into seven broad categories: socio-economic environment, physical environments, early childhood development, personal health practices, individual capacity and coping skills, biology and genetic endowment, and health services. (*Source: Public Health Agency of Canada*)

Emergency Shelter

Facilities providing temporary and often short-term accommodation to individuals and families who are experiencing homelessness. These facilities provide single, shared bedrooms or dormitory-type sleeping arrangements that can include seasonal beds or mats. Emergency shelters may also include motels/hotels and other types of temporary sheltering facilities. (*Source: Human Resources and Skills Development Canada*)

Equity

Often confused with equality, the concept of equity assumes that the “playing field” is not level and differs from equality in the acknowledgement that some people or groups may need more or different services, laws, supports, accessibility measures than others in order to achieve the same outcome.

Eviction Prevention

Ensuring that tenants are not evicted from their homes because of economic reasons, for example, that the tenants are behind in their rent payments. Eviction prevention is an approach that social housing providers and other landlords use to work with tenants by entering into repayment plans instead of seeking eviction through the Landlord and Tenant Board. Conflict resolution for social issues and unit damage rather than seeking eviction may also be part of an eviction prevention approach. Eviction prevention recognizes that it is often more costly to all parties including the public if eviction is the first rather than last course of action.

Food Insecurity

Household food insecurity is "the inability to acquire or consume an adequate diet quality or sufficient quantity of food in socially acceptable ways, or the uncertainty that one will be able to do so." It is often associated with the household's financial ability to access adequate food. In contrast, food security exists "when all people, at all times, have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life." (*Source: Health Canada*)

Gentrification

Gentrification is the process of a neighbourhood undergoing change due to increased demand to live and work in that neighbourhood. Increased private and public investment in the neighbourhood usually results in increased property values. While gentrification is often seen as positive for a community because of neighbourhood revitalization, there can be negative effects. For example, lower income residents of the neighbourhood may no longer be able to afford their homes because of the increased tax burden due to higher property value assessments. Others may be priced out of the neighbourhood because of increased rents due to higher demand and/or because of existing affordable housing being redeveloped into higher priced accommodation.

Heterosexism and Homophobia

Discrimination against members or groups from the lesbian, gay, bisexual and transgender communities. Heterosexism refers to the belief that heterosexuality is the norm and anything else is a deviation.

Homelessness

Refers to the experience of people sleeping outside, in a public place or a shelter (absolute homelessness), people staying with family and friends (hidden homelessness) and people who are at risk of homelessness because of unaffordable, inadequate and/or unsafe housing conditions. (*Source: City of Hamilton, On Any Given Night, 2010*)

Housing Allowances

Housing allowances are flat rate rent reductions or subsidies for people with low income so that they can afford their rental unit. Typically, housing allowance subsidies are \$200 per month.

Housing Continuum

Refers to a full range of housing and homelessness situations, types and/or responses to meet varying needs in the community. A housing continuum ranges from situations of absolute homelessness (living rough/on the street or couch surfing) to emergency shelters, to transitional housing, to housing with supports, to social housing and rent-geared-to-income housing, to market rent housing, to affordable homeownership. The housing continuum is a linear representation of housing situations, and we think of people “progressing through” the housing continuum. However, people’s realities are often different in that they may access a certain point of the continuum in a non-linear way, for example, cycle back and forth into different housing situations depending on economic, social and health factors.

Housing First

“Housing First” is an approach to ending homelessness that centres on quickly providing homeless people with housing and then providing additional services as needed. The basic underlying principle of Housing First is that **people are better able to move forward with their lives if they are first housed**. This is as true for homeless people and those with mental health and addictions issues as it is for anyone.”

It is important to note that while the housing technically comes first, the link to supports and services must be integrated simultaneously or very quickly. The core principles of Housing First include (1) no housing readiness requirements, (2) choice, (3) individualized support services, (4) harm reduction, and (5) social and community integration. (*Source: The Homeless Hub*)

Housing Trust

Housing trust funds are non-profit organizations provided with funding from a dedicated and ongoing government source. These organizations are committed to using this funding to support non-profit and for-profit developers, public agencies and other entities producing or operating affordable housing. The organizations generally have a semi-autonomous relation with the sponsoring government, and also benefit from having strong community representation. They have become important funders of affordable housing in the United States, in large part because they are able to respond in a flexible and innovative manner to local needs and opportunities. *(Source: Canada Mortgage and Housing Corporation)*

Housing with Supports

Housing with supports refers to a variety of programs that include a housing unit, financial subsidy and psycho-social or health related supports. The goal of housing with supports is to help people who may experience barriers to housing to attain and maintain safe, adequate and suitable accommodation. Models of housing with supports include the following:

- Supports that are on site in a building or a complex (supportive housing); residential care facilities are an example of supportive housing
- Supports that travel to a building or a complex (supported housing)
- A long-term but nonpermanent stay to help build housing independence (transitional housing)

Human Services

Human Services (early childhood, child and youth care, all areas of counselling, services to persons living with disabilities, child care education, rehabilitation, social services and corrections) is broadly defined as the objective of meeting human needs through an interdisciplinary knowledge base, focusing on prevention as well as remediation of problems, and maintaining a commitment to improving the overall quality of life of populations. The sector promotes improved service delivery systems by addressing not only the quality of direct services, but also by seeking to improve accessibility, accountability, and coordination among professionals and agencies in service delivery. *(Source: National Organization for Human Services)*

Inclusion

“Social inclusion reflects a proactive, human development approach to social well-being that calls for more than the removal of barriers or risks.” (Source: *The Laidlaw Foundation*)

Income Percentile

Income percentiles are a way of categorizing units of a given population from lowest income to highest income for the purposes of drawing conclusions about the relative situation of people at either end or in the middle of the scale. Rather than using fixed income ranges, as in a typical distribution of income, it is the fraction of each population group that is fixed. (Source: *Statistics Canada*)

Institutional Care

In this context refers to the experience of being under the care of a hospital (or other health care setting), detention centre or the child welfare system.

Investment in Affordable Housing Program (IAH)

IAH is a federally and provincially funded program administered by municipalities in Ontario. IAH contains four program components:

- Capital funding of up to \$150,000 per unit for the creation of affordable rental housing
- Encouraging homeownership through down payment assistance
- Addressing affordability of existing rental units through rent supplements and housing allowances
- Up to \$25,000 per unit to renovate existing housing through Ontario Renovates

IAH is time-limited with the current version of the program set to end March 31, 2015.

Land Use Planning Approvals

Under the Ontario *Planning Act*, certain approvals must be obtained from the municipality or other authority in order to use land a certain way, change the use of the land or increase the density of use of the land (e.g., re-zoning). Land owners must apply for approval to the municipality or other authority to get permission to do so. Many land use approvals require some form of public

consultation. Disputes over many types of land-use decisions can be appealed to the Ontario Municipal Board.

Landlord and Tenant Board

The Landlord and Tenant Board administers the *Residential Tenancies Act, 2006* (the Act). This law sets out the rights and responsibilities of landlords and tenants who rent residential properties. One of the Board's responsibilities is to provide information about the Act to landlords and tenants and resolve conflicts between them. (Source: *Landlord and Tenant Board Website*)

Living Rough (or Sleeping Rough)

Refers to the experience of people facing homelessness who are staying in places not meant for human habitation (for example, outside in parks or in abandoned buildings).

Living Wage

The living wage is defined as an hourly wage that is high enough to allow a family to pay for the basic necessities of life including food, clothing, shelter, health expenses, transportation and childcare. Unlike the minimum wage, which is the minimum legal wage employers must pay to ensure minimal physical subsistence, the living wage is a higher amount of pay that reflects the amount of money needed by a family, in a specific community, to live an adequate life. (Source: *Poverty Elimination – Guelph and Wellington Task Force*)

Logic Model

A logic model is a diagrammatic representation of a program. It provides a graphic depiction of the relationship between the main strategies of a program and associated goals, objectives, population(s) of interest, indicators and resources. (Source: *The Health Communication Unit*)

Low Income Cut-Off

Low income cut-offs (LICOs) convey the income level at which a family spends a greater proportion of its income on necessities than the average family of similar size. The threshold is defined as the income below which a family is likely to spend 20% more of its income on food, shelter and clothing than the average family. There are separate cut-offs for seven sizes of family (from unattached individuals to families of seven or more persons) and for five community sizes

(from rural areas to urban areas with a population of more than 500,000).
(Source: Statistics Canada)

Multi-Residential Tax Rate

The municipal tax rate set for multi-unit residential apartment buildings. This includes both residential rental apartment buildings and residential condominium apartment buildings.

Newcomers

Individuals and families who were not born in Canada. Newcomers or recent immigrants refer to those individuals and families who have been in Canada for fewer than five years. (Source: Statistics Canada)

Not In My Backyard (NIMBY) Syndrome

NIMBY refers to people not wanting a particular development to happen in their neighbourhood because of fear of some negative impact on the neighbourhood resulting from the development occurring. NIMBY is expressed as public opposition to development, and that opposition is often based on perceived negative impacts rather than evidence that any negative impacts will actually occur. Affordable housing developments are often subject to NIMBY responses.

Official Plan

See Urban Hamilton Official Plan

Ontario Renovates

Ontario Renovates is a federally and provincially funded program administered by municipalities that provides forgivable loan assistance to lower income homeowners and affordable rental property owners to repair the main systems of their properties (i.e., heating, plumbing, electrical, structural) to bring the properties up to standard. Modifications to accommodate persons with disabilities are also eligible. Ontario Renovates is time limited due to a limit on available funds.

Oppression

“Feeling and/or reality of being excluded from equitable treatment.” (Source: City of Hamilton, Anti-Racism Workshop Series, Glossary of Terms)

Over Housed and Under Housed

Over housed refers to a situation in social housing where a household occupies a unit that has more bedrooms than needed by the household. Under housed refers to a situation in social housing where a household occupies a unit that has fewer bedrooms than needed.

Parkland Dedication Fees

Under the Planning Act, municipalities through the issuance of a Parkland Dedication By-law, may require developers to provide a certain amount of parkland as part of the overall development. In some cases, cash in lieu of the actual parkland can be provided by the developer. This cash in lieu of parkland is referred to as parkland dedication fees.

Person-Centred

The concept of person-centredness ensures that 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.

Precarious Housing

A situation where a person's housing is not secure because of economic, social or health reasons, or because the housing is not adequate and/or suitable for that person.

Primary Rental Market/Purpose Built

The purpose built or primary rental market refers to residential rental properties that were built specifically for the purpose of renting to tenants. These properties are usually multi-residential (apartment) buildings containing more than three units. Condominium units that are rented out, secondary suites in houses, apartments over stores and plexes (duplex, triplex etc.) are not considered purpose-built rental housing. Instead, these forms are referred to as the secondary rental market (see Secondary Rental Market).

Proactive Enforcement

Proactive enforcement refers to the municipality taking proactive measures to identify property standards violations and taking action to ensure the property owner brings the property up to standard either voluntarily or through municipal law enforcement actions (issuing orders to comply).

Property Standards

Property standards are minimum standards for the physical upkeep and habitation of properties as identified in a municipal property standards by-law. Municipalities have authority to enforce property standards through their municipal law enforcement powers. Typically property standards violations are identified through tenant/resident complaints. However, more recently, the City of Hamilton has run a pilot project of proactive enforcement called Project Compliance, whereby the City has taken more proactive measures to identify and rectify property standards violations (see Proactive Enforcement).

Reconciliation

The act of building “mutually respectful relationships” between Aboriginal people and the rest of Canadian society to achieve improved outcomes for Aboriginal communities. *(Source: Aboriginal and Torres Strait Islander Healing Foundation)*

Rent-Geared-to-Income (RGI)

RGI refers to a subsidy that eligible renters with lower incomes receive so that they pay rent that is equal to 30% of their income. The rent they pay is geared to their income, rather than the actual cost of renting the unit.

Residential Care Facilities

“Any residential complexes which are occupied by residents for the purpose of receiving 24 hour care services. Residential care facilities include geriatric care homes (retirement homes), psychiatric care homes and homes for residents with developmental disabilities.” *(Source: City of Hamilton, Public Health Services)*

Residential Rehabilitation Assistance Program (RRAP)

RRAP was a federally funded program that provided forgivable loan assistance to lower income homeowners and affordable rental property owners to repair the main systems of their properties (i.e., heating, plumbing, electrical, structural) to bring the properties up to standard. Modifications to accommodate persons with disabilities were also eligible. RRAP ended in 2012 and has been replaced by the federally and provincially funded Ontario Renovates program. The Ontario Renovates program operates substantially the same as RRAP, but is time limited due to a limit on available funds.

Secondary Plans

Secondary Plans are plans that designate the use of land in areas typically larger than a neighbourhood. Secondary plans will show for a broad area of a municipality what lands are designated for residential, commercial, institutional, recreational, environmentally sensitive and transportation. Secondary plans also show the density categories for residential use.

Secondary Rental Market

CMHC identifies the following dwelling types as comprising the Secondary Rental Market: Rented single-detached houses; rented double (semi-detached) houses; rented freehold row/town homes; rented duplex apartments (i.e., one-above-other); rented accessory apartments (separate dwelling units that are located within the structure of another dwelling type); rented condominiums; and one or two apartments that are part of a commercial or other type of structure. It is difficult to measure the number of secondary rental market units because they come in and out of the market quickly and there is no systematic way of tracking them.

Secondary Suites

Secondary suites are also referred to as basement apartments, granny flats, accessory apartments. They are separate dwelling units located within the structure of another dwelling type, usually single family homes.

Self-Determination and Self-Governance

“Self-determination is the right of a people or a group of peoples to choose their own destiny without external compulsion. It is a right to be sovereign, to be a supreme authority within a particular geographical territory. Self-government, on the other hand, is used to describe when a group of people exercise significant choices concerning their own political, cultural, economic and social affairs.”

(Source: University of Saskatchewan, College of Nursing, Aboriginal Health and Cultural Diversity Glossary).

Service Manager

The Province of Ontario has designated municipalities as Service Managers for affordable housing and homelessness. This means that the City of Hamilton is responsible for understanding the affordable housing and homelessness issues in our community, developing policy and program responses to address those issues, and monitoring and evaluating the effectiveness of the responses. The

Service Manager function also includes funding, program administration and ensuring social housing providers and community agencies are in compliance with funding agreements and applicable legislation.

Sleeping Rough

A term used to describe the experience of sleeping in situations not meant for human habitation because of lack of housing. For example, sleeping outside or in an abandoned industrial building would constitute sleeping rough.

Social Assistance

Government programs designed to provide aid to citizens that lack the resources necessary to meet their basic needs of food, clothing and shelter. Administration is often based upon the demonstration of need through an eligibility assessment or meeting a specified set of criteria. In Ontario, the two major social assistance programs are Ontario Works and Ontario Disability Support Program. (*Source: Ministry of Community and Social Services*)

Social Housing

Social housing is sometimes referred to as affordable housing, subsidized housing, public housing, low-income housing or rent-geared-to-income (RGI) housing. Social housing is provided to households for whom affordability is an issue. Social housing is administered by housing providers made up of private non-profit corporations, municipally owned non-profit corporations and non-profit co-operative housing corporations (or co-ops). A subsidy is provided so that households only spend 30% of their income on rent. For some people with low income, a rent subsidy is provided to live in a unit in a private market rental building. This subsidy is referred to as a rent supplement (RGI) or a housing allowance (flat rate reduction of rent).

Suitability

Suitability of housing refers to the housing unit (i.e., house, apartment, townhouse, etc.) meeting the needs of the household living in the unit in terms of number of bedrooms and in terms of being able to accommodate persons with disabilities. For example, a household of eight with two adults and six children living in a two-bedroom apartment would not be suitably housed. A person with a mobility disability using a wheelchair living in a unit that has stairs or other physical barriers would not be suitably housed.

Supported Housing

See Housing with Supports

Supportive Housing

See Housing with Supports

Surplus Land Policy

In 2004, Hamilton City Council endorsed a Consider Housing First policy whereby any municipal surplus land would be considered for affordable housing first before considered for any other use through the City's surplus land disposition process.

System Navigator

A person whose role is to help people understand and get their needs met within complex systems.

System of Development Approvals

See Land Use Planning Approvals

System Planning

A process in which various stakeholders (i.e., service providers, funders, people who access services) work together to make sure that their planning and decision making occurs not in isolation of each other but in an interconnected way. The goal of system planning is to create a system of services and supports where people can easily get their needs met.

Transitional Housing

See Housing with Supports

Trauma and Trauma-Informed

For many people who experience housing insecurity and homelessness, trauma is an issue. Trauma can be experienced because of past or current experiences with abuse, violence, substance use, mental health issues and other precarious life circumstances. A trauma-informed approach to service delivery acknowledges that these experiences have present-day implications and designs programs and services with this acknowledgement in mind. Trauma-informed service delivery takes into account everything from the type of service to the way the service is delivered and the setting within which the service is delivered.

Universal Accessibility

Universal Accessibility Principles requires thinking broadly about usability and refers to a broad-spectrum solution that produces buildings, products and environments that are usable and effective for everyone, not just people with disabilities. Traditionally, accessibility has been equated with ramps and automatic door openers for people in wheelchairs and scooters. However, universal accessibility is more sensitive to the meaning of equal access and encompasses invisible, attitudinal barriers, which may represent the biggest challenges for people with disabilities. (*Source: Frances Jewett in Beyond AODA: The "Universal" Case. Canadian Facility Management & Design Magazine.*)

Urban Hamilton Official Plan, City of Hamilton

Under the Ontario *Planning Act*, municipalities are required to create official plans that guide the growth and land use development of the municipality. An official plan describes the municipal council's policies on how land should be used. It helps to ensure that future planning and development will meet the specific needs of the community. An official plan deals mainly with issues such as these:

- Where new housing, industry, offices and shops will be located
- What services like roads, water mains, sewers, parks and schools will be needed
- When, and in what order, parts of your community will grow
- Community improvement initiatives

Hamilton's Urban Official Plan guides the growth and land use of the urban designated areas of the municipality. A separate Rural Official Plan sets policies for the rural areas of Hamilton.

Vacancy Rate

Canada Mortgage and Housing Corporation (CMHC) undertakes a rental housing market survey each year. Vacancy rate refers to the percentage of rental housing units that are vacant in the survey area (municipality or sub market of the municipality) at the time the survey is undertaken.

Violence Against Women

The act of gender-based physical, sexual, emotional, mental or financial abuse. The violence a woman and her children experience can have significant impacts

on housing stability. There is a system of services, referred to as the Violence Against Women (or VAW) system that supports women and their children through emergency and temporary housing supports, court supports and trauma counselling.

Withdrawal Management

Formerly referred to as “detoxification,” withdrawal management refers to the entry point in substance use services, often a place where people experiencing substance use can go to abstain from that use for a specific (often brief) period of time.

APPENDIX C: EXISTING MUNICIPAL TOOLS FOR ENCOURAGING AFFORDABLE HOUSING DEVELOPMENT

The City of Hamilton has a number of mechanisms in place to encourage and assist new affordable housing development. These include guiding policies of the Urban Official Plan, funding assistance programs and specific incentives as outlined below.

Urban Official Plan Policies:

From a land use planning perspective, the housing policies of Section B.3.2 of the City's Urban Official Plan support a full range and mix of housing forms, types, densities, tenures, affordability and support services. Policies B.3.2.4.1 and B.3.2.4.2 provide support to the kinds of mixed tenure and affordability developments most likely to result from private public partnerships. Targets for new affordable and rental housing clarify Hamilton's need.

Policy B.3.2.3.1 commits the City to facilitate the land use planning process for development applications for both affordable housing and housing with supports. Policy B.3.2.3.2 promotes City and upper level government assistance, including selling or leasing of land and financial assistance, for the development of affordable housing. Other policies reinforce the City's Housing First policy where surplus City-owned land is first considered for development of affordable housing, encourage senior levels of government to adopt such policies, and encourage coordinated effort among levels of government to invest in new affordable housing.

Section F.1.9 permits the City, under certain conditions, to authorize increases in the height and/or density of a proposed development beyond those permitted in the zoning by-law for the provision of community benefits, including the "provision of housing, in particular rental and affordable housing."

Section F.1.15 enables the City to enact Community Improvement Plan areas to establish policies and programs to address identified issues of any area, including inadequate mix of housing types and inadequate affordable housing.

City Loan and Grant Programs for Residential Development:

There are several existing loan and grant programs administered through the Planning and Economic Development department.

8. Municipal development charges are reduced by 90% within a defined area of Downtown Hamilton (i.e., the Downtown Hamilton Community Improvement Project Area).
9. The Hamilton Downtown Multi-Residential Property Investment Program provides financial assistance in the form of a loan for projects that result in predominantly residential development including converting existing commercial space into multiple dwelling units; renovations to existing multiple dwelling units; the creation of a new multiple dwelling on vacant land; together with uses accessory to the residential development.
10. The Commercial Corridor Housing Loan and Grant Program (formerly the Main Street Housing Loan and Grant Program) is designed to stimulate residential development within Downtown Hamilton, Community Downtowns, Business Improvement Areas and "main street" commercial corridors (streets that exhibit "main street" characteristics although they are not within a designated downtown or organized in a BIA). The program provides financial assistance for converting existing built commercial space into residential units, renovations to existing residential units or construction of new units via building additions. The program is also intended to provide assistance for the costs of creating new residential units on vacant land.
11. The above noted loan programs require applicants to have no less than 25% equity in the completed project. This criteria is part of the City's due diligence undertaken on the credit worthiness of applicants for such loans. It may be difficult for some not-for-profit housing providers to meet this requirement. Public-private partnerships similar to the Somerset Gardens example may provide a solution to this potential problem, as the private partner could provide greater equity in the project.
12. Other municipal programs may also apply in certain situations:
 - The Hamilton Heritage Property Grant Program (HHPGP) for designated (or to be designated) heritage properties in Hamilton below

the escarpment between Highway 403 and the Red Hill Valley Parkway, Community Downtowns, and active Business Improvement Areas, as well as the Hamilton Community Heritage Fund Loan Program for designated heritage properties throughout the City.

- The Hamilton Tax Increment Grant Program (formerly the Hamilton Downtown Property Improvement Grant Program/Enterprise Zone Grant Program) for lands within the Downtown Hamilton, Community Downtowns, Business Improvement Project Areas, and the commercial corridors along Barton Street east of the Barton Village BIA and along Kenilworth Avenue North, as identified in the Downtown and Community Renewal Community Improvement Plan.
- The Gore Building Improvement Grant Program providing assistance to improve the appearance, utility and accessibility of buildings fronting onto King Street East between James Street and Catharine Street.
- Various Environmental Remediation and Site Enhancement programs to encourage development and remediation of brownfields.
- The LEED Grant Program to promote sustainable building and sustainable land development practices.

Additional City mechanisms to assist affordable housing development and leverage federal/provincial funding:

- A municipal by-law designating housing as a municipal capital facility. This allows the City to enter into individual capital facilities agreements with proponents to facilitate the provision of municipal financial assistance for affordable housing developments.
- Equalization of the property tax rate for all newly constructed multi-residential rental housing buildings to the single family property tax rate.
- Under the Development Charges by-law and Parkland Dedication by-law, fees are waived for new affordable housing projects that are funded under a senior government and/or City of Hamilton affordable housing program.
- A Consider Housing First policy where surplus City-owned land is first considered for development of affordable housing.
- In 2003, the City established the Hamilton Affordable Housing Partnership Initiative (HAHPI) that included \$1.5 million for the purposes of facilitating

affordable rental housing development. By the end of 2013 this fund will be fully expended.

Hamilton has been successful in using the above tools and resources to leverage significant investments from the federal and provincial governments through the Canada-Ontario Affordable Housing Program (COAHP) and the Investment in Affordable Housing Program (IAH). A total of 731 affordable housing rental units have been developed in 14 projects representing \$47 million in senior government investment and \$90 million in total construction value under the COAHP. An additional \$5.4 million will be invested in 2013 through the IAH program.

APPENDIX D: WORK PLAN TERMS

WORK UNDERWAY

This section describes the work and system infrastructure that exists as a foundation upon which to advance that particular strategy. It is important to note that the descriptions in this section are not necessarily comprehensive.

