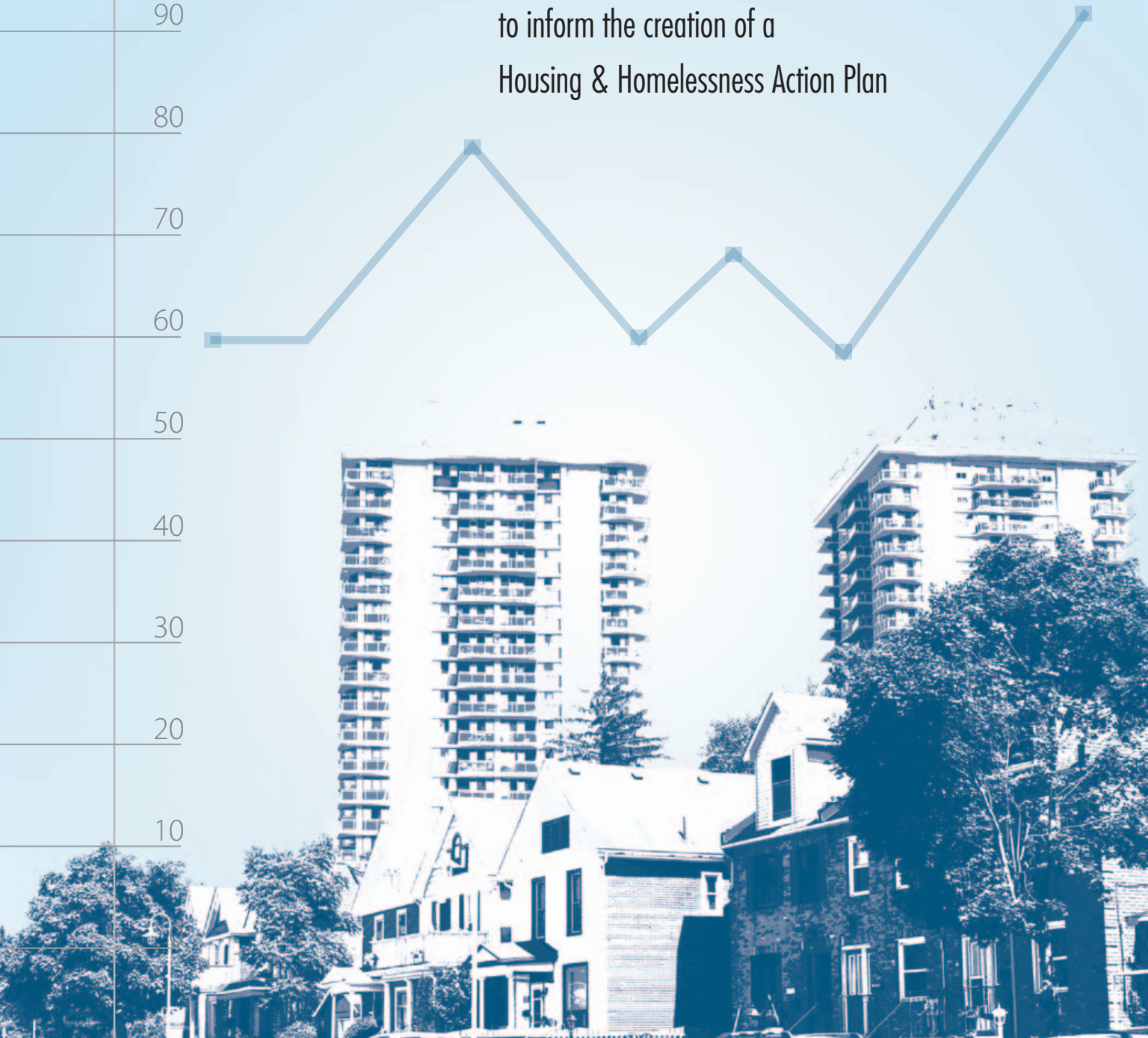
EXAMINING THE

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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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 & e Cer 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 signi cant growth in population of older people coupled with relatively small growth of younger people will have important policy, scal 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

(12.6% of that number immigrated within the last 10 years)

26.8% has a mother tongue that is not English

(only 4.8% of that number identify their mother tongue to be French)

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.

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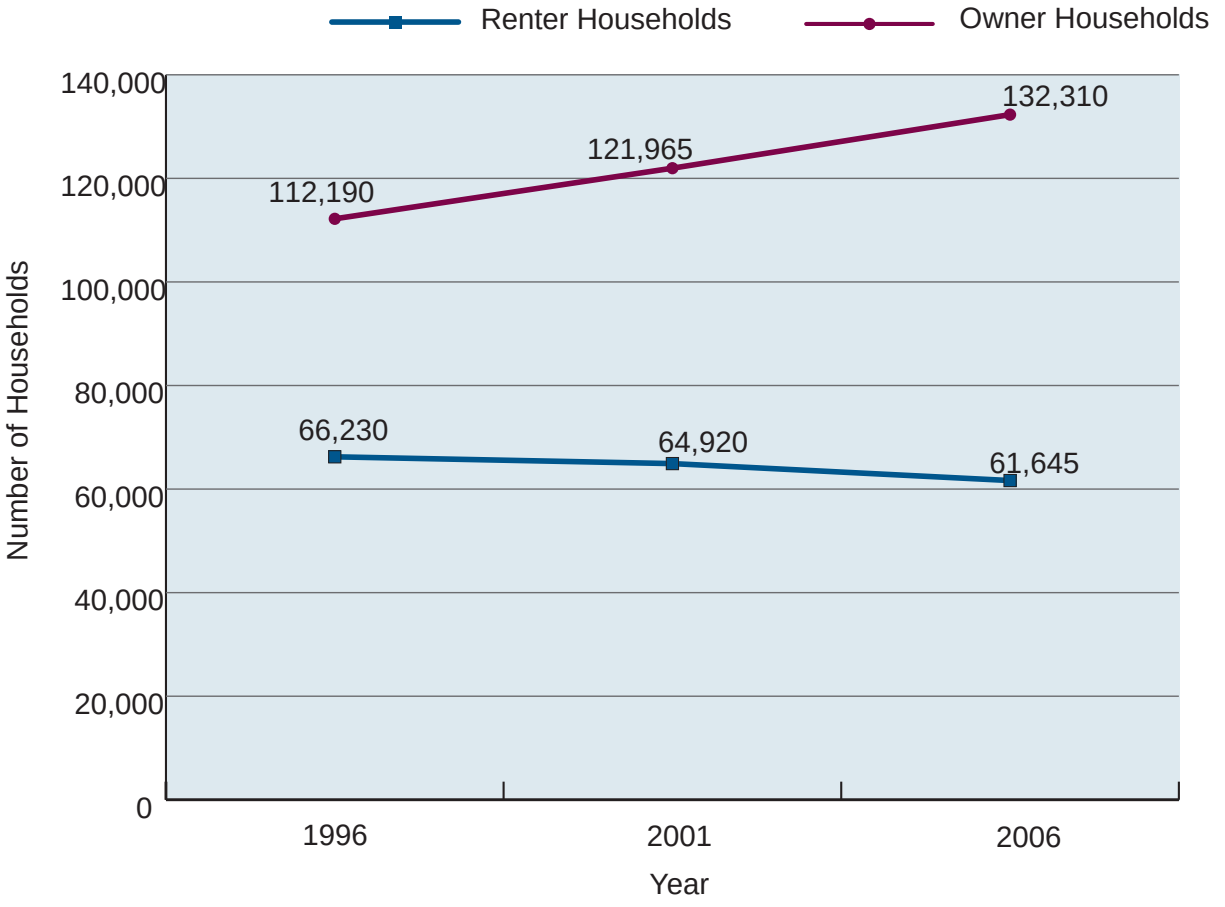
Number of Renter and Owner Households in Hamilton,1999 to 2006



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.

