



Housing Solutions Now: Opportunities for real change in Hamilton

May 2024



YWCA
HAMILTON



flourish

Agenda

7:00 PM - Opening remarks and introductions
– Bill Johnson (First Unitarian Church)

7:15 PM - HCBN, Affordable Housing Advocacy and Policy
- Karl Andrus (HCBN)/Mohammed Shalalfeh(HCBN)

7:30 PM – Intersectionality of the housing crisis
- Medora Uppal (YWCA)

7:40 PM – Opportunities to seize for affordable housing in Hamilton
- Graham Cubitt (Indwell)

7:50 PM - Q&A

8:00 PM – Breakout groups

8:45 PM - Closing remarks



HAMILTON COMMUNITY
BENEFITS NETWORK
building capacity through building communities

The First Unitarian Church of Hamilton
nurture. engage. inspire.

Housing Solutions Now!
More opportunities for real change in Hamilton

Community
report-back and
workshop

Monday May 6th
6:30 PM - 9:00PM

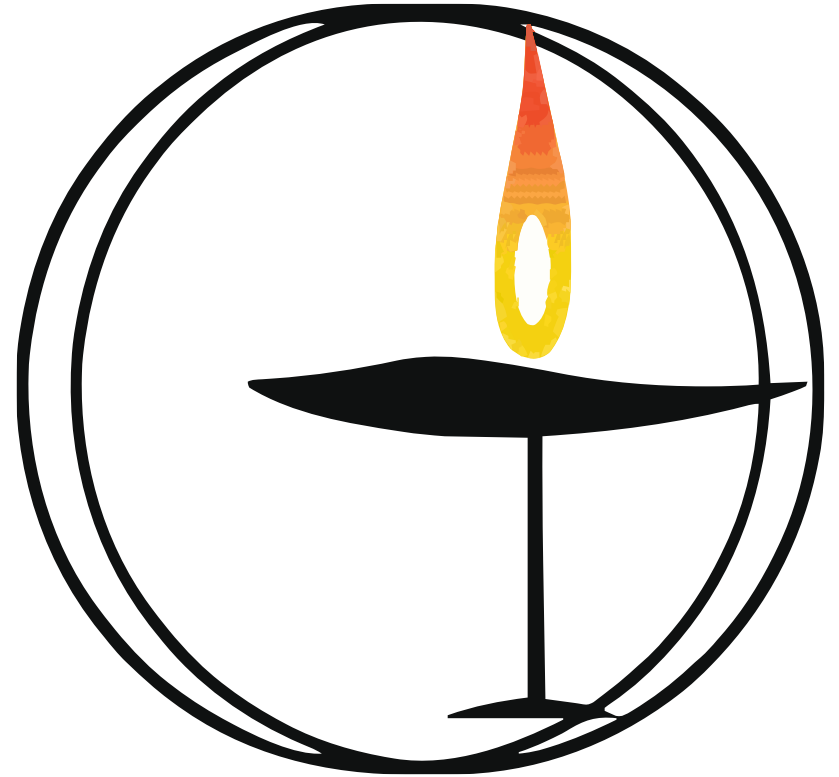
First Unitarian Church
170 Dundurn St South

Sign up online @ TicketTailor | Link in Bio

First Speaker

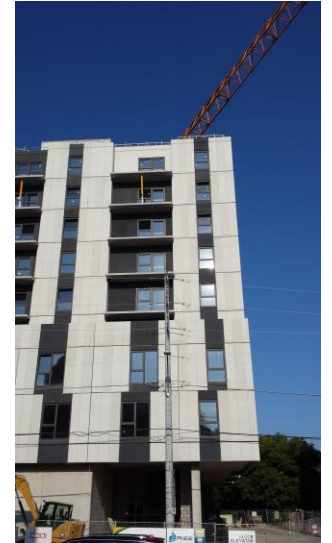
Bill Johnson

First Unitarian Church of Hamilton



City of Hamilton housing decisions

- Landlord licensing
- Safe Apartments Bylaw
- Anti-renoviction bylaw, the first of its kind in Ontario
- Affordable Housing Funding Program, Multi-Year Housing Reserve Fund
- Enhanced Tenant Defence Fund
- Housing Sustainability and Investment Roadmap approved, with Housing Secretariat created to lead implementation



City of Hamilton Housing Decisions, 2

- Hamilton Alliance for Tiny Shelters approved
- Annual funding for 73 units of supportive housing at Dorothy Day Centre
- Annual funding for YWCA transitional housing at Carole Anne's Place
- Grants up to \$25,000 per secondary suite with capped rent for 15 years
- City exceeded target with 4,100 starts in 2023, earning \$17.5 million from the province
- Zoning changes for up to four units per site, and for secondary suites

