

A Guide to writing your elected representative



Affordable Housing Team, First Unitarian Church of Hamilton

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General tips but with a focus on housing issues.

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Writing tips

1. Perfect is the enemy of “good enough and actually sent.”
2. Write in your own words.
3. Use your own experiences. Briefly tell the story of why you care about this issue, of what it means to you.
4. Appeal to the values or positions of the person you are writing to. Eg, I agree with the government’s statement that too many people are priced out of the housing market, but/and ...
5. Upfront, say what you are writing about and what you want. Your letter should have a specific ask. What do you want your representative to do and by when? To speak in the House? To attend an event? To push for new legislation or regulations?
6. Explain why the action you are proposing will be effective, ideally in meeting goals you and your representative share.
7. Don’t claim support you don’t have or to speak for anyone who hasn’t endorsed you speaking.
8. Be polite. That doesn’t mean not criticizing what the party or your representative is doing.
9. Be sure of your facts. And if a fact might be surprising, site the source, especially if the source is one considered neutral (eg, Statistics Canada) or is one the person you are writing to would trust.
10. Proofread for accuracy and logic, especially correct names and titles.
11. Ask for a reply. Ask questions that seek a response. Provide at least an email address so that they can get back to you. (An email address reveals nothing about whether you live in the politician’s own riding or not. Provide your street address if you are already known to the politician, or if you live in or very near the riding of the politician(s) to whom you are writing.)
12. Keep it as brief as possible. Make sure you state what you are asking for early.
13. Letters are more effective than emails, but emails are better than not communicating at all. Telephone calls are also effective. Writing AND phoning is even more effective. Visiting and talking with your representative is likely the most effective. In person, you can get to know each other a bit, learn where they stand and why and exchanges questions on your positions. Plus the level of commitment you demonstrate rises as you move from an email to a letter you wrote to a meeting.

Note that letters to MPs at their parliamentary office are postage-free. Letters to MPs at their constituency offices and to provincial politicians or city councillors must bear a stamp or be hand-delivered.

Contact information and who does what

Contact information for Members of Provincial Parliament

The Ontario government sets the planning rules within which municipalities must work. That includes the Planning Act, the Provincial Policy Statement on Land Use, the Greenbelt Plan and other regional growth plans, plus acts governing heritage buildings, development charges, conservation authorities, etc. all of which it can amend to achieve its goals. The province sets guidelines for how fast municipalities need to make decisions on land use applications. The *Building Code* is provincial. The province also approves municipal Official Plans and can impose amendments, as it has done with Hamilton's Official Plan provisions on its urban boundary.



Tenants and their landlords are governed by the *Residential Tenancies Act*, which also spells out Ontario's increasingly limited rent control regime, and governs Landlord Tenant Board hearings.

The province also spends on housing and related matters including homelessness programs, sets social assistance rates and most minimum wages, and it has land, some of it surplus, that it can use to encourage affordable housing.

Riding	Party	MPP	Legislative Office	Constituency Office
Hamilton West-Ancaster-Dundas	NDP	Sandy Shaw, MPP, critic for environment, conservation and parks	Room 359 Main Legislative Building, Queen's Park Toronto, ON M7A 1A8 Tel. 416-326-6890 Fax 416-326-6885 SShaw-QP@ndp.on.ca	177 King St. W Dundas, ON L9H 1V3 SShaw-CO@ndp.on.ca Tel. 905-628-2755 Fax 905-628-1280
Hamilton Mountain	NDP	Monique Taylor, MPP, party critic for children, community and social services	Room 357 Main Legislative Building, Queen's Park Toronto, ON M7A 1A5 Tel. 416-325-1796 Fax 416-325-1863	Unit 202 555 Concession St. Hamilton, ON L8V 1A8 MTaylor-CO@ndp.on.ca Tel. 905-388-9734 Fax 905-388-7862
Hamilton East—Stoney Creek	PC	The Honorable Neil Lumsden, MPP	Minister of Tourism, Culture and Sport 6th Floor 438 University Ave. Toronto, ON M5G 2K8 Tel.416-326-9326	Unit 102 115 Hwy. 8 Hamilton, ON L8G 1C1 Tel. 905-662-8755 Fax 905-662-0416

