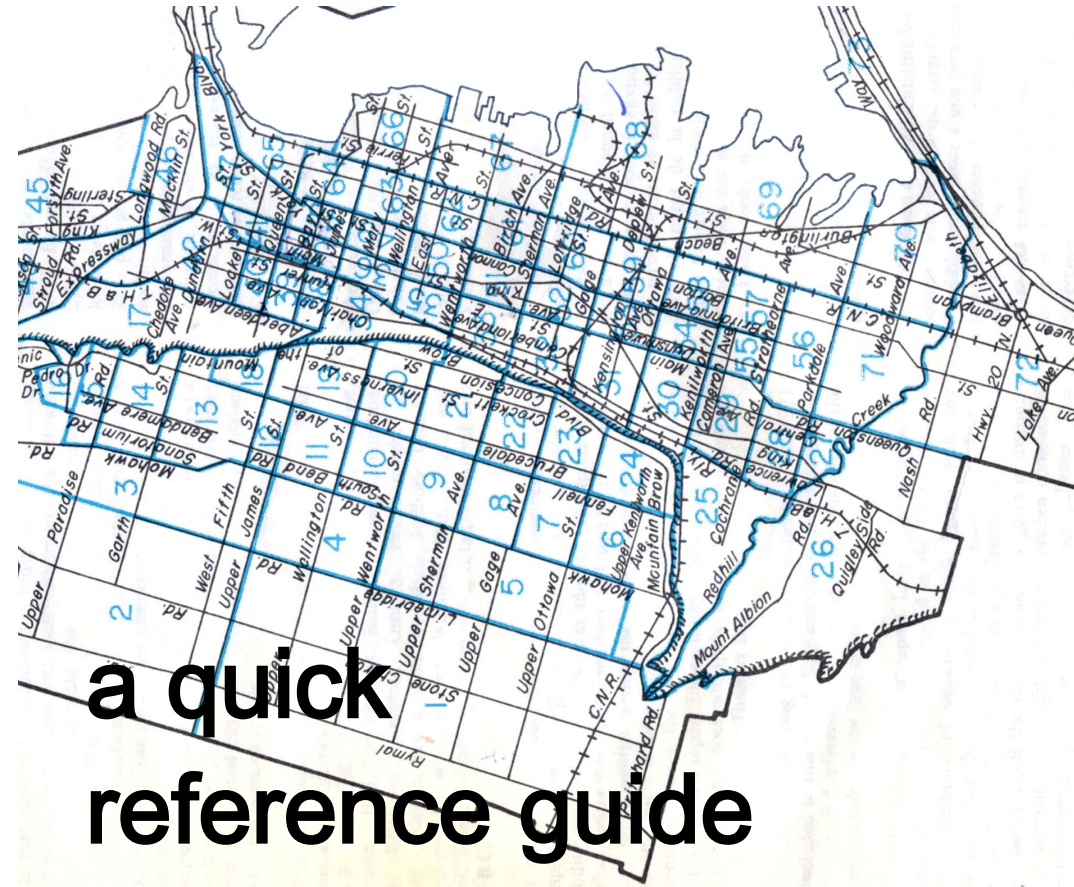


This booklet is brought to you by the Tenant Outreach and Education Project

The Tenant Outreach and Education Project is based out of the Housing Help Centre, and funded by the Homeless Partnership Initiative. The goal of the project is to help people find and maintain affordable rental housing by providing tenants with needed information about how to find rental accommodation, how to start tenant associations and how to enforce their rights.



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**a quick
reference guide
for housing workers
in Hamilton**

Glossary of Housing Related Acronyms

ATH— Access to Housing: social housing waitlist operator. (www.hamilton.ca/HealthandSocialServices/SocialServices/Housing/HowToApplyLowCost.htm)

CAWDB— Campaign for Adequate Welfare & Disability Benefits

CERA— The Centre for Equality Rights in Accommodation. (www.equalityrights.org/cera/).