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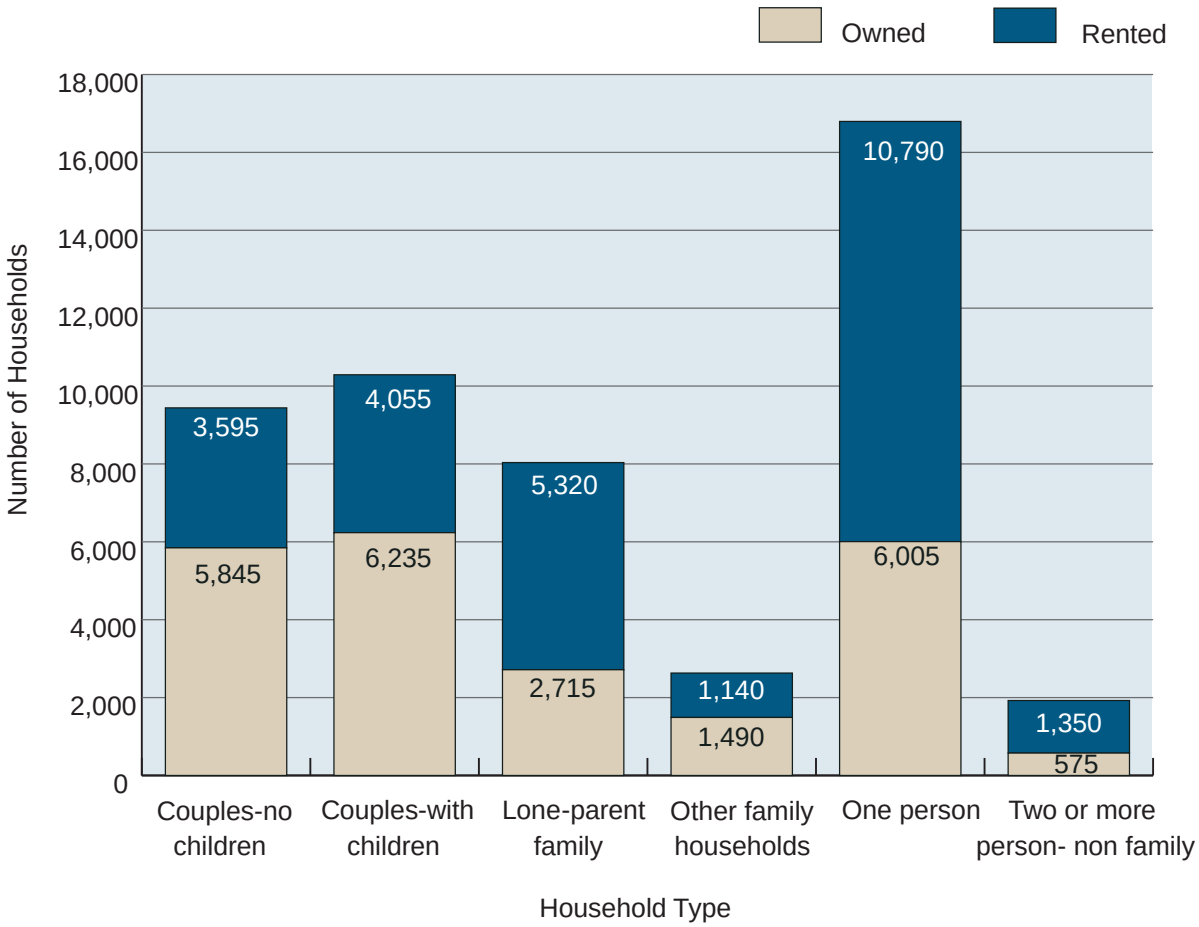
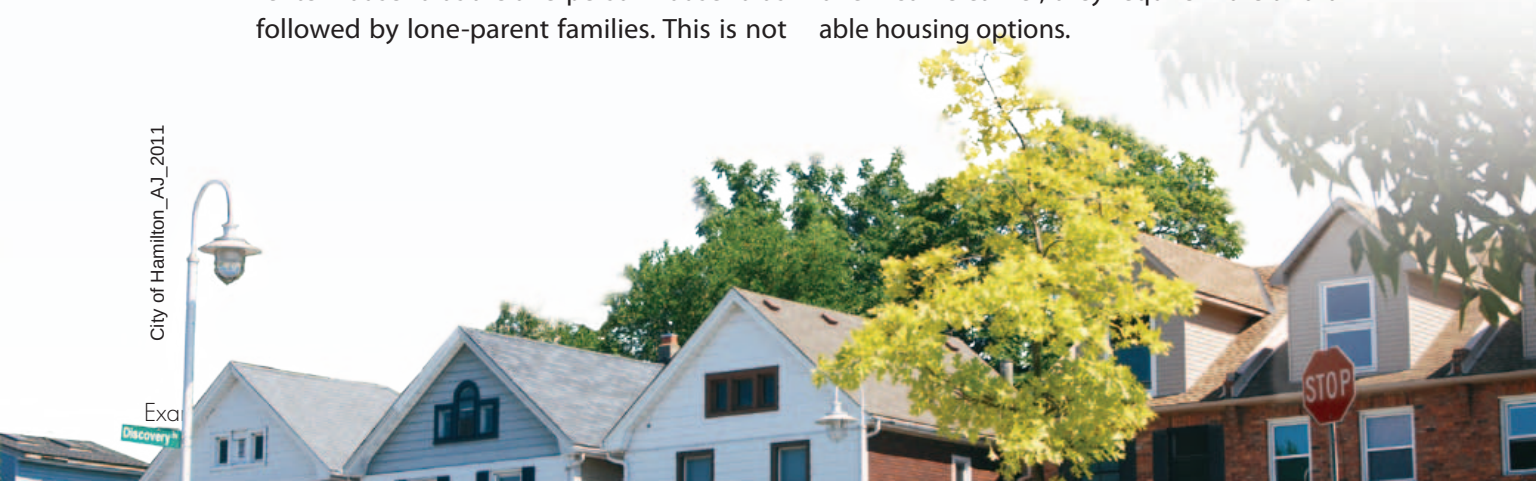
Household Type by Tenure Hamilton, 2006



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.



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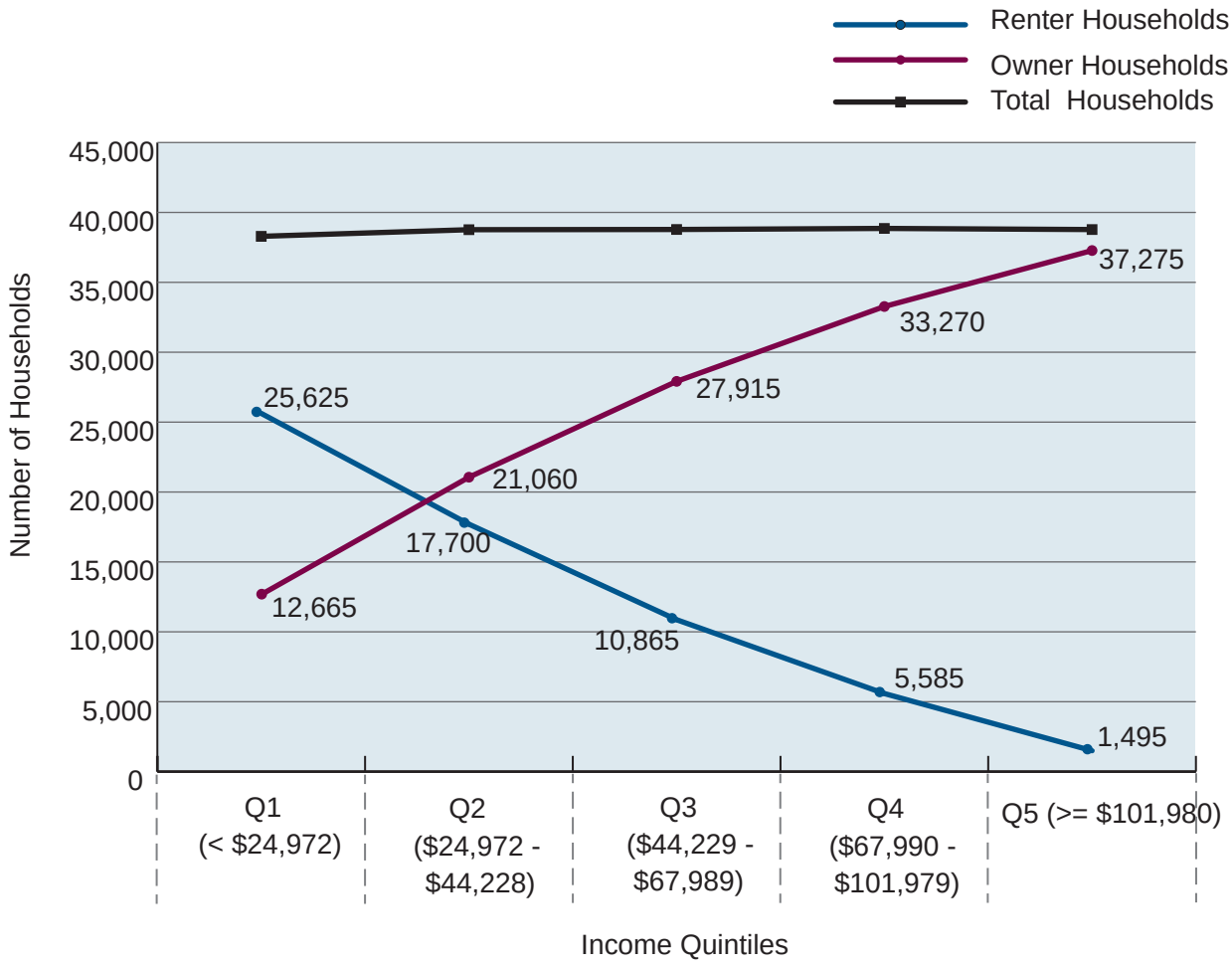
Distribution of Households Across Income Quintiles, 2006



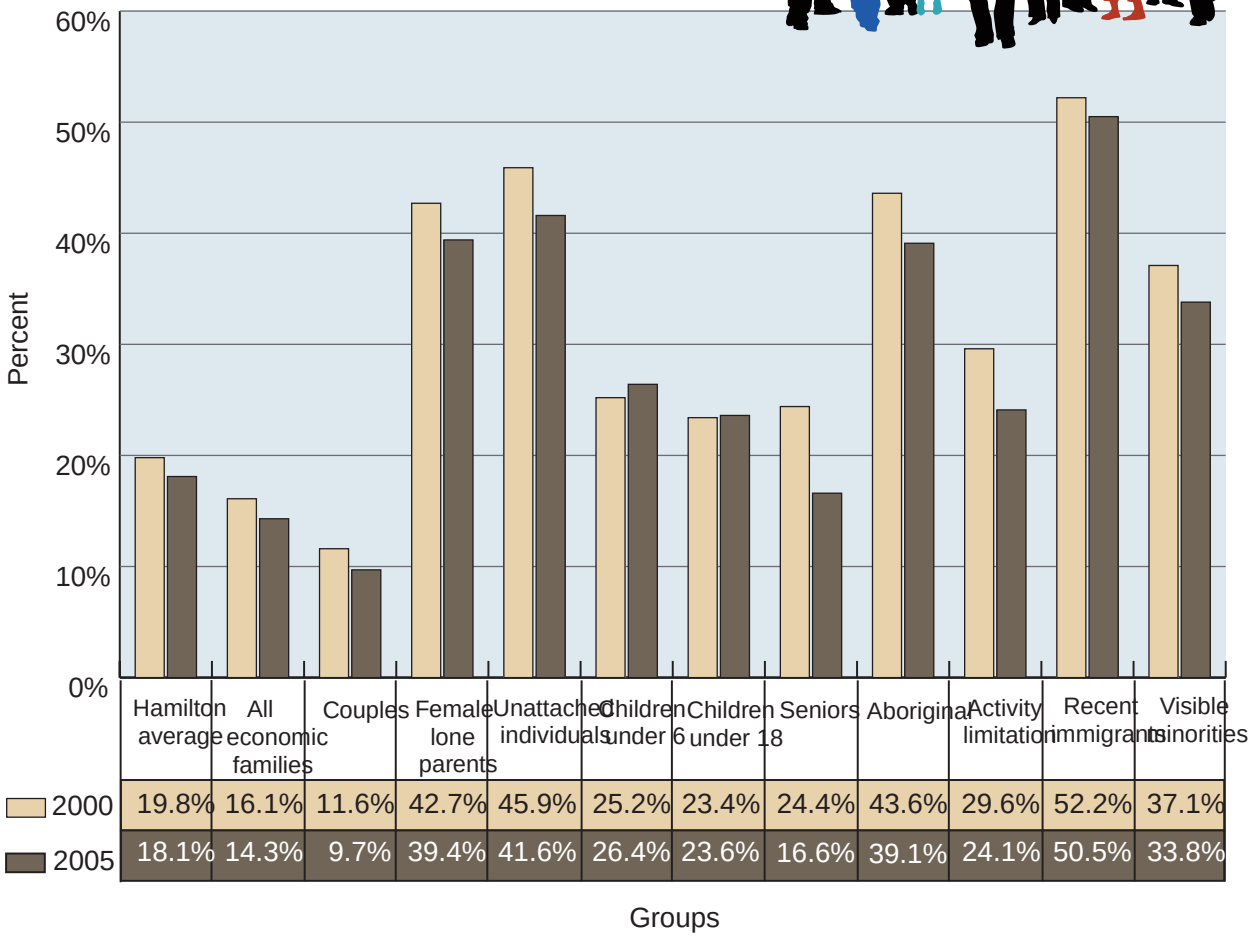
Source: City of Hamilton custom housing & income cross tabs (based on Statistics Canada, 2006 Census City of Hamilton Census Division)