Burlington	PC	Natalie Pierre, MPP	Parliamentary Secretary Ministry of Colleges and Universities 5th Floor 438 University Ave. Toronto, ON M5G 2K8	Suite 306 3027 Harvester Rd. Burlington, ON L7N 3G7 Tel. 905-639-7924 Fax 905-639-3284
Hamilton Centre	Vacant			
Flamborough-Glanbrook	PC	Donna Skelly, MPP	Legislative office Room 270 Main Legislative Building, Queen's Park Toronto, ON M7A 1A5 Tel.416-325-0138	Suite 104 2000 Garth St. Hamilton, ON L9B 0C1 Tel. 905-679-3770 Fax 905-679-0288
	PC	The Honourable Doug Ford, MPP, Premier of Ontario	Premier's Office Room 281 Legislative Building, Queen's Park Toronto ON M7A 1A1 premier@ontario.ca 416 325-3745	
	PC	The Honourable Steve Clark, MPP, Minister of Municipal Affairs and Housing	Ministry of Municipal Affairs and Housing 17 th Floor, 777 Bay Street Toronto ON M7A 2J3 Steve.Clark@pc.ola.org 417 585-700	
	NDP housing critic	Jessica Bell, MPP	Room 384 Main Legislative Building, Queen's Park Toronto ON M7A 1A5 Jbell-QP@ndp.on.ca 416 325-1620 Fax 416 325-1424	
	NDP critic for poverty and homeless ness	Chandra Pasma, MPP	Room 206 North Wing, Main Legislative Building, Queen's Park Toronto ON M7A 1A5 CPasma-QP@ndp.on.ca 416-325-3001	
	Green	Mike Schreiner, MPP	Leader, Green Party of Ontario	

			Room 186 Main Legislative Building, Queen's Park Toronto ON M7A 1A5 mschreiner@ola.org 416 325-4664	
	Liberal, critic for housing	Stephen Blais, MPP	Room 167 Main Legislative Building, Queen's Park Toronto ON M7A 1A5 Sblais.mpp.co@liberal.ola.org 416 325-0035	

Hamilton City Councillors

Municipal governments are the level of government that directly approves developments and issues



building permits to allow developments to go ahead of the meet various standards including the *Building Code*. But, as is very clear right now, municipal government have to work within the rules set by the province. Even the existence of a municipality is governed by provincial law and municipal decisions can be overridden by the province. (See the next item.)

Broadly, municipalities lay out plans for cities through Official Plans (high level land use and policy documents), Secondary Plans (more detailed plans for specific areas), and Zoning bylaws, which are much

more specific about what uses are permitted on any property and what rules apply. All of these can be amended to allow developments that don't fit, but development proceeds more quickly when a proposal fits those three documents. The city can have policies related to demolition of rental housing (Hamilton is developing such a plan) and rules related to conversion of rental buildings to condominiums (ownership), which Hamilton is looking to amend. Almost everything that is built requires a building permit and any demolition requires a demolition permit.

In Ontario, municipalities like Hamilton own and are responsible for public and social housing, a responsibility that was previously provincial (before 2001) and municipalities are required to maintain a minimum number of rent-geared-to-income units. This involves roughly \$40 million in annual operating costs in Hamilton once borne by the provincial government.

Municipalities also have land, some of it surplus to city purposes, that could be used for affordable housing.

One big challenge for a municipality maintaining or building new affordability is funding. Their main sources of funding are property taxes, while the federal or provincial governments have many other revenue sources. As the level of government that is closest to its constituents, municipalities are much more likely to hear from constituents about anything, from development proposals to tax hikes.