CHAN— Community Housing Access Network

CSUB— Community Start-up Benefit

FLS— Free Listing Service, private market rental listing operated by the Housing Help Centre.

HCF— Hamilton Community Foundation. (www.hcf.on.ca)

HCLC— Hamilton Community Legal Clinic. (www.hamiltonlegalclinics.ca)

HELP— Housing Emergency Loan Program, operated by the Housing Help Centre.

HHC— Housing Help Centre. (www.housinghelpcentre.ca)

HPI— Homelessness Partnership Initiative. (www.hrsdc.gc.ca/eng/homelessness/partnership_initiative/index.shtml)

HPS— Homelessness Partnership Strategy

LICO— Low-Income Cut-Off

LTB (or OLTB)— Ontario Landlord Tenant Board. (www.ltb.gov.on.ca)

ODSP— Ontario Disability Support Program

OW— Ontario Works

SPRC— Social Planning and Research Council. (www.sprc.hamilton.on.ca)

UCCHC— Urban Core Community Health Centre. (www.hucchc.com)

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Definitions

Absolute Homelessness describes those living on the street, in an emergency shelter or in a place unfit for human habitation.

Accessible housing is housing physically adapted to the individuals who are intended to occupy it- ie: accommodate needs around age, physical or mental disability, medical conditions.

Affordable Housing Canada Mortgage and Housing Corporation defines it as follows: A household is said to be in core housing need if its housing falls below at least one of the adequacy, suitability or affordability standards.

An **adequate** dwelling does not, according to its residents, require major repairs, the house is habitable (i.e.: no infestations) and structurally sound. A **suitable** dwelling has enough bedrooms for the size and make up of the people occupying the household.

We add: that it is also close to public/social services, and community resources.

To be **affordable**, shelter costs must consume less than 30% of before tax household income.

At risk of Homelessness is a term describing those paying large amounts of their income on rent and/or are experiencing abuse, potentially forcing them to leave their home.

Co-operative housing is housing that operates on a non-profit basis in which residents are members and take part in the management and operation of the property.

Hidden Homelessness describes those who are marginally, inadequately or temporarily housed.

Housing Continuum illustrates the spectrum of different kinds of housing available within a city, ranging from emergency shelters to home ownership.

Housing First Approach focuses immediately on providing housing to homeless people, then following the housing placement, a variety of support services are built around the person to help maintain housing and individual well being.

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Applications Relevant to Tenants

A1—Application about whether the *Act* applies

A2—Application about a Sublet or an assignment

A4—Application to vary the amount of a rent reduction

T1 – Tenant Application for a rent rebate (If landlord has charged illegally)

T2—Application for tenant’s rights (If there is interference with reasonable enjoyment)

T3—Tenant application for a rent reduction (if fees for the Landlord have decreased because of a decrease in services provided or taxes)

T4—Application for when the landlord does not comply with the terms of agreement to increase rent

T5—Tenant Application for wrongful eviction

T6—Tenant Application for problems regarding maintenance

Key to LTB Notices and Applications*

Note: This is not a comprehensive list. For more info, go to www.ltb.gov.on.ca.

Notice of Rent Increases

N1— Notice of Rent Increase

N2— Notice of Rent Increase for rental units partially exempt from rent rules

N3— Notice to Increase the Rent and/or charges for Care services and Meals

N10— Agreement to Increase the Rent Above the Guideline

Notices of Termination

N4—Notice to Terminate a Tenancy Early for Nonpayment of rent

N5—Notice to Terminate a Tenancy Early for interference of reasonable enjoyment

N6— Notice to Terminate a Tenancy Early for an illegal act or misrepresentation of income

N7— 10-day Notice to Terminate a Tenancy Early (only applicable where landlord and tenant live in the same building, with 3 units or less and there is a serious safety or damage issue)

N8—Notice to Terminate a Tenancy at the end of Term (applicable in cases of payment issues, like persistent lateness, loss of employment, etc)

N9— Tenant’s Notice to Terminate the Tenancy

N11— Agreement to Terminate the Tenancy

N12— Notice to Terminate at End of Term for Landlord’s/Purchaser’s Own Use

N13—Notice to Terminate at End of Term for Conversion, Demolition or Repairs

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Housing Stock is the total number of dwelling units in a given area.