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.

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 eral government to describe people with housing issues. Core housing need refers to household which are unable to a ord shelter that meets ade quacy, suitability, and a ordability norms.

A household is in Core housing needif 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

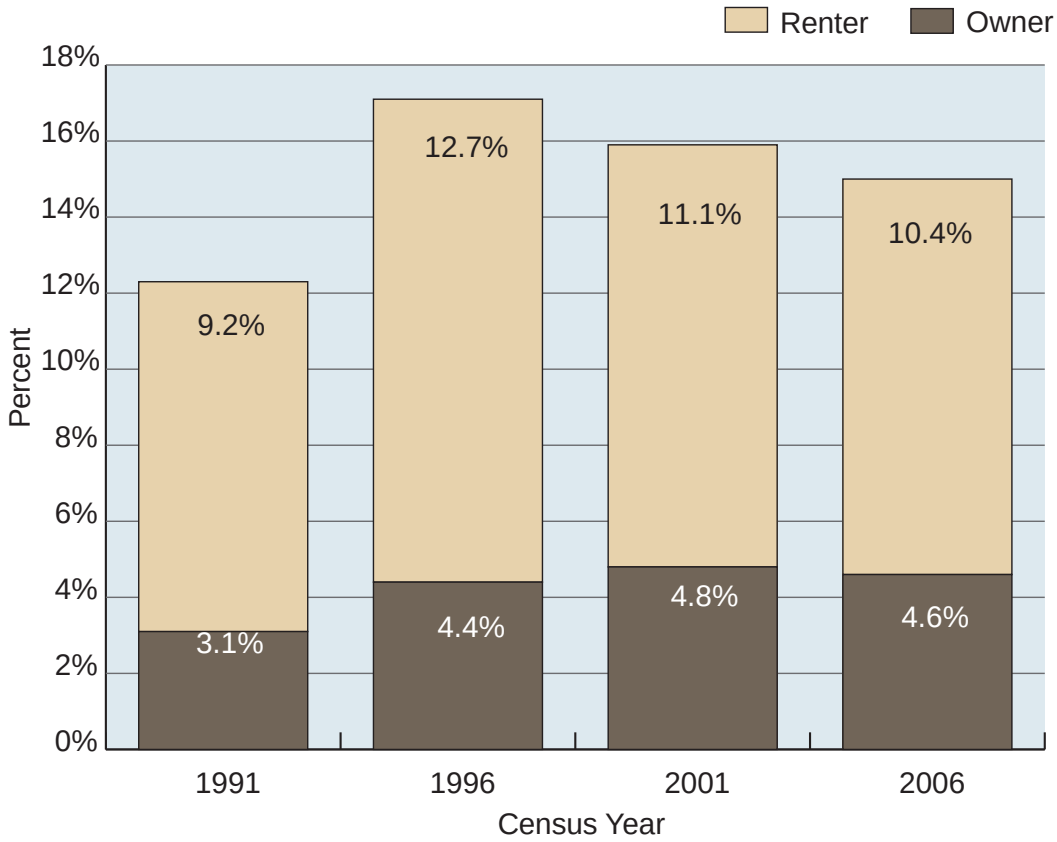
(paying more than 30% of income to shelter costs)

SUITABILITY PROBLEM

(housing that is too small for the size of household)

ADEQUACY PROBLEM

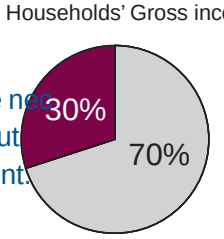
(housing that is in need of repair)



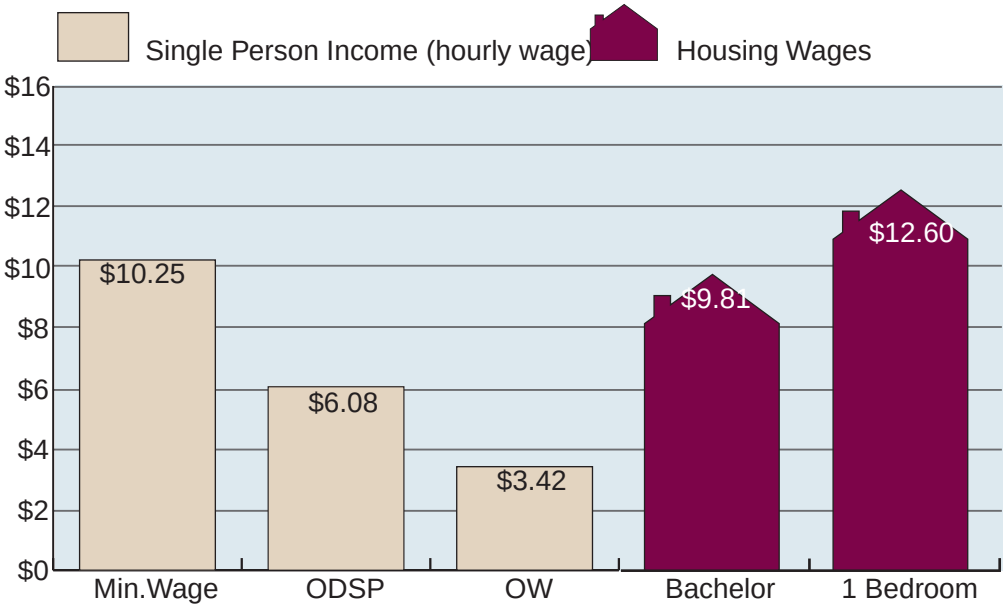
According to the 2006 Census, 10.4% of renter households and 4.6% of owner households in Hamilton were in core housing need. While there is a higher proportion of renter households in core housing need in Hamilton than owner households, the number of owner households in core housing need is significant. 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.

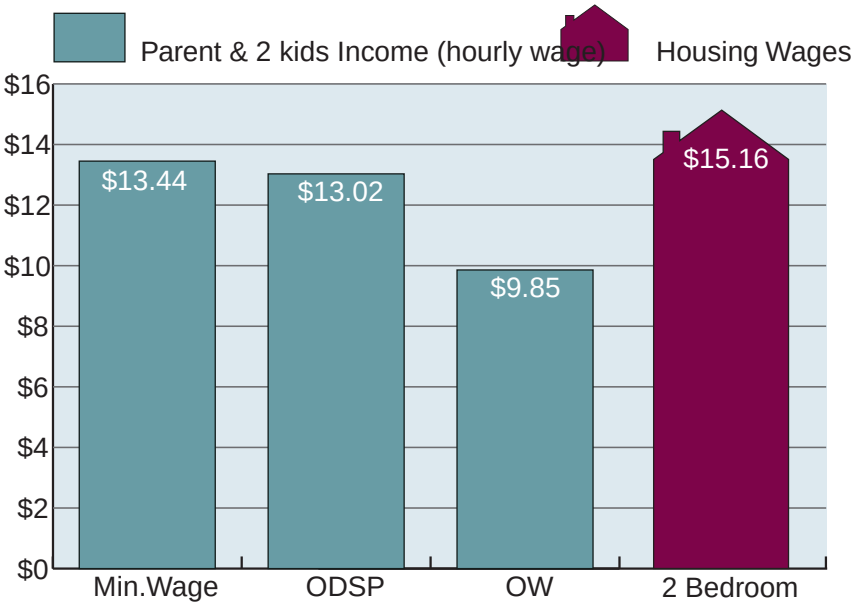
Housing Wage

HOUSING WAGE can be de ned as the gross hourly-wage nec essary to a ord the average market rent in Hamilton without paying more than 30% of gross household income on rent.



"A ordable" Housing= 30% or less of a house hold's gross income





DATA NOTES:

1) All amounts displayed assume a 40 hour work week.