Mayor	Andrea Horwath	905 546 2424, ext. 4200 mayor@hamilton.ca	71 Main Street West Hamilton, Ontario L8P 4Y5
Councillors			
Ward 1	Maureen Wilson	905 546 2424, ext 2416 maureen.wilson@hamilton.ca	71 Main Street West Hamilton, Ontario L8P 4Y5
Ward 2	Cameron Kroetsch	905 546 2424, ext. 2197 Cameron.kroetsch@hamilton.ca	71 Main Street West Hamilton, Ontario L8P 4Y5
Ward 3	Nrinder Nann	905 546 2424, ext. 4550 nrinder.nann@hamilton.ca	71 Main Street West Hamilton, Ontario L8P 4Y5
Ward 4	Tammy Hwang	905 546 2424, ext. 3168 tammy.hwang@hamilton.ca	71 Main Street West Hamilton, Ontario L8P 4Y5
Ward 5	Matt Francis	905 546 2424, ext. 4679 matt.francis@hamilton.ca	71 Main Street West Hamilton, Ontario L8P 4Y5
Ward 6	Tom Jackson	905 546 2424, ext. 2108 tom.jackson@hamilton.ca	71 Main Street West Hamilton, Ontario L8P 4Y5
Ward 7	Esther Pauls	905 546 2424, ext.3929 & 2106 esther.pauls@hamilton.ca	71 Main Street West Hamilton, Ontario L8P 4Y5
Ward 8	John-Paul Danko	905 546 2424, ext. 3958 john-paul.danko@hamilton.ca	71 Main Street West Hamilton, Ontario L8P 4Y5
Ward 9	Brad Clark	905 546 2424, ext. 3210 brad.clark@hamilton.ca	71 Main Street West Hamilton, Ontario L8P 4Y5
Ward 10	Jeff Beattie	905 546 2424, ext. 3192 jeff.beattie@hamilton.ca	71 Main Street West Hamilton, Ontario L8P 4Y5
Ward 11	Mark Tadeson	905 546 2424, ext. 4678 mark.tadeson@hamilton.ca	71 Main Street West Hamilton, Ontario L8P 4Y5
Ward 12	Craig Cassar	905 546 2424, ext. 3196 craig.cassar@hamilton.ca	71 Main Street West Hamilton, Ontario L8P 4Y5
Ward 13	Alex Wilson	905 546 2424, ext. 3190 alex.wilson@hamilton.ca	71 Main Street West Hamilton, Ontario L8P 4Y5
Ward 14	Mike Spadafora	905 546 2424, ext. 2779 mike.spadafora@hamilton.ca	71 Main Street West Hamilton, Ontario L8P 4Y5
Ward 15	Ted McMeekin	905 546 2424, ext. 3944 ted.mcmeekin@hamilton.ca	71 Main Street West Hamilton, Ontario L8P 4Y5

Council committees that deal with housing issues

- Planning Committee handles issues related to land use. Councillors Jeff Beattie, Craig Cassar, John-Paul Danko, Matt Francis, Tammy Hwang, Cameron Kroetsch, Ted McMeekin, Nrinder Nann, Esther Pauls, Mike Spadafora, Mark Tadeson, Alex Wilson, Maureen Wilson
- Emergency and Community Services Committee handles issues that relate to social housing. Councillors Brad Clark, Tammy Hwang, Tom Jackson, Cameron Kroetsch, Nrinder Nann, Alex Wilson, Maureen Wilson
- Audit, Finance and Administration Committee has a lesser role in housing issues. It handles issues related to money so that would include things like building permit and development fees. Councillors Jeff Beattie, Brad Clark, Tammy Hwang, Cameron Kroetsch (chair), Mark Tadeson, Alex Wilson, Maureen Wilson

- There is an independent board for CityHousing Hamilton which operates the 7,000 housing units the city owns through this corporation. Council has five representatives—Councillors Tammy Hwang, Tom Jackson, Cameron Kroetsch, Nrinder Nann and Alex Wilson—and four citizen appointees chosen by a public process by council.

