



DSO

Developmental Services Ontario

Hamilton-Niagara Region

Housing Resources: Hamilton

Last Updated April 2023



Disclaimer

Contact Hamilton does not assume any responsibility or liability for the information provided nor for any of the services/supports provided by these organizations or individuals. Developmental Services Ontario does not promote nor endorse any of these private services.

Please note this is not intended to serve as an exhaustive list of all services offered in Hamilton, but rather as a resource prepared with information sourced by the DSO Housing Navigators for the Hamilton Niagara Region.



Acknowledgements

This resource guide was created as a housing navigation resource by the Developmental Services Ontario Hamilton Niagara (DSOHNR) Housing Navigators, with invaluable assistance from Alex Shannan—Developmental Services Ontario Toronto Region Housing Navigator.

The Housing Resource Guide is intended to help individuals with navigating housing and homelessness resources in the Hamilton Region.

Please send questions, feedback or suggestions to:
housing@dsohnr.ca

DSOHNR Housing Navigation

Are you interested in learning about housing and support services beyond traditional Ministry funded options?
You may wish to connect with your local DSO Housing Navigators:



Call or email your DSOHNR Housing Navigator at:

1-877-376-4674 x255 or housing@dsohnr.ca

Learn how the DSO housing toolkit can help you create your housing vision:

www.dsontario.ca/resources/housing

Sign up here to learn of upcoming DSO events:

<https://bit.ly/2JQjxhg>

Connect with us on Facebook:

www.facebook.com/dsontario/ & <https://www.facebook.com/groups/234444943984554/?fref=mentions>

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MCCSS Funded Supportive Housing Options

Housing supports are provided by agencies and funded by the Ministry of Children, Community and Social Services (MCCSS). Here are some types of housing supports that may be available in your community:

Group homes and group living supports

- You will live with a few unrelated people
- Provide you support for up to 24 hours per day
- Accommodate you based on your needs and abilities

Supported independent living

- You live more independently
- Someone helps you with daily activities
- You receive between 2 to 10 hours of support during the day every week
- You must be able to be alone overnight and do things like shower or brush your teeth without help

Host family home/associate living support

- You live with a family who can provide you with care and supports
- You are encouraged to become an active member of the household
- You are matched with a family that has similar interests, needs and lifestyle

The Housing Continuum



HOMELESS

EMERGENCY
SHELTERS

TRANSITIONAL
HOUSING

SOCIAL
HOUSING

MARKET
RENTAL
HOUSING

RENTAL
HOUSING

AFFORDABLE
HOME
OWNERSHIP

MARKET
HOME
OWNERSHIP

Homeless

There are many different definitions of homeless. In the context of the National Homelessness Initiative, homelessness is considered to be any person, family or household that has no fixed address or security of housing tenure.

Chronic Homelessness - refers to individuals who are currently homeless and have been homeless for six months or more in the past year

Episodic Homelessness - refers to individuals, who are currently homeless and have experienced three or more episodes of homelessness in the past year

Hidden Homelessness - refers to individuals who are homeless, but temporarily housed with friends or family because they cannot afford shelter themselves. Without this help, they would be living on the street or be sheltered by an institution.



Supports for Homelessness

The services listed below are funded or operated within the City of Hamilton
(click the links below to learn more)

If you are looking for services not found here, call 211.

In case of emergency call 911



[Shelters](#)

[Drop-ins](#)

[Out of the Cold](#)

[Semi-Independent
Living](#)

[Warming Centres](#)

[Housing Help](#)

Housing Help Centre

Housing Help Centres are usually non-profit agencies that provide information, resources and assistance, to help people find and keep housing, and avoid eviction. The services offered may vary by location, contact your local [Housing Help Centre](#) to learn more.

Housing help services are available in most shelters and many drop-ins as well.

Services may include:

- Help completing applications for social housing
- Help with updating your existing application for social housing
 - Help with issues with current housing
 - Mediation between renters and landlords
- Assistance if you need to contact the Landlord Tenant Board (LTB)
- Financial assistance if you are behind on your rent or utilities

Emergency Shelters

These facilities are designed to meet the immediate needs of people who are homeless. Such short-term emergency shelters may target specific sub-populations, including women, families, youth or Indigenous persons, for instance.

These shelters typically have minimal eligibility criteria, offer shared sleeping facilities and amenities, and often expect clients to leave in the morning. They may or may not offer food, clothing or other services.



Transitional Housing

Transitional housing can be described as **a temporary step between emergency and permanent housing**. It is longer-term and often offers more support than emergency shelters but differs from supportive housing and many care homes because it is intended to be temporary.

The City of Hamilton recognizes the RCF Subsidy Program as an important part of the housing continuum. The program offers choices of housing with support options for people who would otherwise be homeless, inappropriately housed in institutions and/or shelters or inadequately supported in other settings.

Call: 905-546-2424 Ext. 2225



Social Housing

(Also known as: Rent-Geared-to-Income or Subsidized Housing)

[Rent-Geared-to-Income](#) (RGI), or subsidized housing, is made available by the City of Hamilton to make rent affordable for households. In most cases, the rent for a subsidized unit is 30 per cent of a household's total monthly income. If you receive social assistance the rent is based on the rent benefit set by the Ontario government.



