

MARKET RENTAL HOUSING

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EXPLORING THE STATE OF HAMILTON'S RENTAL MARKET PLACE

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1.0 Executive Summary

1.1 Introduction

CityLab Semester in Residence (SIR) is a program offered by McMaster University through CityLab Hamilton that connects community leaders, post-secondary students, and city staff to tackle current issues in Hamilton [1]. During the Fall 2022 semester, students worked in small groups to aid in addressing housing sustainability across different parts of the housing continuum (Figure 1). The objective of this project was to provide recommendations for the City of Hamilton's Housing Sustainability and Investment Roadmap (HSIR) (See Appendix A). The student group composed of students Noor AL Omran, Aveena Sriharan, Val Flores, Jazz Walia, and Ericka Hamilton, was focused on the continuum's market rental sector.



Figure 1. *The Housing Continuum.* [2]

This project was centred on exploring the issues that Hamilton tenants face in the rental marketplace. Today, renters in Hamilton are unable to afford housing due to increasing living costs and low wages. With increasing rent prices over the last few years and a lack of security because of “renovictions” and informal evictions, residents are struggling to find affordable and suitable housing [3]. Tenants are also experiencing difficulty moving up the housing continuum and are instead regressing backwards. Another important component of market rental housing is student housing. Within Hamilton, students are experiencing difficulty finding affordable and adequate housing. Students are not provided with sufficient education on navigating landlord-tenant relations, tenant rights, and the overall leasing process. Altogether, these issues point to a gap in market rental housing that must be addressed. With this in mind, the market rental housing group was tasked with consulting community stakeholders and providing recommendations to the City of Hamilton on strategies to improve market rental housing.

1.2 Timeline

The market rental housing project spanned 3 months, from September to November 2022. In September, the team developed a project agreement that outlined an overview of the project, goals, timelines, relevant stakeholders, and deliverables (See Appendix B). During Phase 1 and 2 (September 6th to October 6th), the student team gathered information on the rental marketplace and identified a list of relevant stakeholders to contact. From October 17th to November 18 (Phase 3), the team conducted individual interviews with relevant stakeholders in order to gauge different community perspectives on current issues surrounding market rental housing. These interviews were followed by a group dialogue with stakeholders in order to

provide space for cross-collaboration. The interviews and stakeholder dialogue then informed recommendations made to the city for the HSIR during the last phase of the project.

1.3 Findings

The student team identified a number of core findings from the stakeholder conversations and community dialogue. These findings helped inform future recommendations to the city, and are listed below:

1. There is a **need for more collaboration between stakeholders**; for example between the city and tenants, and between tenants and landlords.
2. The **Landlord and Tenant Board (LTB) is backlogged** and requires additional support to get back up to date.
3. There is a **lack of accountability from the City of Hamilton and McMaster University** in regard to the lack of supply of student housing and lack of education on the rental process.
4. The **increase in residents moving to Hamilton from the GTA has increased rental prices** and decreased the housing supply for residents already living in Hamilton.
5. While affordable housing [4] is important, a **larger emphasis should be placed on “attainable housing,”** which may not fit the affordable definition, but is still reasonably priced.

1.4 Recommendations

The student team proposed the following recommendations to the city:

1. Create a **condensed database for rental properties** to ensure listings are suitable and meet property standards, thereby allowing residents to avoid fraudulent listings. Enforce property standard laws in order to **increase the quality of housing** in both residential properties in Hamilton and residential buildings at McMaster University
2. Collaborate with McMaster University, Mohawk College, ACORN Hamilton, and Rent Smart Education and Support Society (RSESS) to formulate **information campaigns that educate** residents and students on tenant rights, the rental process, and tenant responsibilities.
3. Establish **liaison programs** between the city and stakeholders. These groups can address disconnect between stakeholders as well as provide a space for collaboration on future ideas and solutions. Three recommended groups include:
 - Tenants, landlords, and the city
 - Developers and the city
 - Mohawk college, McMaster University, and the city
4. Create a **tenant assistance pilot program** to aid tenants experiencing renoevictions or demovictions. The focus of this program would be providing financial support and creating transparency between tenants and landlords through various partnerships. For example, the city can partner with hotels and Airbnb operators to provide short-term rentals for individuals who are temporarily unhoused. Another potential partnership could be between the city and the Mohawk Skilled Trades program to perform renovations of rental units. This can then incentivize landlords to rent these units to the original tenants at an affordable rate.