Little to Build On: Indicates that there is not much work in the Hamilton community upon which to advance that strategy

Something to Build On: Indicates that there is some work and system infrastructure (e.g., policies, programs) in the Hamilton community upon which to advance that strategy

A Lot to Build On: Indicates that there is a lot of work and system infrastructure (e.g., policies, programs) in the Hamilton community upon which to advance that strategy

TIMING

This section includes two sets of analysis: 1) when the strategy work will start and 2) how long the strategy work needs to last in order to fulfill or complete that strategy. The term “ongoing” refers to work that is likely long term but where the end date is not full known.

NEW RESOURCES

This section identifies if new resources are required to implement the strategy. For those strategies that require new resources, the following information is provided:

- Brief description of the need
- The amount per year
- The total amount
- The responsibility (whether shared or solo)
- Whether the resources are for capital or operating costs

STAKEHOLDERS

Stakeholders have been identified that will support the implementation of each strategy. Stakeholders include the City of Hamilton departments or divisions, broad sectors or community-based committees, local organizations and groups of people who access services.

EQUITY CONSIDERATIONS

The Equity Considerations column provides an opportunity to acknowledge which groups of people may face increased or different barriers to housing and to describe some of those barriers. This analysis will inform actions moving forward.

APPENDIX E: WORKS CITED

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- ^v Dunn et. al. (2006). "Housing as a Socio-Economic Determinant of Health: Findings of a National Needs, Gaps and Opportunities Assessment." In *Canadian Journal of Public Health*. September–October.
- ^{vi} Pomeroy, S. (2005). *The Cost of Homelessness: Analysis of Alternative Responses in four Canadian Cities*.
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- ^{xv} Realtor's Association of Hamilton Burlington. (2012)
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A 10-year, person-centred plan to make sure that every one in Hamilton has a home.

For more information:

www.hamilton.ca/HousingActionPlan



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



EXAMINING THE

Housing & Homelessness Environment in Hamilton

October, 2011

Everyone has a home...Home is the foundation

► The first in a series of reports
to inform the creation of a
Housing & Homelessness Action Plan

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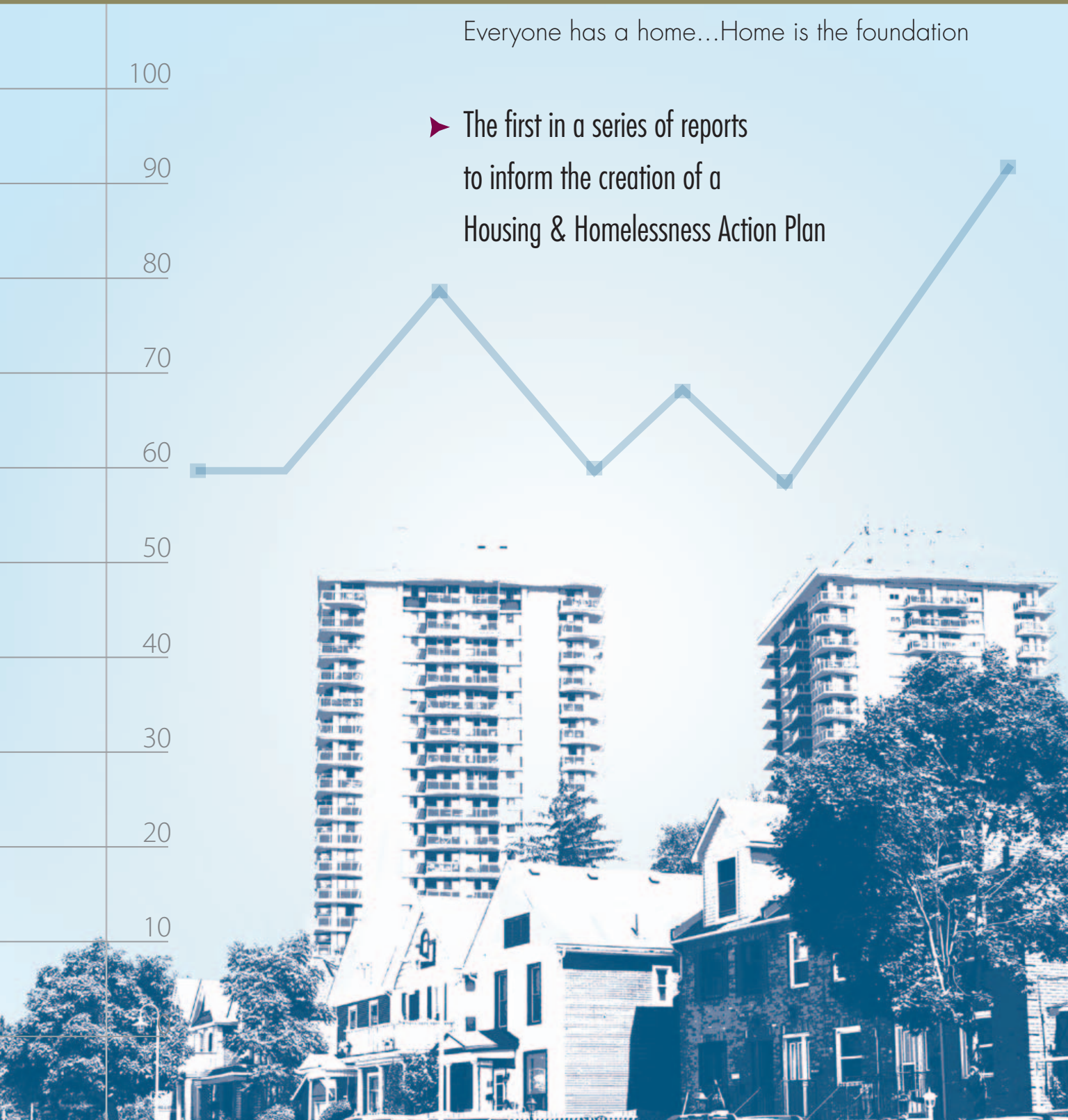
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EXAMINING THE Housing & Homelessness Environment in Hamilton

- ▶ The first in a series of reports to inform the creation of a Housing & Homelessness Action Plan



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INTRODUCTION

The City of Hamilton is working with the Affordable Housing Flagship and the broader community to develop a new Housing & Homelessness Action Plan for Hamilton.

THE ACTION PLAN

The Action Plan will address the full range of housing issues for households with lower incomes from homelessness to affordable homeownership. The Action Plan will be both a strategic plan and a work plan that will

guide decisions that impact homelessness and affordable housing in Hamilton and will include targets to help measure our progress.

This new 10-year plan will be action-oriented and person-centred.

This report is a broad and brief environmental scan of:

- Drivers that impact Housing & Homelessness service planning in Hamilton
- Indicators that help us understand what the level of need is for Housing & Homelessness services
- Assets that we have in the community to help meet that need

This environmental scan focuses on population characteristics, housing affordability, housing market trends, housing assets, and housing need. It is the first in a series of reports that will inform the Housing and Homelessness Action Plan.

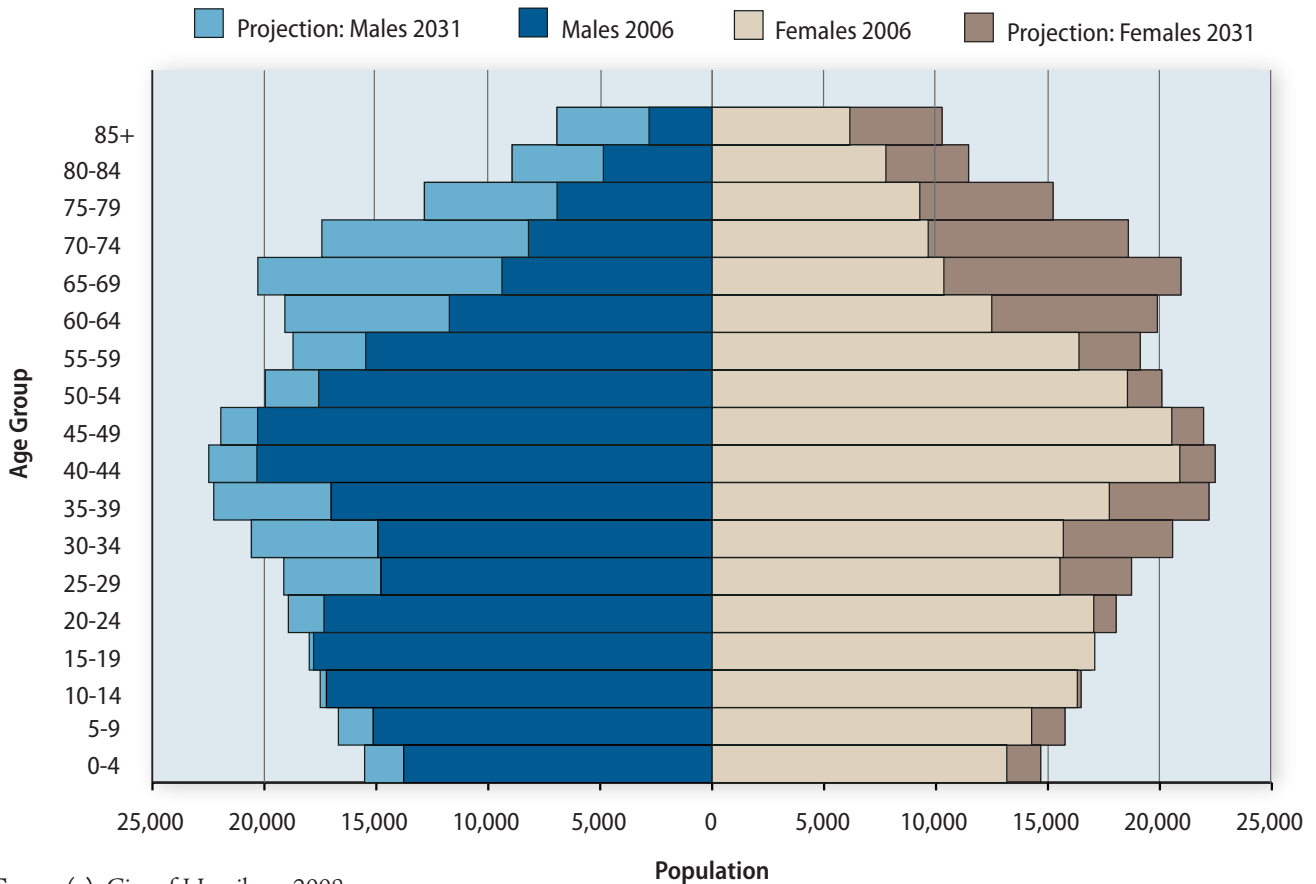


SECTION 1: POPULATION CHARACTERISTICS

This section provides broad demographic data for the City of Hamilton. These population characteristics are important because planning for housing and shelter must be able to respond to the changing characteristics of our

community. This section provides some basic information on gender, age, visible minority, language and income distribution of renter and owner households in Hamilton.

► Hamilton Population Projection by Gender, 2006 to 2031



Source(s): City of Hamilton, 2008

(based on data retrieved from Statistics Canada, Census 2006 City of Hamilton Census Division; Statistics Canada & The Centre for Spatial Economics; Ontario Ministry of Finance)

Traditionally, graphs showing population by age group (cohort) resemble pyramids, with a greater number of people younger than seniors. That is the general shape of Hamilton’s population graph based on the 2006 Census. However, the projected population at 2031 is starting to look like an inverted pyramid

where the youngest age groups are fewer in number than some of the seniors age groups. Hamilton’s population by 5 year age group projected to the year 2031 shows significant growth in seniors aged 60 years and over. This is contrasted by very little growth of the child/youth groups aged 10 – 19 years.

This significant growth in population of older people coupled with relatively small growth of younger people will have important policy, fiscal and service implications for Hamilton. Most obvious will be the increased demand for health and support services.

► How Hamilton Residents identify themselves

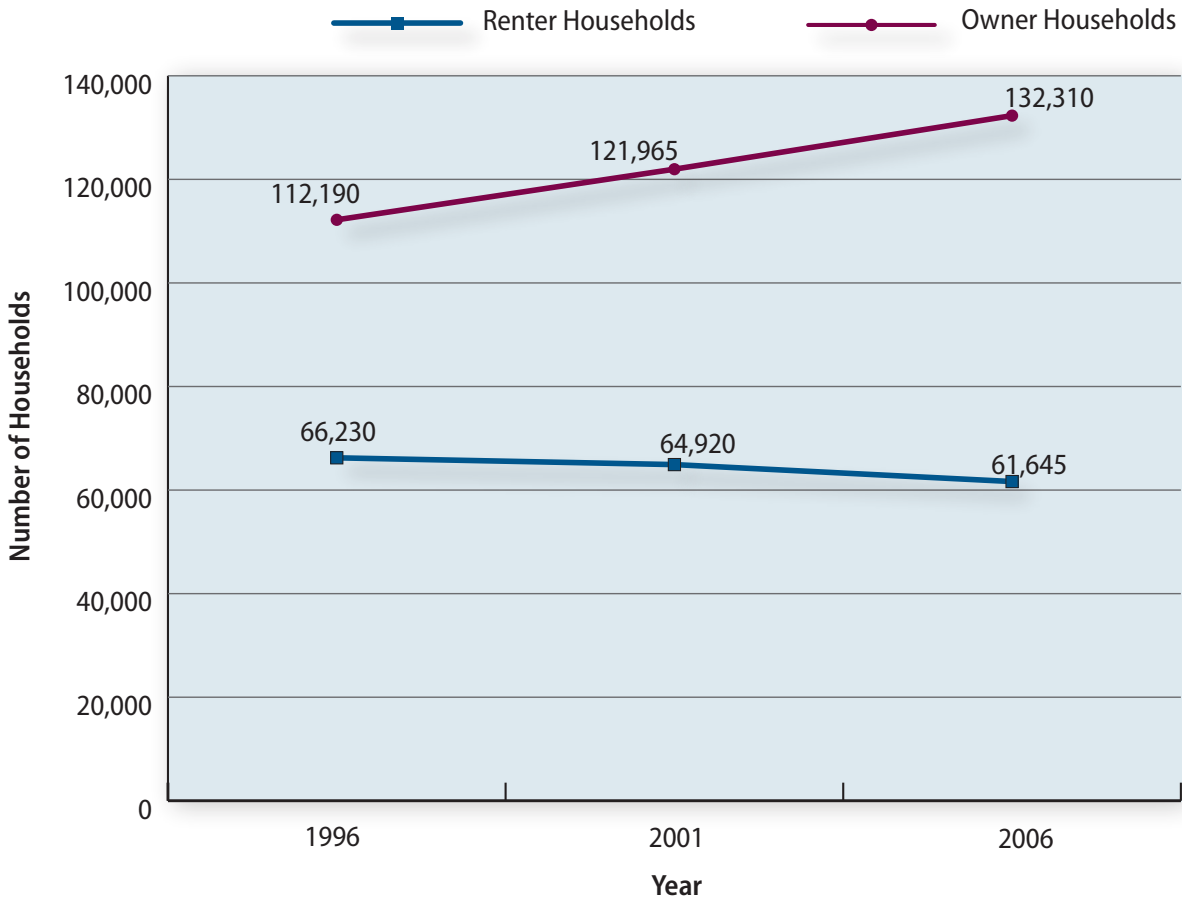
13.6% AS A VISIBLE MINORITY
1.5% AS ABORIGINAL*
26.3% AS IMMIGRANTS OR NON-PERMANENT RESIDENTS <i>(12.6% of that number immigrated within the last 10 years)</i>
26.8% HAS A MOTHER TONGUE THAT IS NOT ENGLISH <i>(only 4.8% of that number identify their mother tongue to be French)</i>

Source: Statistics Canada, 2006 Census (City of Hamilton Census Division)

* It is generally recognized that this number is lower than actual, and under-represents the true number of Aboriginals living in Hamilton.



▶ Number of Renter and Owner Households in Hamilton, 1999 to 2006



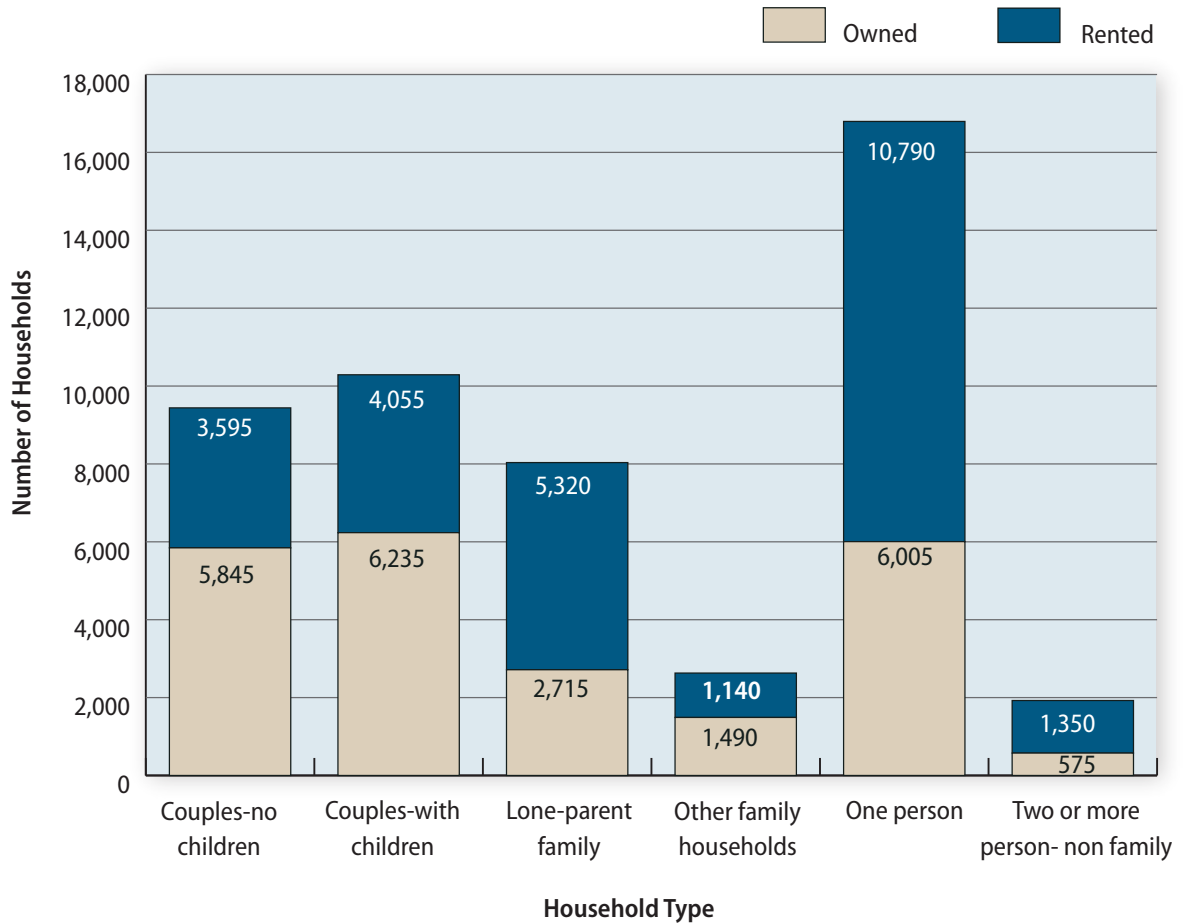
Source: Statistics Canada, 1996, 2001 and 2006 Census (City of Hamilton Census Division)

The number of owner households in Hamilton has been rising steadily from 1996 to 2006. Over the same time period, the number of renter households has declined slightly. This trend is similar to trends in other Ontario Municipalities.

As of 2006 there were just over 61,645 renter households in Hamilton representing 31.8% of all households. The percentage of renter households in Hamilton is higher than the provincial average.



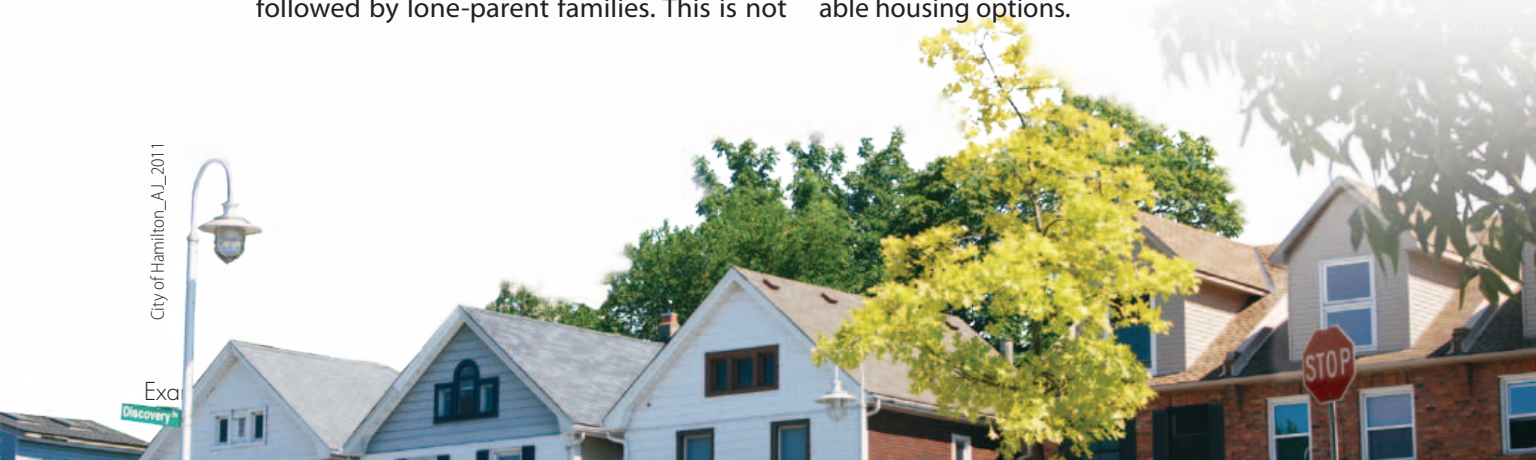
Household Type by Tenure Hamilton, 2006



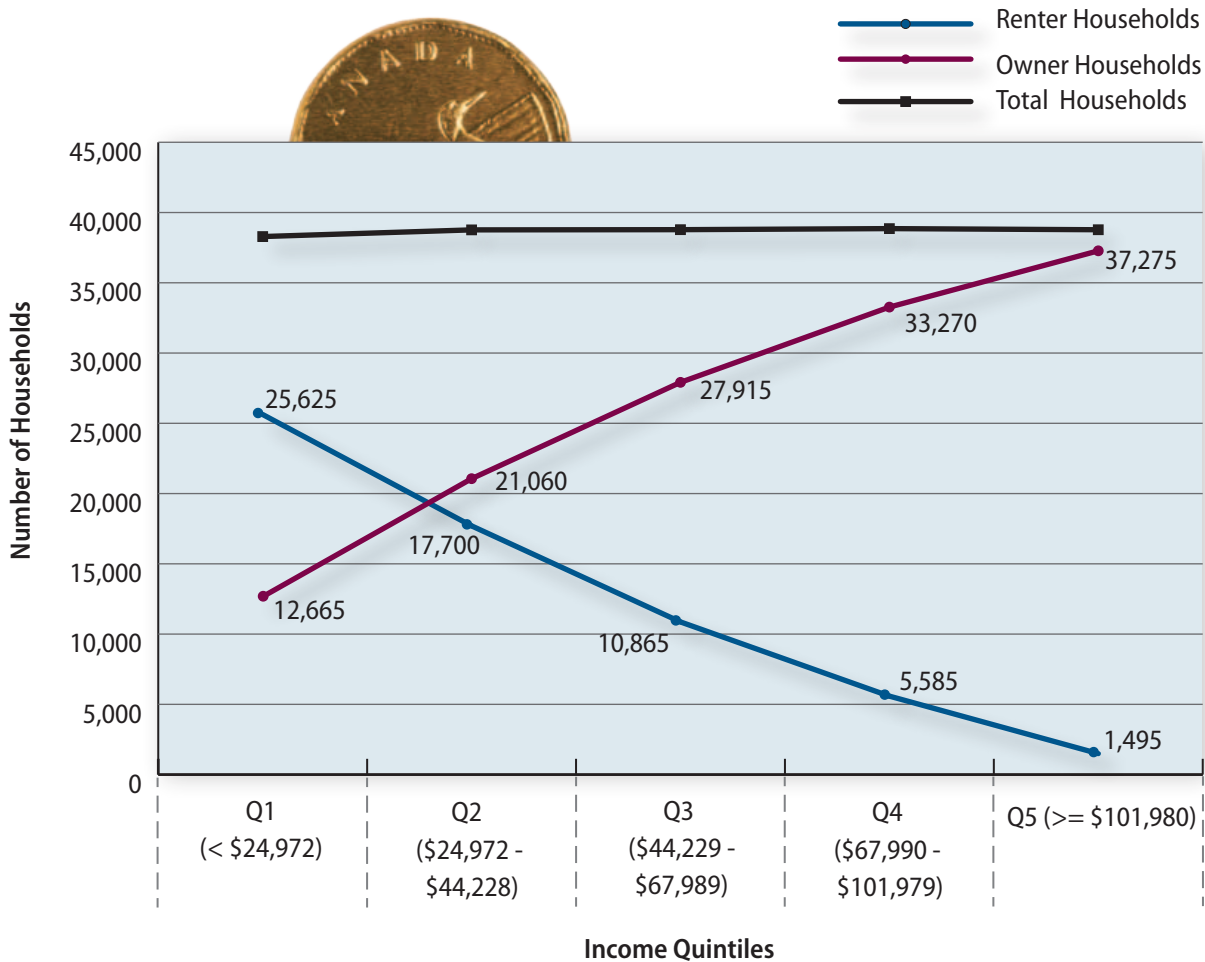
Source: Statistics Canada, 2006 Census (City of Hamilton Census Division)

The profile of type of household in Hamilton differs by housing tenure. The majority of owner households are made up of an almost equal distribution of couples with children, couples without children and one-person households. By contrast, the largest number of renter households are one-person households followed by lone-parent families. This is not

surprising given that rental housing is generally smaller than ownership housing and therefore more suitable for one-person households. Also, rental housing is generally more affordable than ownership housing and, given that one person households and lone-parent households have one income earner, they require more affordable housing options.