Subsidized Housing

Access to Housing or ATH helps with the application process and maintains the central waiting list for subsidized housing for social housing providers in Hamilton.

Subsidized housing is rent-geared-to-income or RGI housing which is based on 30% of a household's gross monthly income or if the household is receiving assistance from Ontario Works or the Ontario Disability Support Program, a social assistance rent scale is applied. Additional charges may apply depending on the building (i.e. parking/ utilities).

- ATH is not a landlord and does not offer housing to applicants.
 - They can not predict or guess when you will be housed.
 - They do not provide emergency shelters or housing.

[List of emergency shelters](#)



Social Housing Hamilton

There is one central waiting list for social housing in Hamilton, that provides access to [Rent-Geared-to-Income](#), [Housing Allowances](#) and the [Canada Ontario Housing Benefit](#) (COHB).



Hamilton

Rent-Geared-to-Income and Rent Supplements	A type of subsidized housing where rent is based on your income. To learn more please visit https://www.hamilton.ca/people-programs/housing-shelter/supported-housing/social-housing
Housing Allowance	A non-repayable subsidy to help eligible households pay the rent (usually available to a specified group, e.g., homeless, etc.).
Canada Ontario Housing Benefit (COHB)	This portable housing benefit is a monthly subsidy provided to low-income households to assist with housing costs. It is tied to the household and can be used to help pay rent anywhere in Ontario.

Changes to Social Housing in Hamilton

The Province is making changes to Social Housing for applicants and tenants that will impact your housing application.

If you are on the Access to Housing centralized wait list for Social Housing or you already live in social housing and are waiting to transfer into a different unit, the changes below will impact you.

As of January 1, 2021, all applicants on the Access to Housing centralized wait list for Rent-Geared-to-Income (RGI) housing subsidy assistance will only receive one (1) offer of housing.

This change will help people move into housing more quickly.

Changes to Social Housing in Hamilton continued...

If you do not accept this offer, you may lose your place on the wait list and your application may be cancelled. Offers will not be counted if they constitute exceptional circumstances.

Any refusals before January 1, 2021 will not impact your eligibility.

If your application is cancelled, you will have to reapply and wait until your name reaches the top of the wait list again before receiving an offer. Cancellation from the wait list can be reviewed by the Social Housing Review Panel. The process for requesting a Review will be outlined in your cancellation letter.

Update your Information Yearly

Offers of housing are based on the building selections we have on file for you. Make sure you only select buildings you want to live in or would accept if offered. It is a good idea to review your information and building selections each year. If you are satisfied with your current building selections, you do not have to do anything.

To review or update your building selections, contact Access to Housing:

Call: [905-546-2424](tel:905-546-2424) x3708

Email: ath@hamilton.ca

Download: [Building Selection Form\(PDF, 1.35 MB\)](#)

Applying for Social Housing

In Hamilton, Social Services – Housing division manages the centralized waiting list for social housing.

The application can be downloaded [online](#). There are also [Housing Help Centres](#) that can assist with completing an application.

Submit application and supporting documents

Applications must be submitted to Access to Housing (ATH) by mail, fax or in person.

Access to Housing (ATH)
350 King St East, Suite 110 - First Place
Hamilton, Ontario L8N 3Y3
Fax: 905-546-2809

Applications *cannot* be submitted online. ATH determines eligibility for Rent-Geared-to-Income (RGI) housing based on a complete application only. Your application will not be considered for eligibility if the application form is incomplete or if documents are missing.

If you have any questions, call ATH at 905-546-2424 ext. 3708.

Applying for Social Housing

To apply for Rent-Geared-to-Income housing, you will need to provide the following documents for all household members:

- Copies of Canadian birth certificates, Canadian passport, landed immigrant, permanent resident card or refugee claimant documents for all members of the household.
 - Custody documentation (i.e. Court/ lawyer/ CAS, ex-partner, etc.).
- Copy of a repayment schedule for anyone in your household who owes money to any social housing provider in Ontario.
 - Copies of household monthly income of you and all persons who will be living with you.
 - Copies of owned assets of all household.
 - If pregnant, provide proof of pregnancy (i.e. doctors note)
- If you are claiming homelessness, abuse, a serious medical condition, a dangerous or life threatening situation, etc., proof is required from someone in a professional position (court/ lawyer/ doctor/ police/ worker).

Applications submitted without the requested documents will not be processed. You will be advised in writing that your application is incomplete. You will not be placed on the waiting list, until all the required documents are received.

Applying for Social Housing

Applicants for social housing have a number of responsibilities:

- You are responsible to notify ATH of any changes to your information in order to maintain your eligibility status
- You are responsible to confirm your interest in remaining on the waiting list for housing. This confirmation must be done with ATH once a year. A reminder letter will be sent to you.
 - Applicants must notify Access to Housing (ATH) if:
 - Your address changes
 - Your phone number changes
 - You want to live in locations other than those you chose on your application
 - The number of people in your household changes
 - The contact person on your application changes
 - Your income changes
 - Your Immigration status changes

Notice of any change in any information or documents must be submitted within 30 business days of the change. A longer time as may be allowed by ATH or the City of Hamilton.

Housing Waitlist

The centralized waiting list is a modified-chronological housing wait list of all applicants eligible for rent-geared-to-income or RGI assistance in Hamilton. The list is maintained in compliance with the Housing Services Act, 2011 and approved local rules and standards.