Burlington City Councillors

Mayor	Marianne Meed Ward	905 335-7607 Fax 905 335-7708 mayor@burlington.ca	426 Brant Street, Burlington ON L7R 3Z6
Councillors			
Ward 1	Kelvin Galbraith	905 335-7777 ext. 7587 Fax 905 335-7881 ward1@burlington.ca	426 Brant Street, Burlington ON L7R 3Z6
Ward 2	Lisa Kearns	905 335-7777 ext. 7588 Fax 905 335-7881 ward2@burlington.ca	426 Brant Street, Burlington ON L7R 3Z6
Ward 3	Rory Nisan	905 335-7777 ext. 7459 Fax 905 335-7881 ward3@burlington.ca	426 Brant Street, Burlington ON L7R 3Z6
Ward 4	Shawna Stolte	905 335-7777 ext. 7512 Fax 905 335-7881 ward4@burlington.ca	426 Brant Street, Burlington ON L7R 3Z6
Ward 5	Paul Sharman	905 335-7777 ext. 7591 Fax 905 335-7881 ward5@burlington.ca	426 Brant Street, Burlington ON L7R 3Z6
Ward 6	Angelo Bentivegna	905 335-7777 ext. 7592 Fax 905 335-7881 ward6@burlington.ca	426 Brant Street, Burlington ON L7R 3Z6

Local MPs, the Prime Minister, some ministers and opposition housing critics

The federal government has responsibility for banking and mortgage rules, including the provision of



mortgage insurance that protects lenders and thus encourages the provision of mortgages, both to individual home buyers and also to builders of apartment buildings. The federal agency, Canada Mortgage and Housing Corporation, is the largest insurer, but there are also two private ones. The federal government also introduced and regulates the securitization of mortgages, which allows buying and selling of mortgages and takes responsibility for mortgage defaults off the lender.

The federal government can also provide funding, with or without provincial partners, for housing development or rehabilitation or subsidies and is, and often has been, the main source of that funding.

It has the widest range of options for raising revenue of any level of Canadian government, so it has the most capacity to spend on housing (or other) programs. Tax provisions can also provide incentives, or disincentives, to invest in housing. There are no capital gains charged when a primary residence is sold, a significant subsidy to home owners. Tax changes in 1972 made investment in rental housing much less attractive, starting a long decline in construction of private rental housing. Federal tax policy also once allowed but then stopped something called income trusts, with one exception—real estate investment trusts (REITs), which operate like mutual funds but invest in housing rather than corporate stocks. REITs and other investment organizations are blamed for buying up older, more affordable buildings, evicting their tenants and raising rents.

And the federal government has surplus land it can use for affordable housing.

The Bank of Canada is a largely independent body charged with controlling the supply of money, through the interest rates it sets for loans to banks. As interest rates rise, mortgage payments rise, which tends to slow demand for houses. As interest rates fall, it is cheaper to buy a house or you can afford a higher price and demand rises, pushing up housing prices. The federal government appoints the Bank of Canada governor but largely leaves the governor and the Bank to act on its own.



Riding	Party	MP	Legislation office	Constituency office
	Liberal	Justin Trudeau	The Right Honourable Justin Trudeau, P.C., M.P. Prime Minister of Canada Office of the Prime Minister 80 Wellington Street Ottawa, ON K1A 0A2 Tel: 613-992-4211 Fax: 613-947-0310 justin.trudeau@parl.gc.ca	
Hamilton West-Ancaster-Dundas	Liberal	The Honourable Filomena Tassi, Minister responsible for the Federal Economic Development Agency for Southern Ontario	House of Commons Ottawa, Ontario, Canada K1A 0A6 Tel: 613-992-1034 Fax: 613-992-1050 filomena.tassi@parl.gc.ca	1686 Main Street West Unit 3 Hamilton, Ontario L8S 0A2 Telephone: 905-529-5435 Fax: 905-529-4123
Hamilton Mountain	Liberal	Lisa Hepfner	House of Commons Ottawa, Ontario,	1A-1394 Upper Gage Ave