Distribution of Households Across Income Quintiles, 2006



Source: City of Hamilton custom housing & income cross tabs (based on Statistics Canada, 2006 Census City of Hamilton Census Division)

Income quintiles represent the range of Hamilton’s household income divided into five equal portions (or quintiles). According to the 2006 Census, in Hamilton, the lowest income quintile is less than \$24,972, and 20% or one-fifth of Hamilton’s households earn income below this threshold. The second income quintile is between \$24,972 and \$44,228, and 20% of Hamilton’s households earn income in this range. The third income quintile is between \$44,229 and \$67,989, and 20% of Hamilton’s

households earn income in this range. The two highest income quintiles or 40% of households earn income above \$67,989. From an affordable housing public policy perspective, our focus is on households in the lowest three quintiles, e.g. households earning below \$67,989.

Each income quintile is made up of both renter and owner households. In the lowest income quintile, there are more renter households than owner households, largely because there are more lower income renters than

there are lower income homeowners. In the second income quintile, there are similar numbers of owner and renter households, and in the third and higher income quintiles, owner households become much greater in number than renters.

While there are more renter households in the lowest two income quintiles, a significant proportion (43.8%) of households in the lowest two income quintiles are homeowners.

SECTION 2: HOUSING AFFORDABILITY

Adequate and stable income is closely connected to housing stability. This section presents data on poverty, affordability and housing tenure in the Hamilton community.

18.1% OF PEOPLE IN HAMILTON LIVE BELOW THE LOW INCOME CUT OFF (2005 before tax income)
9.7% OF PEOPLE IN HAMILTON RECEIVE SOCIAL ASSISTANCE (Dec.2010 OW & ODSP; 2006 Census Population)
20.6% OF RENTER HOUSEHOLDS AND 6.7% OF OWNER HOUSEHOLDS IN HAMILTON PAY MORE THAN 50% OF THEIR INCOME ON SHELTER (2006)

Sources: Statistics Canada Census 2006, Hamilton Census Division; City of Hamilton CSM's Social Assistance Quarterly, Dec.2010

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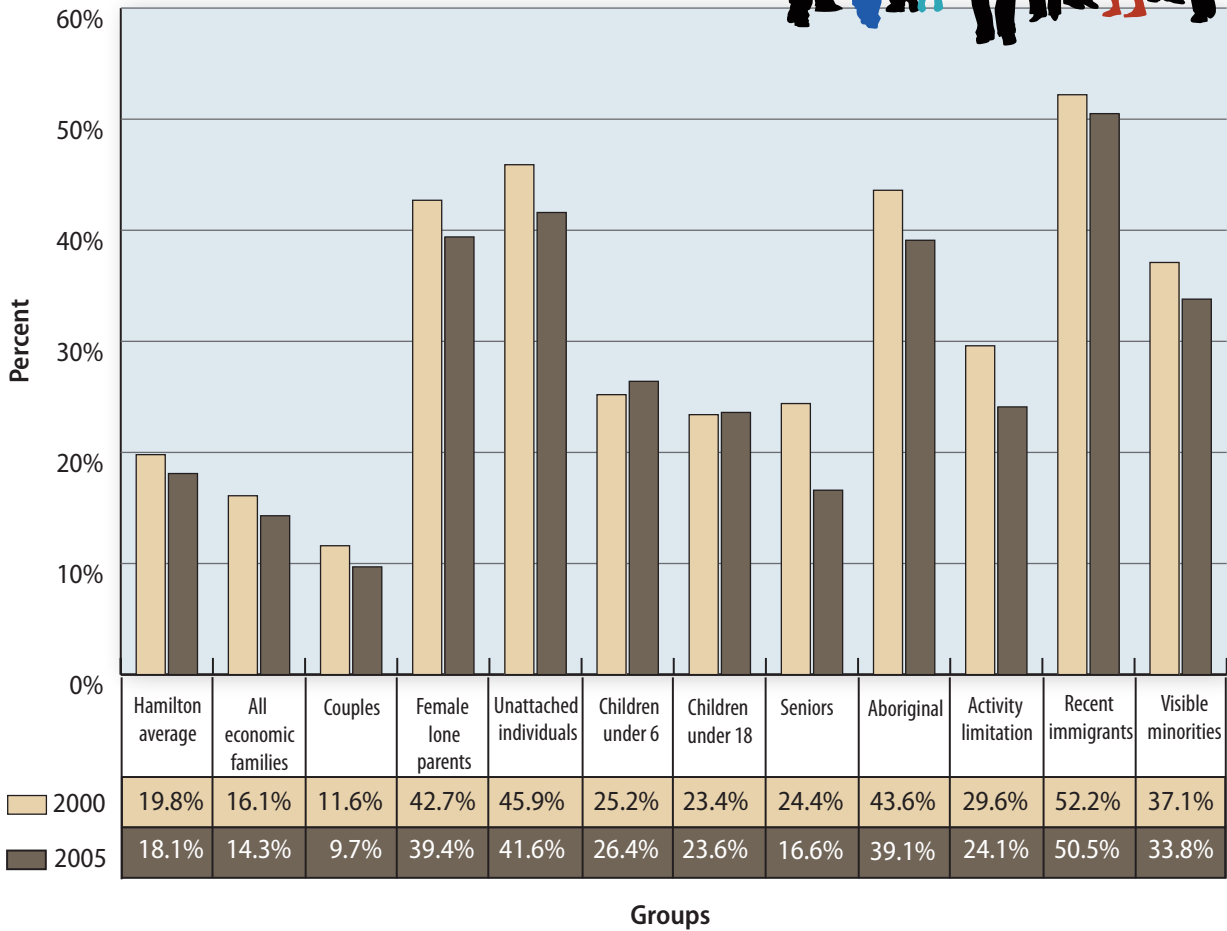
City of Hamilton_BS_2011



Photos.com



► Poverty Rates, 2000-2005,
City of Hamilton
by Selective Groups



Source: Social Planning & Research Council of Hamilton (2009) Incomes & Poverty in Hamilton, p.13 of full report

Recent immigrants and diverse ethno-racial communities in Hamilton experience a disproportionate amount of poverty. According to the 2006 Census, Hamilton has a higher rate of poverty for these communities in comparison

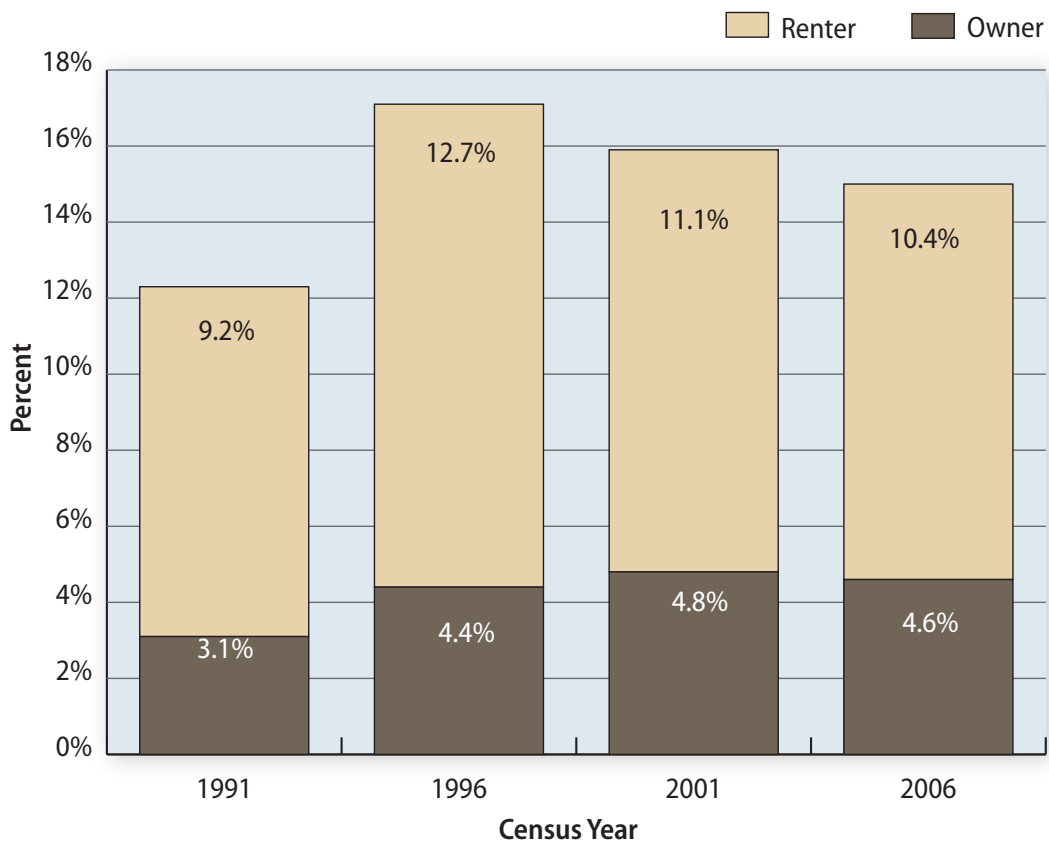
with many other large urban centres in Ontario with 51% of recent immigrants and 34% of persons of colour in Hamilton having incomes below the Low Income Cut-offs.

► % of Total Hamilton Households in Core Housing Need, by Tenure

CORE HOUSING NEED is a concept used by the federal government to describe people with housing issues. Core housing need refers to households which are unable to afford shelter that meets adequacy, suitability, and affordability norms.

A household is in **Core housing need** if it has any of the problems mentioned below, and would have to pay more than 30% of its income to afford the average rent in a community for alternative housing.

AFFORDABILITY PROBLEM <i>(paying more than 30% of income to shelter costs)</i>
SUITABILITY PROBLEM <i>(housing that is too small for the size of household)</i>
ADEQUACY PROBLEM <i>(housing that is in need of repair)</i>



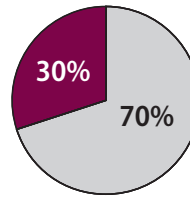
According to the 2006 Census, 10.4% of renter households and 4.6% of owner households in Hamilton were in core housing need. While there is a higher proportion of renter households in core housing need in Hamilton than owner households, the number

of owner households in core housing need is significant. These households would include seniors on fixed incomes that are experiencing higher costs for utilities and capital repairs, often living in older homes that may depreciate in value without the needed upkeep.

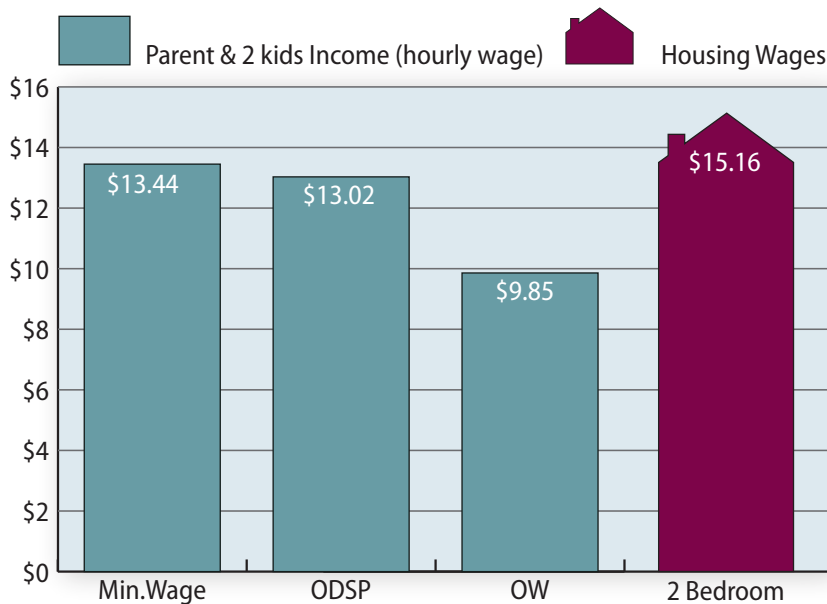
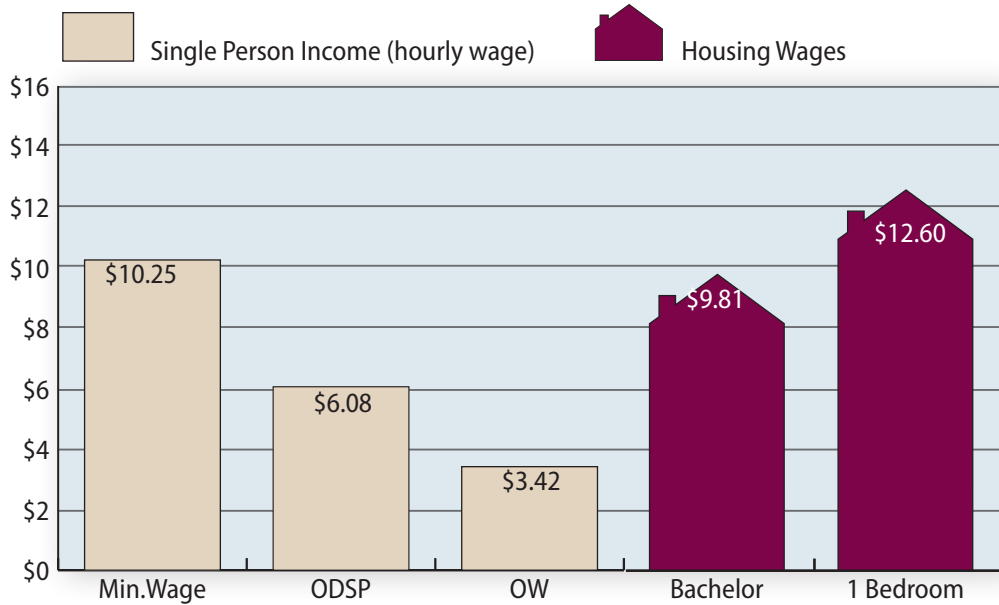
Housing Wage

HOUSING WAGE can be defined as the gross hourly wage necessary to afford the average market rent in Hamilton without paying more than 30% of gross household income on rent.

Households' Gross income



"Affordable" Housing= 30% or less of a household's gross income



DATA NOTES:

- 1) All amounts displayed assume a 40 hour work week.
- 2) Affordability level is based on 30% of gross income at either min. wage, ODSP or OW income rates for either a single person or a single parent with two children under 12 yrs old. In the case of OW & ODSP shelter and basic needs allowance are included.
- 3) Income calculation for sole support includes all the relevant tax benefits (including CTB, OCB and NCBS).

ODSP: Ontario Disability Support Program
 OW: Ontario Works

► Housing Wage

The hourly wage required to afford a bachelor unit in Hamilton in 2010 was \$9.81. As the minimum wage is currently \$10.25/hour, bachelor units in Hamilton are generally affordable to individuals earning minimum wage. However, the situation is much different for individuals receiving social assistance. A single person on ODSP would be receiving the equivalent of \$6.08/hour for shelter, and a single person on Ontario Works would be receiving the equivalent of \$3.42/hour for shelter. Both these amounts are significantly less than what is needed to afford a bachelor unit in Hamilton.

The hourly wage required to afford a two-bedroom unit in Hamilton is \$15.16. This is

significantly more than the minimum wage of \$10.25/hour. Even when adding government family and child benefit payments to the income of, for example, a single parent minimum wage earner with 2 children, the total hourly wage is only \$13.06/hour – still less than needed to afford a two-bedroom unit. A single parent with 2 children receiving Ontario Works would be receiving \$9.85/hour, again, less than needed to afford a two-bedroom unit.

This demonstrates the unaffordability of rental housing in Hamilton for many lower income earners and for people receiving social assistance.

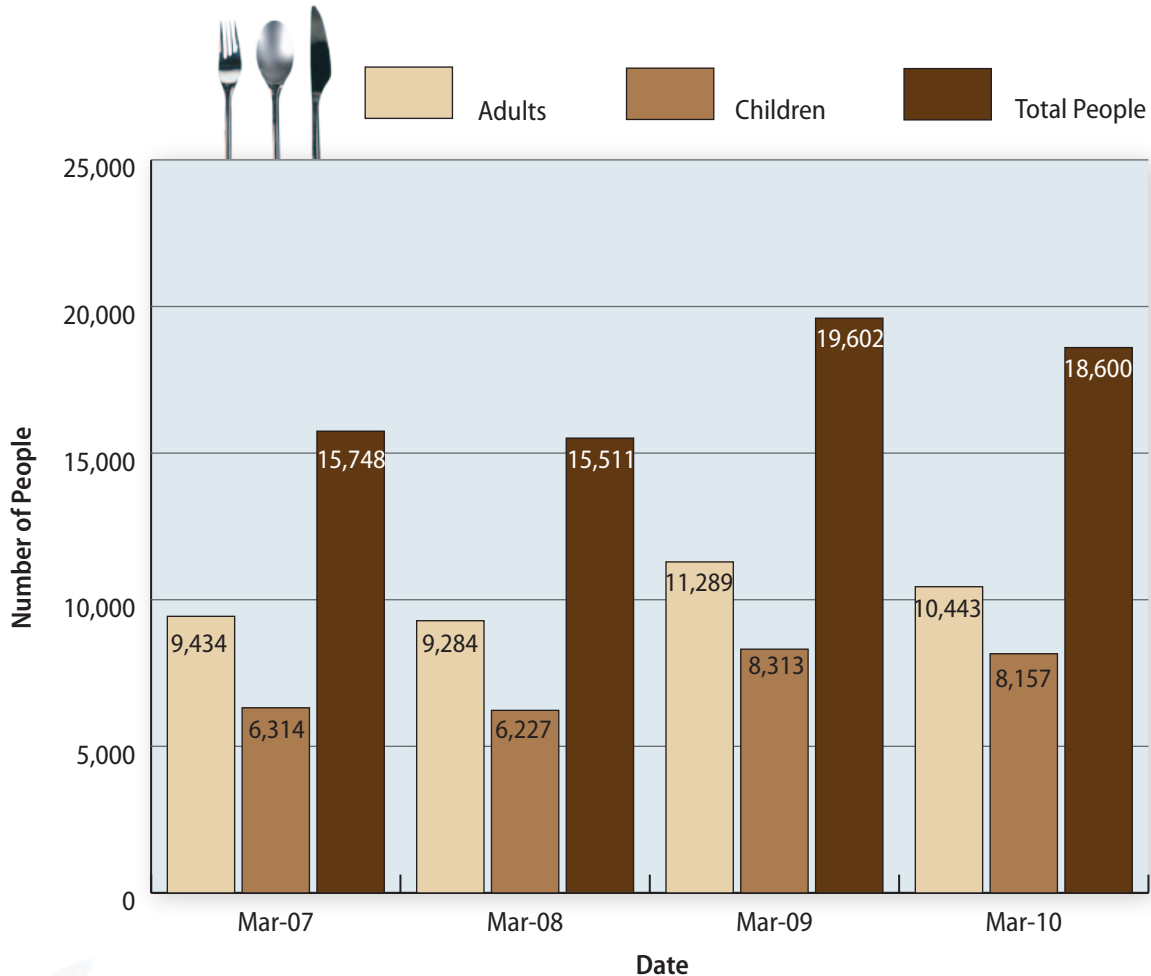
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► Food Bank Access in One Month, Hamilton 2007-2010



Source: Hamilton Food Share, Hunger Count 2007-2010



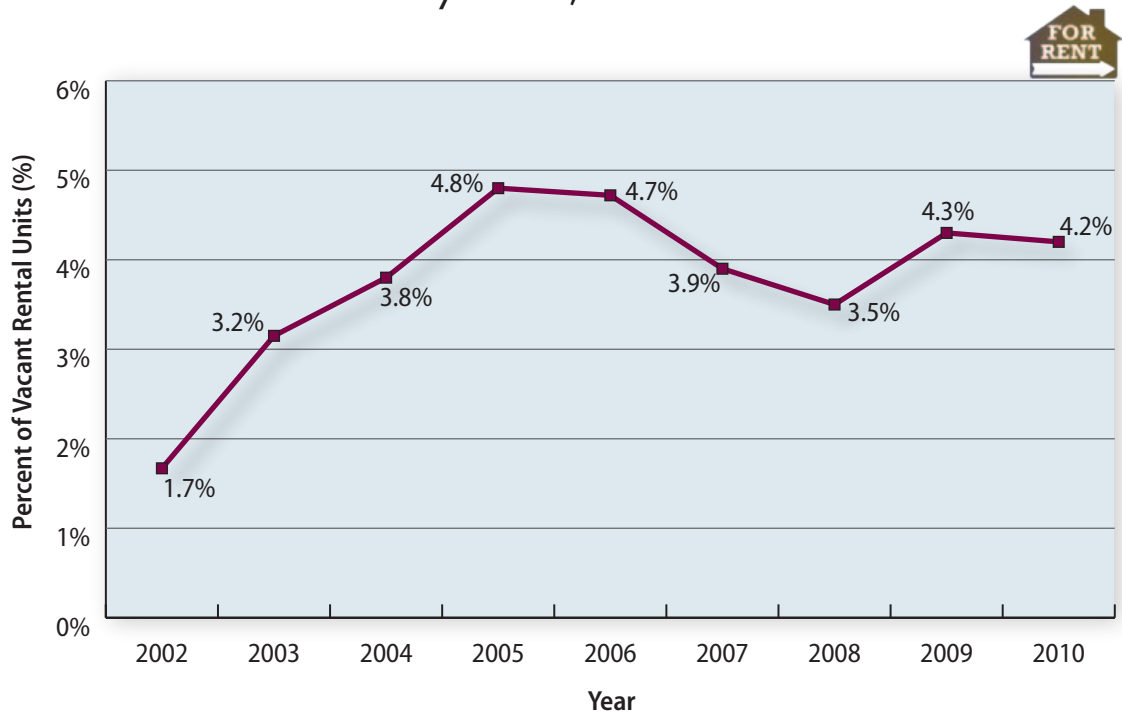
The links between housing affordability and food security are strong; people often have to choose between paying the rent and feeding the family. The prospect of not being able to provide one of these basic necessities is stressful. Food banks exist to help bridge this affordability gap.

Food banks provide a modest amount of food free of charge to thousands of low-income households every month. The number of people accessing food banks in Hamilton rose 21% in 2009 from the previous year. There was a slight 6% decrease in 2010, however the trend is still higher than in previous years. Of the people that rely on food banks, 44% are children under the age of 18.

SECTION 3: HOUSING MARKET TRENDS

The health and stability of the housing market has direct impacts on renters and homeowners along the economic continuum. This section presents statistics and analysis on the state of the rental and homeownership market in Hamilton from 2002 – 2010.