2.0 Introduction

2.1 Context

The City of Hamilton is currently facing an unprecedented and multi-faceted housing crisis. Housing affordability has been profoundly impacted by stagnant wages, rising inflation costs, and the COVID-19 pandemic. Wages have not increased nearly as much as residential land costs, rental prices, and in accommodation to the current cost of living. As a result, Hamilton faces a significant challenge in meeting residents' diverse housing needs across the housing continuum [4].



Figure 2. The housing continuum as defined by the Canada Mortgage and Housing Corporation (CMHC). This project's current focus is in regard to the 'MARKET HOUSING' section of the continuum [4].

Hamiltonians face an inherent difficulty in moving up the housing continuum, from affordable to market housing. Despite increasing need, Hamilton residents are struggling to make the transition from affordable ownership to market ownership. Consequently, first-time homeowners are “missing the middle” by turning to market rental housing or remaining in affordable housing even when it no longer meets their needs. Similarly, current renters face increased difficulty in making the transition to home ownership due to financial pressures and the current availability of affordable homes.

Furthermore, tenants in Hamilton face a number of additional issues in relation to affordability. Presently, Hamilton tenants are experiencing concerns with tenant advocacy and rights, informal evictions and “renovictions,” rental quality, and landlord-tenant relations. A large bulk of Hamilton’s rental housing was built between 1946 and 1980, and over 5,000 of Hamilton’s rental housing units are in need of major repair [5]. The lack of reinvestment in ageing rental stock and the disrepair of rental units have caused tenants to live in substandard housing. In addition, over the past few years, Hamilton has been plagued with an increase in “renovictions” and informal evictions [6]. In the phenomenon known as “renovictions,” landlords have turned to evicting tenants under the guise of renovations in a bid to upgrade their units and increase rental unit pricing, effectively displacing their current tenants [5,6].

Moreover, a large population of Hamilton’s rental marketplace is the student population; composed of students from McMaster University, Mohawk College, and Redeemer University.

Currently, students are experiencing a lack of supply in affordable housing, landlord mistreatment, and insufficient education regarding tenant rights, landlord-tenant relations, and the rental application process. University, college, and post-graduate students are finding that their institutions do not have enough student-specific housing, and there is a rampant need for support in regard to both on-campus and off-campus housing.

This report outlines the exploration strategy, findings, and recommendations emerging from our project findings, course assignments, stakeholder conversations, and community dialogue. Fundamentally, the purpose of this report is as follows: highlight findings and synthesise information in an accessible manner, showcase current issues in the Hamilton rental marketplace with regard to two prongs: 1) the student population and, 2) movement across the housing continuum, and finally, showcase potential opportunities for the co-creation of short-, medium-, and long-term solutions.

2.2 Background

CityLAB Hamilton is an innovation hub that brings together student, academic, and civic leaders to inspire, energise, and build a healthy, sustainable, and more vibrant Hamilton by co-creating and designing real-world projects. CityLAB is a collaboration between the City of Hamilton, McMaster University, Mohawk College, and Redeemer University. The CityLAB Hamilton Semester in Residence (SIR) program is a 3-month experiential learning course that matches students with city staff and local community organisations to work on a specific project [1,7]. From September to December 2022, students were tasked with working on a specific area of the housing continuum alongside city staff with regard to the City of Hamilton Housing Sustainability and Investment Roadmap (Appendix A). This report will highlight the work of the group tasked with navigating and exploring the current state of market rental housing in Hamilton.

3.0 Exploration Process

In order to understand the housing crisis and gauge the full scope of the issues affecting the rental marketplace in Hamilton, the team gathered information from varying perspectives of stakeholders who are involved in market rental housing. The team held stakeholder meetings with CityHousing Hamilton, Elite Developments, City staff, ACORN Hamilton, the Hamilton District Apartment Association (HDAA), and the McMaster Students Union (MSU). The team hosted a community dialogue on Monday, November 14th, 2022 to which all of the aforementioned stakeholders were invited to.