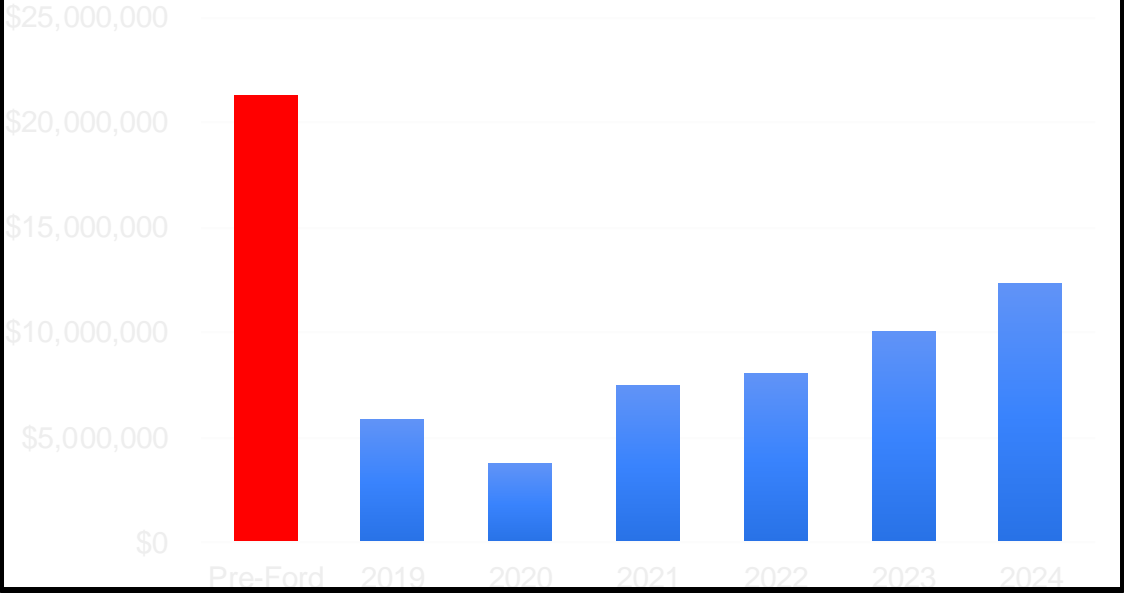


Ontario's 2024 budget

- \$152 million over three years for housing supports
- \$1.8 billion over three years for housing-related infrastructure
- Municipal permission to create vacant housing taxes (which Hamilton already had)
- Municipal permission to lower local property taxes on multi-unit rentals.



Provincial capital funds to Hamilton for housing



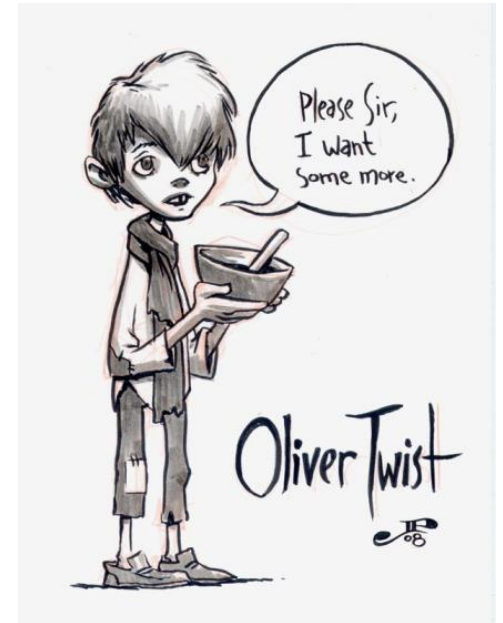
Federal 2024 budget

- Canada Rental Protection Fund
- Funding for housing-related infrastructure
- Additional funding for homelessness programs
- Permanent, but small, Rapid Housing Initiative
- Tenants' bill of rights
- Additional funding for accommodating asylum seekers
- Low-interest loans for secondary suites



Federal funding, 2019 to 2023 for Hamilton

- \$381 million, 6,200 units repaired, 992 units built
- Compared to 1,600 individuals known to be homeless
- About 8,000 households on subsidized housing waitlist
- 28,055 households in core housing need



Second Speaker

Mohammed Shalalfeh

Hamilton Community Benefits Network
Community Engagement Coordinator



History & Founding of HCBN

The Hamilton Community Benefits Network is a community-labor coalition that was formed in response to the opportunities presented by the Hamilton LRT project, inspired by the success of the Toronto Community Benefits Network (TCBN) and the community benefits framework.