► Rental Market Vacancy Rates, Hamilton 2002 to 2010



Source: Canada Mortgage and Housing Corporation (CMHC) Rental Market Survey, October 2002 – 2010 (City of Hamilton Census Division)

It is generally accepted that a vacancy rate between 2% and 3% is an indicator of a healthy or balanced rental housing market. A vacancy rate below 2% typically represents a tight market with fewer units available for rent and consequently less choice for renters. This can be referred to as a “sellers” market. Conversely, a vacancy rate higher than 3% represents a “buyers” market in that there is typically more choice and availability of rental units. According to the CMHC, the overall vacancy rate in Hamilton for privately initiated rental buildings of 6+ units has been above 3% since 2003.

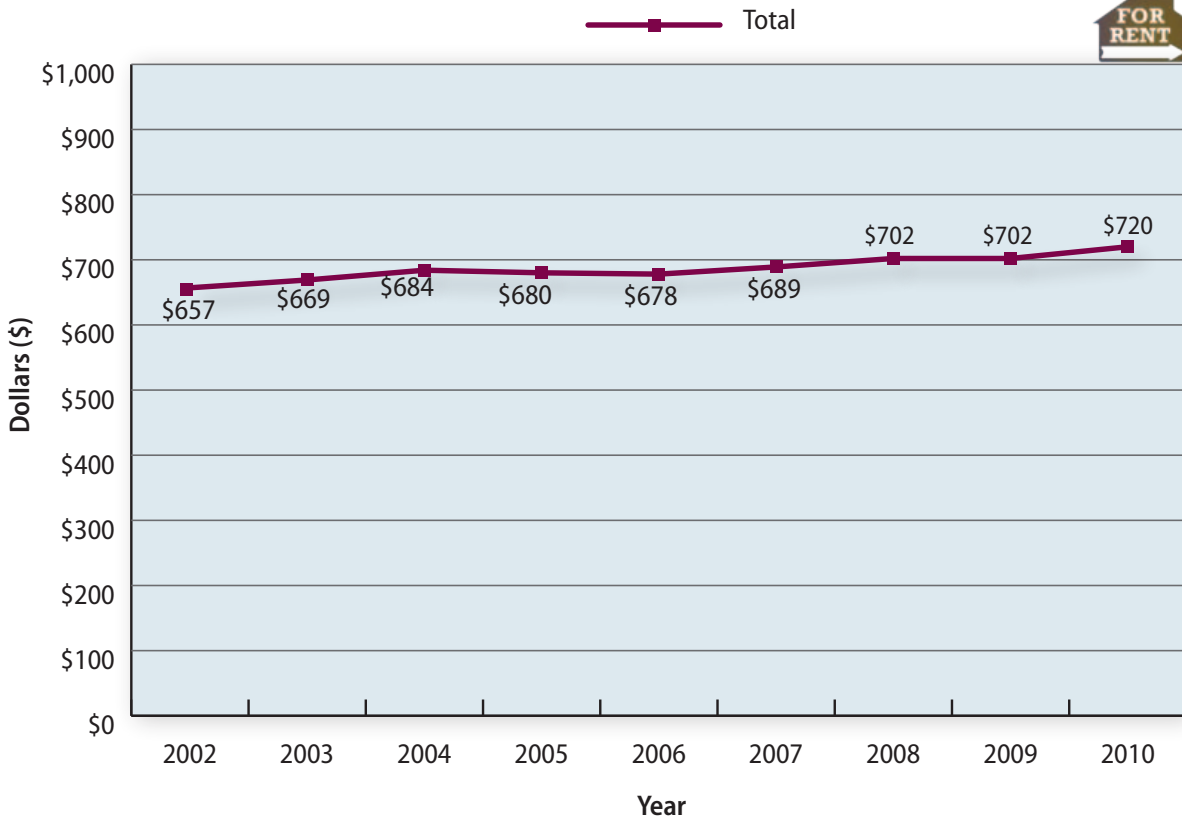
Despite the growth in population and purpose-built rental housing in recent years, rental vacancy rates have remained high. This is largely due to households bypassing the rental market and entering directly into homeownership by taking advantage of: relatively affordable

homeownership housing prices in Hamilton (in comparison with the Greater Toronto Area); historically low mortgage interest rates; low down payment options; and government programs offering down payment assistance.

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► Average Market Rents, Hamilton 2002 to 2010



Source: Canada Mortgage and Housing Corporation (CMHC) Rental Market Survey, October 2002 – 2010 (City of Hamilton Census Division)



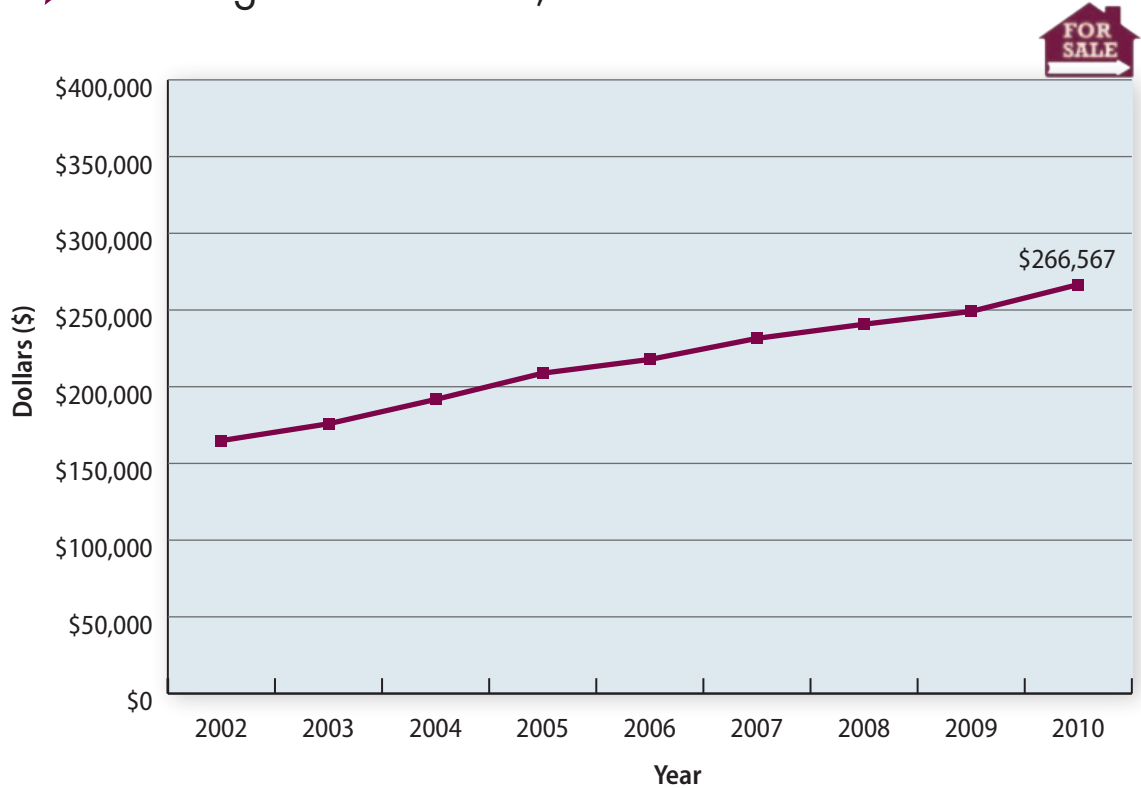
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According to the CMHC, the average market rent in 2010 for purpose-built rental housing in buildings of 6+ units in Hamilton was \$720/month. Average rents have stayed relatively stable over recent years, increasing only 1.2% annually since 2002.



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► Average Resale Home, Hamilton 2002 to 2010



Source: Realtors Association of Hamilton-Burlington (City of Hamilton, 2010)

The average resale house price in Hamilton was \$266,567 at the end of 2010. This price is more than 60% higher than the average resale price at the end of 2002. However, the average

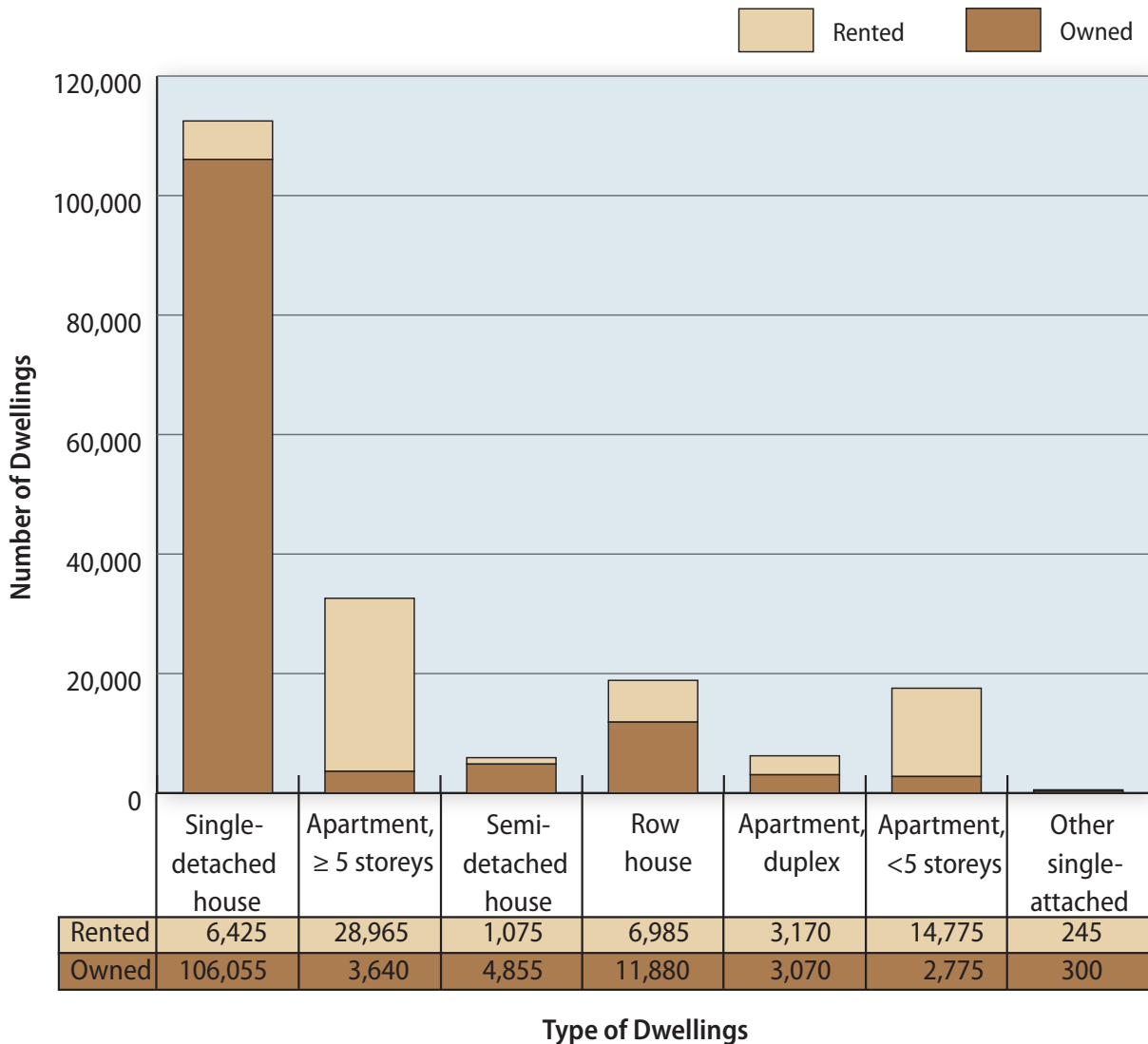
resale house price in Hamilton remains much lower in comparison to house prices in the Greater Toronto Area.



SECTION 4: HOUSING ASSETS

To inform good planning, it is important to understand the housing stock and assets in the community. This section describes the rental and ownership housing stock in Hamilton and provides an overview of the social housing and housing with supports assets.

► Structural Type of Dwelling by Tenure, City of Hamilton 2006

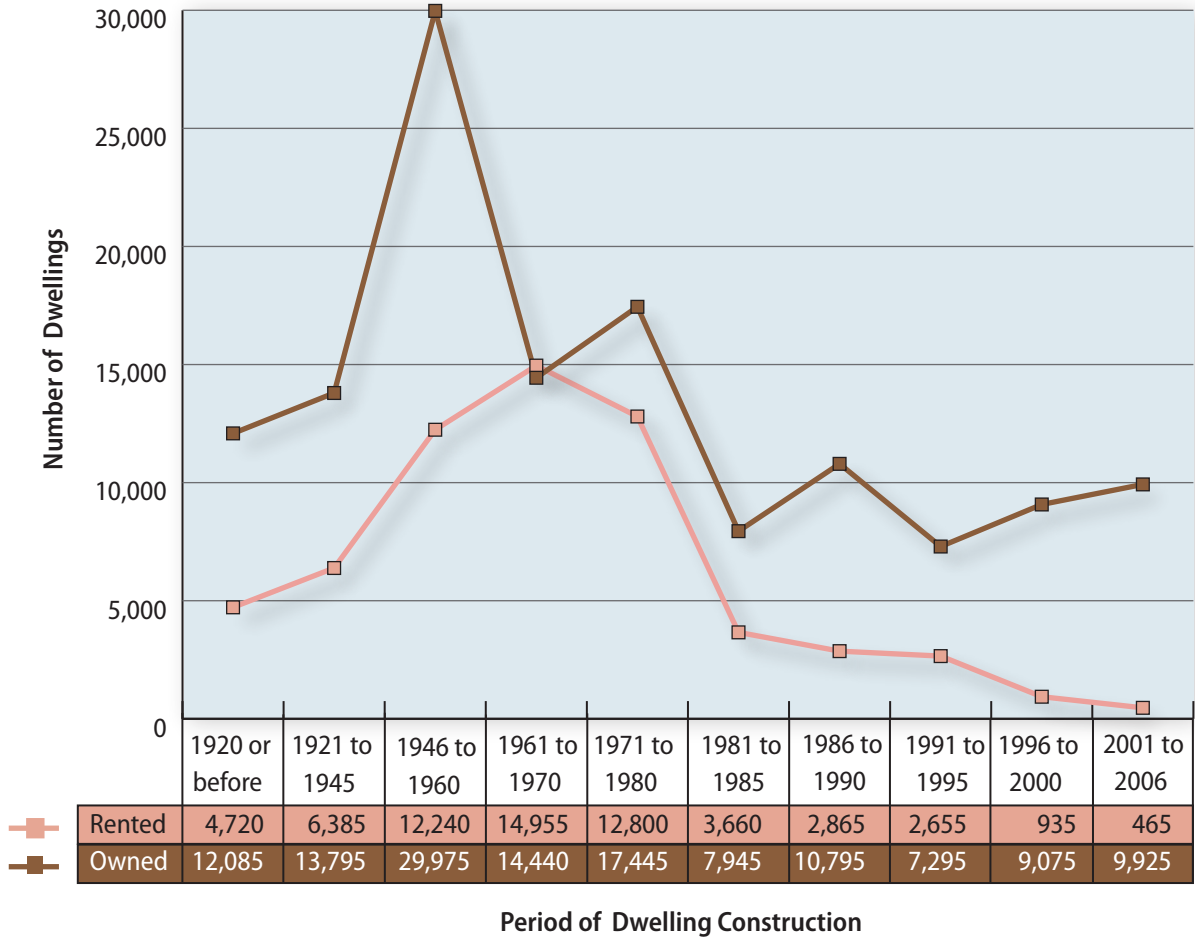


Source: Statistics Canada Census 2006 (Hamilton Census Division)

The structural type of dwellings in Hamilton varies by housing tenure. The vast majority of ownership housing (80%) is in single detached housing. In comparison, the majority of rental units (71%) are in apartment buildings,

leaving less than one third (29%) of rental units in more ground oriented forms of housing such as single detached houses, row houses, semi-detached houses and duplexes.

► Period of Dwelling Construction by Housing Tenure, City of Hamilton 2006



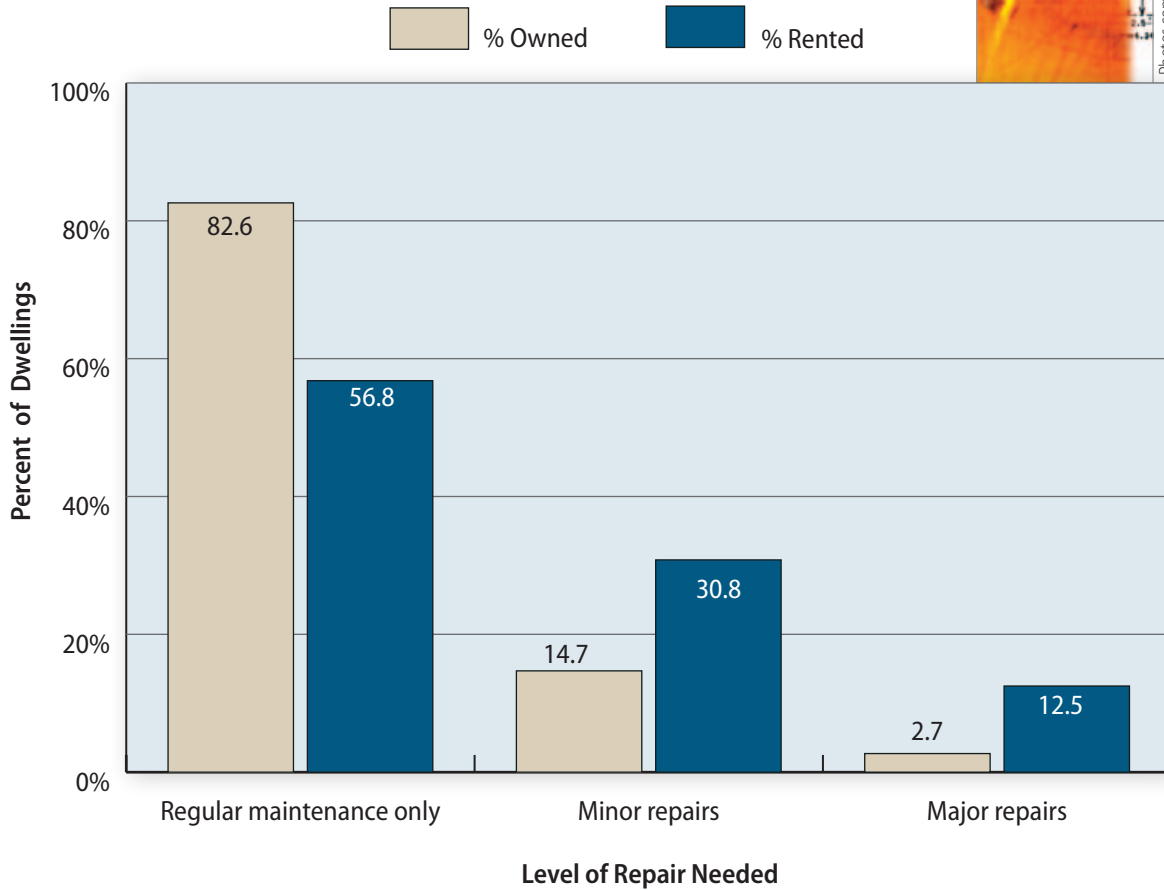
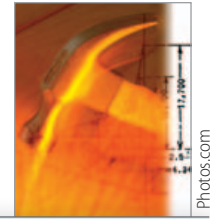
Source: Statistics Canada Census 2006 (Hamilton Census Division)

Hamilton’s housing stock is aging. Most of the City’s rental stock was built between the 1940s and 1980s, a time when a variety of federal and provincial government support programs were created to meet the growing demand for affordable housing.

However, since the mid-90s, there has been very little production in the purpose-built housing sector, affordable or otherwise. This is directly related to the ending of the government support programs aimed at supporting the construction of rental housing.

The economic reality is that rental housing is not financially viable without some form of government assistance such as capital loans/grants, financing assistance, ongoing operating subsidies, or waiving of fees/charges. Without this type of government assistance, neither the private sector nor the not-for-profit sector will build rental housing because the revenue generated by the rents will not cover the costs to develop, finance, construct and operate the building, particularly in the Hamilton market.

► Condition of Housing Stock, Hamilton 2006



Source: Statistics Canada, Census 2006 (City of Hamilton Census Division)

The majority of Hamilton’s housing stock is in good condition. The ownership stock is generally in better condition than the rental stock, with 82.6% of ownership housing needing only regular maintenance compared to 56.8% of renter housing. Almost one third of the City’s rental units are in need of minor repair, while

over 12% require major repairs. With Hamilton’s aging rental stock combined with little new supply of new rental housing on the horizon, it’s easy to understand the importance of maintaining Hamilton’s existing rental units to ensure they remain in livable condition.

► Gains and Losses in Rental Housing

GAINS: 731
<i>731 new purpose-built rental housing units since 2003 through Canada-Ontario Affordable Housing Program (COAHP) (this represents most if not all the purpose-built rental housing in Hamilton)</i>
POTENTIAL LOSSES: 1,489
<i>Between 2001 and 2010, 1,489 units have been draft approved or registered for conversion to condominiums</i>
LOSSES: 31
<i>Between 2001 and 2010, 31 purpose-built rental apartment units demolished</i>
NET LOSS: 789
<i>Last ten years: 789 units</i>
OFFICIAL PLAN ANNUAL TARGET FOR RENTAL HOUSING
<i>Official Plan annual target for rental housing: 629 units (125 units moderate income households, 252 lower income households)</i>

Hamilton’s new Urban Official Plan (UOP) identifies annual supply targets for new ownership and rental housing, including affordable housing. These targets are based on projected population growth to the year 2031, and projected growth in housing demand. The annual target for new rental housing is 629 units.

Unfortunately, Hamilton has not been reaching its supply targets for rental housing. This is not only due to the fact that new housing development is not financially feasible without government assistance, but also because the funding made available from senior level government housing programs has not kept pace with Hamilton’s need. Since 2003, 731 new rental units have been built in Hamilton under the Canada-Ontario Affordable Housing Program. However, between 2001 and 2010, 1,489 rental units have been potentially lost

due to converting rental properties to condominiums. A further 31 purpose-built rental units have been lost due to demolition. Therefore, Hamilton has seen a net loss since 2001 of 789 rental units.

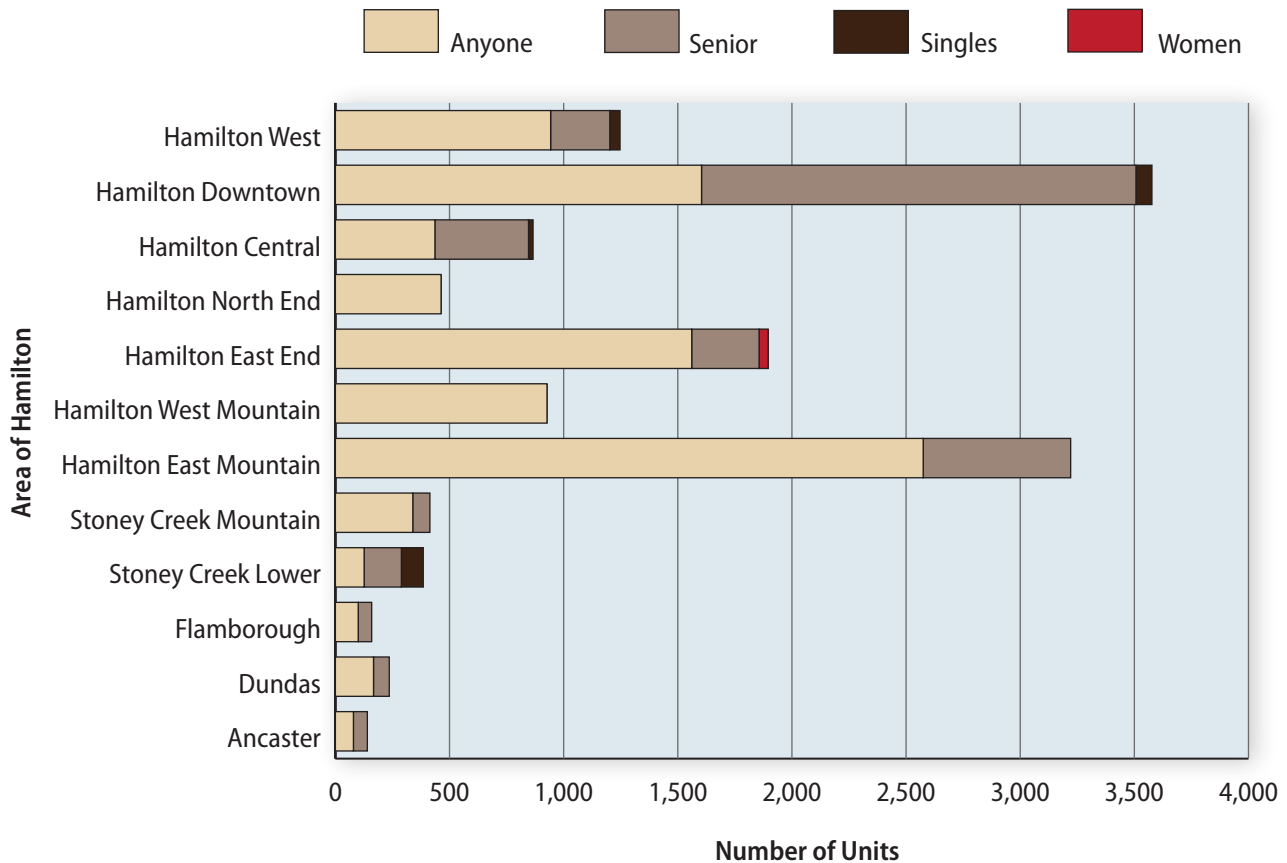
Housing supply targets are intended to meet new growth only. The new UOP also has targets for rent supplements to address existing affordability needs.