CityLAB Semester In Residence aims to foster an inclusive and equitable space to produce meaningful community engagement work for the City of Hamilton. In doing so, several steps were taken to ensure that community dialogue adhered to the principles of equity, inclusion, and diversity (EDI). For instance, the tables in the room were set up to resemble roundtable discussions to avoid an “us vs them” dynamic between the facilitators and community stakeholders. A Rules of Engagement document was also developed to foster an inclusive and respectful environment for all participants. To mitigate technological barriers during the scheduled icebreaker activity, a QR code was included on the paper copies of the

meeting agenda. As well, a conflict resolution plan was created for facilitators to guide them in times of intense discussions. It was clear that certain discussions had the potential to elicit emotionally intense reactions, so it was crucial that facilitators were prepared to maintain a productive, engaging and non-disruptive environment. Lastly, to avoid interruptions, the team included index cards and pens at the table in case individuals had any pressing concerns, thoughts, or questions they would like to bring up without causing interruptions.

Due to scheduling issues, the team could only accommodate a dialogue that included the HDAA, the MSU, and staff from the city. These stakeholder meetings and dialogue, as well as the learning taking place daily at the CityLAB Semester in Residence program, helped the team understand the housing continuum as a whole and navigate the differences and overlap between continuum wide issues and issues specific to market rental housing.

The team also examined solutions, programs and policies implemented by other cities, provinces and organisations and considered the likelihood that these could be mirrored by Hamilton to address similar or same concerns. In addition, the team incorporated the principles of EDI through the creation of personas. In order to understand how various demographics would navigate some of these proposed solutions, the team developed personas to display different interpretations of the housing crisis within the market rental spectrum (see Appendix C). These personas were from varying backgrounds such as low-income status renters, struggling students, and new immigrants, to address concerns of equity deserving voices.

4.0 Findings

The information gathered by the team can be divided into two distinct categories: the information gathered locally through stakeholders and the information from additional policy contexts.

4.1 Information Gathered Locally Through Stakeholders

From stakeholder meetings and the dialogue the team hosted, the team was able to collect information with regard to the barriers and conflicts currently present in market rental housing. Information on these is organised into the following themes:

4.1.1 Lack of Institutional Accountability: A recurrent issue that stakeholders in both private and non-profit fields highlighted was a lack of institutional accountability, especially within the city, but also within post-secondary institutions in Hamilton. When it comes to these educational institutions, stakeholders involved with the student rental market, like the MSU and the HDAA, expressed concerns that McMaster University was not acting responsibly or being held accountable for the quality and availability of both on-campus and off-campus housing. On campus, McMaster offers thirteen residences with space for thousands of students. However, while researching, the team found that the quality of these residences can leave much to be desired. There were multiple complaints regarding floodings and unhygienic bathrooms which leads many students, usually those in their first year, to leave residence and move to the off-campus rental market. This adds more pressure to a rental market already struggling with a lack of supply and overwhelming demand. It also leaves many open rooms within the McMaster

residences that no one occupies due to the quality of housing. When it comes to off-campus housing, McMaster does not have an effective system set up to help students who are looking for market rental housing. While the institution has an off-campus student housing website, it is not accessible outside of campus, has not been updated, and is riddled with technological glitches, rendering it effectively unavailable for months. When the off-campus site fails to satisfy students' needs, students often turn to Facebook groups, Kijiji, rentals.ca, and other third-party sites where students are often unaware of their tenant rights and fall victim to scams, bad landlords, and less-than-ideal housing conditions. Considering the importance of the student population in a city like Hamilton, the educational institutions within its area should be held accountable with regard to their lack of care for both on-campus residence and off-campus rental housing for their students. These institutions' mishandling of student housing adds additional pressure on an already competitive and cutthroat rental marketplace.

4.1.2 Lack of City of Hamilton Accountability: Another concern expressed by stakeholders was the lack of accountability within the city itself. The most common matter raised by stakeholders like Elite Developments, CityHousing Hamilton, and the HDAA was issues regarding both external and internal communication with the City of Hamilton. Nearly all stakeholders the team talked to, described some sort of complication when trying to connect with the city, whether it was a phone number that no one picked up, a lack of response to a request or question, or a clear disconnect between different city departments. According to the Planning Act, a developer should hear back from the city about their proposal within 120 days [8]. However, the team found that in our stakeholder conversations, the City of Hamilton was taking a year or longer to get back to developers about their proposals, and because communication between the city and stakeholders is strained, stakeholders are unable to hold the city accountable for their lengthy wait times.