Access to Housing or ATH will process all completed applications for subsidized housing. If you are eligible, ATH will add you to the centralized waiting list. This waiting list is based on the date that you apply for housing. This means your name will be added to the waiting list for all the locations you noted on the Building Selection Form.

You will be offered housing when you are #1 on the waitlist through the Housing Provider that you selected. The staff at ATH cannot predict or guess when you will be housed. It will depend on the status your file was given, the date you applied for housing, and your housing selections.

A Non-Profit Landlord will contact you with an offer of accommodation. You will only receive one offer. If you refuse that offer of accommodation your application will be cancelled and you will have to reapply and start again at the beginning. You have the right to request a review of any cancelled application through the

[Social Housing Review Panel](#)

Housing Waitlist continued...

Please call ATH to report any changes of address, telephone number or who will be living with you. It is important that you keep your application up to date and that you respond quickly to ATH's requests for additional information. There is a time limit for responding.

If you want to make changes to your selection of housing choices, you must come to the ATH office to do so.

Please do not call ATH to ask when you will be offered housing. Non-Profit Landlords select applicants from the waiting list by date of application on a first come, first served basis. The only way you will move up on the waitlist is when applicants ahead of you on the list are offered housing.

If you have any questions, call ATH at 905-546-2424 ext. 3708.

Canada-Ontario Housing Benefit (COHB)

The Canada-Ontario Housing Benefit (COHB) provides a direct, monthly benefit to eligible households to help pay their rent.

The benefit payments are portable, which means you may receive the benefits even when you move to another address & based on the household's income and local market rent.

The benefits are administered by the province through the Ministry of Finance and eligibility is assessed annually. Annual renewal applications are issued from the Province each May and must be returned by September 1st.

Clients who do not return their annual renewal by the deadline will no longer be eligible to receive assistance through the COHB program. Reinstatement into the program is not permitted

Following the annual review, the COHB amount may increase or decrease because of changes in residence, income and/or household size. The benefit amount is calculated according to the average local market rent of the area lived in.

Canada-Ontario Housing Benefit (COHB) continued...

In Hamilton, the application process is not open to the public.

Persons experiencing chronic homelessness, victims of abuse and households whose housing allowances are ending have been identified as a priority group to receive this benefit.

COHB applicants must reside permanently in Ontario and be on, or eligible to be on, the Access to Housing Centralized Waiting List for Social Housing.

Program Guidelines

The benefit amount will depend on the household size and income.

The amount is calculated using a formula that includes household income, the number of people in the household and the local market rents.

To receive the COHB, applicants must agree to be removed from the Centralized Waiting List for social housing.

Households cannot receive COHB and Rent-Geared-to-Income (RGI) housing or any other form of housing benefit at the same time.



Co-operative Housing
Federation of Canada

Co-operative Housing



Housing co-operatives provide not-for-profit housing for their members. The members do not own equity in their housing. If they move, their home is returned to the co-op, to be offered to another individual or family who needs an affordable home.

Some co-op households pay a reduced monthly rent (housing charge) geared to their income. Government funds cover the difference between this payment and the co-op's full charge. Other households pay the full monthly charge based on cost. Because co-ops charge their members only enough to cover costs, repairs, and reserves, they can offer housing that is much more affordable than average private sector rental costs.

Co-op housing also offers security. Co-ops are controlled by their members who have a vote in decisions about their housing. There is no outside landlord. Each housing co-operative is a legal association, incorporated as a co-operative.

For more information about Co-operative Housing, locating your local co-ops, and learning about the application process, you can visit [Co-operative Housing Federation of Canada](#) or [Golden Horseshoe Co-operative Housing Federation](#).

Market Rental Housing

In market rental housing, rent is usually set between 80% - 100% of Average Market Rent AMR (as determined by Canada Mortgage and Housing Corporation (CMHC), based on unit size).

Affordable rental housing can be in privately owned buildings, non-profits or city owned housing.

You can often stay on the Rent-Geared-to-Income waiting list if you accept a unit through the Affordable Rental Housing Program.

<https://www.hamilton.ca/people-programs/cityhousing-hamilton/applicants/market-rent-housing>



Market Rental Housing

CityHousing Hamilton



CityHousing Hamilton offers rental units at affordable market rent rates. Market rent units are clean, well-maintained and offered at rental rates that are often below the median market rent rates set by the Canada Mortgage and Housing Corporation for the City of Hamilton.

<https://www.hamilton.ca/people-programs/cityhousing-hamilton/applicants/market-rent-housing>

Victoria Park Community Homes



Victoria Park Community Homes is one of the oldest and largest private non-profit housing corporations in Ontario. They own and manage apartments, townhouses and single-family homes in Hamilton, Brantford, Halton and Waterloo.

<https://vpch.com/findahome/>

Kiwanis Non-Profit Homes Inc.



Hamilton East Kiwanis Non-Profit Homes Inc. was incorporated in 1982 with the mandate of providing modest affordable housing. As a non-profit housing provider, we are able to achieve our mission by offering decent, affordable housing with security of tenure for residents.