City of Hamilton_R.I.W._2011



This building at 1489 Upper Gage Ave., is a senior building under the Canada-Ontario Affordable Housing Program.

► Rental Housing Units in Social Housing Buildings, by Area in Hamilton



Source: City of Hamilton, Housing Services Division Building Selection Form (February 8, 2010)

City of Hamilton_AJ_2011



Hamilton has approximately 14,600 social housing rental units

In approximately 25% of the social housing units in Hamilton, tenants pay market level rental fees. In the other 75%, tenants pay rent based on their income level (called Rent-Geared-to-Income or RGI). Access to Housing (ATH) is the program people apply to for RGI housing. People applying to ATH fill out a “Building Selection Form” to identify what buildings they would prefer to live in. According to the ATH data, the

majority of social housing units are available in the downtown (3,577 units) and east mountain (3,221 units) areas of Hamilton. The downtown has a significant proportion of seniors housing with 53% of the downtown units dedicated to seniors. There are very limited social housing options in Ancaster, Dundas, Stoney Creek and Flamborough.

► Accessible Units in Social Housing and Affordable Housing projects:

Statistics Canada's Participation and Activity Limitation Survey (2006) defines disability as:

PERSONS WITH DISABILITIES

Are those who reported difficulties with daily living activities, or who indicated that a physical, mental condition or health problem reduced the kind or amount of activities they could do.

According to that same survey, the percentage of citizens with a disability in Hamilton is higher than both the national and provincial averages.

THERE ARE 138,245 PEOPLE LIVING WITH A DISABILITY IN HAMILTON, 20% OF THE POPULATION.

This is higher than both the provincial (19%) and national (17.6%) averages (PALS, 2006).

Disabilities have a major impact on housing needs. Some of the accessibility measures within new affordable and existing social housing in Hamilton include:

- Within the social housing portfolio in Hamilton (not including co-operative housing) 37% of buildings have at least one modified unit, 34% have an elevator and 19% are **barrier-free***.
- In 2010, the City of Hamilton had 362 units of affordable housing under construction

through the Canada-Ontario Affordable Housing Program. The City committed that 5% of the units would be accessible. In total 32 (or 9%) of the units are accessible.

- It is important to note that accessibility or modification needs to fit the unique disability that a person experiences. This requires flexibility and capacity for change within housing stock.

* BARRIER FREE



Barrier-free* means that "the project is accessible for all mobility devices (walker, scooter, etc.,) for example, a ramp is provided off to the side to allow access."

► Housing with Supports in Hamilton, 2008/09 (not including Domiciliary Hostel Program)

Housing with Supports is defined as having the following two components:

1) **Housing with some ongoing financial support to make rent affordable for the tenants** (for example: Rent-Geared-to-Income, Rent Supplement, Housing Allowance or another agency funding source designated to provide some or all of the housing cost to the resident) and

2) **Supports are provided to the resident.** This may be in the form of on-site or mobile/on-call support staff, or some combination of the two. The key here is that these supports make it possible for that resident to attain, retain and maintain decent housing and a quality of life that might not otherwise be possible.

There are many different providers, agencies, government ministries and funding bodies that

have a role in the housing with supports system. The data on the following page illustrates that in 2008, Hamilton had over 1,900 units/beds of housing with supports in the not-for profit/public service sector.

In 2008 there was 586 housing with support units serving people who have experienced homelessness. The majority of these units consist of the Good Shepherd housing with support services including the HOMES program (total of approx 300 units), some Wesley Community Housing units (115 in total) and the then named Hostel to Homes program administered by the City of Hamilton (total of 120 units). The Hostels to Homes program is now called Transitions to Home and is administered by Wesley Urban Ministries. As of January 2011, they were supporting 168 individuals in rental housing units.

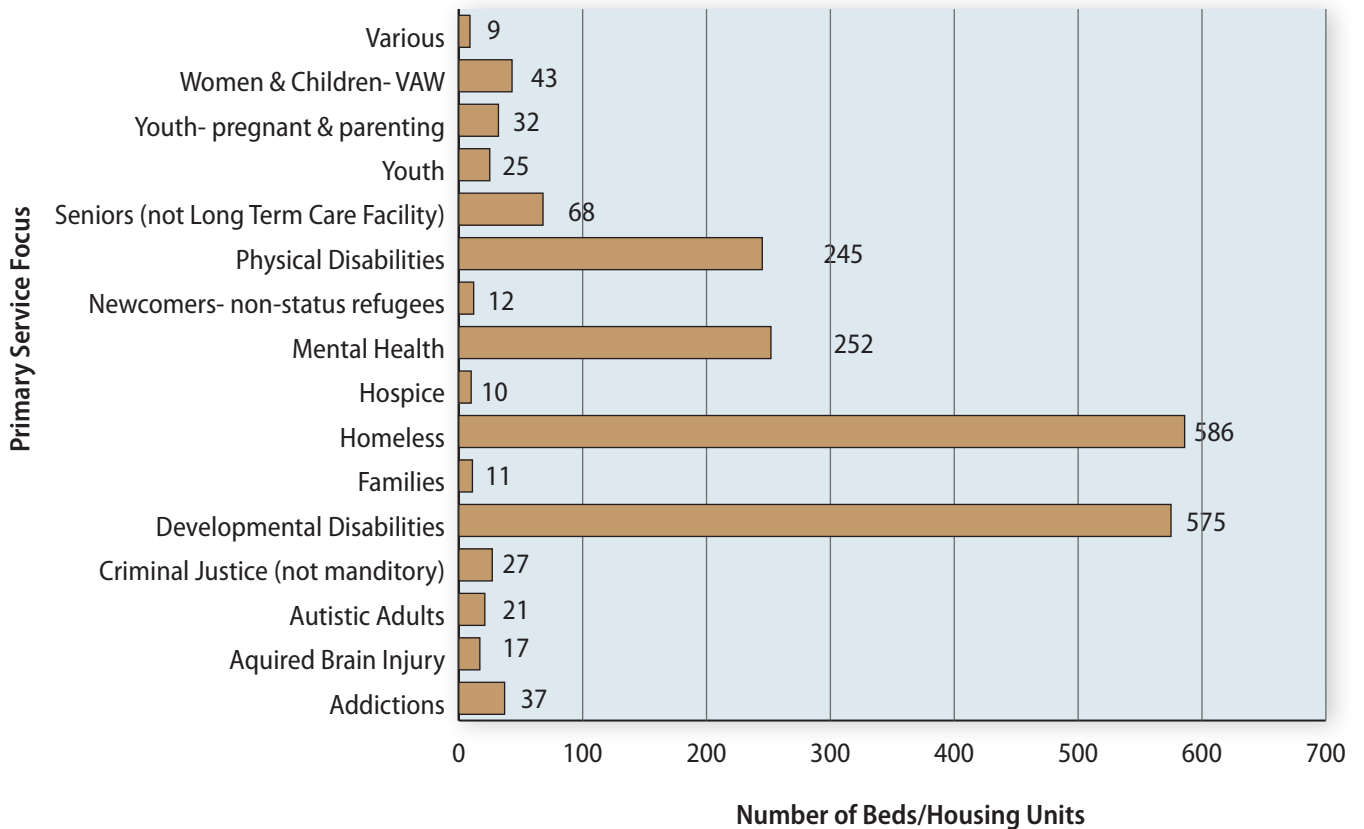
City of Hamilton_BS_2011



City of Hamilton_AJ_2011



► Housing with Supports in Hamilton, 2008/09
 (not including Domiciliary Hostel Program)



Source: City of Hamilton Housing with Support Inventory conducted in 2008/09. Numbers based on information provided by housing with supports providers.

NOTES: Services included in the above numbers are: Claremont House, Wayside House, Brain Injury Services of Hamilton, Woodview Manor, The Bridge; Canadian Mental Health Association; Numbers Provided By Contact Hamilton; Good Shepherd Townhouses, Hostels to Homes; Wesley Community Homes; Salvation Army Booth Centre Transitional Beds; Mission Services Jamesville; Good Shepherd HOMES program, Dr. Bob Kemp Hospice, ACTT; Hamilton Program for Schizophrenia; Homestead Christian Care; St. Joe's Homes for Special Care; Public Health Mental Health Outreach; Good Shepherd Sommerville House, Micah House, Rygiel; March of Dimes; Hlen Zurbrigg; Participation House; Conway Homes, Koo gaa da win Manitou; St. Joe's Gwen Lee; Shalom Village, Wesley Youth Transitional Housing; Good Shepherd Brennan House ACTS, St. Martin's Manor; Grace Haven; Angela's Place, Phoenix Place; Good Shepherd Second Stage Scattered Units, Good Shepherd Satellite & Rent Supplement units.

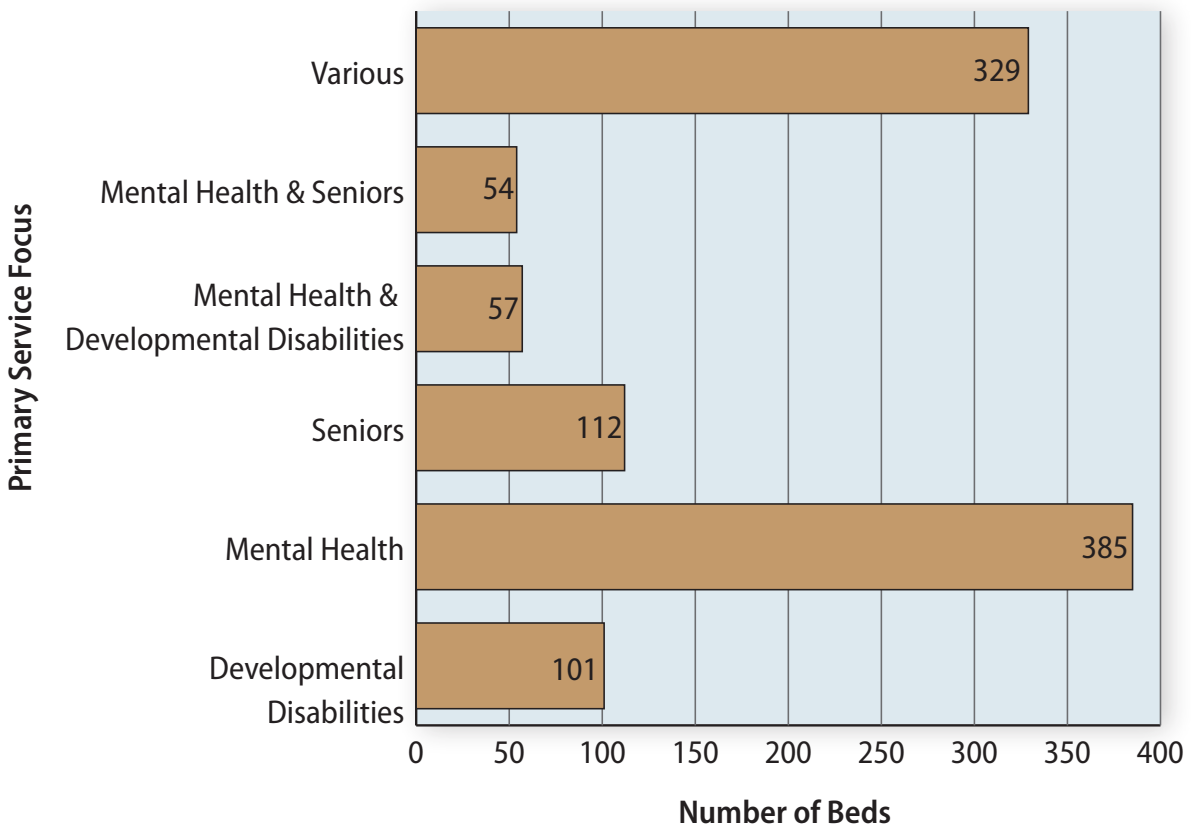
City of Hamilton_BS_2011



► Housing with Supports in Hamilton, Feb. 2011 *(Domiciliary Hostel Program)*

The Domiciliary Hostel Program is administered by the City of Hamilton and cost shared with the Province (20% City; 80% Province). Domiciliary Hostels are also referred to as Residential Care Facilities or second level lodging homes.

As of February 2011, the Domiciliary Hostel program provided 1,038 subsidized housing with supports beds to residents of Hamilton in 62 different homes across the city. The majority of these beds serve people who require mental health support services (385 beds) and a variety of services (329 beds).



Source: City of Hamilton Housing Services Division, RCF List Updated Feb 15, 2011

► YMCA & YWCA in Hamilton

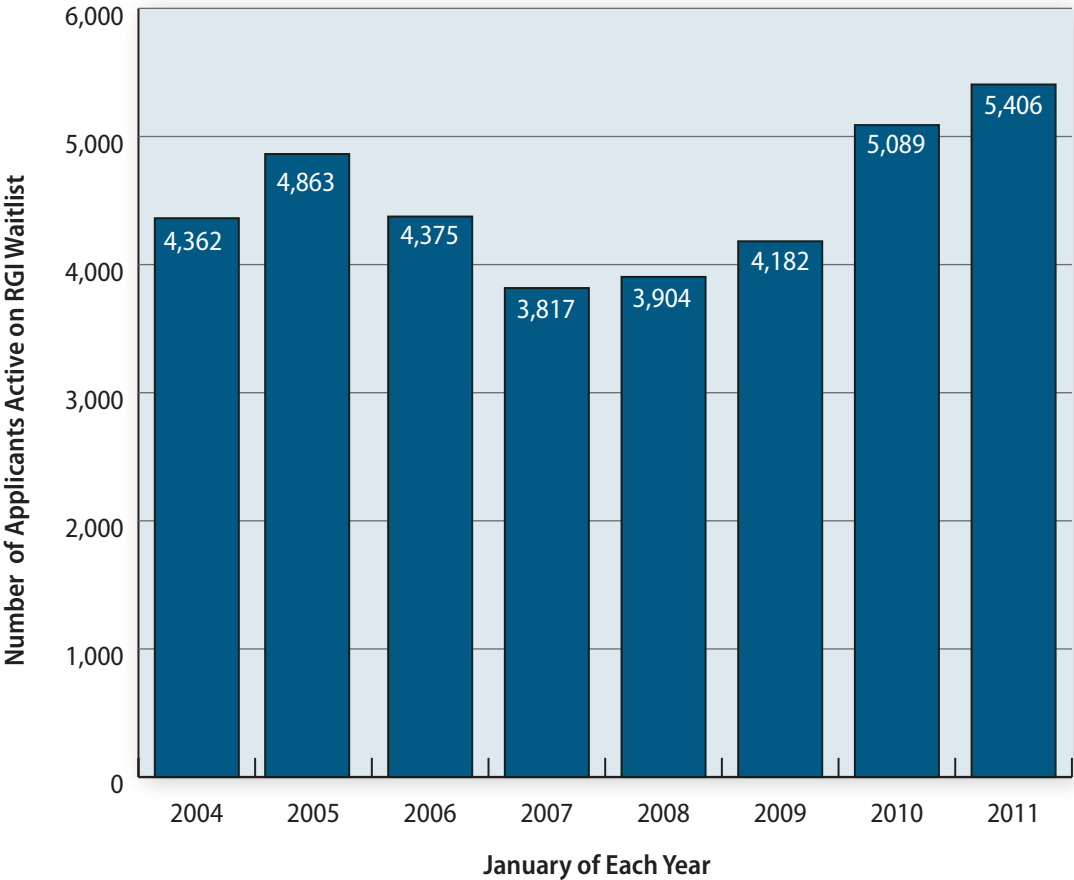
Both the YMCA and the YWCA in Hamilton provide valuable housing options to people in need of lower cost housing. The YMCA provides 174 units of single room occupancy units to men while the YWCA provides 65 units of single room occupancy to women. These housing services currently do not have the level

of supports attached to them in order to be defined as housing with supports, however there are comparatively more resources and staff available to help residents than would be the case in a market rent single room occupancy situation.

SECTION 5: HOUSING NEEDS

This section provides indicators demonstrating housing need through shelter stays and an analysis of the waiting list for social housing in Hamilton.

▶ **Number of Households on Rent-Geared-to-Income (RGI) Waiting list**



Source: City of Hamilton Housing Services Division 2011

In January 2011, the number of active applications on the waitlist for rent-geared-to-income social housing in Hamilton was 5,406. The size of the waitlist for social housing in Hamilton had been fairly steady at approximately 4,000 applicants since 2004. However, as a result of the recent recession, the number of applications has steadily risen since 2009.



► Some Access to Housing (RGI Waitlist) Facts

6,632 PEOPLE HAVE BEEN HOUSED SINCE 2006
1,024 HOUSEHOLDS WERE HOUSED IN 2010
<ul style="list-style-type: none"> • 64% Chronological (including newcomers, youth and homeless) • 36% Victims of Abuse (VOA) and terminally ill.
AVERAGE LENGTH OF WAIT WAS 19 MONTHS
<ul style="list-style-type: none"> • Victims of Abuse (VOA)- 5 months • Chronological- 24 months

Source: City of Hamilton, Access to Housing
Note: % will not add up due to individuals being able to identify as more than one group

According to Access to Housing data, between 2006 – 2011, applicants spent an average of 19 months on the waiting list. This represents the amount of time between the date of application and the date housing was obtained.

The length of time on the waiting list is dependent on a number of factors; the applicant’s building selections, the geographic area of the selection, and the number of bedrooms

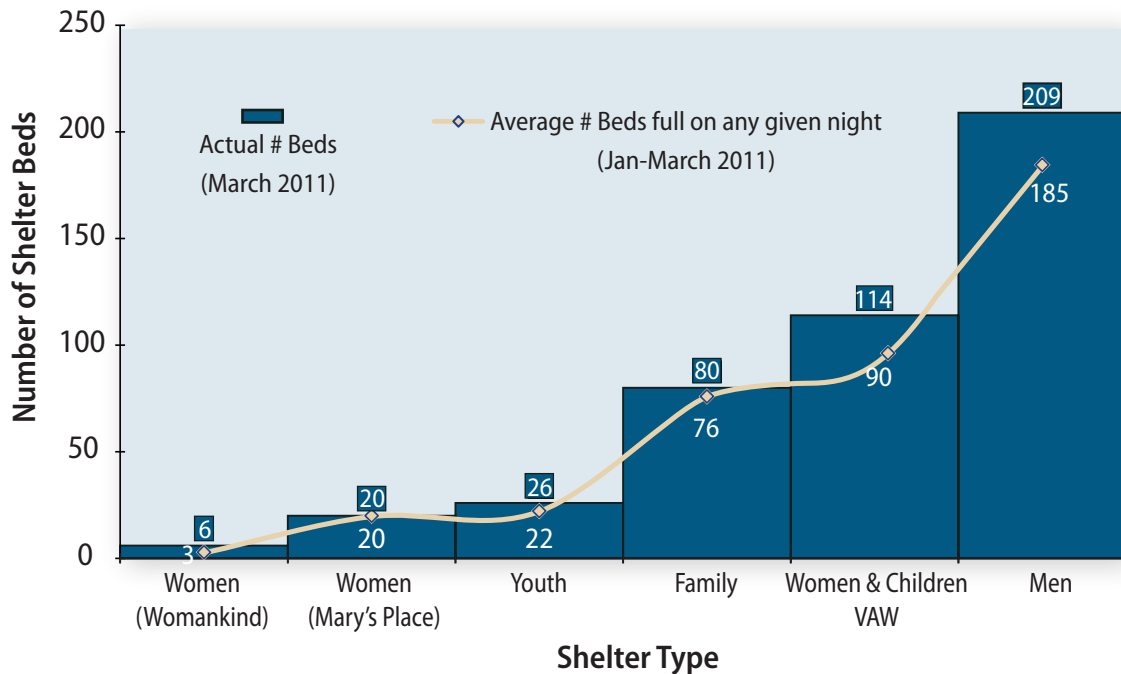
requested. Additionally, the wait list is chronological, but there are household situations that receive priority under the Social Housing Reform Act, 2000. These priorities include victims of abuse, terminally ill people, youth, homeless and newcomers.

As a result, depending on their situation or the number and location of buildings selected, applicants may be housed relatively quickly or they may be on the waitlist for many years.

Photos.com



Average Number of Hamilton Shelter Beds Occupied on Any Given Night Jan to Mar 2011, By Shelter Type



Sources: City of Hamilton Hostels Unit Per Diem Billing (2010-11), Ministry of Community and Social Services Violence Against Women Hamilton Shelter Statistics (2009-10 & 2010-11)

There are two different ways that emergency shelters are funded. Shelters for women and children fleeing violent situations- Violence Against Women (VAW) shelters- are funded directly by the provincial Ministry of Community and Social Services (MCSS). These shelters receive a set amount of funding to provide this service every year regardless of the number of people served. The second type of funding is 'per diem'. This means that shelters get funding per person per night stayed in the shelter. This means that, the fewer people sleeping in the shelter the less funding the shelter operator will receive. This program is administered by the City of Hamilton and is a cost shared program with the City (20%) and MCSS (80%).

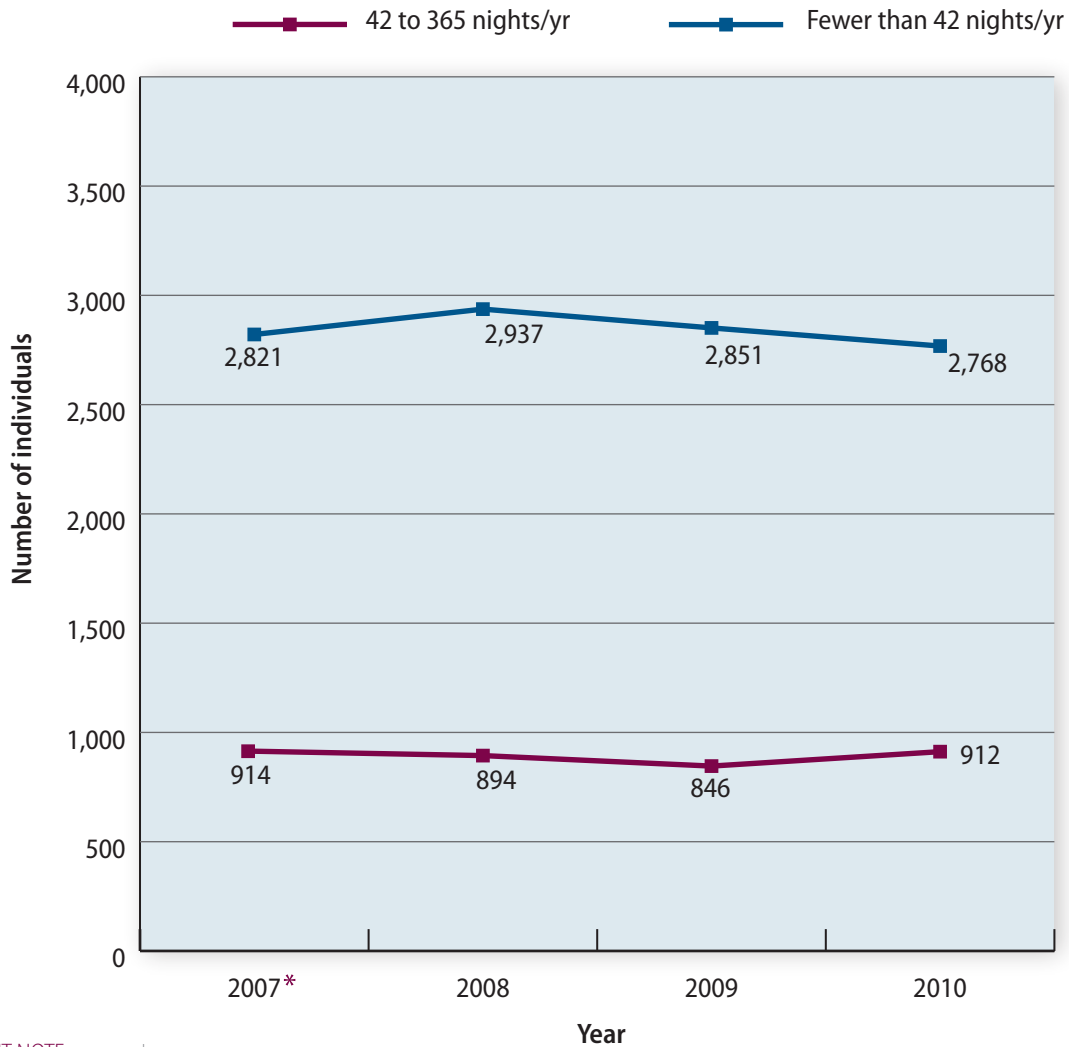
The above graph illustrates the occupancy rates for both the VAW system (described as "Women & Children VAW" above) and the per diem shelter system (all the other shelter types listed). Tracking occupancy rates is an important indicator of need. It indicates whether the

shelter system is under great pressure to meet the emergency shelter needs of our community or whether the shelter system is larger than the level of need required.