4.1.3 Communication: The team also discovered communication issues between the city and public. From conversations with stakeholders like ACORN, the MSU, and city staff, the team found that one of the big issues was that the public was not aware of the "rules" of the rental market either because of outdated sources, new bylaws and amendments to existing law that have not been thoroughly publicised, or they are simply not aware of their tenant rights. As a result, the public is also experiencing another issue prominent in Hamilton: "renovictions". In this process, landlords temporarily evict tenants to make repairs or renovations to their units (that oftentimes could be made with minor disruption to the tenant), and once such renovations are done, the landlords increase the price of the unit to a point in which the tenant can no longer afford to return. Through these informal evictions, there is great displacement of tenants which often forces people to regress within the housing continuum, contributing to increased pressure on other areas of the continuum.

4.1.4 Collaboration: As the team found, part of the reason there are so many barriers to communication and the city is that there is a need for more collaborative efforts. More specifically, the team found that greater communication and collaboration was needed between the city, landlords and tenants, between the city and several developers with housing stock in the area, and between the city, students, and post-secondary institutions. The team found that resources need to be committed to support the Landlord and Tenant Board (LTB) in an

emergency capacity. Due to the COVID-19 pandemic, the LTB has too many cases and requests open that are not being processed in a timely manner. This is creating more conflicts between tenants, landlords, and the city.

4.1.5 Attainable Rental Housing: In recent years, the area around Toronto, known as the GTA, has expanded to unofficially include the city of Hamilton, turning into what some refer to as the “GTAH.” Many people that work in the Toronto area have moved to Hamilton and commute or simply work from home. This overflow from the GTA has generated more and more pressure for the Hamilton market since housing and rent prices have risen to match Toronto incomes while the residents of Hamilton who work in Hamilton have been left behind, unable to meet rent or mortgage payments. As a result, there has been more focus on creating “affordable” rental housing. However, the research the team conducted suggests that while the city should work on generating “affordable” housing, **there is also a need for “attainable” rental housing.** While affordable specifies that rent would be within 30% of the tenant’s gross income, attainable qualifies as that which is not within the threshold of affordable housing but is still reasonably priced. In current day terms, this would mean that attainable housing could be rented at a certain percentage lower than what the projected market rates are, therefore regulating the market and helping bridge the gap created by the overflow of the GTA into Hamilton.

For the raw data the team compiled through note taking during stakeholder meetings and the dialogue the team hosted, please see Appendix D.

4.2 Information from Additional Policy Contexts

As part of the research the team did during their term at CityLAB SIR, they studied other organisations, municipalities, and provinces to see how they were addressing similar issues. What follows is a summary of relevant information gathered from other policy contexts.¹

4.2.1 HomeShare program: The Canada HomeShare program started in Toronto and has now expanded to Peel, Peterborough, Kingston, Edmonton, and Metro Vancouver. The HomeShare program is a free intergenerational housing solution where social workers place students with an elderly person on the condition that they help around the house with various tasks [9]. The student gets an affordable place to live, and the elderly person gets help and company. The application process takes approximately 30 minutes to complete, followed by a virtual meeting with one of the social workers working for HomeShare, and then two people are matched and meet in person. So far, it has been a very successful program, with a simple process and many responses.

4.2.2 Rent control and rent stabilisation in New York City: Currently, New York City (NYC) features over one million rent-stabilised apartments, as protected by New York state law; initially introduced in 1969 [10]. In New York City, rent increases are dependent on apartment type; landlords of free-market and non-rent-regulated apartments are free to increase rent at a rate regulated by themselves. Rent stabilisation essentially limits rent increases from landlords to a fixed rate. Members of New York City’s Rent Guidelines Board vote to raise rents at a

¹ For the complete list of exemplars collected, please see Appendix E.

certain rate each year [11]. One of the team's key findings centres around barriers for people moving from the rental market into home ownership. They found how increases in rental pricing and various macroeconomic factors make it difficult for households to transition into ownership as they cannot afford down payments or mortgages due to the strain of rental pricing. Therefore, the protections provided by rent stabilisation would be a major factor in ensuring tenants are protected from exorbitant rent increases, easing the financial burden of rent, and potentially allowing individuals to save up for ownership.

4.2.3 Options for Homes-Toronto: Options for Homes (OFH) is a non-profit real estate developer dedicated to providing people with the opportunity of home ownership and building in a sustainable and responsible fashion. Over the course of 20 years, OFH has provided 3,100 homes across Toronto by building affordable housing and through a shared equity mortgage system. To qualify, purchasers must have 5% of their down payment and a mortgage from a tier 1 Canadian bank or credit union. Options for Homes is able to provide down payment support and curate affordable housing by 1) choosing a location where they can sell at the lowest prices; 2) implementing “quality building” –i.e., through thoughtful amenities to cut energy bills; and 3) taking their developer's profit and utilising it for down payment support and to lower the cost of ownership [12].