Housing Wage is the amount required for one wage earner household to afford a one bedroom or two bedroom apartment, and not pay more than 30% of their income on rent.

Non-profit housing is a type of social housing provided by community-based associations, like churches or service clubs, or municipal corporations like City Housing Hamilton which operates on a non-profit basis to provide low- and moderate-rental housing.

Private market rental housing is housing provided on a for-profit basis. It can include apartments, townhouses, duplexes, triplexes and houses.

Public housing is housing owned and operated by a provincial/municipal agency.

Rent-geared-to-income units. Most people in social housing pay *rgi*. The Ontario government subsidizes the differences between 30% of income and what people would have to pay in private market rent for a similar unit.

Shelters are emergency accommodations and services for homeless people. They are administered by the City and operated by either the City, or a community-based organization.

Social housing is affordable rental housing operated by co-operative or non-profit agencies and funded under federal or provincial long-term agreements, which supply operating subsidies and grants.

Supported housing, different from *supportive* housing (below), involves a lesser degree of assistance to tenants and a greater degree of control to the tenants over the assistance they receive.

Supportive housing is where services are provided to tenants. This can include help with home maintenance and daily activities, and referrals to outside services and counselling.

Transitional housing is an intermediate accommodation between shelters and permanent housing. An example in Hamilton is the YMCA/YWCA housing (although some people do live there long term).

Housing-related committees and advocacy groups in Hamilton

ACORN Hamilton is a neighbourhood chapter of ACORN—Association of Community Organizations for Reform Now. ACORN aims to organize a majority constituency of low- to moderate-income people across the country. The members of ACORN take on issues of relevance to their communities, whether those issues are discrimination, affordable housing, a quality education, or better public service. (www.acorn.org)

Affordable Housing Flagship (AHF) brings together government, voluntary, labour, business and not-for-profit sectors to work together around housing development, policy & advocacy and community development. Its mandate is to ensure that affordable housing contributes to a healthy and vibrant city.

Community Advisory Board (CAB) provides consultation to the City of Hamilton's Community Services Department, with respect to its role as the Community Entity for the Federal Homelessness Partnership initiative (HPI).

Coordinated Advisory Access Committee (CAAC) is a committee of City Council to, together with the City, develop coordinated operational policies and services that are related to access to housing.

Food Shelter and Housing Committee is made up of citizens and service providers with an expertise in the field of emergency food, shelter and housing. It is a committee of City Council, and provides annual reports, advice and recommendations regarding actions related to these areas.

Hamilton Executive Directors Aboriginal Coalition (HEDAC) is a collective of agency representatives to network and communicate to address issues of mutual interest and/or concern. One of these issues is Aboriginal homelessness in Hamilton.

Hamilton Realtors Association represents real estate brokers and salespersons from Hamilton, Burlington and surrounding areas.

Hamilton Roundtable on Poverty Reduction (HRTPR) is a city-wide initiative geared towards strategic poverty reduction. It is made in partnership with the City of Hamilton and the Hamilton Community Foundation.