Members and Partners



Findings of our community engagement



The survey results paired with the data collected from the focus groups and community dialogue sessions demonstrate that the following demands had the highest priority for respondents/attendees:

In order of priority

1. Affordable Housing
2. Transportation Connection
3. Local Employment and Training Opportunities
4. Environmental Impact
5. Shopping local and social enterprise support
6. Community spaces
7. Physical accessibility
8. Economic accessibility
9. Historic character and public arts

What are the demographics in LRT corridor?



SPRC report May 2023

KEEPING HAMILTON LRT ON TRACK TO BRING BENEFITS TO LOW-INCOME RESIDENTS:

'Pro-Poor Growth'
Framework and Indicators

Prepared by Sara Mayo

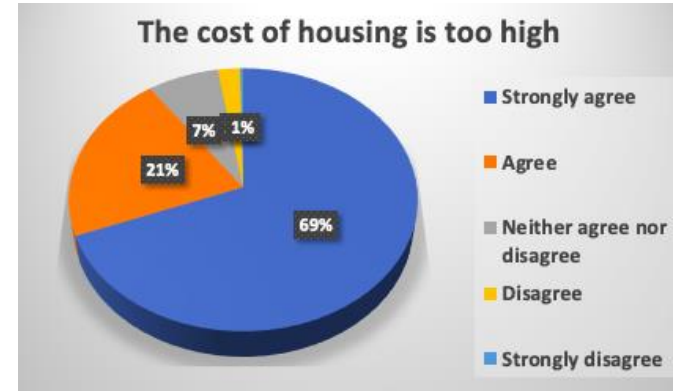
May 2023



- 27% of Hamilton's residents live in neighbourhoods in the LRT Corridor.
- 48% the residents living in the LRT Corridor area are low-income - almost a two-fold difference
- Low-income Indigenous (93%), Southeast Asian (86%), West Asian (72%), Black (68%), Chinese (67%) populations have the most over-representation in the LRT Corridor.
- 66% of low-income people living along the Corridor are temporary workers, 78% are casual, short term or seasonal workers

Community Demands

Affordable Housing



Land donated by Metrolinx should be utilized to build affordable housing units.

Any land sold to the private sector should include a percentage of affordable units.

Affordable housing units should be built above LRT stations.

Third Speaker



Karl Andrus

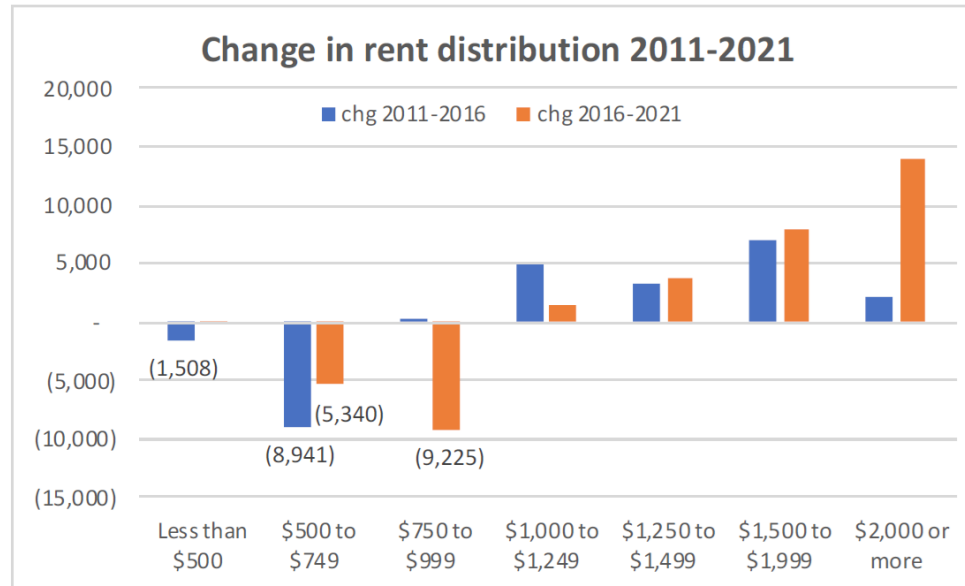
**Hamilton Community Benefits Network
Executive Director**



Loss of Affordable Housing in Hamilton

Erosion of lower rent stock

While not building enough – also losing affordable



- Since 2011 Hamilton has “lost” 15,854 units below \$750/month
- Since 2016, leaking units from \$750-\$1,000 as well (-9,225)

Compared to new affordable development: lost 29 for every 1 new affordable added!