Currently the men's shelter system in Hamilton has 209 beds and is operating at an 89% occupancy rate (185 beds). The women's VAW system can accommodate 114 clients and currently operates at 79% occupancy. The youth system is averaging at an 85% occupancy rate and the family shelter system at a 95% occupancy rate. These occupancy rates indicate that the shelter system is generally able to accommodate the emergency shelter needs of these citizens.

The occupancy rate of the women's per diem shelter system is somewhat more complex, because Mary's Place is averaging a 100% occupancy rate, the other per diem funded beds for women (Womankind) are at very low occupancy rates (averaging 50% in Jan-Mar. 2011).

► Number of Individuals Sleeping in Shelter, by low and high number of shelter nights (not VAW* shelters)



* IMPORTANT NOTE;

The 2007 data reported here is different from the previous City of Hamilton report *Hamilton Homelessness Bulletin (Spring 2009)*. This change is due to the use of a different algorithm being used in the analysis process; the numbers reported above should be considered more accurate than those reported previously.

Source: City of Hamilton, Homelessness Individuals and Families information System, 2011

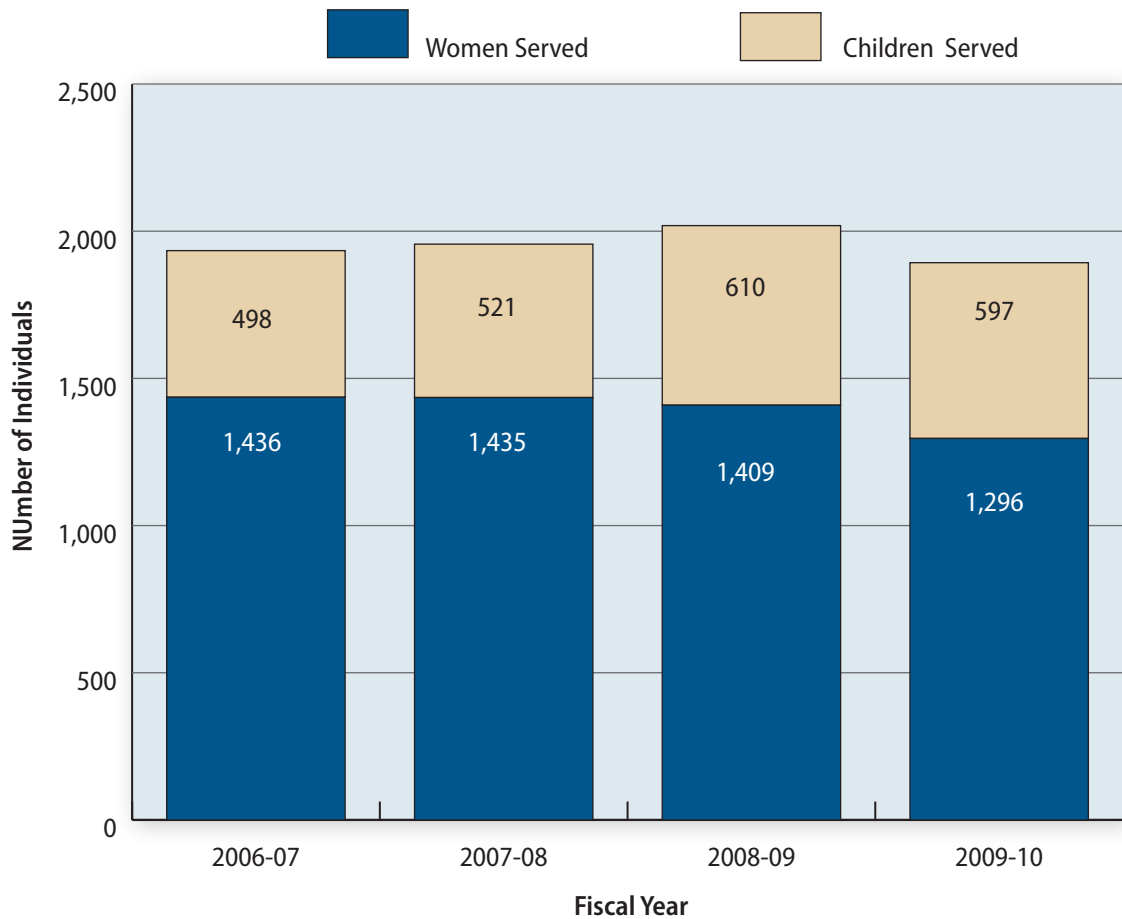
The number of individuals that stayed shorter term (e.g. fewer than 42 days) in an emergency shelter (not including violence against women shelters) has fluctuated around the 3,000 mark in the last four years. In 2010, the number was 2,768—a 6% decrease from the 2,937

individuals that had a short term stay in 2008.

The number of individuals experiencing a longer term stay in emergency shelters (e.g. more than 42 days) was 912 in 2010 which is an 8% increase since 2009 but consistent with the long term shelter use in 2007.

VAW*: Violence Against Women

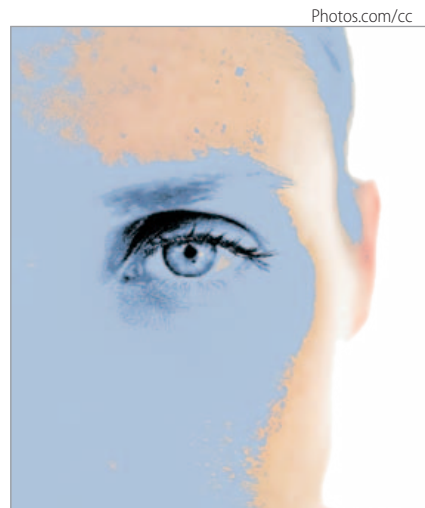
► Number of Individuals Served in Hamilton’s VAW* Shelters



Source: Ontario Ministry of Community & Social Services

The number of individuals/women accessing Hamilton’s four Violence Against Women shelters declined from 1,409 in 2008/09 to 1,296 in 2009/10. While this data shows a decrease in shelter use, it is not necessarily reflective of a decrease in the incidence of domestic violence against women, or decrease in women and children fleeing violence and living in precarious housing situations.

VAW*: Violence Against Women



CONTACT US

The Housing and Homelessness Action Plan is currently in the development process. This environmental scan is one of a series of products coming out of the Action Plan project.

▶ WE WOULD LIKE TO HEAR FROM YOU:

- Is the information in this environmental scan useful to you?
- Have you found any of this information surprising?
- What does this information tell you?
- What other housing and homelessness information would you like to see?
- How would you like to be part of the Housing and Homelessness Action Plan development?

▶ PLEASE CONTACT THE HOUSING & HOMELESSNESS ACTION PLAN PROJECT TEAM

Email: HousingActionPlan@hamilton.ca

Website: www.hamilton.ca/HousingActionPlan







CONTACT INFORMATION:

For more information on the Housing and Homelessness Action Plan:

Email: HousingActionPlan@hamilton.ca

Website: www.hamilton.ca/HousingActionPlan



Hamilton
Community Services



Affordable Housing
Flagship

HOUSING AND HOMELESSNESS PLANNING GROUP MEMBERSHIP

SECTOR	NAME (MEMBERSHIP STATUS)	ORGANIZATION
Affordable Housing Flagship	Larry Huibers (Current Co-Chair)	Housing Help Centre
	Jeff Neven (Current Member)	Homestead Christian Care
	Megan Platts (Current Member)	Realtors Association of Hamilton-Burlington
	Renée Wetslaar (Current Member)	Social Planning and Research Council of Hamilton
	Alan Whittle (Current Member)	Good Shepherd
	Graham Cubitt (Alternate)	Homestead Christian Care
	Don Jaffray (Alternate)	Social Planning and Research Council of Hamilton
	Conrad Zurini (Past Member)	Re/Max Escarpment Realty
Emergency Food System	Joanne Santucci (Current Member)	Hamilton Food Share
Hamilton Emergency Shelter Integration and Coordination Committee	Carol Cowan (Current Member)	Mission Services
	Eleanor Harvey (Alternate)	Mission Services
Hamilton Executive Directors Aboriginal Coalition	Melanie McAuley (Current Member)	Sacajawea Non-Profit Housing
	Cindy Sue Montana McCormack (Current Member)	Social Planning and Research Council of Hamilton
Newcomers Sector	Evelyn Myrie (Current Member)	Hamilton Centre for Civic Inclusion
	Teshome Woldelessassie (Past Member)	African Canadian Network of Hamilton
Persons with Disabilities Sector	Cindy Kinnon (Past Member)	AbleLiving
Residential Care Facility Providers	Mike Power (Current Member)	
	Calvin Cain (Alternate)	Sunrise Lodge
Seniors Sector	Glenys Currie (Current Member)	
Social and Co-operative Housing Providers	Karen Davis (Current Member)	Kiwanis Non-Profit Homes Hamilton
	Kathy DiMassi (Current Member)	Halam Park Housing Co-operative
	Brenda Osborne (Current Member)	CityHousing Hamilton
	David Smart (Alternate)	Golden Horseshoe Co-operative Housing Federation
Street Youth Planning Collaborative	Erika Morton (Current Member)	Social Planning and Research Council of Hamilton
	Denise Scott (Alternate)	Wesley Urban Ministries
	Loretta Hill-Finamore (Past Member)	Good Shepherd Youth Services
Tenant Advocacy Groups	Maria Antelo (Past Member)	Hamilton Community Legal Clinic
	Meaghan Ross (Past Member)	Housing Help Centre
Women Abuse Working Group	Medora Uppal (Current Member)	YWCA Hamilton
	Kristene Viljasoo (Alternate)	Good Shepherd Women's Services

SECTOR	NAME (MEMBERSHIP STATUS)	ORGANIZATION
Women's Housing Planning Collaborative	Katherine Kalinowski (Current Member)	Good Shepherd
City of Hamilton	Gillian Hendry (Current Co-Chair)	Community and Emergency Services - Housing Services Division
	Amanda DiFalco (Current Member)	Community and Emergency Services - Housing Services Division
	Bill Janssen (Current Member)	Planning and Economic Development - Planning
	Bob McKnight (Current Member)	Community and Emergency Services - Housing Services Division
	Kirstin Maxwell (Alternate Member)	Planning and Economic Development - Planning
	Brian Kreps (Past Member)	Community and Emergency Services – Housing Services Division
	David Brodati (Project Team Member)	Community and Emergency Services - Housing Services Division
	John Filice (Project Team Member)	
	Jennie Vengris (Project Team Member)	
	Jen Recine (Project Team Member)	Community and Emergency Services – Strategic Services
	Michelle Williams (Project Team Member)	
	Allison Jones (Past Project Team Member)	
	Molly Elliott (Past Project Team Member)	Community and Emergency Services – Housing Services Division
Province of Ontario	Erick Boyd (Current Member)	Ministry of Municipal Affairs and Housing
	Tony Brutto (Current Member)	Ministry of Municipal Affairs and Housing
	Barb Terry (Past Member)	Ministry of Community and Social Services
	Miranda Borisenko (Past Member)	Ministry of Community and Social Services
Government of Canada	Brett Barnes (Current Member)	Canada Mortgage and Housing Corporation
	Mara Fortino (Current Member)	Service Canada

WHAT WE HEARD...

Talking to People

ABOUT HOUSING & HOMELESSNESS IN HAMILTON

October 2012

Everyone has a home...Home is the foundation

- ▶ The second in a series of reports to inform the creation of a Housing & Homelessness Action Plan





WHAT WE HEARD...

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REPORT SUMMARY

Our Community Engagement Strategy has been such an important part of the Action Plan process. This report shares findings from our different Community Engagement activities, including stories, quotes, themes and analysis from interviews, surveys, roundtable discussions and a community gathering. It contains suggestions that made it into the final strategies (sometimes with the exact wording) and other ideas that did not make it into the strategies. We have included the ideas that did not make it into the Plan because they deserve to be heard.

This report is intended to reflect the stories and ideas we heard from the people we consulted, which we hope will benefit the broader community, and other communities who are doing similar processes.

This document is organized to report on the process and results of our Community Engagement Strategy activities.

This Action Plan is intended to be 'person-centred'. By person-centred, we mean that people and their experiences should drive the way we respond to issues of homelessness and housing problems.

This Action Plan is intended to be 'person-centred'



Photos.com

Tony started out renting apartments and sharing places with roommates when he was young. He eventually married and bought a house where things felt stable and secure. He divorced, lost his job in manufacturing, started using drugs and ultimately lost his house which started a long journey of homelessness. Tony was using drugs heavily, staying in shelters and sleeping on the streets and in places not meant for habitation (like abandoned buildings). He went on social assistance (Ontario Works), rented apartments and lost apartments for a variety of reasons and turned again to sleeping on the streets and staying in shelters. Tony recently got support to get on disability and got into social housing.

-From: Homeownership to Sleeping the Streets – a Housing Story

INTRODUCTION

Housing is a fundamental human right. It is the foundation for the economic, social and physical well-being of Hamilton residents. It is the central place from which we build our lives, nurture our families and ourselves and engage our communities. In other words, it is our home.

The City of Hamilton is working with the Affordable Housing Flagship and the broader stakeholder community to develop a new 10-year Housing & Homelessness Action Plan for Hamilton.

The Action Plan will address the full range of housing issues for households with low and moderate incomes from homelessness to affordable homeownership. The Action Plan will be both a strategic plan and a work plan that will guide decisions that have an impact on homelessness and affordable housing in Hamilton and will include targets to help measure our progress.



“Having a place crash out when you are fighting to keep it (was the worst). I lived with my two kids – lost that apartment, worse than sleeping with 30 guys in the same room, worse than living on the side of a mountain – knowing that I disappointed those kids.”

- Interview Participant

This new 10-year plan will be action-oriented and person-centred.

This report is one of a series of reports to provide context and data that will help inform the development of the Action Plan.

This report shows our Community Engagement Strategy in action. The purpose of this report is to:

- 1** Report back to the community. This document captures the breadth of information collected and ensures that the stories and ideas we heard are not lost.
- 2** Share our work and our processes with other communities and sectors who might be interested in what we learned from our Community Engagement experience.



► Some key definitions and considerations:

This document says ‘we’ and ‘us’ a lot – who are the ‘we’?

For the most part, the ‘we’ refers to the people who did the work of collecting the input for the Community Engagement Strategy – City of Hamilton employees. Sometimes, though, the ‘we’ might refer to the broader City of Hamilton or the larger community

What is ‘Community’?

A community is a collective of people that share something in common – geography, an interest and/or a culture. When we talk about the “community” in this document, we are talking about the different players in housing and homelessness including (but not limited to): service providers, businesses, government, decision makers, the general public, researchers and, absolutely, people who have lived the experience of housing insecurity and homelessness

What is Community Engagement?

Engagement describes a process of asking people and hearing their ideas and stories. For the purpose of this document, we are talking about the process that we went through to hear the stories and ideas of the community of people who live in Hamilton and have some interest (based on work or life) in housing and homelessness.

What is ‘Person-Centred’?

Being ‘Person-centred’ is a value that makes people and their experiences central to all planning and development considerations. It means that people should be supported in ways that make sense for their unique circumstances and their economic, cultural, and gender-based lives.

Engagement describes a process of asking people and hearing their ideas and stories.



Many Perspectives from the Community

Early in the process, we recognized that hearing from a variety of perspectives would make this plan meaningful and help create real change. To write this plan, we needed to hear from a range of different people.

Link to Human Services Planning

In the beginning of our process, we looked at the good work of the Human Services Planning Initiative (HSPI)¹ and used their Community Engagement Framework to help guide the process. Please see the following website for more information on Human Services Planning:

<http://www.hamilton.ca/HealthandSocialServices/SocialServices/HumanServicesPlan.htm>

HSPI COMMUNITY ENGAGEMENT FRAMEWORK		Inclusivity Lens				
		PASSIVE (INFORM)	REACTIVE (CONSULT)	PARTICIPATORY (INVOLVE)	EMPOWERMENT (COLLABORATE)	LEADERSHIP (EMPOWER)
		Citizens and organizations are informed of issues	Citizens and organizations provide input into planning priorities	Citizens and organizations influence planning priorities and decision-making	Citizens and organizations work together in shared planning and action	Citizens and organizations initiate and lead in issue identification, planning and action
		Levels of Engagement				

Adapted from Hashagen 2002 and Sydney Department of Planning 2003

¹The Human Services Planning Initiative (HSPI) is an initiative that the City and the community are working on together. The goal of the initiative is to develop strategies that will help the community create a plan for delivering and investing in human services now. (From the Human Services Planning Initiative webpage - find more information at www.hamilton.ca/humanservicesplan).

The HSPI Community Engagement Framework was developed to help researchers and planners think about how much they are willing and able to engage the community in their efforts.

Work in the field of housing and homelessness has often remained on the more “Passive” end of the inclusion continuum – past efforts have included providing information and asking for input. Some historical examples do demonstrate



more participatory levels of engagement, but those efforts have not been sustained. The Action Plan processes (through the activities detailed in this document) have been in the “Reactive/Consult” and “Participatory/Involve” areas of the above framework and we have detailed some strategies that will move us further onto “Empowerment/Collaborate” and toward “Leadership/Empower”.

Why do Community Engagement?

There are two key reasons why we dedicated a good deal of energy and resources in this area. First, the Housing and Homelessness Planning Group (a committee of stakeholders who have been advising this process) challenged us to be bold and to make sure that we talked to many people who have current or past experience with homelessness or housing issues.

Second, the Action Plan will be more relevant and have more impact if we understand what real people want and need in terms of housing.

During Phase I of the Action Plan and to find out how we can develop solutions to homelessness and housing insecurity, we connected with more than 800 individuals who have had lots of different experiences.

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“...a lot of people have never lived the life so how can they say you should do this or you should do that? They’ve never been there.”

- Interview Participant



Overview of Ideas

Connecting with 800 different people means that we heard many stories, many concerns and many potential solutions.

While we heard a real diversity of stories and solutions, we can pull out three common ideas

- 1** People reminded us that **safe, affordable and stable housing is a critical human need**. The challenges that people face include not being able to afford housing, but that is not all. Addictions, mental health issues, family breakdown, abuse, poverty and unstable employment all contribute to housing insecurity. Also, the benefits of stable housing go beyond the four walls and a roof. Stable housing is good for physical and mental health, good for employment stability, for family connectedness and for civic engagement.
- 2** Even though we know the benefits of stable housing, **people still experience barriers to housing**. We heard from people that they did not know how to access help, waited for a long time for supports and housing and felt discriminated against when trying to access housing. We also heard, many times over, that people cannot afford good housing and that social assistance and minimum wage rates were not adequate to live in stable and good quality housing.
- 3** We were challenged by many of the 800 individuals we connected with to **make this plan action-focused**. The time has passed for research and plans that do not change the situations of people who are in need. Also, there needs to be a variety of perspectives that help us make a plan truly action-oriented.



“Now that I’m housed my health has improved. I don’t shake as much and I’m well-fed.”

- Interview Participant



“(Do) not just listen to people but take up and implement their suggestions, proposals, etc. Involve (people) in actual decision making and implementation of decisions made.”

- Community Check-In Participant

1 COMMUNITY ENGAGEMENT PROCESS AND RESULTS

We talked to more than 800 individuals in Hamilton through a series of different Community Engagement activities including:

- a. Preliminary Consultations
- b. Hiring a Community Facilitation Team
- c. Citizen Advisory Committees
- d. General Public Surveys
- e. Community Roundtable Discussions
- f. Interviews
- g. A Community Check-In Gathering

This document is organized to report on the process and results of our Community Engagement Strategy activities. Each section below details one activity and includes information about the process, who we talked to and what we heard.

The Project Team took the ideas we heard from the community, reviewed what is currently working in our community as well as promising work from other communities, and came up with our 54 strategies that form the Housing and Homelessness Action Plan. Please visit the website www.hamilton.ca/housingactionplan to see the first phase of the Action Plan.

a. Preliminary Consultations

WHAT WE DID

In May 2011, Paul Dowling Consulting completed an overview of the Housing and Homelessness service system which provided a foundation of research and data for the Action Plan. They talked to people who work, plan and access the system of supports related to housing and homelessness.

WHO WE TALKED TO

We contacted a total of 383 people – 169 people participated in focus groups or interviews and 214 responded to surveys.

Paul Dowling Consulting talked to the following groups:

- Employees from Wesley Urban Ministries – Claremont House Special Care Unit and Wesley Youth Housing

- Employees from Good Shepherd Centres – The Family Centre, Mary's Place and Good Shepherd Square
- Employees from St. Matthew's House
- Employees from Urban Native Homes Inc. – Koo gaa da win Manitou
- Members of the Street Youth Planning Collaborative
- Members of the Affordable Housing Flagship
- Members of the Hamilton Executive Directors' Aboriginal Coalition Inc.
- Members of the Hamilton Emergency Shelter Integration and Coordination Committee
- Members of the Emergency Food Action Committee
- Members of the Hamilton Funders Network
- Members of the Hamilton Addiction and Mental Health Collaborative (Housing Working Group)
- Members of the Community Advisory Board
- Stakeholders from Housing Supports
- Stakeholders from the Disability services
- Stakeholders from the Corrections sector
- Stakeholders from the Seniors sector
- Stakeholders from the Physical and Mental Health sectors
- Tenants and service consumers
- Shelter users and people with experiences of homelessness
- City of Hamilton Employees
- Stakeholders from the Food Security sector

WHAT WE HEARD

The consultants' analysis showed that over the past 10 years, government investment from senior levels has strengthened the Housing and Homelessness system in Hamilton. However, lack of funding stability, inattention to the root causes of homelessness and poverty and the variety of unique issues that different populations face continue to challenge the housing and homelessness system.

THEIR RECOMMENDATIONS INCLUDE THE FOLLOWING:

- Develop meaningful ways for consumers to be involved in the planning and design of housing and homelessness supports and programs.
- Make sure that the system of services works for people by:
 - Ensuring that no entry point is the wrong one,
 - Providing support in navigating the system and
 - Finding ways to make sure people do not have to repeat their stories many times over.
- Increase and continue advocating for more housing investment from senior levels of government and making sure that land use planning processes work for affordable housing development.



b. Community Facilitation Team

WHAT WE DID

In October 2011, we hired three Community Facilitators. The idea was to have people work alongside the project team who were not employees in government or housing and homelessness service agencies. They consulted on our process, lead the process of collecting surveys in different community spaces, analyzed data, co-facilitated focus groups and were instrumental in planning our Community Check-In Gathering. The three Facilitators we hired each brought a different community perspective to the project.