<https://kiwanishomes.ca/applicants/>

Market Rental Housing

Good Shepherd Non-Profit Homes in Hamilton



Good Shepherd Non-Profit Homes Inc. provides supportive housing in Hamilton. Tenants are typically those with mental or physical disabilities and victims of domestic violence.

<https://goodshepherdcentres.ca/services/good-shepherd-non-profit-homes-hamilton/>

Sacajawea Non Profit Housing



Our Mission is to provide affordable housing for Indigenous Peoples and families living in Hamilton Ontario by acquiring and renovating properties, building properties, and supporting the residents in culturally grounded ways. We administer funds directed at Indigenous housing, and seek to grow the number of units through partnerships, fundraising and advocacy. We recognize that woman-led families are most at risk, and they are also the keepers of our cultures and future generations. Therefore, Sacajawea is a woman-led organization.

<https://sacajawea.ca/how-to-apply/>

Private Market Rental Housing

Market Rent is residential rent that is not classified as “subsidized rent” or “affordable rent” under any affordable housing program (you pay the amount advertised in the listing or advertisement).

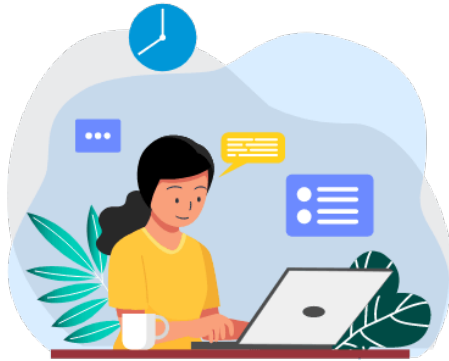
*Average asking rates as of April 4, 2023 Information obtained from Zumper: <https://www.zumper.com/rent-research/hamilton-on>

April 2023 Hamilton Average Asking Rent

Unit Size	2022 Average Asking Rent in Hamilton	Increase from April 2022
Studio/Bachelor	\$1,450	29% increase (\$285)
1 Bedroom	\$1,799	21% increase (\$314)
2 Bedroom	\$2,100	14% increase (\$250)
3 Bedroom	\$2,490	6% increase (\$140)
4 Bedroom	\$3,200	14% increase (\$400)



Searching for Rental Housing



Use filter options on these sites to search for places that fit preferences. Alerts can be set to notify when new ads are posted.

[Kijiji](#)
[AllClassifieds.ca](#)
[RentBoard.ca](#)
[Craigslist.org](#)
[Zumper.com](#)
[Rentcompass.com](#)
[FreeRentAds.com](#)
[REALTOR.ca](#)
[Viewit.ca](#)



Visit [Facebook Marketplace](#) on your Facebook page, click on the Marketplace icon located at the top of the screen. Then click on the rental icon.

Search options such as city, kms (distance) away, price range, bedrooms, etc.

Set alerts to receive notifications on new rentals ads.



[Rentals.ca](#) provides a list of affordable housing options from sources like Kijiji, Rentboard, and Viewit. They compile options from multiple sources together on one listing.



Drive/walk/bike around preferred neighborhoods. Landlords and property managers will often post signs out front where there are units for rent.

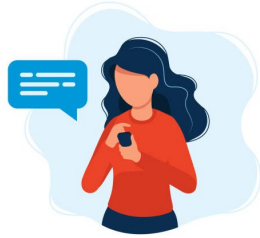
Some landlords post signs in places like grocery stores, libraries and/or community centres too.

Things to Consider Before Renting a Unit



FOLLOW DIRECTIONS IN THE AD

Some landlords/property managers prefer calls, some use email or the messaging system through the ad site (such as Kijiji messaging). Many ads also ask very specific questions to assess applicants.



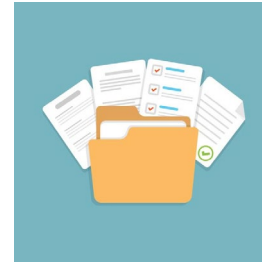
CALLING THE LANDLORD

Prepare your list of questions before you call and keep a pen and paper handy to write down the answers. There are probably others who are interested in the rental, remember to be polite and make a great first impression.



VIEWING THE RENTAL UNIT

Arrive on time and be well-groomed and well prepared. Introduce yourself and try to remain calm and confident. Have your references ready to provide to the landlord/property manager.



PREPARE YOUR DOCUMENTS

To support your rental application, landlords/property manager may ask to see your driver's license or other ID. They may ask where you work, and permission to run a credit check. There are rules about your [privacy](#) that must be respected.



APPLYING FOR THE RENTAL

Make sure you understand the application process, ask questions if something isn't clear. Fill in the application form (paper copy/online). Inquire about the deposit fees and next steps.



SIGNING THE LEASE

A successful applicant will be asked to sign a lease. Upon signing you will usually be required to pay last month's rent. Then first month's rent is due on the 1st day of the month you've rented the apartment for (make sure to get receipts).

For more tips: https://bit.ly/CMHC_IWantToRent

Landlord Responsibilities

According to Canada Mortgage and Housing Corporation (CMHC) Landlords must:

- Maintain the tenant's home in a good state of repair and fit for habitation and at the landlord's expense
- Always ensure a reasonable supply of fuel, electricity, hot and cold water and other utility services (cable, Internet)
- Not seize, without legal process, a tenant's property for rent default or for the breaking of any other obligation of the tenant.
- Not harass, obstruct, coerce, threaten or interfere with the tenant.
- Ensure that their rental units comply with the standards for health, safety, housing & maintenance.
- Before renting a property, it must meet municipal zoning laws, bylaws, fire safety regulations and local building codes.