2) A ordability 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 bene ts (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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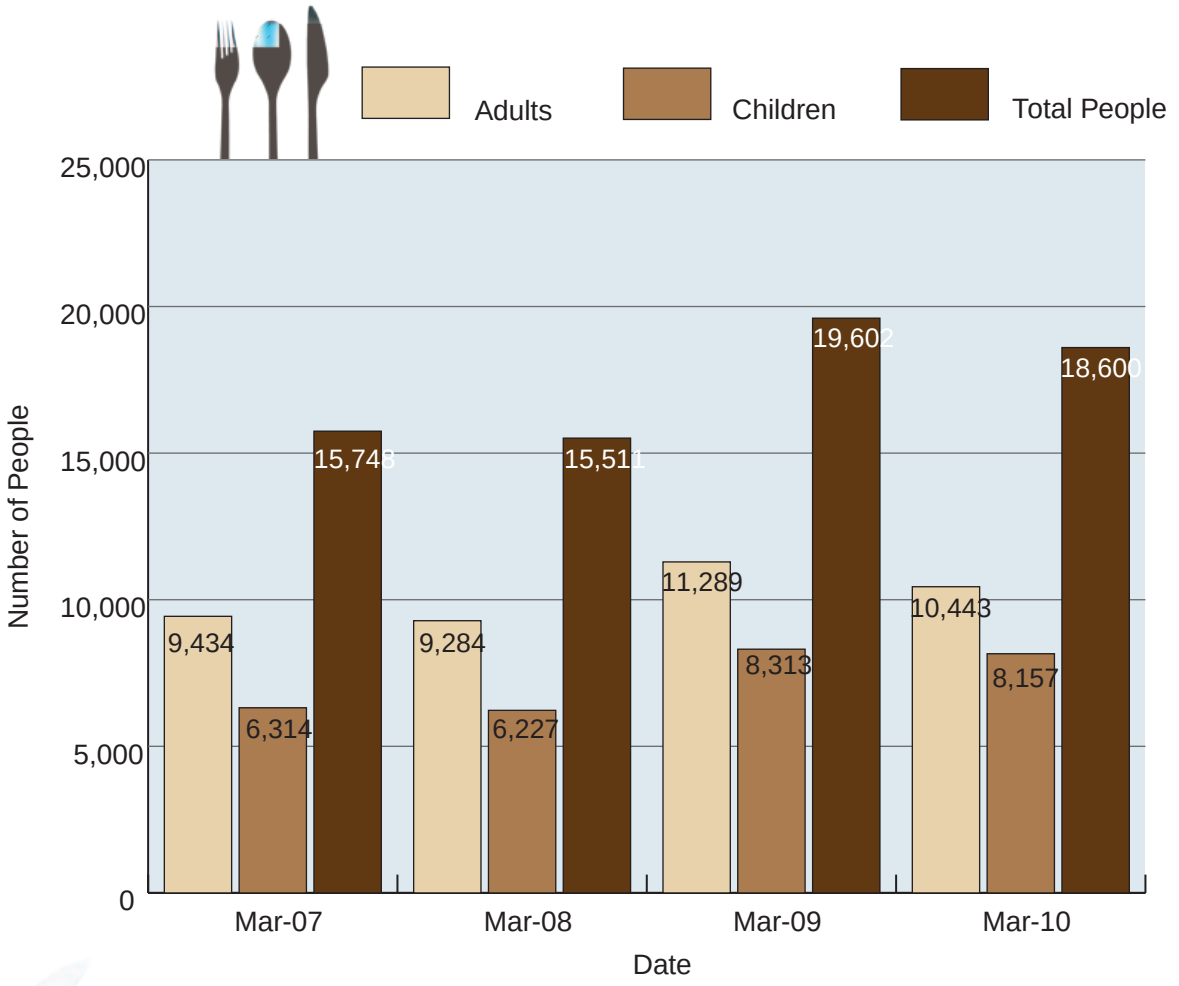
Food Bank Access in One Month, Hamilton 2007-2010

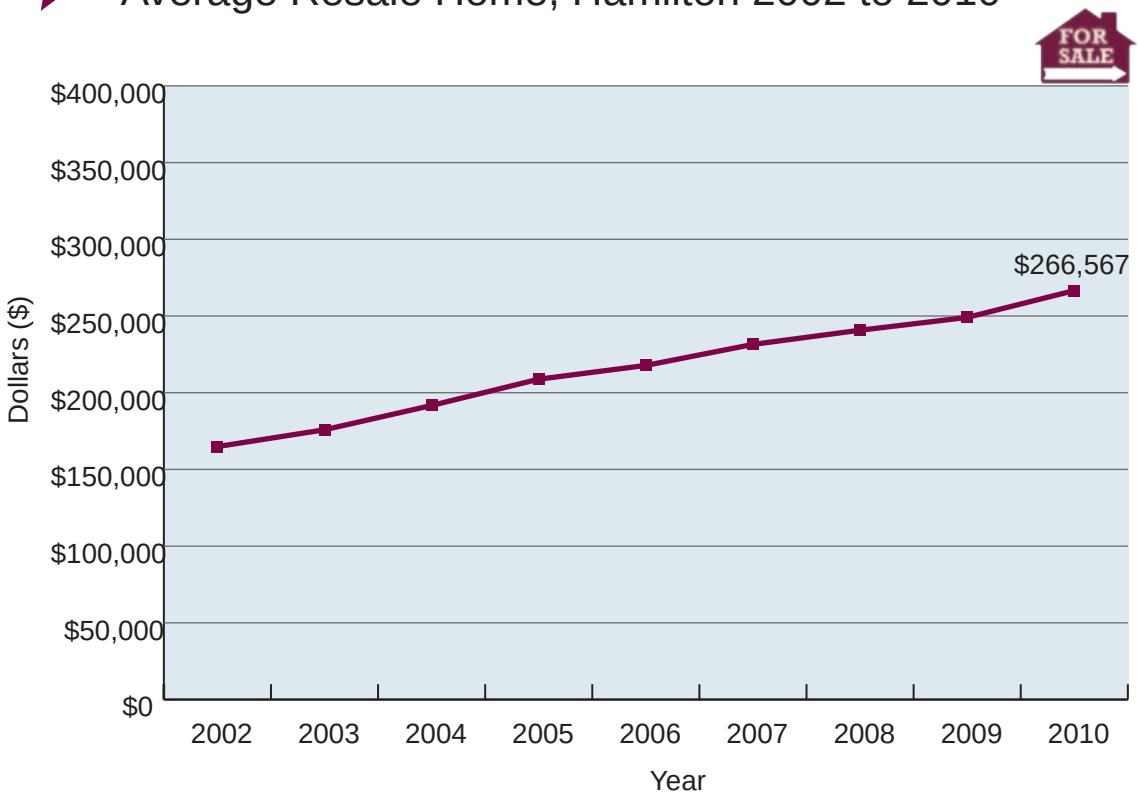


Source: Hamilton Food Share, Hunger Count 2007-2010

The links between housing a ord ability 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 a ordabil ity 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.

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.

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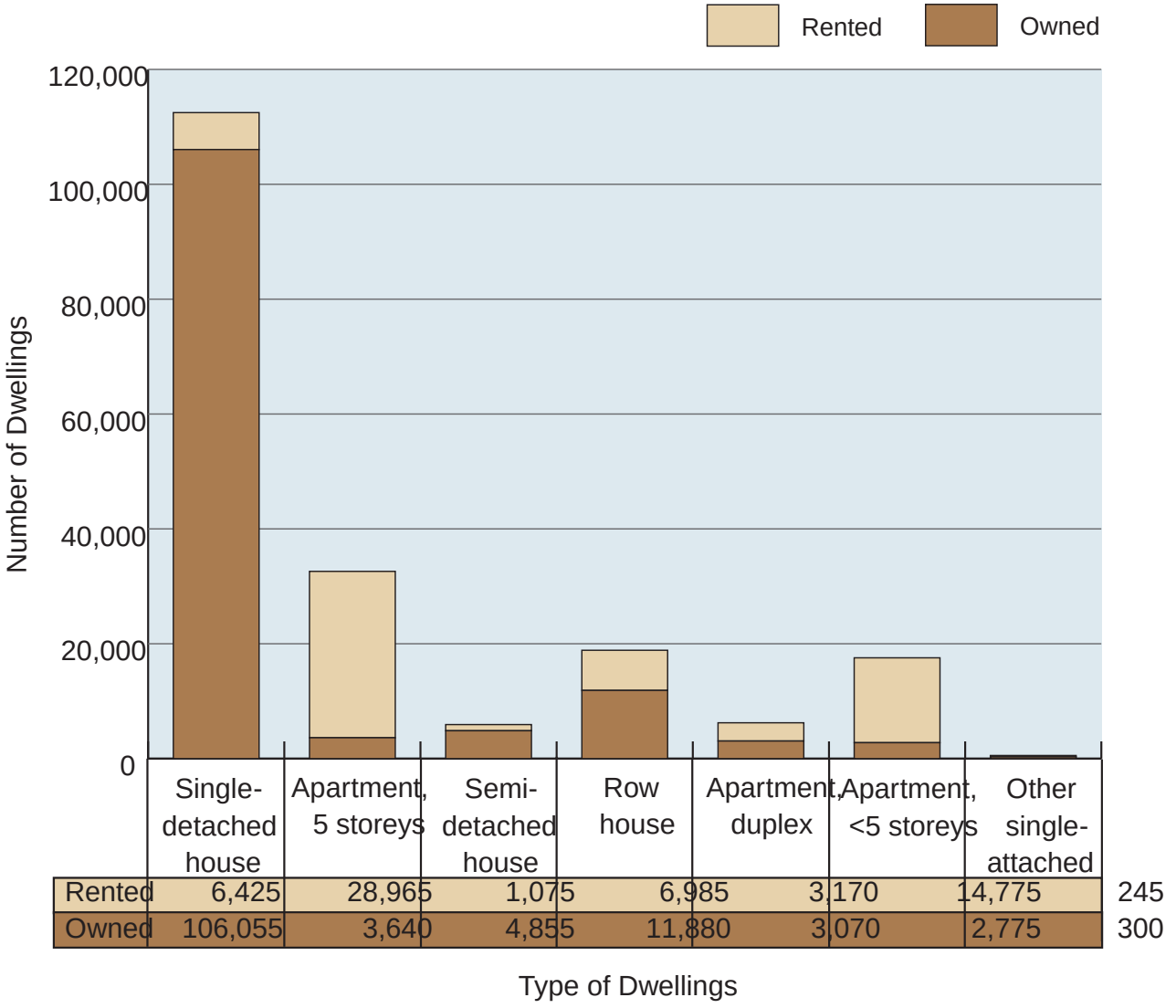
SECTION 4: HOUSING ASSETS