WHO WE TALKED TO

We partnered with the City of Hamilton Employment Services to find our Community Facilitators. We received 20 applications and ultimately hired three people.

WHAT THEY SAID

Under the 'Key Lessons' section of this report (see Pages 37–39) each of the three Community Facilitators – Ed McRae, Sharleen Ramon and Naseem Sherwani – have written personal statements about their experience.

c. Citizen Advisory Committees

WHAT WE DID

The City Council has a number of Citizen Advisory Committees that advise on a range of different issues.

We visited eight Citizen Advisory Committees and asked them to comment on the issues they thought were important to consider in this process. The Citizen Advisory Committees we visited were:

- Committee Against Racism
- Advisory Committee for Persons with Disabilities
- Gay, Lesbian, Bisexual and Transgender Advisory Committee
- Immigrant and Refugee Advisory Committee
- Seniors Advisory Committee
- Status of Women Advisory Committee
- Tenant Advisory Committee
- Food and Shelter Advisory Committee

Please see [Appendix A](#) for our Citizen Advisory Committee Discussion Guide.

WHO WE TALKED TO

We connected with 85 different people through our Citizen Advisory discussions. While we did not collect their demographic information, the membership of the Committees generally reflected the populations they were meant to represent. Through those discussions, we spoke with people who represented the following communities:

- Women
- Persons with Disabilities (physical and mental)
- Gay, Lesbian, Bisexual and Transgender people
- Tenants
- Immigrants and Refugees
- Seniors
- People of Colour

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It is important to note that many identities overlap – for example, we spoke with women who are immigrants and we spoke with seniors who are tenants.

WHAT WE HEARD

Our conversations with the Citizen Advisory Committees included many questions about the Action Plan process and issues to consider when thinking about unique populations of people who face housing and homelessness.

Two common issues that were raised within the Citizen Advisory Committee discussions were:

PEOPLE'S UNIQUE IDENTITIES HAVE AN IMPACT ON THEIR HOUSING. People have increased barriers and different access to housing based on unique factors.

PEOPLE, REGARDLESS OF IDENTITY, WORRY ABOUT FEELING SAFE AND SECURE AT HOME.

Nearly every group talked about safety as a key issue that they face in their various housing situations. The way people talked about safety, however, was different depending on their experience – some people talked about wanting to feel safe from crime while others talked about wanting to be secure against racism or homophobia.

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Some people talked about wanting to feel safe from crime while others talked about wanting to be secure against racism or homophobia.



Transgender people have unique issues that make housing affordability a problem. At the Gay, Lesbian, Bisexual and Transgender Committee we learned that people who are beginning to transition their gender (by dressing as their identified gender, taking hormones, undergoing surgeries) often cannot keep their jobs and, therefore, lose their housing because they are not as able to 'pass' as their identified gender. This, in turn, makes their housing unstable.

-From: the Gay, Lesbian, Bisexual and Transgender Citizen Advisory Committee

One member of the Immigrant and Refugee Advisory Committee described a situation when he was very new to Hamilton. He went to rent an apartment and was told that because he did not have an established credit history in Hamilton, he would need a co-signer. He did not have anyone who could fulfill that role and offered to pay for the entire year's rent at that time. He was denied the apartment.

-From: the Immigrant and Refugee Advisory Committee

We also heard a number of ideas for solutions, many of which are incorporated into the strategies that are the Action Plan. Three ideas that we heard in the Citizen Advisory Committees were:

- 1 We need to make sure that employees within our service system are well-trained to deal with a diversity of people and their unique housing experiences,
- 2 People need help knowing where to go to get support with their housing and
- 3 We need tailored housing options.

▶ We were told at the Advisory Committee for Persons with Disabilities that we need to think about the unique needs of post secondary students with disability issues. Many students with disabilities have to travel to campus, sometimes quite long distances because the wait to get into accessible and affordable housing is too long and they've long since graduated once the housing is offered.

-From: the Advisory Committee for Persons with Disabilities



Rosa moved out on her own when she was 17 years old. She rented a room with a family and considers that to be her best housing situation to date. She felt safe and comfortable there. She moved in with her boyfriend and had to leave because of escalating abuse. After spending a month in a shelter where she had to repeat her story again and again in order to get her needs met, Rosa moved into a cheap and poor quality bachelor apartment with a person she met at the shelter. When her ex-boyfriend visited her in the apartment, he was shocked at the bad quality and told her she was moving back in with him. That made her feel 'special'. The abuse started again quickly. Rosa had applied for social housing while she was in the shelter and was offered a unit while staying with her ex-boyfriend. She accepted a one-bedroom unit and was really happy at how clean and nice it was. She was surprised when she found herself feeling anxious and worried soon after moving in – feeling lonely and realizing that having this stability and consistency in her housing meant that it was up to her to build her life.

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-From: Repeating the Same Difficult Tale Again and Again – a Housing Story

d. General Public Surveys

WHAT WE DID

We recognize that everyone needs to be involved in the discussion about housing and homelessness but often the general public is not consulted. In November and December 2011, our Community Facilitators went out to community places to ask the public questions about their opinions on housing and homelessness and solutions they thought we should hear.

We conducted surveys in person in the following places:

SURVEY LOCATION	Number of Surveys
Benetto Recreation Centre	34
Sackville Hill Seniors Recreation Centre	88
Dundas Community Pool	76
Valley Park Community Centre	72
Ryerson Recreation Centre	35
Central/West Apartment Building	29
Steelworkers Union Hall	39
Dominic Agostino Riverdale Recreation Centre	30
Ancaster Rotary Recreation Centre	67
TOTAL	479

We chose these sites based on geographic and income diversity. For a copy of the General Public Survey, [please see Appendix B.](#)

WHO WE TALKED TO

We asked survey respondents to fill out a few questions about their demographics.

Some highlights of those demographics include:

- 60% of respondents were female.
- Nearly half of the respondents were between 30 and 59 years old.
- Almost one-fifth (18%) of respondents had incomes below \$25,000 and almost one-fifth (16%) of respondents had incomes above \$100,000.
- More than one quarter (26%) of respondents were renters.

The demographics of the General Public Survey respondents mostly reflected the overall population of Hamilton.

WHAT WE HEARD

We asked four questions in our General Public Survey. Those questions were:

- 1 How important do you think the issue of homelessness is for the Hamilton community? Please rate the importance.
- 2 How important do you think the issue of housing is for the Hamilton community? Please rate the importance.
- 3 Does homelessness and affordable housing affect you in any of the following ways? Please check all that apply.
- 4 Think about housing and homelessness, what are the three biggest challenges in Hamilton, in your opinion? Do you have any ideas about how to solve the challenges you talked about?

A SYNOPSIS FROM THE RESULTS OF EACH QUESTION IS OUTLINED ON THE NEXT PAGE

- 95% of respondents said that the issue of homelessness is an 'important' or 'very important' issue for Hamilton.
- 93% of respondents said that the issue of affordable housing is an 'important' or 'very important' issue for Hamilton.

► HOUSING AND HOMELESSNESS EFFECTS

The majority of respondents answered that housing and homelessness affect their community and where they choose to live. It is important to note that respondents could choose multiple answers.

EFFECT	TOTAL OF RESPONSES
They affect me personally	69
They affect people in my family or my close friends	116
They affect my community	271
They affect where I choose to live	130
They affect where I go in my community	106
They do not affect me	71
Other	22



► THE BIGGEST CHALLENGES

The greatest challenges identified through the survey were economic. Both renters and homeowners identified the same three greatest challenges related to housing and homelessness in Hamilton: 1) rent cost, 2) utility cost and 3) availability or access to affordable housing.

CHALLENGE	NUMBER OF RESPONSES			Total
	Owners	Renters	No Response	
Rent cost	154	93	21	268
House purchase price	98	30	12	140
Utility cost	128	63	10	201
Quality and condition of home	93	30	12	135
Landlord relationship	59	11	4	74
Discrimination	48	20	8	76
Availability or access to affordable housing	151	56	12	219
Choice of housing	40	20	6	66
Supports to live independently	81	16	6	103
Neighbourhood quality	68	23	12	103
Street homelessness	114	31	13	158
Other	13	2	1	16

The solutions for the challenges varied widely, for example:

- Housing affordability – that we need more affordable housing options,
- Better wages to help people afford their housing,
- The need for supports and
- The need to increase the quality of housing, holding tenants and landlords accountable.

e. Community Roundtable Discussions

WHAT WE DID

We worked with the Housing and Homelessness Planning Group and different community organizations to set up discussions with people who have experienced, worked within or organized efforts related to housing and homelessness.

We also asked these same people to fill out surveys with questions about their demographics.

Please see Appendix C for our Community Roundtable Discussion Guide.

WHO WE TALKED TO

We talked to a total of 177 people in the Community Roundtable Discussions; more than half of whom had some recent or current experience of homelessness or housing problems.

The list of people we talked to does not represent everyone who has previously expressed an interest in housing and homelessness. There were groups of people who had recently been consulted and we decided not to duplicate these consultations².

Out of the 177 Community Roundtable Discussion participants we asked to complete our demographics questionnaire, 124 (70% of participants) agreed. Some highlights of the demographics include:

- More than twice as many women responded.
- 12% of participants reported having no income, 30% reported being on social assistance.
- More than one quarter (29%) of respondents reported having a disability, compared with 18% of the Hamilton population who identified having a disability.
- Most of the participants identified as Caucasian, however, 10% of participants identified as Aboriginal.
- 23% of participants were not born in Canada (and 18% of them identified being in Hamilton for fewer than 5 years)

²For example: the Domiciliary Hostel Review, The Blueprint for Emergency Shelters, The Hamilton Immigration Strategy

Based on our demographic findings, we talked to a higher percentage of people who face barriers to housing than the average population (we spoke with more persons with disabilities, more newcomers to Canada, more people on Social Assistance and more Aboriginal people than Hamilton's average).

Please see Appendix D for a table that shows the groups of people we talked to, the community organization that helped us plan the discussion and how many people were in each group.

WHAT WE HEARD

We heard a lot of really great ideas. At the end of most of our Community Roundtable Discussions we asked the groups to pick out what they thought were the main ideas from their conversations. The following section reports those key ideas and they are organized based on the Roundtable Discussion groups.

Here is what we heard from...

...People who use Food Banks:

- We need faster transfers for tenants wanting to move between social housing units.
- Better information about housing needs to be provided to people who might have a language barrier.
- Each person's situation is different so we need to work on lots of different solutions for housing and homelessness.

"We need more bachelor and 1-bedroom housing for singles (not shared) to honour people's need for privacy and dignity."

-Comment shared by: Aboriginal People

Frank spent more than 20 years moving between Hamilton and the east coast where his hometown is. When he would head east, he would work and stay with family and friends, when he would come back to Hamilton he would stay in shelters. Frank got connected to a local team of supports and went on disability. He moved into a social housing unit and after a year decided to move into a rental apartment in the private market to have more privacy and room.

-From: *Traveling Across the Country to Find Work...a Housing Story*

What we Heard...Talking to People about Housing & Homelessness in Hamilton

...Aboriginal People:

- People experience racism in housing; we need equal opportunity and fairness when being considered for tenancy.
- We need more housing: convert unused buildings into housing, provide supplements for landlords and look at the 'Habitat for Humanity' model. We need more bachelor and 1-bedroom housing for singles (not shared) to honour people's need for privacy and dignity.
- We need "bridge" funding or quick and accessible money when a crisis happens.

...Women Facing Homelessness:

It is easier to be a homeless male in the City of Hamilton than a homeless female; we have more issues like medical, emotional needs, safety and privacy.

- We need more housing for women because times have changed.
- We need to improve the quality of housing for homeless women.

"Keep children central to the Plan and the solutions."

-Comment shared by: People waiting for Social Housing



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...People who are Waiting for Social Housing:

People who are on the waiting list need support, like case management or community supports.

- The Plan needs to include solutions for discrimination.
- The response to property standards should be proactive, not reactive. The City should enforce bylaws and do regular checkups. We need to take quality of living into account.
- We need more flexibility in the social housing system so that there is more focus on meeting people's different needs instead of rules and regulations.
- Develop creative ways to implement solutions without government.
- Keep children central to the Plan and the solutions.

...Pregnant/Parenting Teens:

- Landlords do not want to rent to people who are 18 years and under.
- Housing should be well maintained and in good repair.
- Sizes of apartments are too small especially for mothers with kids.

...The Chamber of Commerce:

- Landlords want certainty that all their units will be occupied. Housing allowance/rent supplement is a good program that helps to keep apartments filled for landlords so they don't lose money on vacant units.
- We need to set up a process to allow investors to legalize housing that does not meet by-laws and codes.
- Density bonusing for new construction – offer incentives and concessions to developers if they include affordable housing.
- There is a strong business case for affordable housing, but we have to communicate it better.

“The Action Plan needs to think outside the boundaries of the old City of Hamilton and ensure planning is inclusive of rural experiences.”

–Comment shared by: People who Work and Live in Waterdown/Flamborough

...People who Work and Live in Waterdown/Flamborough:

- The Action Plan needs to think outside the boundaries of the old City of Hamilton and ensure planning is inclusive of rural experiences. People in rural areas require different solutions to homelessness and housing insecurity than people in an urban centre.
- We need more supply of geared to income and affordable housing and need to think about different ways to provide this affordability beyond the traditional social housing approach.
- Education and engagement of all community members to develop solutions is crucial. Homelessness and housing insecurity needs to be normalized not stigmatized.
- Waterdown and Flamborough is a rapidly growing area and, therefore, housing and homelessness issues are also growing.

...Front Line Employees:

- Don't overlook refugee claimants.
- I have seen the power of supportive housing in the lives of people with mental health issues.
- People are people. Surely by being human, everyone deserves a measure of respect. Respect in this case, includes rights to autonomy, choice in housing, and ability to access supports.
- TEAMWORK. Private landlords, and City/Province working together is the key.
- Increase government funding for homes, and homelessness programs.
- Everybody needs to know how much money CHH spent in maintenance.
- Implement grants, and more funding for landlords.
- OW recipients do not have enough money to pay rent (for suitable housing, food, bus tickets).
- Housing should look into harm reduction for addictions, mental health and sexual health for youth.
- Think about this topic seriously, as must be addressed and acted on. It is important to hear from all sectors, community members, and service users.
- Everyone is of value and deserves to enjoy a space that they call home. Home is a place you choose, not somewhere you are forced to stay at, out of necessity.

“Based upon my work experience in Hamilton here, this is a critical issue that needs to be addressed. There are a lot of barriers that face a lot of residents in Hamilton, whether it be disabilities which can range from physical to mental in nature. These individuals lack the supports that are necessary that allow them to live in clean, safe housing with a degree of dignity.”

- Community Check-In Participant

...Persons with Disabilities

- Need to focus on safety and health quality.
- Too much paper work. I feel they are trying to drown me in paper so I just go away.
- Feel government is waiting for me to die because it will be cheaper to just bury me.
- People are under a huge amount of stress.
- Cannot speak to landlord because afraid of what might happen. Some people don't feel this way; some are fine with telling landlord what's wrong.
- More bed bug education is needed.

“People are people. Surely by being human, everyone deserves a measure of respect. Respect in this case, includes rights to autonomy, choice in housing, and ability to access supports.”

-Comment shared by: Front Line Employees

...Seniors

- Need more affordable housing available for seniors.
- We need to look closely at the overall cost for living compared to incomes.
- Need support to building better community.

...City of Hamilton Employees

- Transformation of the system: need to take the risks associated with this and focus on quality not quantity of interventions/services.
- Build on successes: don't reinvent the wheel but invest in what is working and focus on sustainability.
- More collaboration and integration is happening now than ever before. This is encouraging however is it making the system better for people?
- Integration of data collection/analysis systems and more communication between departments.
- Focus on zoning.

...Social Housing Tenants

- We need more affordable housing.
- Rent geared to income and emergency subsidies should be available to everybody.
- Every person has a right to have safe and affordable housing.
- Listen to the people who know the hard core problems before making decisions. Decision makers need to know what it's like to live in poverty.



"Every person has a right to have safe and affordable housing."

-Comment shared by: Social Housing Tenants

...Homebuilders

- Mixed income development is best.
- Explore affordable homeownership opportunities targeted to low income neighbourhoods.
- Explore public private partnerships for affordable housing where the City can act as guarantor of a certain rate of return for the private developer who builds affordable housing (perhaps a small pilot project to investigate feasibility).
- Inclusionary zoning is not the best approach.
- Secondary suites can be encouraged by roughing-in the potential for those units in new-build homes.

...Women Facing Violence

- Make housing accessible to people who have experienced domestic violence.
- Buildings need to be safer.
- People in charge need to be accountable in terms of cleanliness, safety and livable conditions.
- Homeless individuals need to be treated with respect.
- Housing needs more supervisors, developers with more connections with the tenants.

...Newcomers

- We need to prioritize people in housing who have unique needs.
- Families with children, youth and elders need attention and larger spaces in terms of better housing.
- More support from the Housing Office.

...Homeless Youth

- The cycle of poverty depends on the area you live in.
- Utilities make it hard to afford a place; include utilities in the price of rent.
- Housing should be up to standard before someone moves in; the quality of housing needs to be checked.
- We should be able to bring our pets into housing.

...Landlords

Supports for tenants is a big issue for landlords. How do landlords get supports for their tenants and where can they get information to help their tenants access supports?

- Better discharge planning is needed. Transitions to Homes is a good model because there are support workers involved and landlords are paid directly.
- Much more difficult to be a landlord today. Legislated requirements have changed the industry (e.g. Accessibility for Ontarians with Disabilities Act, Residential Tenancies Act etc.). The cost of managing rental is increasing so people are investing elsewhere.
- Provincial annual rent guideline uses the Consumer Price Index (CPI) to set annual rent increases, but landlord costs increases are generally higher than CPI, e.g. maintenance, repairs, insurance etc. This means that landlords have to apply for above guideline rent increases to the Landlord Tenant Board which is time consuming and costly.
- Housing affordability is mainly an income issue and rent control legislation is a way for government to not have to invest in social programs as heavily as if there were no rent controls.
- Bed bugs are driving up costs: higher vacancy loss.
- Mixed income buildings is a good model.
- Shelter subsidies should be paid directly to landlords.



“[It’s] Much more difficult to be a landlord today.”

-Comment shared by: Landlords

f. Interviews

WHAT WE DID

In May 2012, we talked to eight people who provided interviews on their housing stories, challenges and successes.

Please see [Appendix E](#) for the Interview Guide.

WHO WE TALKED TO

To hear and understand stories of housing and homelessness in a person-centred way, as well as what works and what does not work in housing, we talked to eight people. Of the people we spoke with:

- Four were men and four were women.
- The participants were between 30 and 75 years old.
- Two participants identified as Aboriginal.
- Two participants had long term experiences with Corrections.
- At least one participant was a single parent.

WHAT WE HEARD

We asked people questions getting them to talk about their own experiences of housing and homelessness. The questions were designed to help us better understand the complexity of experiences that people have in their housing situations and to see how they accessed the system of services. People told us about:

- Their housing histories,
- Their best and worst housing experiences,
- How the system was working and
- What would improve it?



The housing stories throughout this document are from the interviews; below are findings in addition to the stories already shared.

Describe an example of a housing situation that was really positive for you. What made that housing situation positive?

For most people that we talked to, their best housing situations included their own space that they knew they could afford. To describe why their housing situations were their best, people said:

- I always knew what was ahead.
- Things were private and stable.
- It was just a feeling.
- There was a sense of community.
- I knew I could afford it.

Describe an example of a housing situation that was really negative for you. What made that housing situation negative?

Unsurprisingly most people said that being evicted, staying in a shelter or sleeping on the street were their toughest housing situations. Lack of stability and not knowing what was going to happen were part of people's worst housing situations:

- Staying in shelter, not knowing what's coming next, all of the invasive questions.
- Getting evicted, seeing how disappointed it made my kids.

One person explained...saying, "It (the social services system) helps but it doesn't work."

▶ "Did I deserve an apartment that looks nice? I felt like crap – the abuse did that – made me feel like I was worthless. I wouldn't try to rent a nice place – I was too intimidated, my self esteem was so low and I didn't want to explain myself anymore."

- Interview Participant

How would you describe the social service system related to housing?

Most people agreed that the housing system works in some ways (gets people housed, helps them understand services) but is really complex and not user-friendly in many ways. One person explained this saying “it (the social service system) helps but it doesn’t work”. People talked about the inadequacy of the system to help deal with the complexity of their lives (abuse, mental health, physical health and addictions issues) and about the invasive nature of the system processes (intake processes, reporting requirements).

We conducted the interviews mainly to hear the stories of people with experience in housing and homelessness issues. However, we also asked participants what they thought would help the housing situation in Hamilton. They identified three main ideas:

- 1 The system must become more person-centred; people need to be at the centre of all activities and decisions that affect them.
- 2 People need to know where to go for help and how to get their needs met.
- 3 We need more grassroots and outreach efforts on food security.

“(We need to have) people growing their own vegetables, community farming, better and healthier food. You feel more worthwhile if you sustain yourself, makes you feel good about who you are.”

- Interview Participant

We talked to Frank about his experiences with homelessness, substance use and jail. He hasn’t done crack, hasn’t been to jail and has been housed for the past year and a half – the longest stretch he’s ever experienced. What does he think is different this time around? For the first time, he left jail and had a place to live and someone that cared about him.

-From: A Place to Live and Someone that Cares...a Housing Story

g. Community Check-In Gathering

WHAT WE DID

On March 7, 2012, we held a Community Check-In Gathering. By then, we had collected a lot of information from the community.

We planned this gathering at a local coffee bar that was accessible on a number of bus routes. We set up the room with stations that detailed our process and what we had already heard. We put the strategies that would ultimately form the Action Plan up for review and comment. We provided people multiple ways to provide feedback: on feedback forms, on flipchart paper around the room and on video.

A total of 120 people came through the event, talked with the Project Team and provided written feedback.

Please visit www.hamilton.ca/housingactionplan to see footage from the event.

“I think this is great, it brings awareness to homelessness and housing, I’ve had many people help me today and actually I understood a lot and I’m glad I came today.”

- Community Check-In Gathering Participant

WHO WE TALKED TO

We asked people to identify what brought them out, and these were their responses (please note, people were able to choose more than one reason):

- 43 people identified that they were interested in housing or homelessness.
- 18 people identified that they have housing issues.
- 18 people identified that they work in the area of housing or homelessness.
- 17 people identified that they had been part of the consultation.
- 12 people identified that they work for government.
- 5 people identified that they are homeless.

WHAT WE HEARD

There was general agreement with the overall set of strategies from the participants of the Check-In Gathering. Most of the feedback confirmed support for the strategies. We did hear additional information about food security (people need increased food security) and about the importance of pets in people's lives.

We also asked people to prioritize the strategies on which there was some agreement. Most of those that were chosen as high-priority involved some level of advocacy to different levels and areas of government. The following is a list of strategies that received the first and second highest number of votes:

- Explore new housing initiatives and funding programs.
- Advocate to senior levels of government for new housing funding.
- Encourage mixed housing and mixed income in neighbourhoods.
- Advocate for changes to income policies (like Ontario Works).
- Develop formalized relationship with the Ministry of Health and Long Term Care and the Local Health Integration Network on homelessness and housing with supports issues.
- Advocate for increase to the Personal Needs Allowance.
- Expand programs to rehabilitate housing stock.
- Expand programs to modify housing.
- Develop made-in-Hamilton occupancy standards.
- Develop a system navigator role for the housing system.
- Develop landlord and tenant outreach and mediation with a focus on tenant rights.
- Create a general awareness campaign on housing rights/discrimination.
- Ensure that people are meaningfully engaged in planning and decision making in the areas that affect their lives.

We asked people to fill out evaluation forms at the event and 80 people responded. Most of the respondents felt that the gathering was a “good way” to communicate results. Some examples of comments include:

It became obvious to me that a lot of research has been done, and at the right levels. I hope people in this project keep moving forward with the ideas and carrying them through.

Love the way the information was displayed

I saw a lot of my groups comments, and a lot more.

Other respondents were more critical and challenging of the process. Some examples of comments include:

Anybody who really cared could have come up with all of this, without years of meetings.

Expected more of the needy to be in attendance.