4.2.4 Burnaby's Tenant Assistance Policy: In Burnaby, British Columbia, the tenant assistance policy came into effect in 2019 under the Mayor's Task Force on Community Housing [13]. This policy ensures protection from unlawful eviction as tenants are provided with assistance throughout the demolition process of their rental unit [13]. There are four attributes to the policy: 1) assistance upon request for finding a new place to live during the renovation; 2) paying for the difference in rent for the temporary unit, if needed; 3) financial support upon request for moving associated costs; and 4) the right to return to original rental unit at the same cost so long as the number of bedrooms remains the same [13]. While this model is based in British Columbia for demovictions, it addresses the same concerns associated with renovictions in Hamilton: lack of tenant security, stability, and growth. It enables tenants to remain in market rental housing without being pushed down the continuum.

4.2.5 Rent Smart Education and Support Society (RSESS): The Rent Smart Education and Support Society (RSESS) is an organisation based in British Columbia and was founded in 2009 to provide meaningful education materials and training for intended educators so that tenants achieve successful tenancies [14]. Successful tenancies mean that individuals can live in safe and secure housing conditions, know their rights, and prevent homelessness [14]. In this sense, it empowers tenants through the power of education to take charge of their life concerning housing challenges.

5.0 Recommendations

Based on the work done throughout the Fall 2022 term, the following recommendations have been formulated and grouped into four main domains:

5.1 Preserve Existing Housing

5.1.1 Condensed database for rental properties: The city can consider launching a website where landlords can post rental properties that meet property standards. This would ensure increased accessibility to available units for tenants and allow them to make informed decisions regarding current rent rates in different wards, occupancy status, amenities in the area etc. Since it would be launched by the city, tenants would feel more comfortable seeking out different opportunities for tenancies without the fear of being drawn into a fraudulent scheme, and landlords could feel incentivized to make use of the website to attract potential tenants. As well, this would be a good opportunity for the city to make better use of the existing rental stock and address the supply and demand issue in the market rental sector. Through our conversations with city staff, the initial desire of the Rental Licensing Program was to curb landlord mistreatment; however, the idea of licensing was perceived negatively by landlords while a large majority of Hamilton residents and students were simply unaware of licensing. As a result, leveraging a social media platform or curating a website would allow for better tenant engagement and hopefully, encourage good faith landlords.

The database could have the following features for easy navigation, up to date information and accessibility purposes:

- Filters such as temporary housing, one-year lease, eight-month lease, family units, single units, townhomes, rent ranges, occupancy status, location etc.
- A page on the latest information regarding the Hamilton market rental sector, by-laws, pilot projects, tenant rights etc.
- Contact information of the city of Hamilton and Landlord and Tenant Board
- Process of filing claims and bringing up disputes with the Landlord and Tenant Board
- A chat function that would streamline communication
- A unit “verification” which would signify the listing has passed bylaw inspections in the past 2 years
- A function to “review” the unit in which previous tenants could list their previous rent as well as any additional comments
- Landlords could pay a monthly, bi-monthly, semi-annual, or annual fee for a listing

The database can be set up in partnership with McMaster and Mohawk students in the computer sciences or engineering programs. This could be done through a co-op or an internship with students working under the supervision of the city.

5.1.2 Quality of housing: The city should consider stricter enforcement of property standard laws for residential properties. There are two parts to this enforcement:

- **Enforce property standard laws for residential buildings at educational institutions** such as McMaster to ensure quality housing for students. During the meetings with the MSU, the team found the concerns students have about the quality of housing and property standards is not limited to off-campus student housing. To avoid students leaving their on-campus residences and therefore putting more pressure on the rental

market, the team recommends the city enforce property standard laws for residential buildings such as those available at McMaster.

- **Enforce property standard laws for residential properties.** From the meetings with Elite Developments, HDAA, ACORN, and CityHousing Hamilton, the team learned that a great number of residential properties in Hamilton are not up to date on their property standards simply because there are a lot of older houses and apartment buildings that have not been maintained. The team suggests that the city commit further resources to maintaining and improving current housing. The research suggests that bringing older housing up to date would help stabilise the rental market. While building new residential housing is necessary, it also creates more pressure and a bigger gap between those that are renting under rent control and cannot afford to move and those who are looking to move forward in the housing continuum but cannot because of the disadvantageous nature of the current rental market.