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

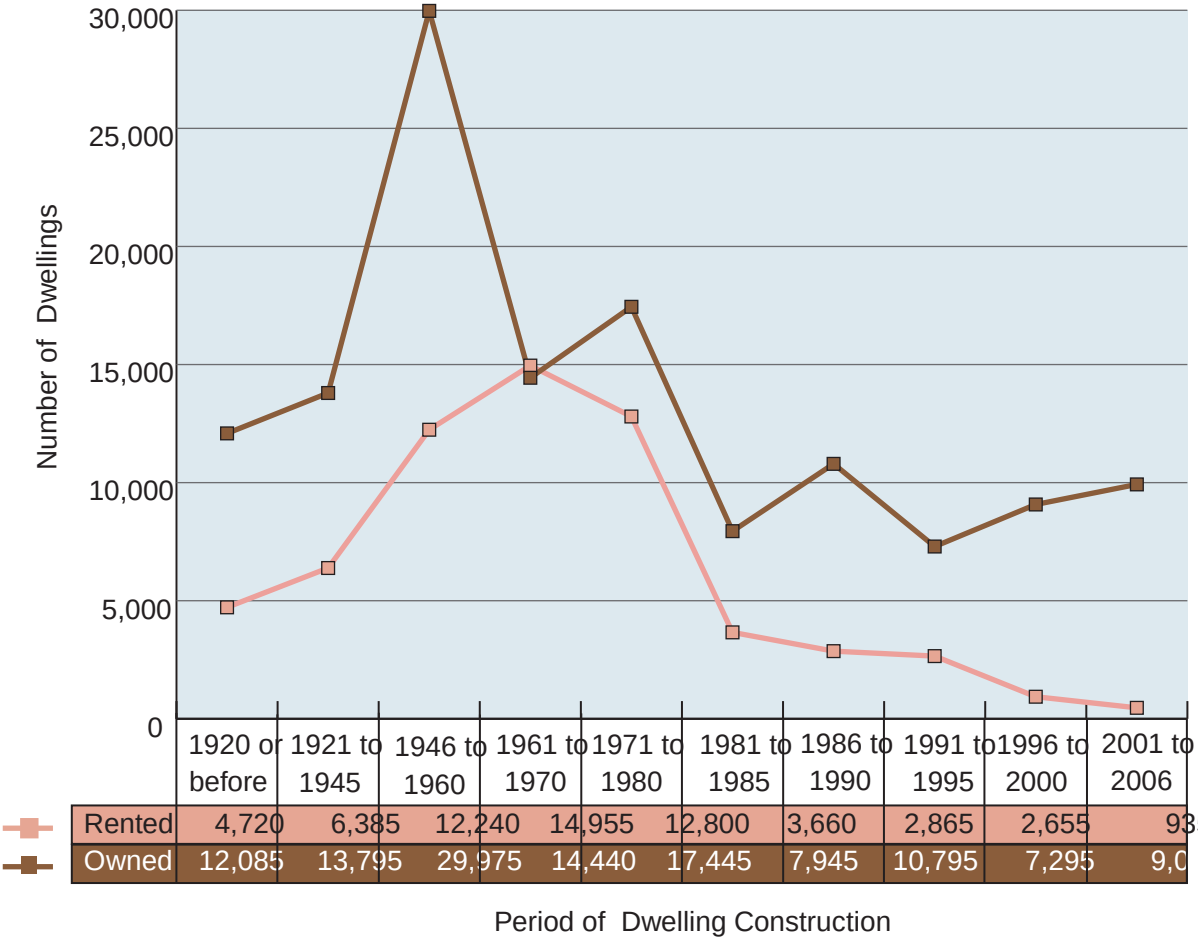


	Single-detached house	Apartment, 5 storeys	Semi-detached house	Row house	Apartment, duplex	Apartment, <5 storeys	Other single-attached	
Rented	6,425	28,965	1,075	6,985	3,170	14,775	245	
Owned	106,055	3,640	4,855	11,880	3,070	2,775	300	

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



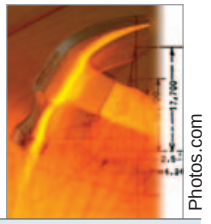
Source: Statistics Canada Census 2006 (Hamilton Census Division)

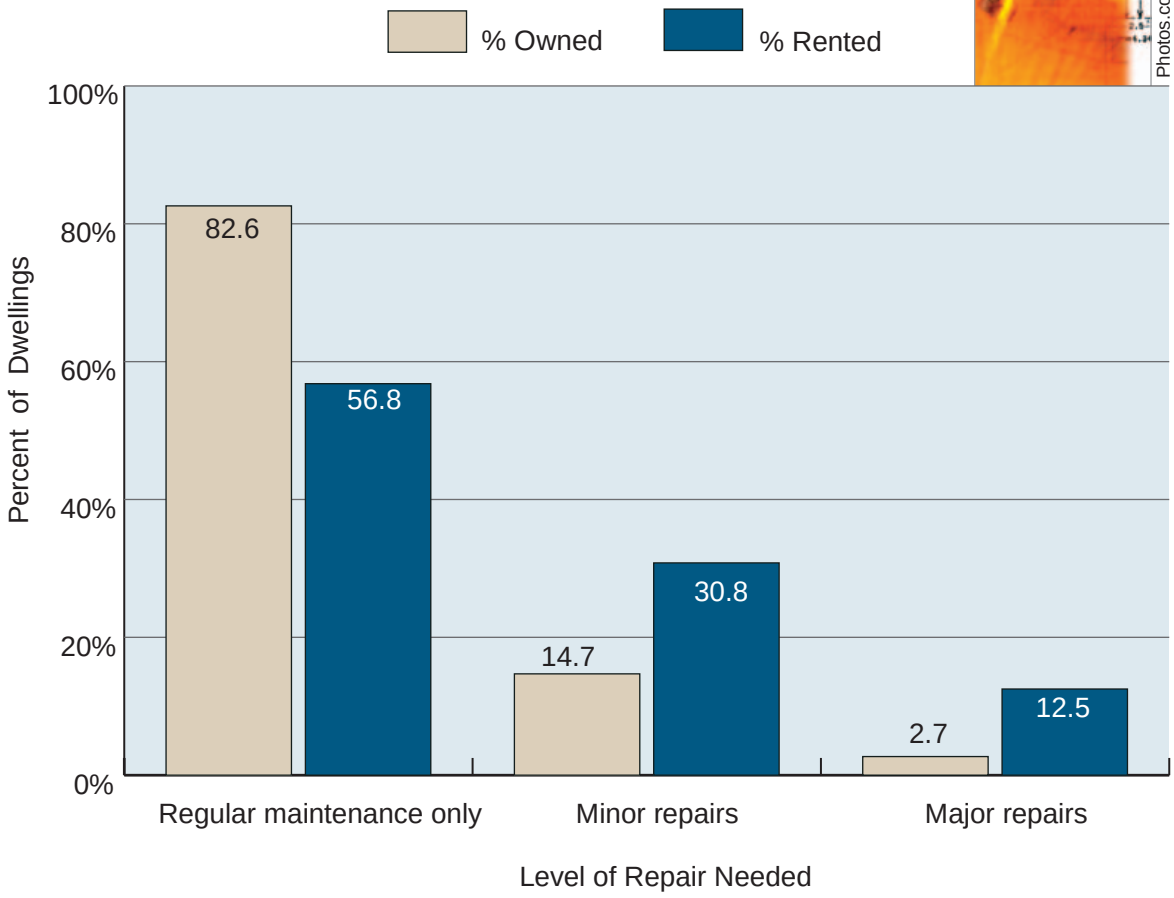
Hamilton's housing stock is aging. Most of the City's rental stock was built between the 1940s and 1980s, a time when a variety of federal and provincial government support programs were created to meet the growing demand for affordable housing.

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

731 new purpose-built rental housing units since 2003 through Canada-Ontario A ordable Housing Program (COAHP) (this represents most if not all the purpose--built rental housing in Hamilton)

Potential Losses: 1,489

Between 2001 and 2010, 1,489 units have been draft approved or registered for conversion to condominiums

Losses: 31

Between 2001 and 2010, 31 purpose–built rental apartment units demolished

Net Loss: 789

Last ten years: 789 units

Official Plan annual target for rental housing

O cial Plan annual target for rental housing: 629 units (125 units moderate income households, 252 lower income households)

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.