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Community-based Financial Assistance

Housing Emergency Loan Program

This is a community-based revolving loan fund. The Program provides interest-free loans to people living within the City of Hamilton to assist them in maintaining the necessities surrounding housing issues (i.e., heating or hydro bills). This may be accessed at the Housing Help Centre. (www.housinghelpcentre.ca/Emergency_Loans.html)

News/Research Papers

No Excuse, the Poverty Project- Hamilton Spectator (poverty.thespec.com/)

Everyone Has A Home: A Strategic Plan to Address Homelessness. City of Hamilton- Community Services 2007 (www.hamilton.ca/NR/rdonlyres/9EA70827-CDA4-4632-A5A8-91B91DA1184B/0/HomelessnessStratPlan.pdf)

On Any Given Night: Measuring Homelessness in Hamilton. City of Hamilton- Community Services 2006. (www.sprc.hamilton.on.ca/Reports/pdf/Onanygivennight.pdf)

In From the Margins: A Call to Action on Poverty, Housing and Homelessness- The standing Senate Committee on Social Affairs, Science and Technology 2009 (www.parl.gc.ca/40/2/parlbus/commbus/senate/com-e/citi-e/rep-e/rep02dec09-e.pdf)

Understanding the Racialization of Poverty in Ontario – In Housing and Homelessness. The Colour of Poverty Campaign, 2007. (www.beststart.org/events/detail/poverty/Fact%20Sheet_9.pdf)

Canadian Social Economy Hub- Tele-learning Session 18: the Role of the Social Economy in Meeting Diverse Housing Needs 2010. (www.socialeconomyhub.ca/?q=content/telelearning-session-18-role-social-economy-meeting-diverse-housing-needs)

2007 UN Human Rights Council Report on Adequate Housing in Canada. M. Kothari. (www.ligi.ubc.ca/sites/liu/filesPublications/2009_Nov26_KothariRTH_Canada07.pdf)

Auditor General of Ontario (reports on housing). (www.auditor.on.ca/en/reports_municipal_en.htm)

(Legislation continued)...

International Covenant on Economic, Social and Cultural Rights (ICESCR)

Similar to the UDHR, this international law document recognizes housing as a human right. This document also recognizes the principle of progressive realization of human rights (article 2)—that is, that governments should take steps to gradually improve the protection of human rights, and the continuous improvement of living conditions (article 11). Canada has signed this covenant.

Resources and References

Government and Municipal Programs

Canada-Ontario Affordable Housing Program

This is a government initiative that provides rent supplements for those on, or eligible to be on, the social housing waitlist. It also funds the creation of more affordable and supportive housing, and affordable home ownership.

The **housing allowance/rent supplement** program allows for interim assistance for low-income households who are in private market housing. A housing allowance is paid directly to the landlord and the household pays the difference.

The **homeownership** component to the Program aims to make homeownership more affordable for low- to moderate-income renter households.

(www.mah.gov.on.ca/Page1112.aspx)

Canada Mortgage and Housing Corporation

This is Canada's national housing agency, created to improve housing options, allocate funding for affordable housing, and collect information housing-related matters. (www.cmhc-schl.gc.ca/en/)

Rent Bank Program

This provides grants to tenant within the City of Hamilton to assist with Rent Ar-rears. It is funded by the Province of Ontario and administered by the City of Hamilton and the Housing Help Centre. (www.housinghelpcentre.ca/Rent_Bank.html)

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Hamilton/Halton Home Builders Association (H/H HBA) represents the local construction industry and is comprised of workers in areas relating to new home construction. It advocates for the construction industry and for new home buyers.

Home Safe Hamilton is a film currently being produced by the Skyworks Foundation. It aims to build awareness and stimulate social change around housing and Aboriginal issues in Hamilton. (www.skyworksfoundation.org)

Housing Network of Ontario is an advocacy group with partners throughout Ontario working to ensure that everyone in Ontario has a stable and affordable home. They have been heavily involved in advocating for a comprehensive long-term affordable housing strategy for Ontario. (www.stableandaffordable.com)

Residential Care Facilities Coalition (RCFC) is a group of tenants and supporters who advocate for the rights of tenants and the improvement of residential care facilities' standards in the City of Hamilton.

Roomers and Boarders Committee is a group made up of housing agency personnel, community activists and residents of rooming houses. It advocates for the rights of rooming house residents and works specifically to influence rooming house municipal regulations.