City of Hamilton Tenant Protection



Hamilton

Hamilton to become 1st Ontario city with bylaw to stop 'bad faith' renovictions

Other municipalities are looking to follow Hamilton's lead to uphold tenant rights, expert says

CANADA

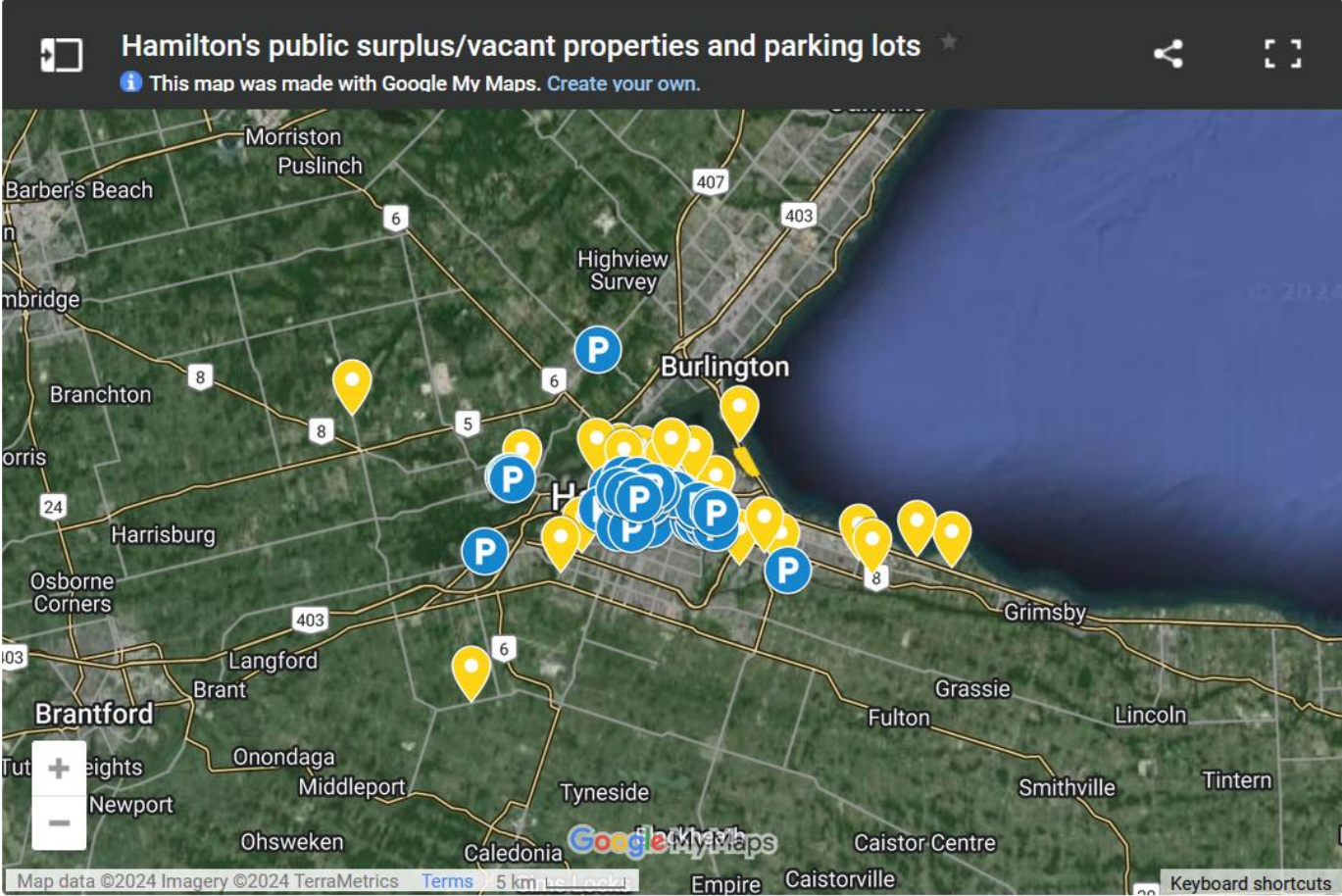
Hamilton strengthens bylaws to stifle renovictions, steady tenant supports



