ACORN Hamilton - H.O.P.E Campaign (Hamilton Organizing to Prevent Evictions)

Report - Strengthen Hamilton's Housing Emergency Fund

July 2026

Table of Contents

Introduction

ACORN Hamilton is launching a new municipal campaign to call on the City of Hamilton to strengthen its Housing Emergency Fund, a crucial support available to social assistance recipients and low-income families to maintain their existing housing.

As Hamilton renters face both a housing and cost of living crisis, provincial and federal governments have failed to reign in corporate landlord greed and ensure low-to-moderate-income households have safe and affordable housing. Pressures such as rising rents, Above Guideline Increases, long waitlists for social housing, low social assistance rates, low wages and pensions, and rising cost of food are all making it increasingly difficult to afford housing.

The City's "rent bank" was last updated in 2023, when Council voted to cancel the Housing Stability Benefit and Rent Ready programs and create the now Housing Emergency Fund (HEF).

After 2.5+ years of HEF, ACORN members are calling on the City to strengthen the program: raise the low income threshold, include moving costs, and increase program benefits (such as damage from pests).
A stronger Housing Emergency Fund in the city will be a safety net for tenants to stay housed when faced with social and economic emergencies.
The following report includes testimonials from ACORN members, tenant survey results, and demands for the City of Hamilton.

ACORN (Association of Community Organizations for Reform Now) is a multi-issue, membership-based tenant union for low-to-moderate-income people. We have over 190,000 members fighting for social and economic justice worldwide.

Housing Emergency Fund - Background

In November 2023, Council approved the cancellation of the existing Housing Stability Benefit and Rent Ready programs, to be replaced by one modernized program under the Housing Emergency Fund. The Housing Emergency Fund (HEF) helps Ontario Disability Support Program (ODSP) recipients, Ontario Works (OW) recipients, and people with low income maintain their existing housing or establish a new permanent residence within Hamilton.

- ODSP and OW recipients can receive help with last month's rent, rent arrears, or utility arrears.
- People with low income can receive help with utility and rent arrears.

Housing Emergency Fund eligibility criteria:

1. Applicants are eligible for a maximum amount of support in a 24-month period.
2. Accommodation costs do not exceed 95% of your household income.
3. You are establishing a residence for the first time or attempting to remain in your current housing.
4. Eligible circumstances - (being evicted, have a disconnection notice for utilities, moving to first time or more affordable housing).
5.

2022 Statistics Canada Low Income Measure (LIM) –

HOUSEHOLD SIZE	INCOME (AFTER TAXES)
1 person	$30,255
2 people	$42,787
3 people	$52,403
4 people	$60,510
5 people	$67,652
6 people	$74,109

BENEFIT UNIT/HOUSEHOLD SIZE	MAXIMUM PAYMENT
Single	$3,000
Couple	$4,000
Family (3 people)	$5,000
Family (4 people)	$6,000
Family (5+ people)	$7,000

Housing Emergency Fund - Background Continued

Housing pressures on Hamilton tenants:

- **Rising rents:** CMHC - Average Market Rent in Hamilton has almost doubled between 2010 - 2023. Average market rent for a one bedroom is $1,580 (July 2026).
- **Above Guideline Increases:** Landlord and Tenant Board data analyzed by ACORN found the number of AGIs have gone up by 107% over the past two decades. One application can raise rents as much as 9% over a 3 year period.
- **Lack of affordable housing:** Between 2006 and 2016, Ontario saw a 26% decline in units that rent for less than $1000. This further decreased by 36% between 2016 and 2021, coupled with extremely long waitlists for social housing. Last year there were 6,642 households on Hamilton's waitlist.

Cost of living pressures on Hamilton tenants:

- **Low social assistance rates:** ODSP recipients receive $1,436/month and OW recipients receive $733 — well below housing costs in Ontario.
- **Low minimum wage:** A full-time worker earns around $35,000 (before taxes). A tenant paying $1,500+ rent would have over 50% of their income going towards housing.
- **Rising cost of living:** Rising grocery bills, cell phone & internet, transit fares

Why is a rent bank important for cities to tackle the housing and homelessness crisis?