Tenant Responsibilities

According to Canada Mortgage and Housing Corporation (CMHC) Tenants must:

- Pay rent on time
- Behave well, clean the rental premises, repair damage caused by an accident or deliberate act of the tenant or a person whom the tenant permits on the premises
- Do not harass, obstruct, coerce, threaten or interfere with the landlord
- Contact the landlord as soon as possible when a problem arises involving repairs or services
- Permit entry (with proper notice) for repairs or showing of the home for the next tenant or purchaser
- **Honour your rental agreement or lease:** follow the terms in your rental agreement or lease

For more information, visit:

<https://www.cmhc-schl.gc.ca/en/consumers/renting-a-home/i-am-renting>



Tenant Rights



CLEO produces clear, accurate and practical legal information to help people understand and exercise their legal rights.

Visit their website for more details:

<https://www.cleo.on.ca/en>



Centre for Equality Rights in Accommodation (CERA) provides free services to renters facing eviction and human rights violations in their housing.

Visit their website for more details:

<https://www.equalityrights.org>

Tenant Rights



Hamilton Community Legal Clinic
Clinique juridique communautaire de Hamilton

The Hamilton Community Legal Clinic is a non-profit organization which advocates for better rights for tenants.

Depending on the case, they can:

- Advise you on your rights and the process for enforcing your rights;
- Help you defend against your landlord's application for eviction;
- Assist you with completing an application to the Landlord Tenant Board to enforce your rights through our "Forms Clinic";
- Assist with revocation of your subsidy; **and/or**
- Represent you at your Landlord Tenant Board hearing.
- They also provide public legal education to tenant groups and service providers.

Visit their website for regular updates and information for tenants.

Website: <https://hamiltonjustice.ca/en/services/housing-rights/>

Tenant Hotline: 905 527 4572

Housing Stability Benefit

The Housing Stability Benefit or HSB helps Ontario Disability Support Program, Ontario Works recipients and people with low income maintain their housing.

ODSP and OW recipients can receive help with last month's rent, rent arrears, appliances, moving costs, and mattresses for adults, bed for children, utility arrears and bed bug preparation and prevention.

People with low income can receive help with utility and rent arrears.

Housing Stability Benefit eligibility criteria:

- Approved applicants are eligible for a maximum amount of money in a 24-month period.
- HSB will not be given to anyone who is setting up a residence outside of Hamilton.
- HSB is not a mandatory benefit.

Visit the City of Hamilton's website for more information:

<https://www.hamilton.ca/people-programs/housing-shelter/supported-housing/housing-stability-rent-ready-benefits>