Solutions for Housing Action Committee (SHAC) is a collaborative, housing-centred advocacy group which is involved in influencing policy and directing services in the City. It also works closely with other housing groups and works directly with various housing-related projects.

Tenant Advisory Committee (TAC) is a committee of City Council. It provides information, advice, and advocacy regarding residential tenancy issues and policies that would improve the overall well-being of tenants in Hamilton. They provide direct recommendations and annual reports on these issues to City Council. (www.hamiltontenant.ca/vote.html)

Tenant Outreach and Education Advisory Committee (TOEAC) is the steering committee for the Tenant Outreach and Education Project (for more info, please see back of booklet).

Legislation

Note: Full, up-to-date texts of provincial laws may be found online at www.e-laws.gov.on.ca. Bills may be found at parl.gc.ca/legisinfo.

Residential Tenancies Act (RTA)

The RTA governs the legal relationship (i.e., rights and obligations) between landlords and tenants in Ontario. Generally, the RTA applies in any situation where an individual or a group pays money to live in a place. It does not apply where the tenant shares a kitchen or bathroom with the owner, or the rental unit is being used on a seasonal or temporary basis (i.e., trailers or hotels).

The RTA sets out rules regarding rent, tenancy termination and eviction, maintenance and repair obligations for landlords, and the reasonable enjoyment of a rental unit. It also governs the process for dispute resolution through the Landlord Tenant Board.

Mental Health Act (MHA)

The MHA provides a framework for the provision of psychiatric care in Ontario. It sets out the rules and procedure for issuing, renewing or terminating community treatment orders (CTOs). CTOs aim to provide treatment for people dealing with serious mental health issues while living in the community.

Ontario Human Rights Code (OHRC)

The OHRC is a quasi-constitutional statute which adopts the Universal Declaration of Human Rights as proclaimed by the United Nations.

It seeks to ensure equal treatment of every person with respect to services, accommodation, employment and contracts and freedom from discrimination on the basis of race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, sexual orientation, age, marital status, family status or disability.

This can be used to protect people seeking housing from discrimination and can impose a duty to accommodate upon landlords (i.e., for a tenant's disability).

Accessibility for Ontarians with Disabilities Act (AODA)

The AODA, passed in 2005, seeks to provide accessibility to persons with disabilities in Ontario by 2025. It enables the creation, implementation and enforcement of mandatory accessibility standards to goods, services, facilities, accommodation, employment, and buildings, structures and premises. At present, the specific accessibility standards for accommodation have not yet been

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determined. Until then, the AODA serves to demonstrate Ontario's dedication to accessibility in housing and reinforces the duty on landlords to accommodate their tenants with disabilities in the OHRC.

National Housing Strategy (Bill C-304)

Bill C-304, called *An Act to ensure secure, adequate, accessible and affordable housing for Canadians*, is a part of an effort to provide a national response to homelessness and housing issues in Canada. It recognizes adequate housing as a human right according to the International Covenant on Economic, Social and Cultural Rights and would (if passed) legislate the creation of a national housing strategy in consultation with provinces and territories, as well as community groups.

Currently, the Bill is in its last stage of reading at the House of Commons. If it is passed by the House, it will then need to be passed by the Senate to become law.

Provincial Long-Term Affordable Housing Strategy (LTAHS)

This is not legislation, but an initiative by the government of Ontario to create a 10 year collaborative plan to improve access to affordable and adequate housing. It aims to develop partnerships with all levels of government, individuals and families, the non-profit sector and the private market, and be flexible to meet the changing needs of Ontario's various municipalities. In 2009, the Ministry of Municipal Affairs and Housing opened a public consultation on what this strategy should include. The consultation period is now closed and the strategy will be published this year.

United Nations Universal Declaration of Human Rights (UDHR)

While not directly relevant to housing work, this document recognizes housing as a human right (see article 25). This illustrates the broader context of the recognition of the need to safe, affordable housing. Canada is a signor to this document and the Ontario Human Rights Code adopts the UDHR in its preamble.