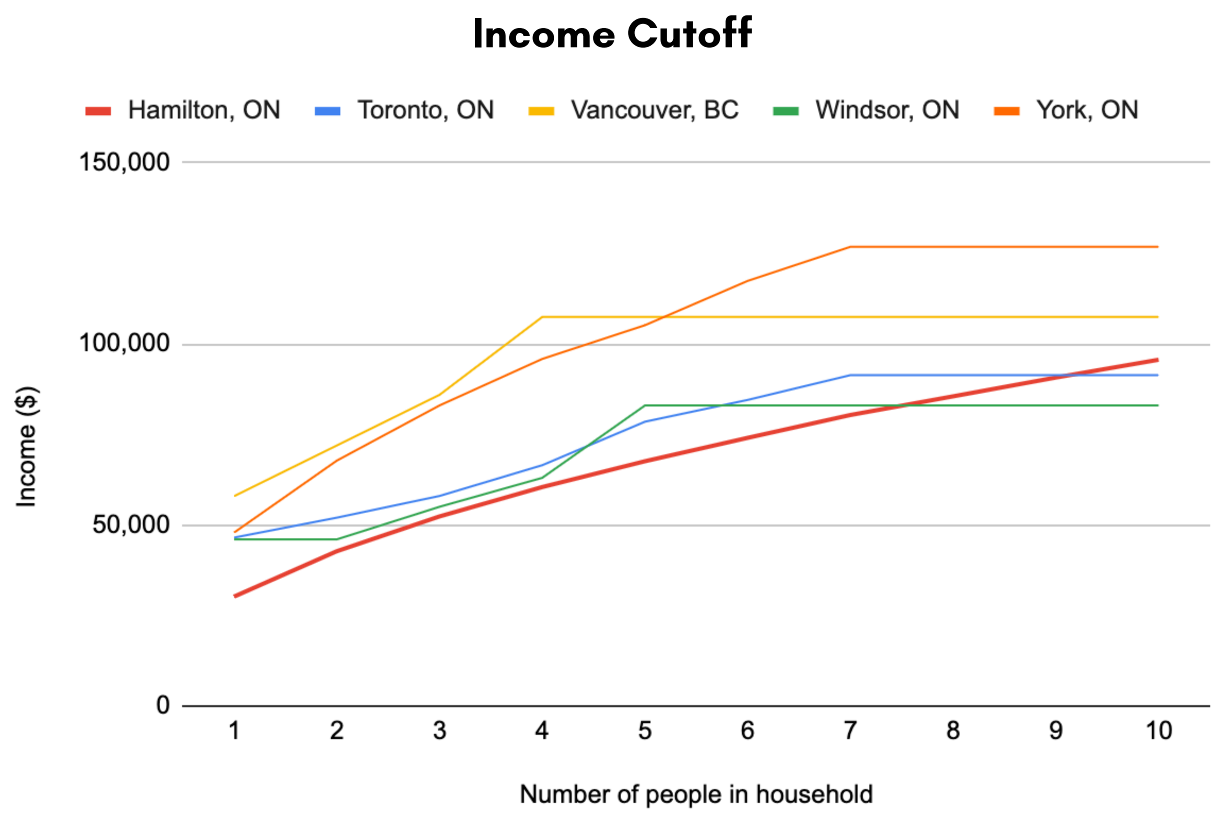
According to a recent Association of Municipalities of Ontario report, municipal contributions accounted for over 50% of total reported funding across all three levels of government for housing and homelessness programs in Ontario. One of the ten recommendations from AMO is to address systemic causes by focusing on prevention.

HEF support ranges from $3,000-7,000. Supporting the same individuals or families through the loss of their housing would far exceed this when considering the cost of shelters, social support programs, and the challenges faced by households trying to re-enter the market.

Jurisdictional Scan

We found that most municipalities across Canada have some type of rent bank/housing fund for low-income households. We reviewed programs nationwide to compare eligibility criteria and program benefits. Most were in Ontario (Hamilton, Toronto, Windsor, York, Durham, Ottawa, Wellington-Guelph, Halton, Niagara, London, Brantford). We also reviewed rent banks in British Columbia (Vancouver, Burnaby, New Westminster), Nova Scotia, New Brunswick, and Manitoba.

To best illustrate the available data, not all jurisdictions are included in charts/graphs.



Hamilton's income cutoff is one of the lowest at only $30,255 for a single-person household. Rent prices in Hamilton have skyrocketed in recent years, but the income cutoff has remained stagnant.

Jurisdictional Scan Continued

Benefit Coverage

Jurisdiction	Moving costs	Bed Bugs	Last month's rent
Hamilton	❌	❌	ODSP/OW
Toronto	ODSP/OW	✔	✔
Vancouver	❌	❌	✔
Windsor	no data	❌	✔
York	✔	❌	✔

Moving costs and bed bug-related expenses used to be included in the Housing Stability Benefit. Most rent banks don't cover costs related to bed bugs. Toronto's Housing Stability Fund does.

70% of the rent banks we reviewed cover last month's rent deposit — but Hamilton's HEF isn't one of them. HEF only covers rent deposits for recipients of ODSP or OW.