By **Don Mitchell** • Global News

Posted August 18, 2023 5:14 pm · Updated August 18, 2023 6:03 pm · 4 min read

City of Hamilton Vacant Properties and Parking Lots



Projects Side by Side

2444 Eglinton Avenue East



Barton Tiffany



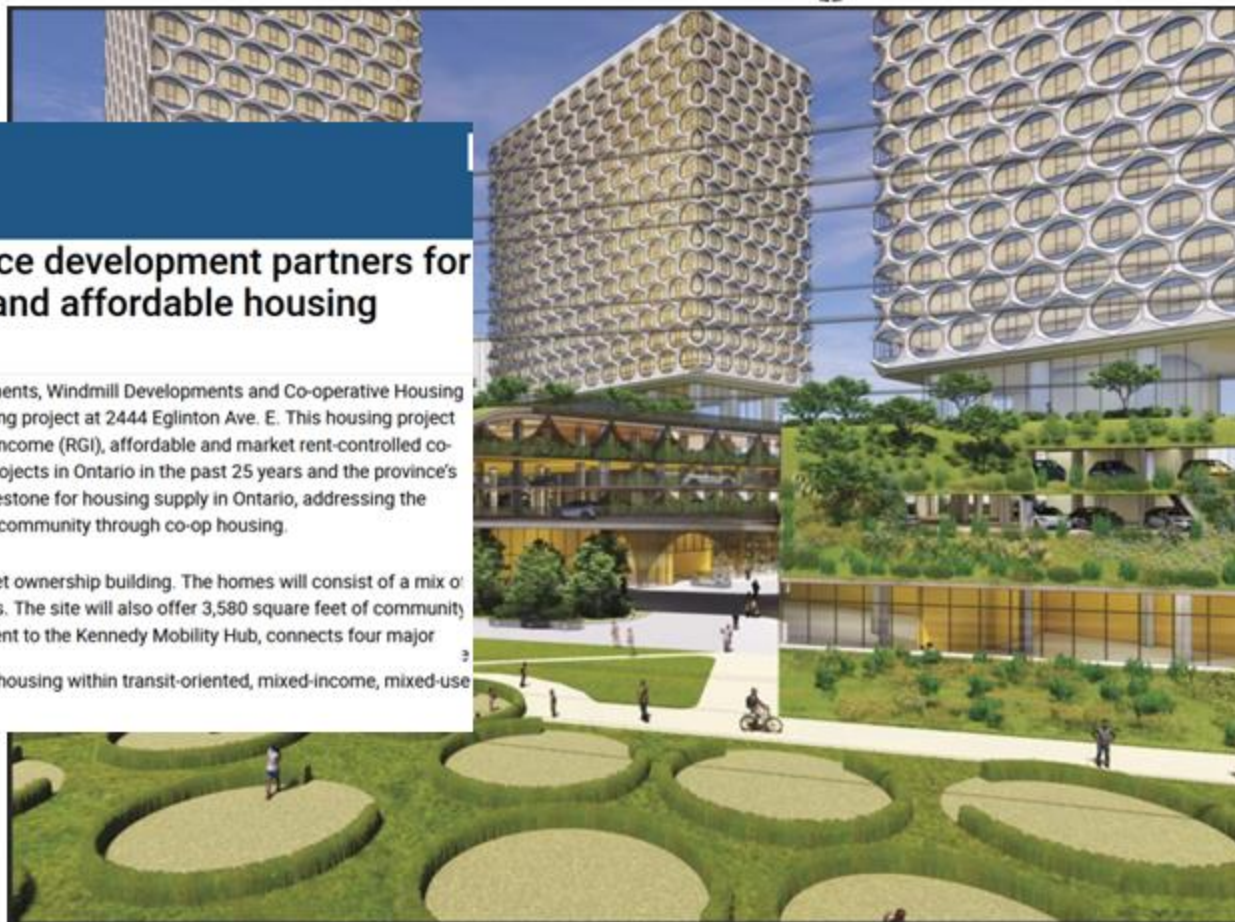


City of Toronto and CreateTO announce development partners for one of Ontario's largest co-operative and affordable housing projects

Today, the City of Toronto and CreateTO announced Civic Developments, Windmill Developments and Co-operative Housing Federation of Toronto as the development partners for a new housing project at 2444 Eglinton Ave. E. This housing project will deliver approximately 918 homes including 612 rent-geared-to-income (RGI), affordable and market rent-controlled co-operative homes, making it one of the largest affordable housing projects in Ontario in the past 25 years and the province's largest co-operative development. This represents a significant milestone for housing supply in Ontario, addressing the critical need for affordable housing options and fostering inclusive community through co-op housing.

About the housing project

This housing project will consist of two co-op buildings and a market ownership building. The homes will consist of a mix of studios, one-bedroom, two-bedroom and three-bedroom apartments. The site will also offer 3,580 square feet of community space as well as 12,770 square feet of retail space. This site, adjacent to the Kennedy Mobility Hub, connects four major transportation lines, fostering a truly sustainable community. City-owned lands to stimulate the development of affordable rental housing within transit-oriented, mixed-income, mixed-use and complete communities.