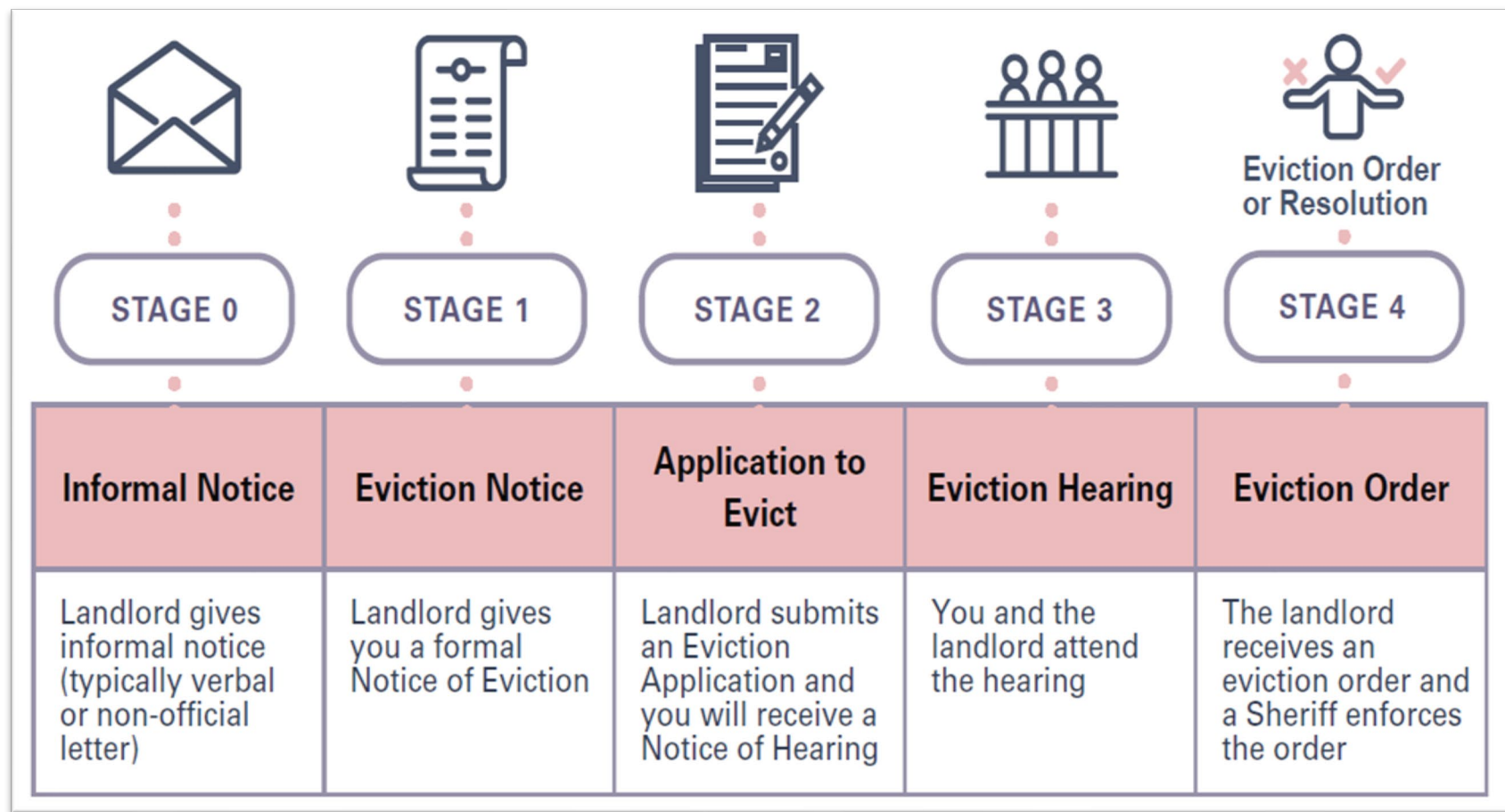
Eviction Process

Landlords are required to give official notices of eviction which starts the eviction process. (see diagram)

If you receive an eviction notice, **you do not have to move out**. Contact the [Hamilton Community Legal Clinic](#) immediately.

It is best not to sign anything your landlord gives you without receiving legal advice first. Contact legal advice first to make sure you know the legal meaning of the document you are about to sign.

A tenant does not have to do anything until the landlord files an eviction application with the Landlord and Tenant Board (LTB). The LTB will notify a tenant of the application and hearing date if/when this happens.



Facing Eviction – Obtaining Assistance

Housing Provider	Website
Centre for Equality Rights in Accommodation (CERA)	https://www.equalityrights.org/our-services
Housing Help Centres	https://www.housinghelpcentre.ca/
Legal Aid Ontario	https://www.legalaid.on.ca/legal-clinics/
Understanding & Fighting Evictions	https://www.hamilton.ca/social-services/housing/eviction-prevention
Hamilton Community Legal Clinic	https://hamiltonjustice.ca/en/services/housing-rights/

Affordable Home Ownership

Affordable home ownership models use a variety of creative approaches (e.g., down-payment assistance, shared equity mortgages, etc.) to help lower-income people and families, who might not otherwise be able to purchase a home and/or afford the monthly cost of carrying a mortgage.



Affordable Home Ownership

These are some of the organizations and initiatives that provide affordable home ownership options in Hamilton

Housing Provider	Website	Phone Number
Aboriginals Purchasers: MIZIWE BIIK Development Corporation	https://www.mbdc.ca/homeownership/	416-640-4688
Trillium Housing	https://trilliumhousing.ca	416 363-3499
Habitat For Humanity	http://habitahamilton.ca/habitat-hamilton-announces-affordable-homeownership-partnership-with-cmhc/	905 560-6707
First Time Home Buyer Incentive	https://www.cmhc-schl.gc.ca/en/consumers/home-buying/first-time-home-buyer-incentive	1-877-884-2642
Ontario Aboriginal Housing	https://www.ontarioaboriginalhousing.ca/	1-866-391-1061

Market Home Ownership

Market Home Ownership is housing that is for sale in the open housing market and the cost of the housing is not subsidized (reduced) in any way.

[Homebuying Step by Step: Your guide to buying a home in Canada](#)



City of Hamilton Residential Zoning Project

Secondary Dwelling Units

You might have heard the words basement apartment, or granny flats, or coach houses. Or perhaps Accessory Dwelling units or Secondary Suites. These terms are used to describe a dwelling unit that is accessory to the main dwelling. The diagram below are examples of what an SDU might be.



Note: Due to site constraints, not all lots may be able to have an SDU.



More information can be found on The City of Hamilton website:

<https://engage.hamilton.ca/residentialzoningproject?tool=qanda>

Ontario Renovates Program

The **Ontario Renovates Secondary Suite Forgivable Loan Program** aims to increase the supply of affordable housing units in Hamilton, while creating an opportunity for homeowners to generate additional income.

The City of Hamilton, through the Ontario Priorities Housing Initiative (OPHI) is implementing the Ontario Renovates Secondary Suites Forgivable Loan Program.

The aim of the program is to increase the supply of affordable housing units in Hamilton, while creating an opportunity for homeowners to generate additional income.

This program provides eligible homeowners financial assistance in the form of a 15-year forgivable loan to create affordable secondary suites in existing single-family homes or garden suites on the property lot of a single-family home that is the homeowner's sole and principal residence. Eligible homeowners can apply for a maximum \$25,000 forgivable loan to add or renovate an existing second unit in their homes, and an additional grant of \$5,000 if accessible modifications are included in the project.

Application intake is open and ongoing, however funding is limited and will be provided on a first-come first-served basis to eligible applicants.