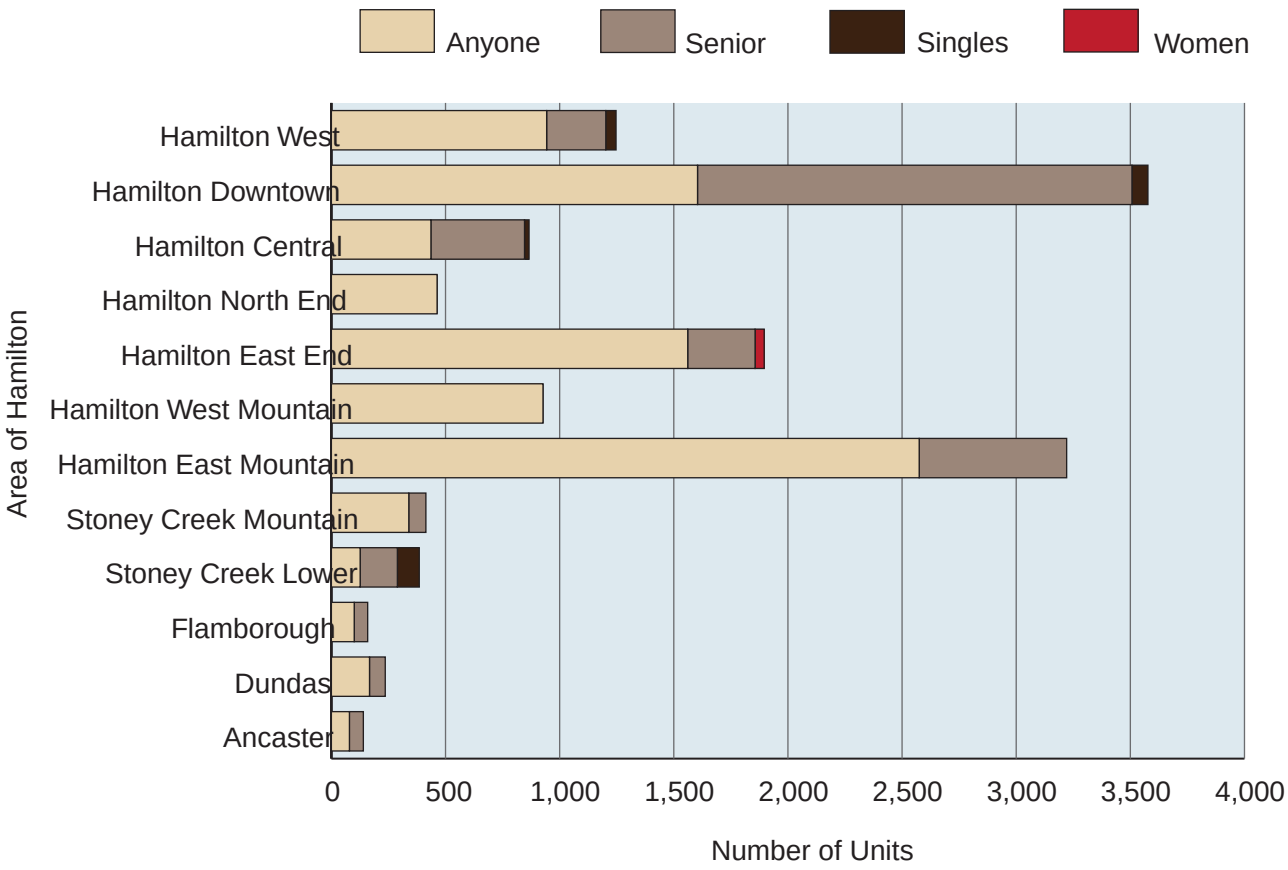
Unfortunately, Hamilton has not been reaching its supply targets for rental housing. This is not only due to the fact that new housing development is not financially feasible without government assistance, but also because the funding made available from senior level government housing programs has not 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 unde the Canada-Ontario A ordable 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 di culties 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 aċces sible for all mobility devices (walker, scooter, etc.,) for example, a ramp is provided o 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 nancial support to make rent a ordable for the ten - ants (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.

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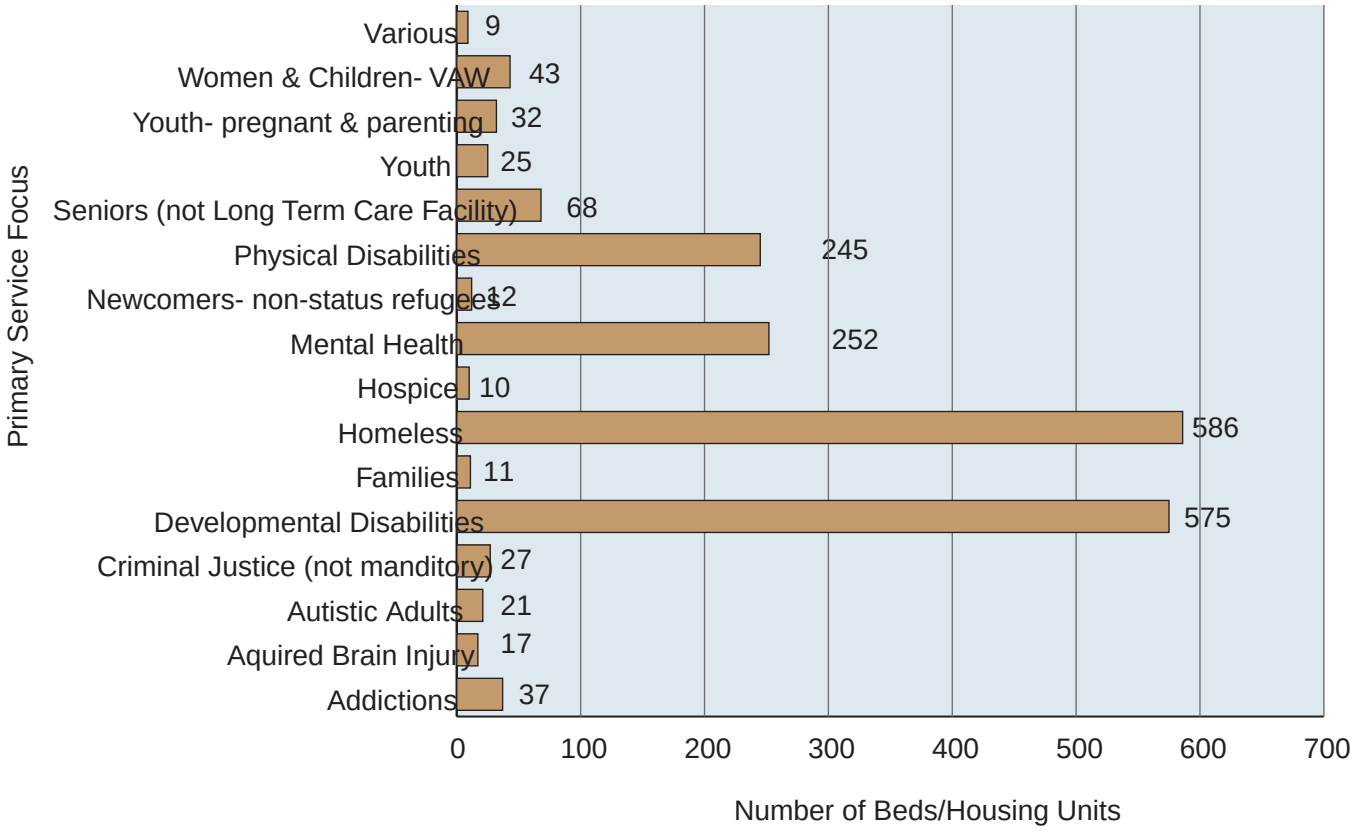
Housing with Supports in Hamilton, 2008/09
(not including Domiciliary Hostel Program)



Source: City of Hamilton Housing with Support Inventory conducted in 2008/09. Numbers based on information provided by housing with supports providers.

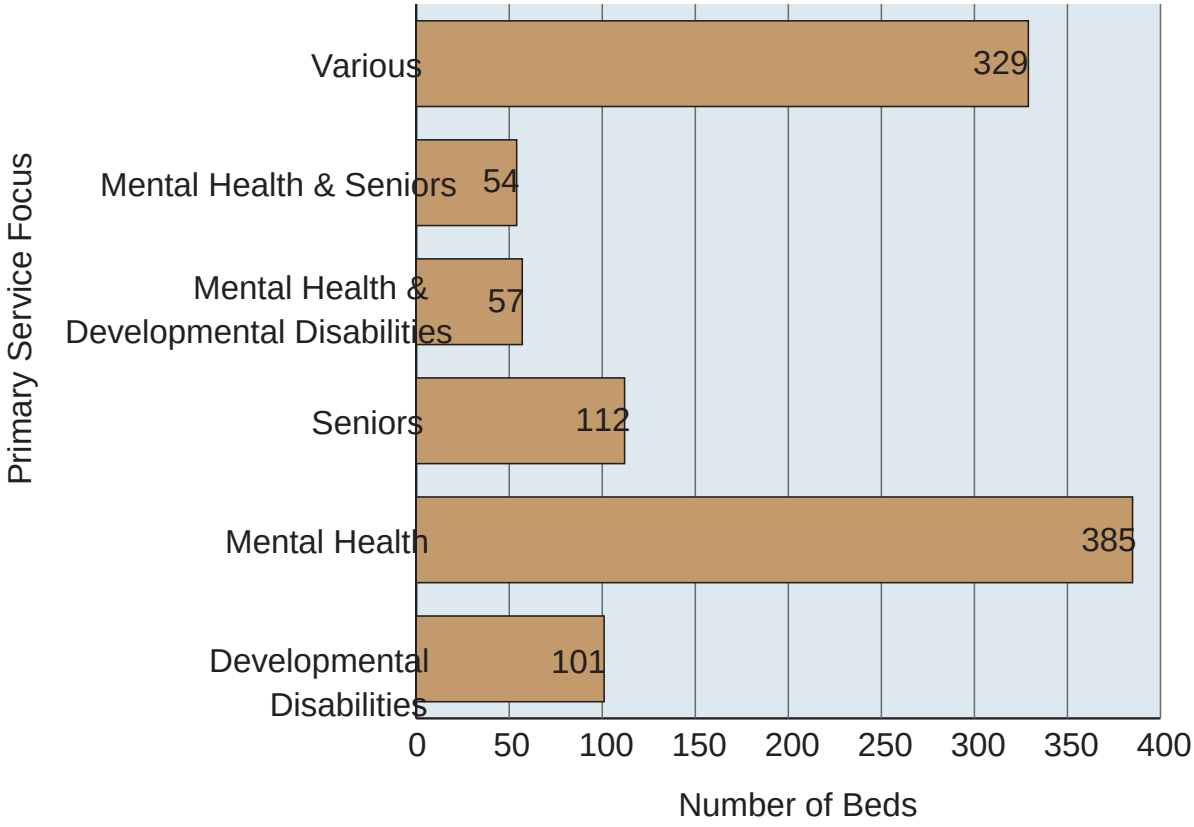
NOTES: Services included in the above numbers are: Claremont House, Wa House, Brain Injury Services of Hamilton, Woodview Manor, The Bridge; C Mental Health Association; Numbers Provided By Contact Hamilton; Good Townhouses, Hostels to Homes; Wesley Community Homes; Salvation Ar Centre Transitional Beds; Mission Services Jamesville; Good Shepherd H Dr.Bob Kemp Hospice, ACTT; Hamilton Program for Schizophrenia; Hom tian Care; St. Joe's Homes for Special Care; Public Health Mental Health C Shepherd Sommerville House, Micah House, Rygiel; March of Dimes; Hle Participation House; Conway Homes, Koo gaa da win Manitou; St.Joe's G lom Village, Wesley Youth Transitional Housing; Good Shepherd Brennan St. Martin's Manor; Grace Haven; Angela's Place, Phoenix Place; Good Sh Stage Scattered Units, Good Shepherd Satelite & Rent Supplement units.