Land banking/Acquisitions in Hamilton



CITY OF HAMILTON

PLANNING AND ECONOMIC DEVELOPMENT DEPARTMENT
Economic Development Division

TO: Mayor and Members General Issues Committee	WARD(S) AFFECTED: CITY WIDE
COMMITTEE DATE: December 12, 2011	
SUBJECT: Property Acquisition for Economic Development Purposes (PED11222) (City Wide)	



CITY OF HAMILTON
PLANNING AND ECONOMIC DEVELOPMENT DEPARTMENT
Economic Development Division

TO:	Mayor and Members General Issues Committee
COMMITTEE DATE:	November 25, 2016
SUBJECT/REPORT NO:	Increasing Employment Land Absorption Through Land Banking (PED16255) (City Wide)

Inclusionary Zoning



🔍 What is Inclusionary Zoning?

Inclusionary Zoning is a planning tool that municipalities in Ontario may adopt pursuant to the Planning Act, R.S.O., 1990 c. P.13, to require a certain percentage of affordable units to be included in market rate housing development or redevelopment located within Ministry approved Protected Major Transit Station Areas only. The level of affordability, percentage of affordable units, and the duration that those units are required to remain affordable, must be set out in City's Official Plan policies and an implementing by-law.

[top of the page](#)

🔍 What is a Protected Major Transit Station Area (PMTSA)?

A PMTSA is a type of major transit station area (MTSA), where inclusionary zoning may be applied. Municipalities may determine which MTSA it identifies as PMTSAs pursuant to the Planning Act, R.S.O., 1990 c. P.13, but PMTSAs require Ministry of Municipal Affairs and Housing approval. Approved PMTSAs allow for inclusionary zoning to be implemented and used by municipalities as a planning tool.

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🔍 What is a Major Transit Station Area (MTSA)?

A MTSA includes the area around any existing or planned higher order transit station or stop within a settlement area; or the area including and around a major bus depot in an urban core. Major transit station areas generally are defined as the area within an approximate 500 to 800 metre radius of a transit station, representing about a 10-minute walk.

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🔍 What are some key terms associated with Inclusionary Zoning?

- **Affordable Housing:** Housing is considered affordable if a family or individual is spending no more than 30% of gross annual household income on shelter costs.
- **Minimum Project Size:** The minimum area or number of units proposed that will trigger the requirement for Inclusionary Zoning from a developer. Provincial legislation says that Inclusionary Zoning cannot be compulsory in projects less than 10 units. The City may consider a larger minimum project size.
- **Set-aside Rate:** The portion of the new development required to be "set-aside" by the developer for affordable housing. This rate is expressed as either a percentage of gross floor area or as a percentage of units. E.g. If a developer proposed to build 100 units and the set-aside rate is 10% of units, 10 units of the 100 proposed units must be affordable.
- **Affordability Depth:** The affordable price or rent for a unit. The affordability depth will be set by the City corresponding to household incomes.
- **Affordability Term:** The amount of time in years that an IZ unit is required to stay affordable.
- **Market Rate:** Residential units that are rented or sold at market rates generated by the real estate market without any direct subsidies.

Hamilton Future Fund



2021-2022 Comparative Figures & 2023-2025 Projections

	Staff Report Reference (if applicable)	Actual <u>2021</u>	Actual <u>2022</u>	Projected <u>2023</u>	Projected <u>2024</u>	Projected <u>2025</u>
Opening Balance		56,419,625.88	61,968,328.89	63,409,815.78	65,411,141.25	67,465,181.62
Add						
Interest Earned		1,174,120.00	1,259,639.69	1,674,518.59	1,727,233.51	1,794,506.93
Loan Repayments	Revised repayments FCS22066	7,922,489.00	181,847.20	1,326,806.87	1,326,806.87	1,326,806.87
Project closing		452,094.00	-	-	-	-
		9,548,703.00	1,441,486.89	3,001,325.46	3,054,040.38	3,121,313.80
Less						
Capital Loan Advances		-	-	1,000,000.00	1,000,000.00	-
Poverty Reduction Investment		4,000,000.00	-	-	-	-
		4,000,000.00	-	1,000,000.00	1,000,000.00	-
Ending Balance		61,968,328.88	63,409,815.78	65,411,141.25	67,465,181.62	70,586,495.42

Municipal Housing Bond



City of Toronto issues fourth social bond

News Release

November 17, 2023

Yesterday, the City of Toronto issued its fourth social bond, a sustainable financing option that promotes positive and equitable socioeconomic outcomes for Toronto residents.

Toronto was the first – and remains the only – government in Canada to establish a Social Debenture Program.

This social bond issuance was for \$215 million, with a 20-year maturity, a coupon interest rate of 4.55 per cent and will mature on Sunday, July 27, 2042. It was a reopening of the City's social bond that was issued on Monday, July 11, 2022 and will settle on Monday, December 4. This additional issuance now brings the total outstanding to \$450 million.