<https://www.hamilton.ca/people-programs/housing-shelter/supported-housing/ontario-renovates-programs#secondary-suite-forgivable-loan-program>

Ontario Renovates Program

The **Homeowner Ontario Renovates** offers financial assistance to low-income households who own and occupy substandard housing to enable them to repair their dwellings to a minimum level of health and safety.

Assistance is provided as a 10 year forgivable loan up to a maximum of \$25,000 to assist with the cost of certain work required to the home.

If the homeowner remains in the home as their sole and principal residence for the 10 year forgivable loan period, and complies with all program requirements during the term, the loan is interest free and payment free and is completely forgiven after 10 years.

The full amount of the loan is repayable if false information was provided by the applicant and/or the funding is used for purposes other than the approved use. If the homeowner ceases to occupy the home as the sole and principal residence, 10% of the loan is forgiven each year and the pro-rated balance of the loan is repayable.

<https://www.hamilton.ca/people-programs/housing-shelter/supported-housing/ontario-renovates-programs#homeowner-person-with-disability-program>

Ontario Renovates Program

The **Person with Disabilities Ontario Renovates** offers financial assistance to low income households occupied by persons with disabilities who require special modifications to improve accessibility to their residence.

Assistance is provided as a 10 year forgivable loan up to a maximum of \$25,000 to assist with the cost of certain work required to the home.

If the homeowner remains in the home as their sole and principal residence for the 10 year forgivable loan period, and complies with all program requirements during the term, the loan is interest free and payment free and is completely forgiven after 10 years.

The full amount of the loan is repayable if false information was provided by the applicant and/or the funding is used for purposes other than the approved use. If the homeowner ceases to occupy the home as the sole and principal residence, 10% of the loan is forgiven each year and the pro-rated balance of the loan is repayable.

<https://www.hamilton.ca/people-programs/housing-shelter/supported-housing/ontario-renovates-programs#homeowner-person-with-disability-program>

Financial Assistance for Homeowners

Financial Assistance	Details	Website
Low-income Energy Assistance Program (LEAP)	Low-income Hamilton residents may be eligible for emergency financial assistance to apply against their electrical bill through the Low-income Energy Assistance Program (LEAP). LEAP is funded by Alectra Utilities.	https://www.housinghelpcentre.ca/low-income-energy-assistance.html
Property Tax Assistance Program	You may qualify for the Property Tax assistance programs if you are a low-income senior or a low-income person living with disabilities .	https://www.hamilton.ca/home-neighbourhood/property-taxes/property-tax-billing/tax-assistance-programs
Other Financial Help to Pay Utility Bills	High utility bills put low-income homeowners and tenants at risk. The programs listed below may be able to provide financial help. For more details on eligibility and applying contact the program directly.	Ontario Electricity Support Program saveONenergy Home Assistance Program
Money For Energy Conservation Renovations	People on Ontario Works or ODSP may receive a one-time payment of up to \$50 to reimburse the cost of items such as: <ul style="list-style-type: none"> ▪ caulking ▪ sealing or weather-stripping for doors and windows ▪ insulation for hot water pipes and hot water tanks, and flow restrictors for shower heads 	https://bit.ly/OWEnergyWaterConservation https://bit.ly/ODSPEnergyConservation
Money to Buy Smoke Alarms and Carbon Monoxide Detectors	Homeowners receiving Ontario Works Assistance may receive a one-time payment to buy smoke alarms or carbon monoxide detectors. <ul style="list-style-type: none"> ▪ up to \$25 per family for a smoke alarm/smoke detector ▪ up to \$50 per family for a carbon monoxide detector 	https://bit.ly/3xZlEXV

Other Community Resources



HOMELESS

EMERGENCY
SHELTERS

TRANSITIONAL
HOUSING

SOCIAL
HOUSING

MARKET
RENTAL
HOUSING

RENTAL
HOUSING

AFFORDABLE
HOME
OWNERSHIP

MARKET
HOME
OWNERSHIP

Home and Community Support Services

Some examples of home and community care services – not an exhaustive (complete list)

Resource	Website	Contact
Bartimaeus	http://www.bartimaeus.com/family-support/	1-866-226-2565
Respite Services.com	https://www.respiteservices.com/Hamilton/respiteservices	(905) 525-4747 ext. 360
Home and Community Care Services (formerly the LHIN)	http://www.healthcareathome.ca/region/hamilton-niagara-haldimand-brant/	1-800-810-0000
Home Care Hub	https://www.homecarehub.com	1-888-227-3080
Invisible Care	https://invisiblecare.ca/	289-335-1713
Compass Community Health	https://compassch.org/about-us/history	905-523-6611 ext. 2000
WM+A	https://wmanda.com/specialized-behavioural-services/#family-services;-youth-and-adults	416-367-5968

Developmental Services Ontario does not promote nor endorse any of these private services. Contact Hamilton does not assume any responsibility or liability for this information nor for any of the services provided by these organizations or individuals. Please note this is not intended to serve as an exhaustive list of all services offered in Hamilton, but rather as a resource prepared with information sourced by the DSO Housing Navigators for the Hamilton Niagara Region.