			<p>Canada K1A 0A6</p> <p>Tel: 613-995-9389 Fax: 613-992-7802 lisa.hepfner@parl.gc.ca</p>	<p>Hamilton, Ontario L8W 1E7</p> <p>Tel: 905-574-3331 Fax: 905-574-4980</p>
Hamilton Centre	NDP	Matthew Green Critic, Ethics.	<p>House of Commons Ottawa, Ontario, Canada K1A 0A6</p> <p>Tel: 613-995-1757 Fax: 613-992-8356 Matthew.Green@parl.gc.ca</p>	<p>630 Main Street East Suite 1 Hamilton, Ontario L8M 1J7 Telephone: 905-526-0770 Fax: 905-526-994</p>
Hamilton East – Stoney Creek	Liberal	Chad Collins	<p>House of Commons Ottawa, Ontario, Canada K1A 0A6</p> <p>Tel: 613-992-6535 Fax: 613-992-7764 chad.collins@parl.gc.ca</p>	<p>Main office - Stoney Creek 42 King Street East Unit 2 Stoney Creek, Ontario L8G 1K1 Telephone: 905-662-4763 Fax: 905-662-2285</p>
Flamborough-Gla nbrook	Conserv ative	Dan Muys	<p>House of Commons Ottawa, Ontario, Canada K1A 0A6</p> <p>Tel: 613-996-4984 Fax: 613-996-4986 dan.muys@parl.gc.ca</p>	<p>81 Hwy 5 W Waterdown, Ontario L9H 7L6</p> <p>Telephone: 905-689-1115 Fax: 905-689-1124</p>
Burlington	Liberal	The Honourable Karina Gould, Minister of Families, Children and Social Development	<p>House of Commons Ottawa, Ontario, Canada K1A 0A6 Tel: 613-995-0881 Fax: 613-995-1091 karina.gould@parl.gc.ca</p>	<p>777 Guelph Line Suite 209 Burlington, Ontario L7R 3N2 Telephone: 905-639-5757</p>

				Fax: 905-639-6031
	Liberal	The Honourable Ahmed Hussien, P.C., MP, Minister of Housing and Diversity and Inclusion	House of Commons Ottawa, ON K1A 0A6 Ahmed.hussien@parl.gc.ca 613 995-0777	
	Conservative housing critic	Scott Aitchison, MP	House of Commons Ottawa ON K1A 0A6 Scott.aitchison@parl.gc.ca 613 944-7740	
	NDP housing critic	Jenny Kwan, MP	House of Commons Ottawa ON K1A 0A6 Jenny.kwan@parl.gc.ca 613 992-6030	

Tips on letters to the editor

1. While you are writing on an issue, consider adapting your letter to a politician to be a letter to the editor. Letters to the editor are among the most widely read items. And the media have large audiences for your message.
2. Keep it short. The *Spectator*, for instance has a 250-word limit but prefers to run more, shorter letters. Often the shortest letters are read first. And a short, clever letter can have real impact.
3. Make one point.
4. Refer to the newspaper in your letter, either to an article that you are responding to or to note a lack of coverage of an issue.
5. Don't use irony or sarcasm. Readers may miss the irony and get your message backwards.

Send letters to the Spectator to letters@thespec.com and to the Hamilton area weeklies at mpearson@hamiltonnews.com Include your full name, and daytime phone number for verification. For the Hamilton area weeklies

Two recent letters from the Spectator

This one does a great of moving from an issue everyone has been reading about to providing a wider or different perspective.

Before we get too excited about the recent sewer leak revelation it should be compared to another Hamilton problem: the intentional release of untreated waste water from the antiquated combined sewer system in the lower city. These releases are often required after heavy rainfall in order to avoid sewage backup into basements. The recently discovered leak was unintentional, has already been fixed and, according to a reasonable estimate published in The Spectator, was about 8 million litres per year. In contrast, the overflow releases are intentional, expensive and difficult to correct, and, according to the city website, amounted to more than 4 billion litres in 2021. Let's focus on the real problem.

_____, Hamilton

This letter illustrates a way to talk about an issue you aren't seeing in the paper. The letter makes that point about the lack of coverage and then describes the missing issue, which is great. Instead of writing the words in blue, I think the letter writer could instead have said more about what Bill C-228 does and how readers might be able to use the bill to protect their own pensions, which would have helped share information he thought important. When writing, keep focused on what you really want to achieve.