City of Hamilton_BS_2011

Housing with Supports in Hamilton, Feb. 2011
(Domiciliary Hostel Program)

The Domicilary 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 Domicilary 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

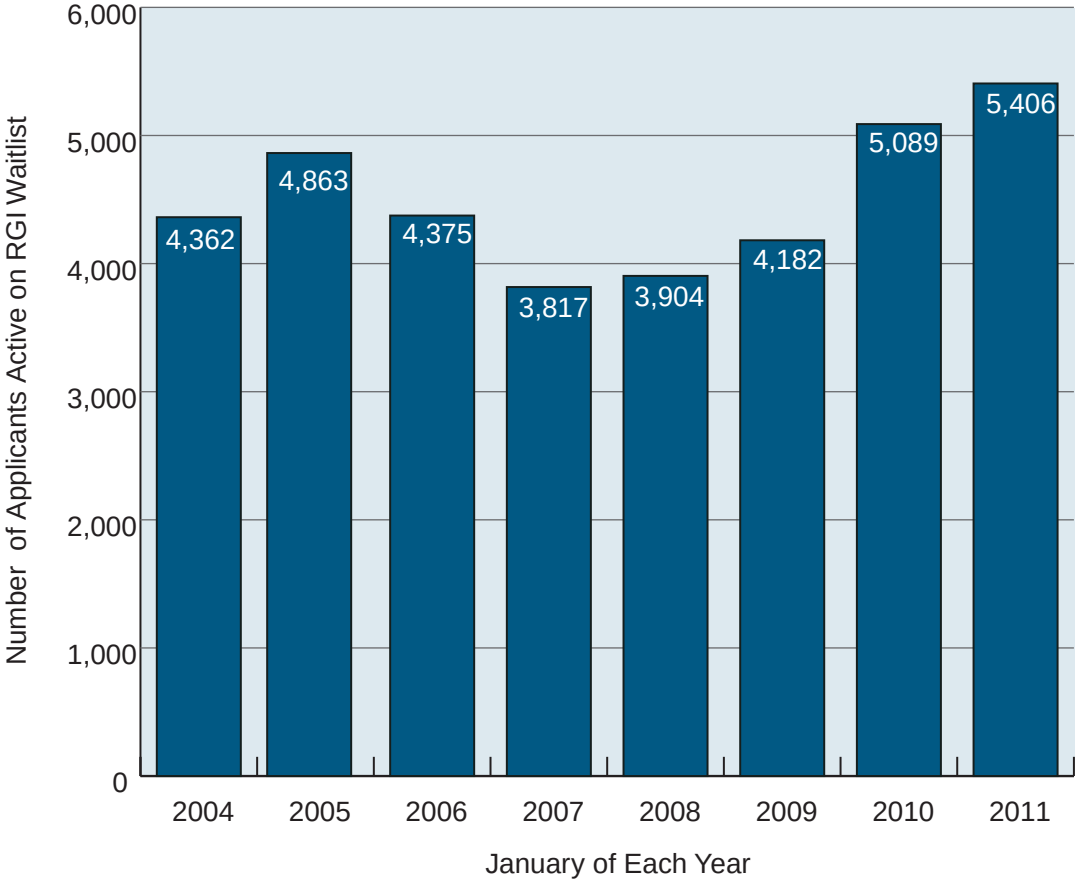
YMCA & YWCA in Hamilton

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.

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Some Access to Housing (RGI Waitlist) Facts

6,632 People have been housed since 2006

1,024 households were housed in 2010

- 64% Chronological (including newcomers, youth and homeless)
- 36% Victims of Abuse (VOA) and terminally ill.

Average length of wait was 19 months

- 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.

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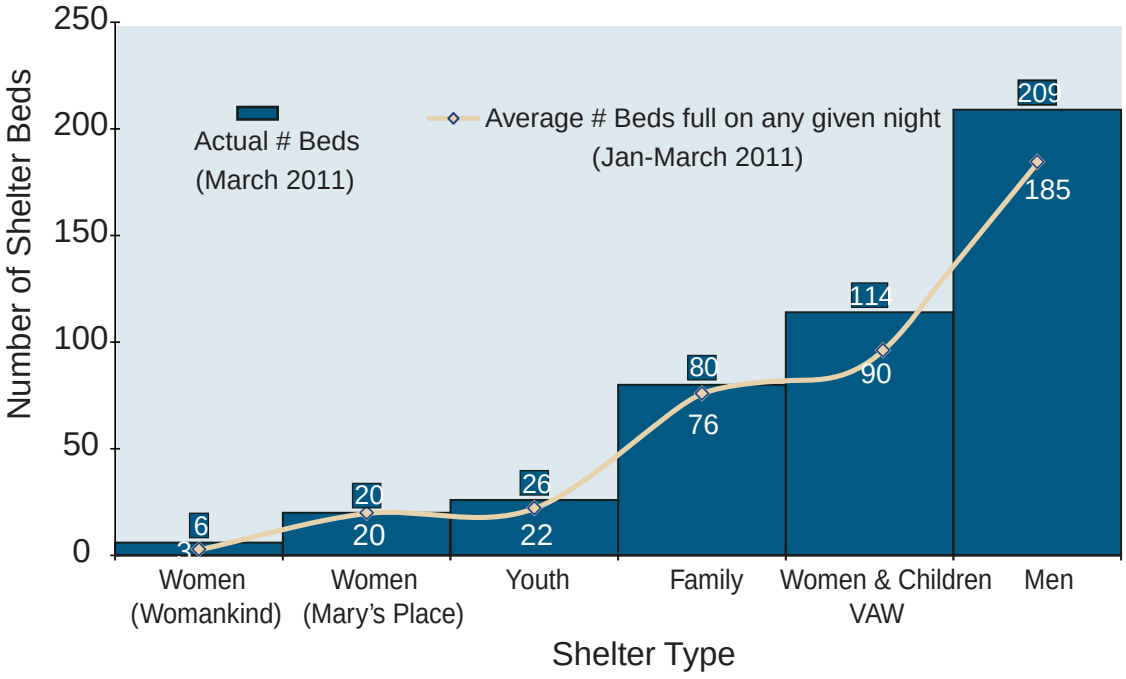
Average Number of Hamilton Shelter Beds Occupied on Any Given Night Jan to Mar 2011, By Shelter Type



Sources: City of Hamilton Hostels Unit Per Diem Billing (2010-11), Ministry of Community and Social Servcies Violence Against Women Hamilton Shelter Statistics (2009-10 & 2010-11)

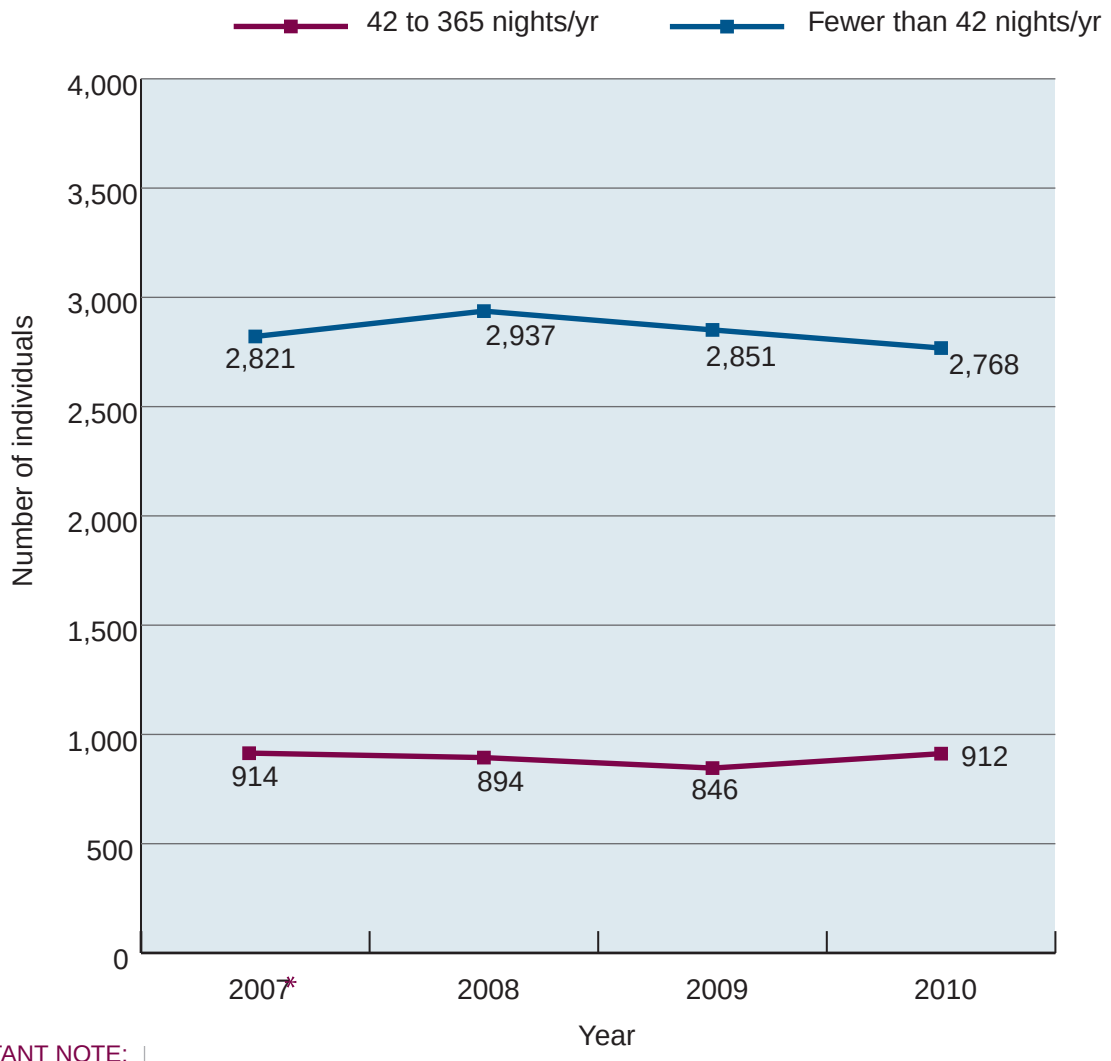
There are two different ways that emergency shelters are funded. Shelters for women and children fleeing violent situations- Violence Against Women (VAW) shelters- are funded directly by the provincial Ministry of Community and Social Services (MCSS). These shelters receive a set amount of funding to 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)