Mental Health and Crisis Services

Some examples of mental health and crisis services – not an exhaustive (complete list)

If you are experiencing an emergency, call 911 or go to your closest hospital emergency room

Resource	Website	Contact
C.O.A.S.T. Crisis Outreach and Support Team	https://www.stjoes.ca/health-services/mental-health-addiction-services/mental-health-services/coast	905-972-8338
Barrett Center – Crisis Support	https://www.goodshepherdcentres.ca/services/barrett-centre-for-crisis-support/	905-529-7878
ACTT 1 and ACTT 2 - Individuals 18+ with complex physical, psychological, and social needs due to severe mental illness	https://www.stjoes.ca/health-services/mental-health-addiction-services/mental-health-services/schizophrenia-community-integration-service-scis-/hamilton-assertive-community-treatment-team-1-hamilton-actt1-	905-525-4273 ACTT 1 905-528-5354 ACTT 2
CMHA Hamilton – Canadian Mental Health Association	https://cmhahamilton.ca/	905-521-0090

Drop-ins



Hamilton

Drop-ins provide spaces where people who may be homeless or need housing can feel safer and can meet their physical, social, personal, and mental health needs. By building relationships and offering opportunities for participation in the community, drop-ins play a key role in breaking down isolation, and supporting development of critically important social connections.

For more information click on the link below:

<https://www.hamilton.ca/people-programs/housing-shelter/preventing-ending-homelessness/emergency-shelters-drop-ins#emergency-drop-ins>

Hot Meals

Some examples of places to get hot meals – not an exhaustive (complete list)

Resource	Website/more information	Contact
Hamilton's Community Fridge	Free food in Hamilton, Ontario. By community, for community. Fridge #1 at Today's Family - 44 Greendale Dr. Fridge #2 - Outside 249 John St N, outside Merit Brewing Warehouse Fridge #3 - 204 Ottawa street North	communityfridgeshamont@gmail.com https://www.facebook.com/cfhamont/ https://www.instagram.com/cf_hamont/?hl=en
Meals On Wheels – VON	Maximum individual cost of \$6.25/meal. Hot or frozen meals may be ordered. Fees adjusted according to ability to pay. Recipients are invoiced monthly.	annette.thompson@von.ca 905 522 1022
541 Eatery & Exchange	https://www.fivefortyone.ca/ handing out free to-go lunches Mondays - Saturdays 11am - 12pm.	289 389 0541

Hot Meals

Some examples of places to get hot meals – not an exhaustive (complete list)

Resource	Website/more information	Contact
Salvation Army Soup Kitchen	Hours: Breakfast: 7 am * Lunch: 11:45 am * Dinner: 5 pm Cost: None - \$1 per meal or \$10 for one meal per day for one month. Hot meals provided to the public and residents of the Booth Centre men's shelter.	https://www.sahamiltoncfs.ca/ 905 540 1888
Hamilton's Food Banks and Community Food Programs	https://www.hnhbhealthline.ca/listServicesDetailed.aspx?id=10572&region=Hamilton	Online resource listing various food programs within Hamilton
Hamilton's Food Access Guide	http://foodaccessguide.ca/ps-category/8216/17261/7862	Online resource listing various food programs within Hamilton

Free and Affordable Essentials

Some examples of places you may find free and affordable furniture, clothing etc. – not an exhaustive list

Resource	Website	Contact
Parkview Church Hamilton	https://www.parkviewchurchhamilton.ca/furniture/	First come first served 1120 West 5th Street, Hamilton
Habitat ReStore	https://habitathamilton.ca/	905 560-6707
Value Village (Multiple Locations in Hamilton)	https://stores.savers.com/on/hamilton/valuevillage-thrift-store-2045.html	905 318 0409 905 689 0565
Salvation Army (Multiple Locations in Hamilton)	https://thriftstore.ca/	905 526-0131
Talize	https://talize.com/	905 318-2376
HNHB Health line - comprehensive list	https://www.hnhbhealthline.ca/listServicesDetailed.aspx?id=10725&region=Hamilton	

Employment Support

Some examples of employment support programs – not an exhaustive (complete list)

Resource	Website
<p>Goodwill TEAM (Transitional Employment and Mentoring Program) - The 8-week training program gives participants access to experience within a variety of tasks such as, but not limited to, janitorial, computer training, food services, and customer service. Participants are required to attend 25 hours per week (students exempt).</p>	<p>https://goodwillonline.ca/employment-services/job-seekers/</p>
<p>YWCA The Opportunities Program (TOP) - Adults 16+ with a self-disclosed disability who is not eligible for EI benefits or related services/programs, who is legally entitled to work in Ontario.</p>	<p>https://www.ywcahamilton.org/skills-development-and-training/top/</p>
<p>March of Dimes - Employment support for adults who qualify for ODSP, OW, Service Canada, WSIB and/or Veterans Affairs Canada.</p>	<p>https://www.marchofdimes.ca/en-ca/programs/es</p>
<p>ODSP: Your local ODSP caseworker may be able to help you connect with employment support opportunities.</p>	<p>https://www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/employment_support/index.aspx</p>
<p>HNHB Health line – comprehensive list</p>	<p>https://www.hnhbhealthline.ca/listServicesDetailed.aspx?id=10707&region=Hamilton</p>
<p>Worktopia: Services to support employment success for people on the autism spectrum.</p>	<p>https://worktopia.ca</p>

Disclaimer

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