I am appalled at the lack of coverage by your paper on the issue of Bill C-228 being passed unanimously in the House of Commons. This legislation protects workers pensions when a company goes bankrupt. This bill is a huge win for workers all across our country and **yet, you chose to ignore it because it does not favour big corporations. News is news and if you cannot report the news because you don't agree with it, then you need to shut your presses down. A lot of work went into this bill and for you to totally ignore its importance is laughable.**

_____, Hamilton

Some useful statistics

With high costs to buy a home, most of the population growth in the past five years has been among renting households. Buying a home is too costly for too many families.

Year	Number of owner households	Number of renting households	Total households	Proportion of all households that are owner households
2016	143,050	76,400	211,595	65.7 per cent
2021	146,410	58,545	222,810	67.7 per cent
Percentage increase over five years	2.3 per cent	11.5 per cent	5.3 per cent	

And more families staying in rental increases demand, one of several factors allowing landlords to raise rents. So rents have risen twice as fast as inflation.

Rent increase from Census data versus inflation

Average rent increase for two-bedroom apartments and townhouses, 2010-2021, Hamilton	Inflation in Ontario
43 %	24%

The Social Planning and Research Council noted that the vast majority of units included in this statistic are subject to rent control: “The data is a clear sign that Ontario’s rent control regulations are not effective at keeping average rents from skyrocketing.”¹

Rents are also rising faster than incomes, information from a city presentation shows.²

Rent increase versus income increase

Average rent increase, 2016 to 2022	Average increase in income 2016-2021
41 %	22 %

Income needed to afford average one-bedroom unit

2016	2021

¹ Social Planning and Research Council, Hamilton’s Social Landscape, Issue #30, November 2022, “Rental Housing Market Amplifies Inequality for Young Renters,” 2, <https://www.sprc.hamilton.on.ca/wp-content/uploads/2020/08/SPRC-Hamilton-Social-Landscape-Young-Renters-Nov-2022.pdf>

² Housing Sustainability and Investment Roadmap, slides for presentation to Emergency and Community Services Committee, December 1, 2022, slide 2, <https://pub-hamilton.escribemeetings.com/filestream.ashx?DocumentId=343187>

\$25,600	\$48,000
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Impacts on the local economy

The SPRC notes that young adult households are disproportionately renters, with the percentage growing. And young adult households have the least protection from rent control. Units built after late 2018 are not rent controlled at all and when units are vacant in rent-controlled buildings, landlords can raise the rents by as much as they can get. Those are the situations new renters like young adults and newcomers have to pay. While the average rent for all rental units in October 2021 was \$1,190, the

Young adults and newcomers are also less likely to know their tenancy rights and thus more likely to face illegal tactics. And they have had little time to build credit ratings; landlords can't discriminate against them, but they may get away with preferring more established tenants.

Quite apart from unfairness, Sara Mayo of the SPRC noted that these forces can hurt the local economy. "Youth are big drivers of economic development," she said. The fact that in recent years, millennials in Hamilton were growing faster than Boomers was a big part of the increased attention given to Hamilton. There are a lot of artists, Hamilton has the most diverse economy in Canada. And young adults had a huge impact on the changing face of the city. Millennials became the dominant age group here earlier than in other places. Part of that was reasonable housing costs here, so young adults did not have to move away to find affordable housing and young adults were attracted to move here and who have become leaders here. That is now changing and people have to leave Hamilton, and the places they move to will be the ones to benefit. We all benefit when youth are not driven away by a really challenging housing market.

Number of households in Hamilton paying unaffordable rent (more than 30 per cent of total household income. Census 2021

- 51,305 Hamilton households. 37.5 per cent of renters, 15.8 per cent of owners.

You would need a household income of at least \$67,000 to afford the average one-bedroom apartment currently available in Hamilton. To afford the average two-bedroom unit, you would need a household income of at least \$86,000.