Overall, the feedback from the Check-In Gathering reminded us that:

- People want to be given opportunities to be heard,
- Decision makers need to listen to people and most importantly,
- This plan must make a difference for our community and for peoples’ lives.

Susan was 60 years old when her husband of 40 years left because of her increasingly complex health issues. She entered a women’s shelter and was quickly moved into a social housing unit. Susan has many physical disability issues and as she ages needs to carefully think about the accessibility of where she lives – her individual unit, the building or complex it is in and the neighbourhood as well.

-From: Accessibility is Critical...a Housing Story

2 COMMUNITY ENGAGEMENT STRATEGY PROCESS – FIVE KEY LESSONS

The community challenged the Project Team to talk to lots of people who live with housing insecurity and homelessness and to make it meaningful.

In the beginning of the Action Plan work, the Project Team was eager to read about how other communities approached their consultation processes when doing housing and homelessness planning. We found a gap in that information and saw a need to share our community engagement process, challenges and benefits.

a. Five Key Community Engagement Lessons

The Project Team has identified five key lessons that we learned from this Community Engagement Strategy. The lessons are outlined below with examples from the work.

LESSON #1: People want to be consulted

Through the surveys, focus groups, interviews and gathering, a number of people identified that they were glad to be asked their opinion about what should be done. Some of these people were from communities or groups we don't often hear from like: the Chamber of Commerce or the Lesbian, Gay, Bisexual, Transgender community. Some were people who have spent a lot of their life trying to get their housing needs met within the system. One man who was interviewed had been homeless on and off for 25 years; his comment was that "it's just cool that you're talking to me".

Also, we did not have trouble recruiting people for the most part. The Community Roundtable Discussions were well attended, people made time in their busy lives to tell us what they think about the state of homelessness and housing insecurity in our community.

One man who was interviewed had been homeless on and off for 25 years; his comment was that "It's just cool that you're talking to me."

LESSON #2: People not only want to be consulted – they want to be engaged and they have high expectations

While Lesson #1 was that people want to be consulted, they reminded us that they want that consultation to matter, to be meaningful. Everyone we consulted came up with really excellent ideas and recommendations but lots of the groups reminded us that the most important thing was to make sure that some sort of action came from this plan; it cannot just sit on a shelf and collect dust. We also needed to worry about (and still do) how to make sure that we are seeking input but balancing that with the reality of current financial and policy pressures.

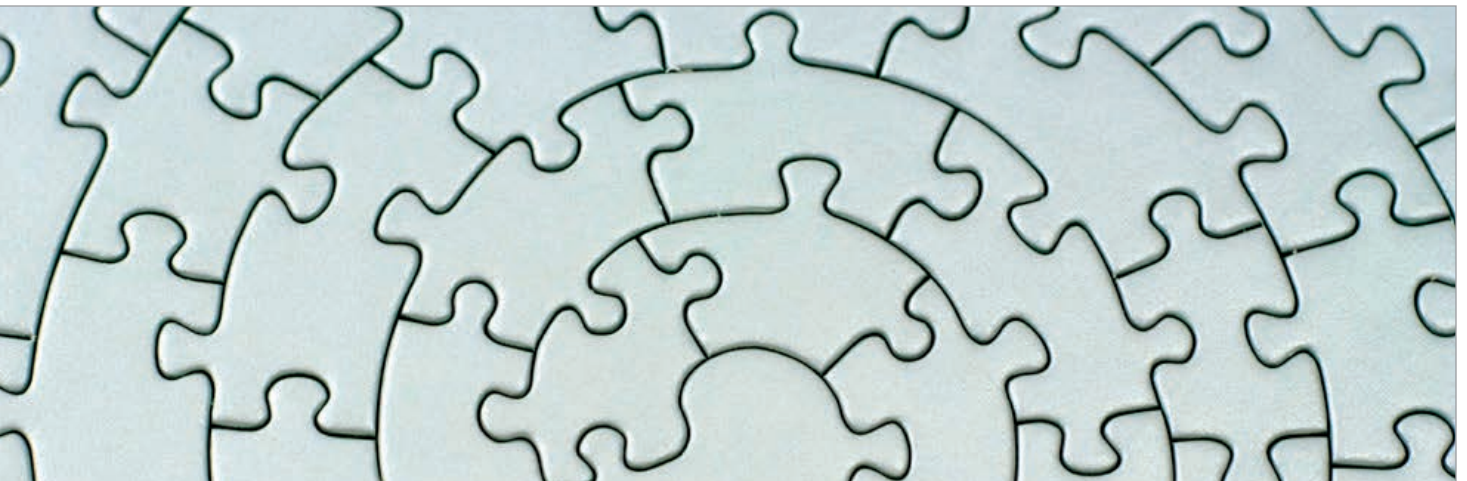
Also, this cannot be a one-off consultation. People from a variety of perspectives want to be engaged more frequently in decisions that affect their lives. According to one Community Check-In Gathering participant:

The people who need the housing need to be listened to more and allowed to be more involved directly and not have that power taken away.

So, what is on our ‘meaningful engagement’ to do list?

- We need to make sure that what we heard during the engagement effort is reflected in our Action Plan. People need to see their voices reflected in the strategies.
- We need to maintain the relationships that we have in the community and develop new ones to keep the conversation going.
- We need to find the right communication tools to keep a two-way dialogue timely and meaningful.

Photos.com



LESSON #3: Community engagement takes lots of planning, time, resources and creativity

Meaningful community engagement is not an easy process. In retrospect, we needed more time than expected to recruit for our Community Roundtable Discussions and Interviews. It also took a lot of employee time, a lot of bus tickets and many grocery vouchers to conduct all of our conversations.

But it's not just about employees, money and time. It is also about flexibility, creative ideas and consultation methods that will encourage the most meaningful participation. Two examples from our Community Engagement Strategy that worked particularly well and demonstrate this creativity are:

- 1 Hiring a Community Facilitation team.** We hired three members of the Hamilton community who brought different professional, educational and life experiences to the role. This team proved invaluable in getting the Engagement activities done, bringing a new perspective to those activities and a different perspective to the analysis.
- 2 The Community Check-In Gathering.** To be transparent and provide a venue to hear (in a meaningful way) how we did, we invited everyone who participated in the Community Engagement Strategy to join us for a drop-in session at a local coffee bar. We displayed all of the information we had collected so people could give us their impressions and suggestions in a variety of ways: written on forms or on flip charts, through a video booth set up and by talking to employees.

LESSON #4: Community engagement takes a variety of different perspectives for it to be meaningful

We know that homelessness and housing insecurity affect different people in different ways; a woman who is a senior has a different experience in her housing than a young family who are refugees in Hamilton. For this plan to work for the whole community, we knew that we needed to talk to people with different identities, who come from different communities and who have had different experiences.

The challenge, however, was also recognizing that within all of that difference there is complexity; for example, not all senior women will have the same experience, some will have different cultural identities, some will have different levels

of ability. So, how do we manage that complexity? Also, how do we balance the tension between respecting peoples' difference and pitting different communities against each other in these economically strapped times? The lesson we learned here is that while it's complex, community engagement takes a variety of different perspectives for it to be meaningful.

LESSON #5: It's worth it

The good news? Despite all of the time, energy, resources and complexity, it's worth it! We think that our Action Plan is a much better guide for our community to deal with issues of housing and homelessness because of how many people with whom we connected.

b. Observations from the Community Facilitators:

The following is a statement of reflection that our Community Facilitation Team – Ed McRae, Sharleen Ramon and Naseem Sherwani co-wrote:

The City organized an orientation program for us focused on: Organizational Structure, Affordable Housing and Homelessness Action Plan, and Job Specification. This information was a valuable addition to our existing knowledge.

As community facilitators we assisted in developing the protocol, co-facilitating 22 focus groups (roundtable discussions), taking notes, analyzing the qualitative data using content analysis technique, and developing themes to interpret voices of the community in the Action Plan. Each focus group had different characteristics and had to be run in a unique way, requiring facilitators to adjust skills to create an environment conducive to open dialogue. We actively assisted in developing surveys, administering the general public surveys at 9 locations around Hamilton. We also prepared code books related to variable labels and values, set up ground work for data entry of the General Public and Demographic surveys, entered data in MS Excel, cleaned the data inconsistencies, transferred files from MS Excel and merged data into Statistical Package for Social Sciences (SPSS) software. We efficiently analyzed 470 subjects' data using Descriptive Statistics. In a tight deadline, we made visual presentations of preliminary findings in the Planning Group meeting.

As Community Facilitators, we played a key role in event planning for our community check-in event on March 7, 2012. We engaged anyone and everyone who wanted to be involved by putting up posters at buildings and we also went back to the community who provided us with the feedback inviting them to the event.

The event was full of information but also we provided tools to evaluate and hear more feedback about the Housing and Homelessness Action Plan process so far.

Our overall analysis and statistics were essential in supporting the process and the development of the strategies. Each facilitator embodied different experiences and educational backgrounds which made this process even more dynamic. Planning group members positively shaped the plan representing different sectors and populations within the community and advocated on their behalf both with passion and professionalism.

The primary strength of the Action Plan is and will continue to be the foundational core values. Through the experience of this project there were regular check-ins and the core values were not just written but lived in each action and contact.

Recording information was significant because this made the plan more complex but tailored to the community needs.

The biggest challenges were to fit the core values into a system perspective. Keeping focus with such a broad scope that affordable housing and homelessness are major issues. It was extremely important to hear the voices of people regarding all aspects of their experiences with housing and homelessness. Recording information was significant because this made the plan more complex but tailored to the community needs. Another challenge was hearing people's basic needs not being met and not being able to offer immediate results. As facilitators, we required life experiences to be shared and for people to relive their experiences for the purposes of developing a plan but yet there are no promises that they will get anything in return. This process required a lot of sensitivity and awareness from a person-centred perspective.

There were many more opportunities for us to take a lead in various roles extending the messages, facts and data to the public or existing planning group members' sectors. As facilitators, we had an instrumental role and this was obvious in the continuum of this experience by the project team regularly inviting our opinions and feedback. We learned that the community is in vast need of a housing and homelessness plan and people want something to be done as they share their struggles, challenges and concerns not just for themselves but for everyone around them, children, friends, family etc.

The following is a series of personal statements from each of the three Community Facilitators.

My personal thoughts on the **Affordable Housing and Homelessness Action Plan** have been extremely positive. With great care in trying to involve so many people with lived experience, local community groups, business leaders, and front line workers, this has been clearly worth the time and effort that was put in. In the report that was submitted to the City of Hamilton, it becomes abundantly clear that this document reflects the thoughts of the community. This is something that all involved should be proud of, as this should allow us to continue to move forward on this important issue. I'm very thankful to have been given the opportunity to help in developing of the Affordable Housing and Homelessness Action Plan.

Ed McRae

I learned that **Housing and Homelessness**—an indicator of a decent and quality standard of living has a much broader scope. I was excited to transfer my strong research, training and facilitation skills on a project for the people even in situations of stringent deadlines. On the one hand, I was touched with the stories of people who can barely meet their ends but lack of affordable housing and homelessness has added sufferings and stigmatization. On the other hand, the commitment of planner groups about affordable housing at each and every meeting helped to achieve the successive milestones. I was also impressed by the dedication the project team put into the planning process for the Affordable Housing and Homelessness Action plan. I now feel fully equipped on the stages of developing a community planning program process in Canada.

Naseem Sherwani

The detail, feeling and thought shared by you, I hope you all can see somehow integrated into the strategies we present in this plan. Housing and Homelessness are unified, so to address both offered a complex, interrelated; strategic undertaking that was truly personalized by the community we talked to. It is not just the start but rather a gathering of the existing strengths of this community as well. Most importantly, thank you to every single person who shared their experiences with us and every individual that had played a role in this process of developing a Housing and Homelessness Action Plan.

Sharleen Ramon

3 HOUSING AND HOMELESSNESS ACTION PLAN NEXT STEPS

If a plan is not effectively implemented, it is only as good as the paper on which it is printed. To be successfully implemented, resources, participation and support from all stakeholder groups are necessary.

Phase Two of the Housing & Homelessness Action Plan will mean creating an implementation framework for the aspiration, values, outcomes and strategies identified in this Phase One portion of the Plan. The implementation framework will answer the following questions:

- Who will lead implementation of each of the 54 strategies of the Action Plan?
- Who else needs to be involved for each strategy to be effectively implemented?
- How will the specific needs of different populations be addressed when implementing each strategy?
- What is the timeline for implementing each strategy? Is it immediate (now), short term (1-2 years), medium term (3-5 years), long term (5+ years) or ongoing?
- What targets should be set?
- How much will it cost?
- What are the sources of funding?
- How will progress towards achieving our outcomes be measured, evaluated and reported on?

Developing Phase Two of the Action Plan will involve further community collaboration to create the implementation framework and answer the above questions. The target for completing Phase Two is first quarter of 2013.

“There needs to be more help, places for them (people experiencing homelessness) to go. So much more is needed. And for a lot of people who have no understanding of what it would be like to be in that kind of situation, you’ve got so much to learn...housing is so important and we have so much more that needs to be built around it.”

- Community Check-In Gathering Participant

If a plan is not effectively implemented, it is only as good as the paper on which it is printed. To be successfully implemented, resources, participation and support from all stakeholder groups are necessary.



▶ APPENDICES

Appendix A–Citizen Advisory Committee (CAC) Discussion Guide

AGENDA:

- 1** Introductions (Project Team and Advisory Committee Members)
- 2** Broad Overview of the Action Plan to date
 - Based on FAQ (handout)
- 3** Community Housing Issues
 - From your perspective, what are the top housing issues in Hamilton that we need to consider in our plan?
- 4** Ongoing Communication
 - Is the Action Plan and housing/homelessness something that the CAC is interested in on an ongoing basis?
 - What are some ways we can keep you in this conversation?

Appendix B–General Public Survey

SURVEY SITES:	
<input type="checkbox"/> Benetto	<input type="checkbox"/> Steelworkers Hall
<input type="checkbox"/> Ancaster	<input type="checkbox"/> Valley Park
<input type="checkbox"/> Dundas Pool	<input type="checkbox"/> Sackville
<input type="checkbox"/> Riverdale	<input type="checkbox"/> Ryerson



General Public Survey

Thank you for agreeing to take part in this survey. We are using the results to help us with our local Action Plan for housing and homelessness.

The Action Plan looks at all kinds of housing from homeless shelters to public housing to affordable homeownership. The focus is on people who live with low to middle income. For this survey we are interviewing as many members of the general public as we can. No matter what your housing experience is, we feel that you have an opinion to share. We want your input about this.

Your name will not be taken for this survey. The answers you provide will be looked at along with the answers other people provide. You will not be identified with your answers in any way. You can feel free to not answer any questions that you do not want to answer.

1. How important do you think the issue of homelessness is for the Hamilton community? Please rate the importance.

1	2	3	4
Not Important		Very Important	

2. How important do you think the issue of affordable housing is for the Hamilton community? (For this question we are talking about rental and homeownership situations that would be affordable to people with low to middle incomes). Please rate the importance.

1	2	3	4
Not Important		Very Important	



3. Does homelessness and affordable housing affect you in any of the following ways? Please check all that apply.

<input type="checkbox"/>	They affect me personally
<input type="checkbox"/>	They affect people in my family or my close friends
<input type="checkbox"/>	They affect my community
<input type="checkbox"/>	They affect where I choose to live
<input type="checkbox"/>	They affect where I go in my community
<input type="checkbox"/>	Other (please specify): _____ _____
<input type="checkbox"/>	They do not affect me

4. Think about housing and homelessness, what are the three biggest challenges in Hamilton, in your opinion? (Ask people to identify the challenges and mark them on the form; check with them to make sure they reflect their answer).

<input type="checkbox"/> Rent cost	<input type="checkbox"/> Choice of housing
<input type="checkbox"/> House purchase prices	<input type="checkbox"/> Supports to live independently
<input type="checkbox"/> Utility costs	<input type="checkbox"/> Neighbourhood quality
<input type="checkbox"/> Quality and condition of homes	<input type="checkbox"/> Street homelessness
<input type="checkbox"/> Landlord relationships	<input type="checkbox"/> Other (please specify) _____ _____
<input type="checkbox"/> Discrimination	<input type="checkbox"/> Availability or access to affordable housing



Do you have any ideas about how to solve the challenges you talked about?

This next section just asks you to tell us about yourself. Your answers will remain anonymous but will help us to understand who we talked to through these surveys.

What is your gender?

<input type="radio"/>	Female
<input type="radio"/>	Male
<input type="radio"/>	Transgender
<input type="radio"/>	No Answer

What is your age?

<input type="radio"/>	0 – 19
<input type="radio"/>	20 – 29
<input type="radio"/>	30 – 45
<input type="radio"/>	46 – 59
<input type="radio"/>	60 +
<input type="radio"/>	No Answer

What is your household income?

<input type="radio"/>	Less than \$25,000
<input type="radio"/>	\$25,000 – \$45,000
<input type="radio"/>	\$45,000–\$70,000
<input type="radio"/>	\$70,000–\$100,000
<input type="radio"/>	More than \$100,000
<input type="radio"/>	No Answer



Do you rent or own your home?

<input type="radio"/>	Own
<input type="radio"/>	Rent
<input type="radio"/>	No Answer

What ward do you live in? _____

If you are not sure, what are the first three letters of your postal code: _____



Appendix C–Community Roundtable Discussion Guide

TIME	AGENDA ITEM	DESCRIPTION	MATERIALS NEEDED
15 Minutes	Introduction and Welcome	Introductions of Facilitators and participants.	Frequently Asked Questions - Handout
		Discuss confidentiality – that everything disclosed in the discussion will be kept confidential by the City of Hamilton team; we will not be using any names or identifying information in the report. There may be some specific situations in which we can't keep your confidentiality – for example if you talk about hurting yourself, someone else or discuss a specific incident of child abuse. We have a set of really simple group rules – anyone have anything they want to add?	<p>Flip chart with the following rules (with room to add):</p> <ul style="list-style-type: none"> • Don't interrupt each other • No disrespectful or discriminatory language – everyone's opinion is valid • Ask for clarification if you don't understand something • We want to hear from everyone so everyone should be given equal opportunity to speak
		Explain the agenda of the focus group – issues identification, brainstorming solutions and developing a statement for reporting back.	Flip chart with the agenda



TIME	AGENDA ITEM	DESCRIPTION	MATERIALS NEEDED
30 Minutes	Issues Identification	For each of those issues we are going to think about solutions. When we are thinking about solutions, we want to make sure they are 'person-centred'. Person-centred just means that the experience and needs of people drive the solutions – not the needs of systems or agencies.	<ul style="list-style-type: none"> • Blank flip chart • Definition or description of 'person-centred' printed out for reference
15 Minutes	Wrapping Up	<p>We are going to be putting together a report based on all of our conversations in the community. We would like you to tell us the top 3-5 points from today's discussion. What stood out as a theme? What do you think is important to capture?</p> <p>Thank people for coming and explain again the timeline and expectations for next steps. Ask people to provide their contact information if they would like to be invited to any upcoming events related to the Action Plan. Ask people to fill out the demographics survey – explain that they may choose to not answer any questions but they must hand it back in to receive bus tickets and gift cards.</p>	<ul style="list-style-type: none"> • Blank flip chart <p>Demographics Survey</p> <ul style="list-style-type: none"> • 2 Bus Tickets Per Person • 1 Gift Card Per Person



Appendix D–Community Roundtable Discussion Participation List

Discussions with People with Personal Experiences of Homelessness or Housing Issues (94)

	Roundtable Group	# of People	Community Organization
1	Women Experiencing Homelessness	8	The YWCA
2	Women in the VAW System	6	Good Shepherd Women's Services
3	Homeless Youth - Pregnant and Parenting	9	St. Martin's Manor
4	People Accessing Food Banks	5	Neighbour to Neighbour
5	Homeless Youth	10	Good Shepherd – Brennan House
6	Social Housing Tenants	4	Halam Park Co-op and Kiwanis Non-Profit Homes
7	People on the Social Housing Wait List	6	Housing Help Centre (incl. employees)
8	People on the Social Housing Wait List	4	Access to Housing
9	Aboriginal People	7	Hamilton Executive Directors Aboriginal Coalition
10	Seniors	12	St. Joseph's Homecare
11	New Canadians	12	The YMCA
12	Tenants in Housing with Supports	11	Homestead Christian Care
	Total Number of People	94	



Discussions with People who Work within Homelessness or Housing Areas (83)

Roundtable Group		# of People	Community Organization
13	Market Rent Landlords	7	Hamilton and District Apartment Association
14	Academic Community	16	McMaster University, Various Disciplines
15	Cross Departmental City of Hamilton Employees	8	Planning Department
16	Cross Departmental City of Hamilton Employees	7	Various Human Services
17	Cross Departmental City of Hamilton Employees	7	Various Human Services
18	Private Sector	3	Chamber of Commerce
19	Front Line Employees	17	Various Agencies
20	Rural Perspective	12	Through Ward 15 Councillor's Office
21	Housing Developers	7	Hamilton Halton Homebuilders Association
22	Social Housing	1	City Housing Hamilton Tenant Engagement Consultants
Total Number of People		83	



Appendix E – Interview Guide

▶ INTRODUCTION

- Introduce self, thanks for agreeing to participate
- Explain the Housing and Homelessness Action Plan

▶ INFORMED CONSENT & CONFIDENTIALITY

- We are going to be recording this interview. Is that alright? The recordings will be used to make sure we get your story right. We will keep it secure for one year and then we will erase them.
- All answers will remain confidential. At no point will your name be connected to any of your answers. Your name will not appear at all in the final report. Explain situations where confidentiality may need to be broken (harm to self, others, child abuse disclosures).
- We really appreciate you participating but understand that some questions might be sensitive and personal. If you are uncomfortable answering any of the questions, we can skip them. You can stop the interview anytime you'd like and you will still get the incentive for participating.
- Do you have any questions about confidentiality? Do you agree (provide your consent) to participate in this interview?
- What you tell us is going to help us write a report on how to deal with housing and homelessness over the next 10 years. The report will be complete in early 2013. We'll have some information available through the summer. If you give us your contact information, we can let you know when it's done.



► QUESTIONS

1 For the Action Plan, we are interested in hearing people's housing and homelessness stories. Could you please start off by talking about your housing history?

Prompts

- Where have you lived?
- Have you ever been homeless?
- How many times have you moved?
- Have there been times when it was tough to afford housing?
- What are the neighbourhoods that you've lived in like?
- What is your housing situation like today?

2 Describe an example of a housing situation that was really positive for you. What made that housing situation positive?

Prompts

- Did that positive housing experience impact other parts of your life? How?

3 Describe an example of a housing situation that was really negative for you. What made that housing situation negative?

Prompts

- Did that negative housing experience impact other parts of your life?
- How did they impact your life?

4 Do you think there is anything about your identity (like gender or race or ability) that has an impact on your housing?

Prompts

- What are they?
- How have they impacted your housing?



5 How would you describe the social service system related to housing?

Prompts

- Do you think it works?
- If yes, what works?
- Do you think it does not work?
- If not, what does not work?

6 Is there anything else you would like to add?

Prompts

- Anything you want to ensure we hear that can help inform the development of our plan?

▶ **CLOSING INTERVIEW**

- Thank you very much for your time
- We will keep your identity confidential however if you would be interested in having your story shared more broadly to help educate people about the issues and possible solutions to housing please let us know.
- Would you like to get updates from us on the development of the plan? If yes, what is the best way to reach you? If you have an email address, please provide it.
- Thanks again- (provide envelope with honorarium and bus tickets)

▶ CONTACT US

The Housing and Homelessness Action Plan is currently in the development process. This report is one of a series of products coming out of the Action Plan project.

- ▶ We would like to hear from you:
- Is the information in this report useful to you?
 - Have you found any of this information surprising?
 - What does this information tell you?
 - What other housing and homelessness information would you like to see?
 - How would you like to be part of the Housing and Homelessness Action?
- ▶ Please contact the Housing & Homelessness Action Plan project team
- HousingActionPlan@hamilton.ca
www.hamilton.ca/HousingActionPlan





A 10-year, person-centred plan to make sure that every one in Hamilton has a home. The Action Plan is a partnership between the City of Hamilton, the Affordable Housing Flagship, many other community partners and the residents of Hamilton.

For more information:

www.hamilton.ca/HousingActionPlan



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

Community roundtable participant