Toronto covers bed bug related costs for Bed & Encasement, Beds & Soft Furniture when there is verification of bed bug treatment

(f) Bed & Encasement Issuances are:

- To purchase a bed & encasement for a child that has outgrown a crib
- To purchase a bed & encasement when a child joins the family

(g) Beds & Soft Furniture when there is verification of bed bug treatment

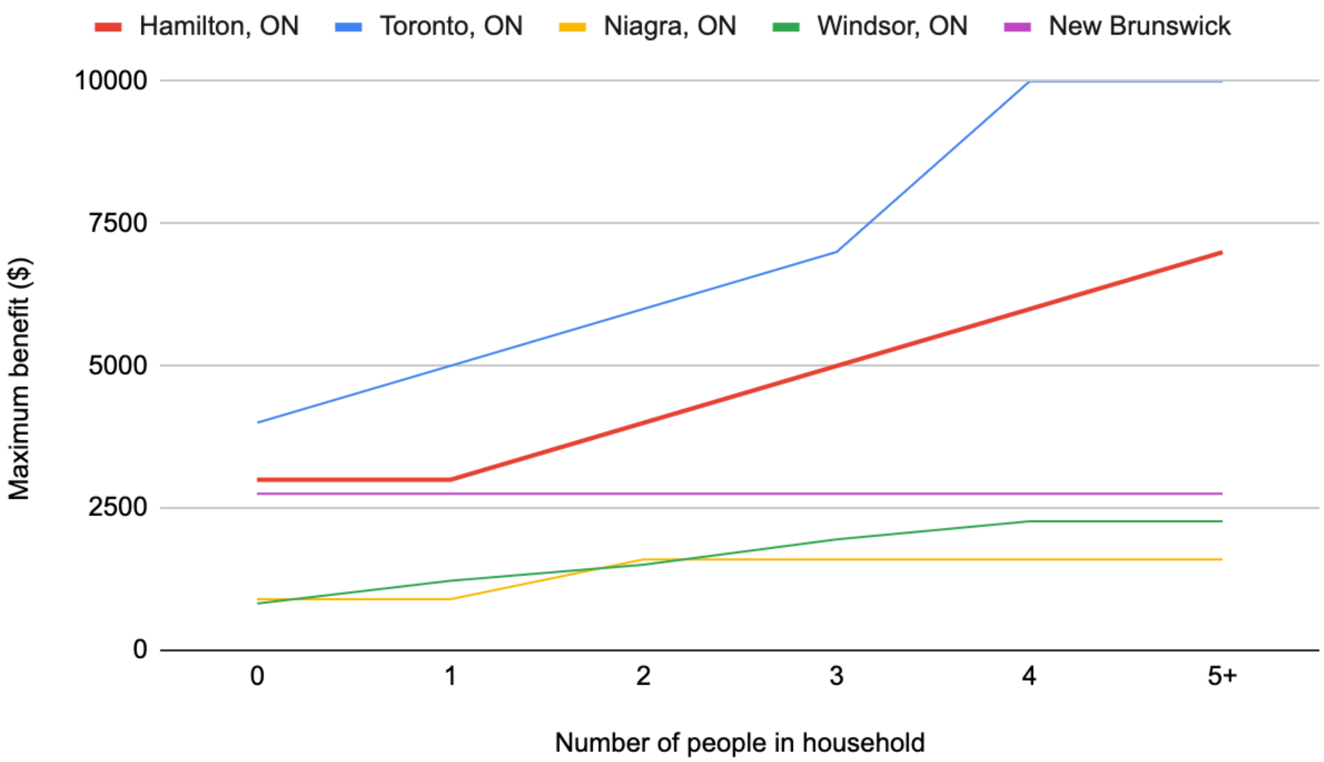
- For clients residing in a Toronto Community Housing Corporation (TCHC) unit, written verification outlining the address, unit # and date of treatment is required from their "Environmental Health Unit".
- For clients residing at any other addresses (non-TCHC), written verification outlining the address, unit #, date of treatment and the name of the pest control company is required from either the landlord or the pest control company.
- The request must be made within 60 days from the date of treatment.
- Funds can be issued to purchase encasements and for the replacement of discarded beds and/or soft furniture once in a 24 month period when there is documented treatment for bed bugs.

Jurisdictional Scan Continued

Benefit Amounts

Despite HEF's other gaps, the maximum benefit amount is higher than most other programs.

Maximum Benefit in a 24-month Period



Other notable findings:

- BC's province-wide rent bank program has an online application portal

Survey Methodology

The survey was conducted from March 31 - July 15, 2026. It was shared with our mailing list of Hamilton tenants and posted online to ACORN Hamilton's Instagram and Facebook pages. We also conducted outreach in downtown Hamilton with paper copies, collected responses at ACORN neighbourhood chapter meetings, and posted flyers across Hamilton with links to the survey.