One person households				
62,110 households				
27.9 per cent of all households				
Median income \$40,400				
(Median means that half the one-person households earn less)				
Affordable housing costs for one-person households with different incomes				
Income before taxes	What housing costs would be affordable at that income? (30 % of total income)	Average market rent for a vacant 1-bedroom unit, Rentals.ca Sept. 2022	Average market rent, 1 bedroom, as a percentage of household income	Amount by which average market rent exceeds what a household can afford

\$67,320	\$1,683	\$1,683	30 %	\$0
\$60,000	\$1,500		33.7%	\$183
\$50,000	\$1,250		40.4%	\$433
\$40,400	\$1,010		50.0%	\$673
\$30,000	\$750		57.3%	\$933

Two or more person households				
160,695 households				
72.1 per cent of all households				
Median income \$107,000				
(Median means that half the two-plus-person households earn less)				
Affordable housing costs for two or more person households with different incomes				
Income before taxes	What housing costs would be affordable? (30 % of total income)	Average market rent for a vacant 2-bedroom unit, Rentals.ca Sept. 2022	Average market rent, 2 bedroom, as a percentage of household income	Amount by which average market rent exceeds what a household can afford
\$107,000	\$2,675			
\$86,200	\$2,155	\$2,155	30 %	\$0
\$80,000	\$2,000		32.3%	\$155
\$70,000	\$1,750		36.9%	\$405
\$67,320	\$1,683		38.4%	\$472
\$60,000	\$1,500		43.1%	\$655
\$50,000	\$1,250		51.7%	\$905
\$40,400	\$1,010		64.0%	\$1,145
\$30,000	\$750		86.2%	\$1,405

Sources: Household numbers and income data from Statistics Canada, Census Profile, 2021 Census, City of Hamilton

<https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?Lang=E&SearchText=hamilton&DGUIDlist=2021A00053525005&GENDERlist=1&STATISTIClist=1&HEADERlist=0> Rental data from Rentals.ca, October 2022 Rent Report, <https://rentals.ca/national-rent-report> Calculations by Bill Johnston. Housing costs are rent plus utilities or mortgage, taxes, utilities and, if applicable, condominium fees.

Homeless individuals, from the by name list

August 2022 1,464 individuals experiencing homelessness in Hamilton

September 2022 1,543

October 2022 1,573

City of Hamilton Housing and Homelessness Dashboard, accessed October 6, October 12, November 25, 2022, <https://housing-and-homelessness-dashboard-spatialolutions.hub.arcgis.com/>

2020 Household income ranges and affordable rents @ 30 per cent of gross household income

Income range, Household total income groups for 2020 (2021 Census)	Number of households in that income range	Affordable rent at top of the income range	Median rent	Number of households that can't afford median rent*
Under \$5,000	2,495	\$125/month		
\$5,000 to \$9,999	1,110	\$250		
\$10,000 to \$14,999	2,580	\$375		
\$15,000 to \$19,999	4,875	\$500		
\$20,000 to \$24,999	8,145	\$625		
\$25,000 to \$29,999	7,705	\$750		
\$30,000 to \$34,999	7,205	\$875		
\$35,000 to \$39,999	7,740	\$1,000		
\$40,000 to \$44,999	8,290	\$1,125	\$1,120	50,145

*The number of households that cannot afford the median rent is a bit smaller than this number. The median rent of \$1,120 is affordable with an income of \$44,800, so there would be a few households earning between that number and the top of this income bracket, \$44,999. But not likely many.

Source: Census Profile, 2021 Census of Population, City of Hamilton,

<https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?Lang=E&SearchText=hamilton&DGUIDlist=2021A00053525005&GENDERlist=1&STATISTIClist=1&HEADERlist=0> and calculations.

City of Hamilton housing waitlist

There are 5,716 households on the city's waitlist for rent--geared-to-income housing (latest statistic, 2021). That year, 541 were housed. Generally, those longest on the list are housed first, but priority is also given to people in five categories (with priority among those groups also given to those longest on the list).

- Victims of abuse by someone with whom they lived or have lived in the past six months, to allow them permanent housing separate from their abuser;
- Victims of abuse by someone they've never lived with or lived with longer than six months and legal interventions have been exhausted
- One in five offers of housing will be made to people living in temporary accommodation such as with friends or relatives, in a shelter, hostel or motel.
- One in 10 offers of housing will be made to newcomers (refugees or immigrants).
- One in 10 offers will be made to a youth 16 or 17.

So four of 10 offers of housing must go to the bottom three categories, some more must go to victims of abuse, leaving perhaps two or three out of 10 for people who simply can't afford to pay market rent.