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.

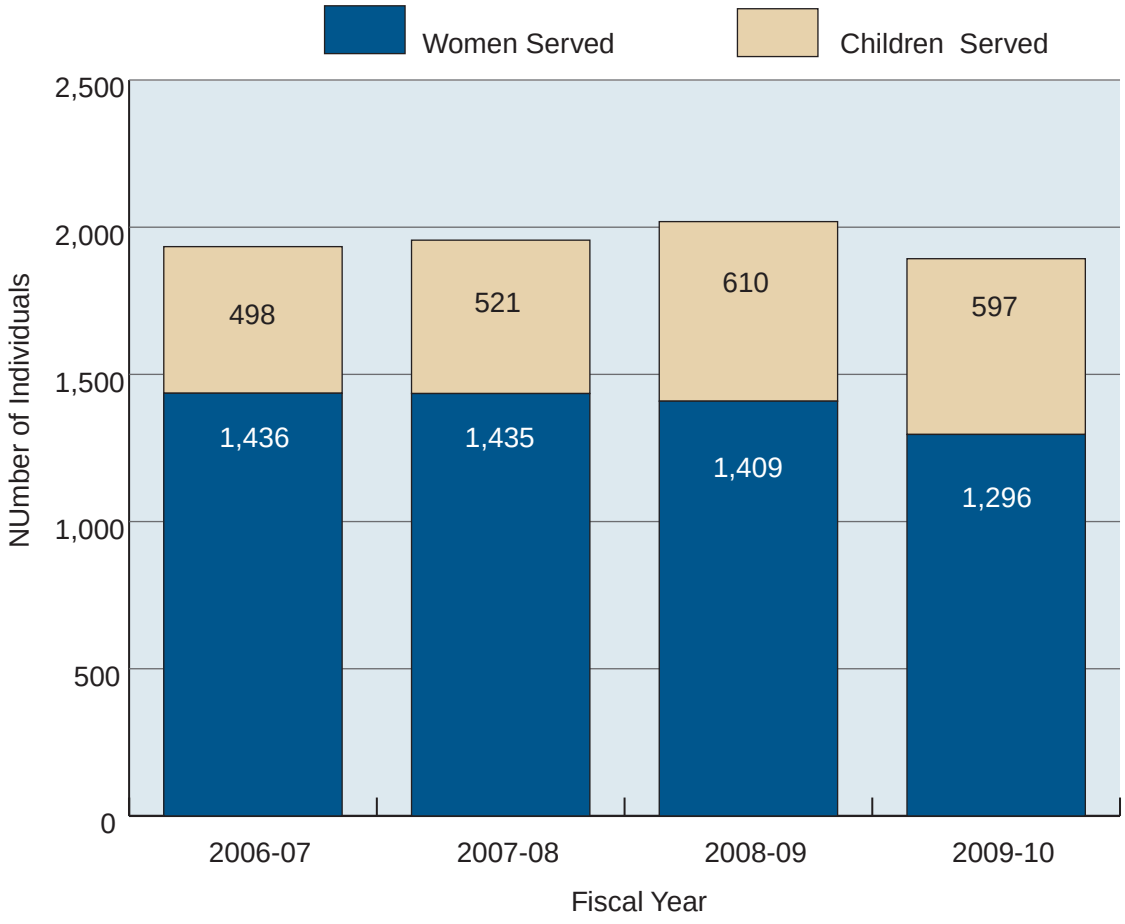
The number of individuals experiencing a longer term stay in emergency shelters (e.g. more than 42 days) was 912 in 2010 which is an 8% increase since 2009 but consistent with the long term shelter use in 2007.

* 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.

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.

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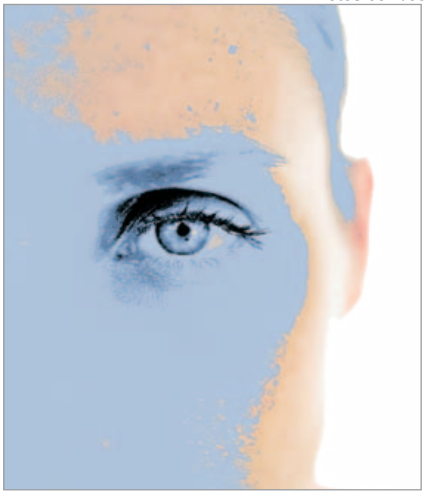

VAW* : Violence Against Women

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

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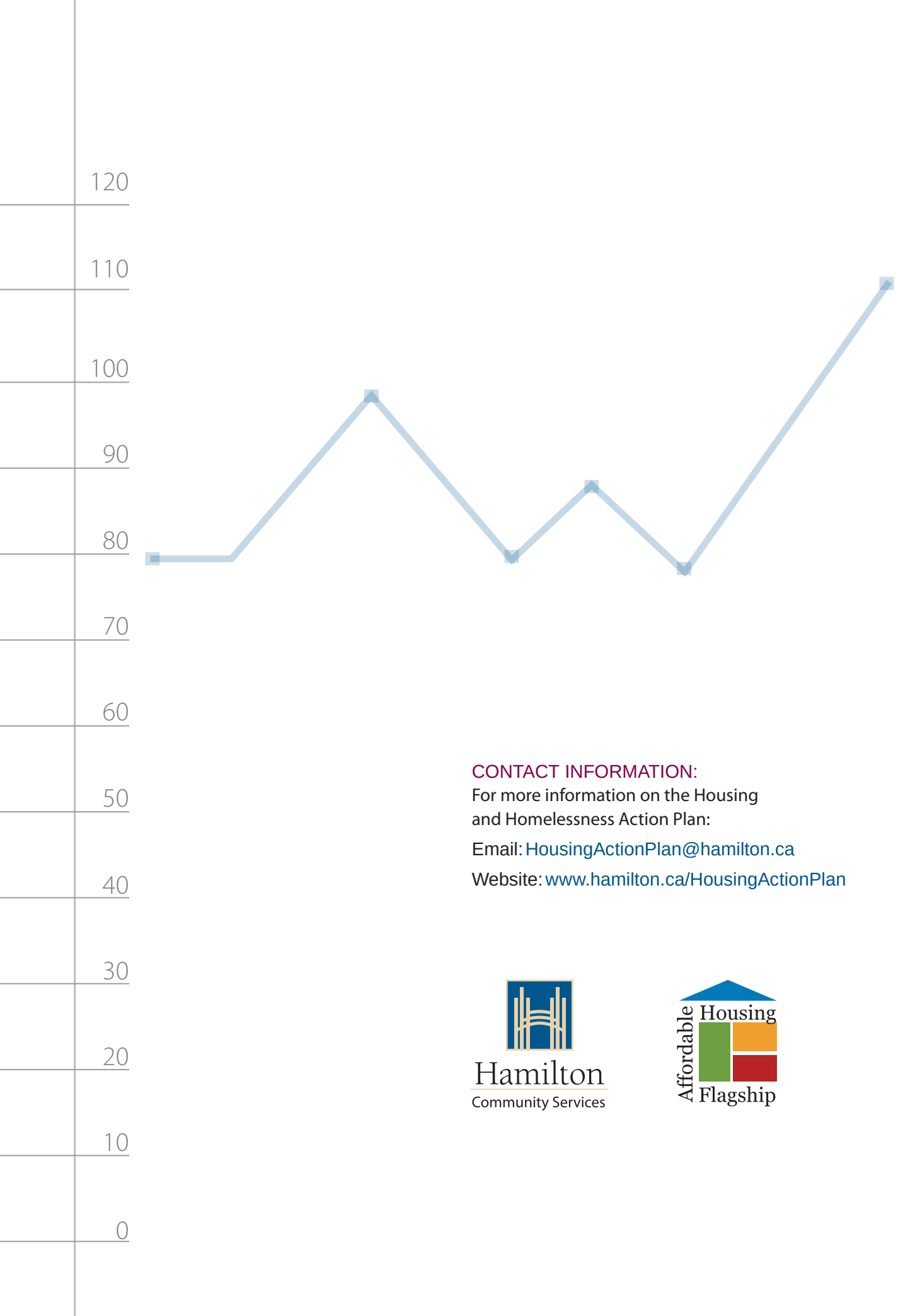

CONTACT INFORMATION:

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