5.2 Education

5.2.1 Information Campaigns: The city should organise information campaigns to address the public's lack of knowledge regarding the rental market. The research suggests that there is city-wide misinformation about the rental market with regard to tenant rights and responsibilities, housing bylaws, housing law enforcement, and steps the city is taking to address the housing crisis. There are a few ways by which the city can help address this issue:

- **Information campaigns through educational institutions such as McMaster University and Mohawk College.** Since students are a significant portion of the rental market in Hamilton, educational institutions can contribute by teaching their students about their tenant rights and responsibilities as well as resources available to them. While McMaster University currently has a website with information, the website is not accessible nor widely advertised, making it difficult for students to be informed or updated on the state of housing in Hamilton. For a project proposal that helps address this concern, see Appendix F.
- **The city can partner with organisations like ACORN and RSESS** to provide meaningful education campaigns regarding tenant rights and responsibilities in ways that are accessible and widely promoted to address the public's lack of knowledge about the rental market.
- **The creation of a condensed database for rental properties** (see above)

5.3 Collaboration

5.3.1 Liaison programs: The city should establish liaison groups with stakeholders to address the mistrust culture currently aggravating relationships between landlords, developers, tenants, institutions, and the city itself. The team suggests the city considers the following:

- **Tenants, Landlords, & the City of Hamilton:** The team suggests the creation of a liaison group between a group representing tenants, such as ACORN, a group representing landlords, such as HDAA, and representatives from the city. One of the most prominent conflicts the team found during their research was a clear disconnect between the

tenants, the city, and landlords. The HDAA expressed their interest in committing to a recommendation that would help the city to stop viewing landlords as the problem and consider their participation in the solution. Given the findings of the team, there is substantial need for collaboration of these groups.

- **Developers & the City:** The city could address the miscommunication between developers and the city by organising a liaison group including representatives from multiple private companies and non-profit organisations with stock in Hamilton and representatives from the city. A liaison group would contribute to better communication, faster developments, and better housing through collaborative efforts. In our research, city staff shared that a large portion of their time was communicating the same information to different groups – the implementation of a city-developer liaison group would allow for efficient communication. It would also help developers manage expectations on what is expected of the city and streamline the process of granting permits by outlining, in detail, the requirements for developers to have quick and efficient responses from the city and vice versa.
- **Mohawk, McMaster, & the City:** Considering that the student population occupies a significant portion of the rental market, and that many of the concerns and recommendations outlined in this document include issues that affect and involve these educational institutions, the team suggests the formation of a liaison group including representatives from the city and representatives of Mohawk and McMaster. As evident through programs such as CityLAB Semester in Residence, collaboration between the city and these post-secondary institutions can be fruitful. A close relationship with the city can encourage programs at Mohawk and McMaster to include more experiential learning alongside the city and profit from bettering the city and, in turn, making it more attractive for more students.

5.4 Provision of Support

5.4.1 Tenant assistance pilot program: The city can consider launching a pilot program that addresses the lack of stability and security tenants face in the rental sector of the housing continuum due to renovations and demovictions. This program would mimic the policies implemented in Burnaby, B.C. (i.e., Burnaby Tenant Assistance Policy), but with a few additional revisions to reflect the population of Hamilton. In doing so, the following pillars should be considered:

- **Aid tenants in finding temporary housing in Hamilton:** The city can consider partnering up with hotels and Airbnb operators in different wards of the city for short-term rentals. This can be displayed via a section on the condensed rental database (please see first prong of recommendations) where the ward information, occupancy status, rent rates, lease term etc. can be found. Having various short-term rental options in different wards can reduce displacement from communities.
- **Provide financial assistance for tenants in the form of top-up payments if rent of temporary housing is higher**
- **Ensure transparency between landlords and tenants regarding the type of renovations that are being done and how this will affect the future of their tenancy:** Original tenants

of the unit should have the right to return to their renovated unit. They should be made aware of how much their rent will be increased by and other pertinent information in the new lease agreement (i.e., avoid hidden costs).

