

November 27, 2020

Dear Councillor:

The Board of the First Unitarian Church of Hamilton endorses the urgent call of the Hamilton city hall protestors to increase investments to ensure safe, adequate, affordable housing for all Hamiltonians.

And we strongly urge measures to speed up approval and production of the thousands of units of affordable housing needed to achieve that goal, and to provide the supports some people need to remain housed.

We share the city's aspiration that "everyone in Hamilton has a home," which we view as essential to fulfilling our affirmation of the inherent worth and dignity of every person. We support the city's goal of ending chronic homelessness by 2025 and reducing and preventing short-term homelessness, goals that can be achieved only with significant increases in the supply of affordable housing.

Before the current protests, before COVID, the lack of affordable housing in Hamilton was a crisis, as the city's Director of Housing, Edward John, said at the city's Housing Summit in 2019. The COVID crisis has simply underlined how critical the issue is, and the clear link between safe, adequate, affordable housing and household and community health.

In addition to 800 people known to be chronically homeless and the 1,900 people temporarily homeless each year, there are 55,000 Hamilton households paying unaffordable housing costs—30 per cent or more of their pre-tax income—and 16,000 of those households pay at least *half* their income for housing, putting them at serious risk of losing their homes.

Evictions are rising. Affordable rental units are becoming even harder to find, even for those with fulltime jobs, including those in many of the essential jobs that are key to getting us all through the COVID crisis—for instance, in long-term care homes, food distribution, cleaning, and deliveries.

In its 2013 Housing and Homelessness Action Plan, the city of Hamilton set a goal of approving 300 new affordable units a year, just to keep up with growth, but hasn't been able to meet that goal. It set a goal of halving the wait list for subsidized units, but unfortunately, the need is so high that the waitlist has grown instead, by 13 per cent. Most of those households paying half their income for housing are not receiving rent supplements.

Most of the major increases in needed investments must come from the federal and provincial governments, but there is more the city can do.

We call on the city to:

- fast track approval of all applications for affordable housing, with deadlines for comments from all departments. Delays add costs and leave people at risk.
- sell surplus city lands for \$1 to non-profit and co-operative housing providers. Lower land costs will allow for lower rents and this city contribution can leverage larger investments from competitive federal funding programs such as the National Housing Co-investment Fund.

- provide grants or low-interest loans for creating secondary dwelling units, with the grants or loans conditional on keeping rents affordable for several decades; and provide technical advice to help and encourage city residents to create secondary units.
- protect tenants from renoviction by taking steps, when a landlord applies for building permits for renovations, to ensure that all affected tenants are aware of their *Residential Tenancies Act* rights during renovations, that tenants are aware of the possibility of legal advice through the Hamilton Community Legal Clinic, and that their rights, including alternative accommodation, compensation and return, are in fact met.
- fully or partially match the \$10.8 million from the federal Rapid Housing Initiative to double the impact of that effort to quickly create new affordable housing units. This investment would be in addition to promoting and supporting local applications for the Rapid Housing Initiative Projects Stream.
- reconsider a city land transfer tax, to determine if it could apply only to above-average-priced homes, with the proceeds to fund more affordable housing or rent supplements.
- urge the federal and provincial governments to adopt the measures below.

We call on the provincial government to:

- match the federal government's Rapid Housing Initiative funding of \$1 billion, to double the impact in creating urgently needed housing now.
- triple or quadruple funding under the Canada-Ontario Community Housing Initiative and the Ontario Priorities Housing Initiative. The province's commitment to the city of Hamilton will average \$5.8 million between 2019-20 and 2021-22, which is less than a third of the \$21.3 million the city received in the three years prior to 2019-20 from the predecessor programs, which were less than needed.
- act to prevent money laundering in real estate, which pushes up the cost of housing, mortgages and rent, including measures to identify beneficial owners
- immediately restore the moratorium on evictions for non-payment of rent through this COVID winter
- ensure that no tenant is evicted without having the opportunity for a hearing before the Landlord and Tenant Board, including tenants who signed re-payment agreements for rent arrears if those tenants did not have a hearing when they signed the agreement.

We call on the federal government to:

- speed up approvals of applications for funding under the National Housing Strategy to allow projects to begin as soon as possible, both to meet housing needs and to create the good jobs and economic spinoffs that are needed now.
- quickly approve CityHousing Hamilton's application for \$170 million or more in funding to renovate its existing stock of housing units, to preserve existing rent-geared-to-income units and return to use units that are currently unusable.
- approve the Hamilton is Home proposal to create 3,000 affordable housing units over the next three years, and advance money as quickly as possible to get construction started soon.
- triple funding under the National Housing Strategy, to eliminate core housing need by 2030. The National Housing Strategy goal is to lift 530,000 Canadian households out of housing need. Even if that goal were met—and the Parliamentary Budget Officer has questioned

whether the funding is adequate to do so—there are 1.6 million households in core housing need, 1.1 million of whom will not be helped unless much greater investments are made.

- move much of the 10-year National Housing Strategy spending into the next two years.
- prioritize creation, with and for Indigenous groups, of an Indigenous National Housing Strategy that covers First Nations, Inuit and Metis but also urban, rural and northern Indigenous people
- act to prevent money laundering in real estate, which pushes up the cost of housing, mortgages and rent, including measures to identify beneficial owners
- restore the high capital cost allowance allowed before 1971 to encourage private-sector rental housing construction, contingent on rents being set well below average market rent.

Numerous studies have shown that investments in affordable housing produce significant economic and, as important, human benefits. Investing in affordable housing creates jobs and economic spinoffs, boosts the after-housing-cost income of families who will spend that money in their communities, and improves educational, social outcomes and health outcomes. Housing someone, even if they need support services, is much cheaper than the cost of shelters and emergency health care if they are homeless.

Together, our governments can make a real dent in our affordable housing challenge. At a time when the need has never been more obvious, we urge your support for these proposals.

Sincerely yours,

Irene Laurie, President of the Board,  
First Unitarian Church of Hamilton

Cc: All local Members of Provincial Parliament

The First Unitarian Church of Hamilton has been part of the Hamilton community since 1889. It has about 200 members who live in all parts of Hamilton and Burlington. Its mission is to nurture each other, serve the community and inspire action that heals the world. We engage in a range of social justice work, including education, advocacy and fundraising on the issue of affordable housing. For the past five years, we have organized public forums, congregational education efforts and annual National Housing Day worship services. We have attended dozens of meetings on housing and submitted briefs to all three levels of government. Our congregation has raised more than \$40,000 for Sacajawea Non-Profit Housing Inc. for its new affordable housing building at 18 West Avenue South.