Despite global market volatility, investors remain confident in both Toronto's economy and the City's responsible financial management. This issuance was very well received and has a total of 25 Canadian and international investors.

The proceeds will be used to fund Council-approved capital projects such as the George Street Revitalization project and capital repairs for community centres, social housing and shelters.

The City's Social Debenture Program advances positive social action and sustainability for all Torontonians. Eligible capital projects support social initiatives, including:

- Social and affordable housing
- Affordable basic infrastructure (access to transit, clean drinking water and sewage and sanitation systems)
- Access to essential services (long-term care, senior services and emergency shelters)
- Socioeconomic advancement and empowerment (public libraries and community hubs).

The City has been recognized for its leadership in the green, social and sustainability bond market, winning the international Environmental Finance Bond Award for Social Bond of the Year – Local Authority/Municipality in 2021 and 2022.

Property Tax Increase for Housing Operations



From 2019 to 2022, property taxes increased by less than three percent each year before jumping 5.8 per cent last year.

Several councillors also voiced concerns that cutting too much would simply force future taxes even higher.

NEWS

Hamilton council approves one of the highest tax increases at 5.8 per cent

The city boosted spending by about \$70 million, but six councillors voted against the budget.

Forth Speaker



Medora Uppal
YWCA Hamilton



Fifth Speaker

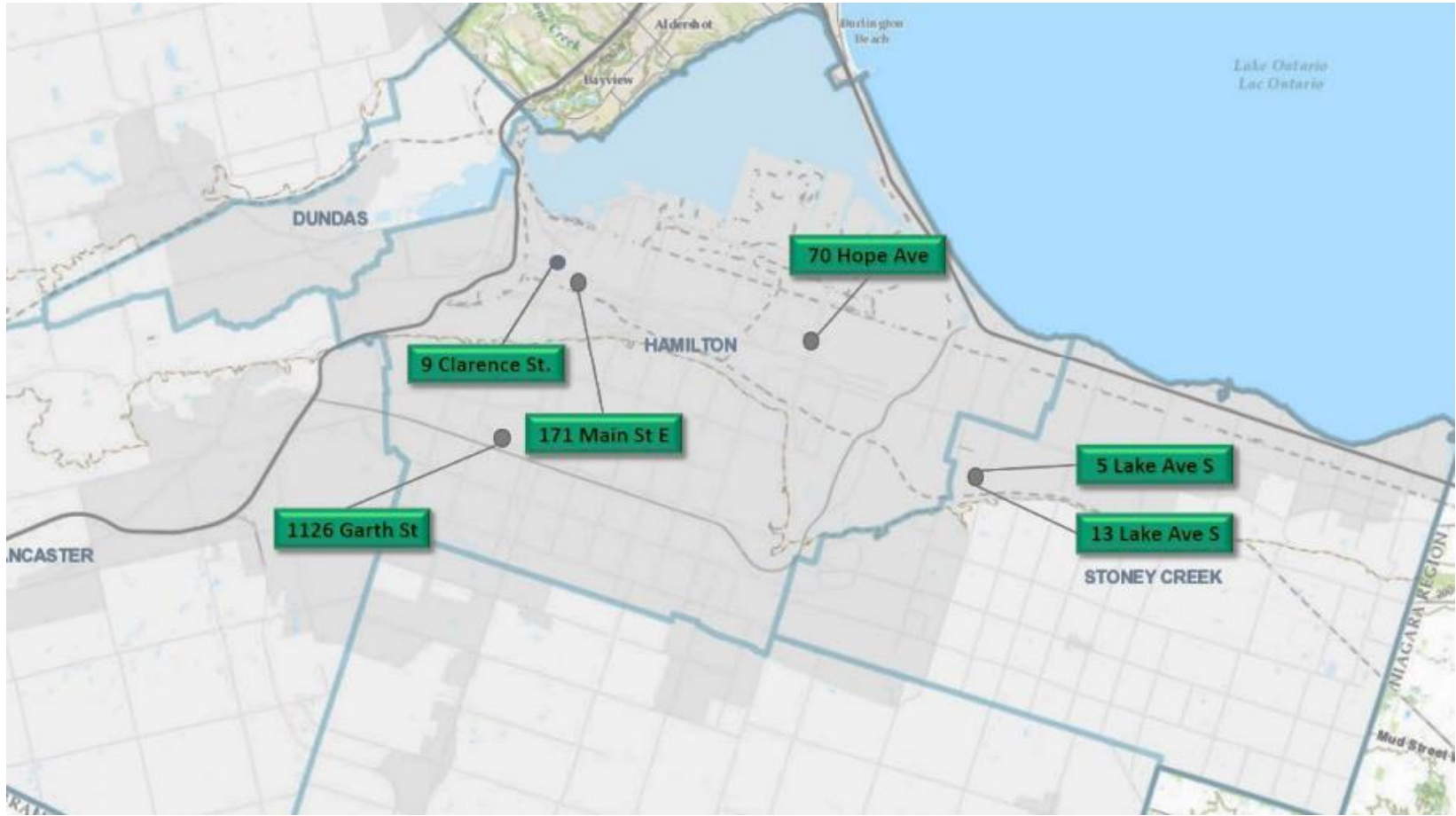


Graham Cubitt
Flourish



Housing solutions Now!

May 6 2024



DUNDAS

HAMILTON

Lake Ontario
Lac Ontario

9 Clarence St.

171 Main St E

1126 Garth St

70 Hope Ave

5 Lake Ave S

13 Lake Ave S

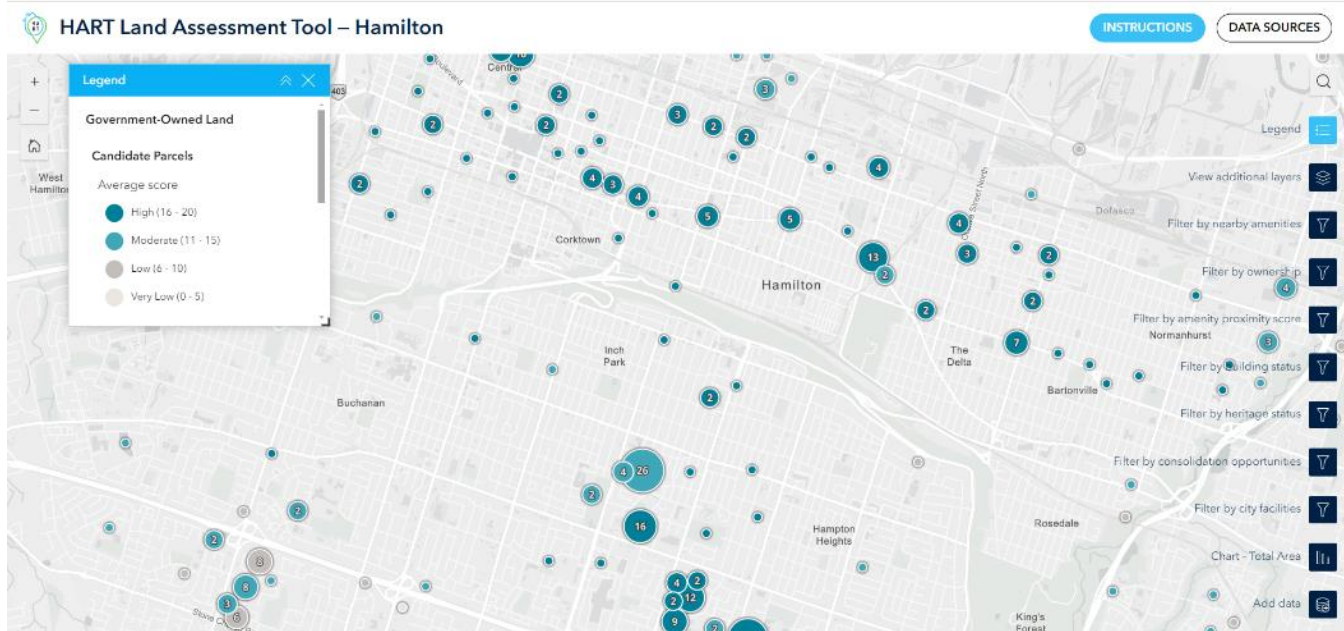
STONEY CREEK

DUNCASTER

NIAGARA REGION

Mud Street

HART Land Assessment Tool, Hamilton



Q&A Time

**Let us know if you have any
questions, comments, or concerns**

Breakout groups

- 1. There are a number of asks from Hamilton residents surrounding affordable housing, such as a set percentage of all new developments being affordable, surplus land to be donated to local non-profits, and support for tiny homes/shelter projects. What other approaches should we be advocating for?**
- 2. What would you like to see in an affordable housing project? Greenery, mixed use units, amenities?**
- 3. What would make you comfortable if a project were coming to your neighborhood?**
- 4. Are there any housing related concerns that you feel the city has not meaningfully addressed?**
- 5. There is a need for federal and provincial action for Hamilton to make meaningful change, how do you think we can mobilize our communities to get governments to take action?**



Housing Solutions Now:
Opportunities for real change in Hamilton

Thank you for joining us!



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HAMILTON



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