- **Provide landlords the option to renovate their units through a partnership with the city so that renovated units can be rented out at an affordable rate:** The city can partner with various skilled trades' programs at Mohawk to deliver renovations for older units or in general, for landlords who wish to go through the city to renovate their unit. This can then be rented out for a certain percentage below market rate for an "X" number of years. If a landlord decides to partake in the city-Mohawk partnership, the cost of labour and other associated costs would be cheaper than if they decided to find a private renovation contractor. As such, the renovated unit can be rented out for a certain percentage below market rate. The partnership with Mohawk can be done via a program similar to CityLab SIR where students with different skill sets within the trades sector come together to work on renovation projects throughout the semester.

It should be noted that the pillars of the tenant assistance pilot program fall under all domains of the overarching recommendations (i.e., preserve existing housing stock, education, collaboration and provision of support). The purpose of the revamped policies is to ensure that tenants acquire stability and security but also account for landlords' perspectives so that they do not feel like they are forced out of the industry by the city. By ensuring collaboration between all stakeholders, the city can preserve existing housing stock at affordable rates; students get to work on meaningful projects that can pave the future of their careers; tenants can have successful tenancies and foster positive relationships with their landlords and the city; Hotels and Airbnb operators get an opportunity to rent out their properties when tenants need it the most.

6.0 Conclusion

Housing affordability remains a contentious issue in Hamilton. Renters in Hamilton are unable to afford housing due to rising living costs and low wages. Moving up the housing continuum, from affordable to market housing, is difficult for Hamiltonians due to the lack of stability and security within the market rental spectrum. Both tenants and landlords continue to struggle in the marketplace. Renters, particularly students, struggle to afford housing due to increasing rental prices.

Many factors contribute to these issues surrounding the Hamilton rental marketplace. To begin, there is a lack of institutional accountability, particularly within the city, but also in post-secondary institutions. McMaster University, Mohawk College, and Redeemer University have not provided adequate housing opportunities for their students, nor have they fulfilled their duty to educate students on navigating the relationships and various processes of off-campus housing. Increased collaboration is also needed between stakeholders and the city. The LTB is backlogged, which is causing problems for landlords and tenants. Both landlords and tenants face lengthy wait times to have their cases heard by LTB examiners. Oftentimes, tenants are also unaware of their rights and responsibilities. In addition, Hamilton's diverse population features commuters from the GTA that live in the city as other cities such as Toronto are

considered “even more unaffordable;” adding pressure to an increasingly competitive rental marketplace and further highlighting the need for attainable and good quality housing.

To tackle some of these issues, our team suggests the following: liaison groups derived from city staff, tenants, landlords, developers, and local organisations such as the MSU; as well as information campaigns designed to educate tenants on their rights and responsibilities. This could include creating a website where landlords can list rental properties that meet specific requirements. It should aim to be user-friendly and potentially include a page with the most recent information about the Hamilton market rental sector, by-laws, pilot projects, and tenant rights and responsibilities. It is also imperative that the City of Hamilton reinvests in older housing to close the gap in rental prices. To address informal evictions and renoventions, the team recommends that the city launch a pilot program that provides temporary housing and financial assistance to address the lack of stability and security tenants face in the rental sector. For short-term rentals, the city may consider collaborating with hotels and Airbnb operators in various wards. This can be made accessible via a section of the condensed rental database.

This project can help shape future ideas and actions. This may include finding ways to incentivize landlords to stay in their line of business without jeopardising it. To address gaps in the market rental spectrum, the city should cooperate with stakeholders. By reaching out to more stakeholders regarding this subject, more ideas will emerge, facilitating the development of long-term solutions. Future steps should also include finding ways to collaborate to create meaningful and engaging education curriculums for tenant rights and responsibilities. Most importantly, the city and stakeholders should collaborate to discuss how to fund the recommended solutions and any future projects.

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Appendix

- 1: HSIR (Report no. HSC22042); <https://pub-hamilton.escribemeetings.com/filestream.ashx?DocumentId=333499>. This report outlines the initial project agreement for the Housing Sustainability and Investment Roadmap.
- 2: Project Agreement. This report includes an overview of the project, goals, timelines, relevant stakeholders, and deliverables of the market rental housing project.
- 3: Personas. This document presents four personas created by the student team and two possible problem statements for each.
- 4: Notes from Stakeholder meetings and dialogue.
- 5: Exemplar assignments. This document outlines 10 exemplars examined by the student team and how they may apply to the market rental housing project.
- 6: Off-Campus Student Housing Fair Project. This document presents a possible idea to inform McMaster students about their rights as tenants and the general leasing process.



THANK YOU

Image provided by Canva graphic design company.



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