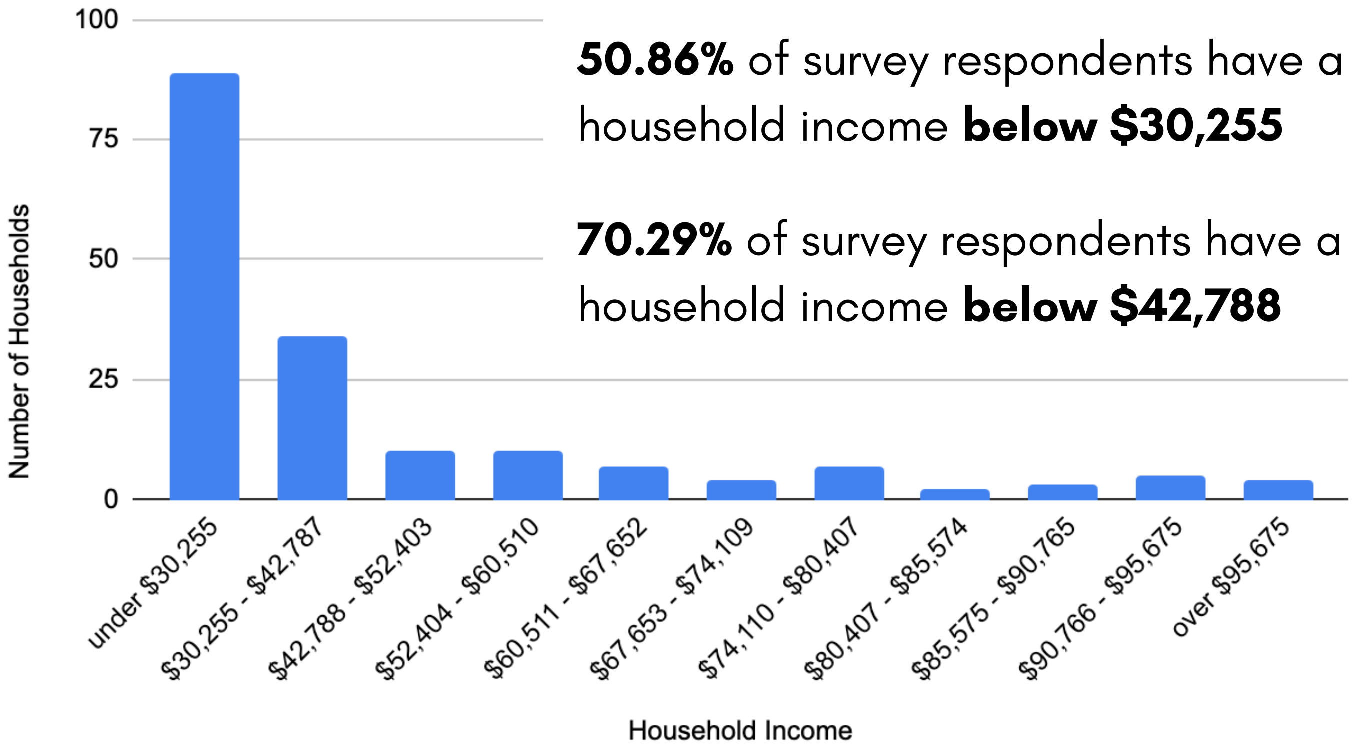
178 responses were collected from self-reported Hamilton tenants.

Key Findings

- The top reason for falling behind on rent was loss of employment income, followed by emergency expenses.
- More than half of respondents reported they were unaware of HEF.
- The main reasons for being denied HEF were tenants' rent was more than 95% of their income, income was above the threshold, missing documents, and an uncooperative landlord.
- 92% of respondents say support with moving costs is somewhat or very important to their household.
- Disabled people, seniors, and single people who can't pack and move on their own are disproportionately affected.
- Many low-income households are unable to access a vehicle and must pay for a moving company's assistance.
- The upfront costs of relocating (rent deposits, utility fees, etc.) are already significant before factoring in moving costs.
- Moving costs are skyrocketing along with rent prices, grocery prices, etc. In order to afford moving costs, people may have to sacrifice food, rent, and other necessities.
- Emergency relocation can be even more expensive, and there's no time to save for an unplanned move.
- Bed bugs can complicate a move and increase costs for tenants.

Survey Results - Demographics

Household size ranged from 1 to 8 people, with an average of 1.9 people per household. 333 people were represented across 175 households.



50.86% of survey respondents have a household income **below $30,255**

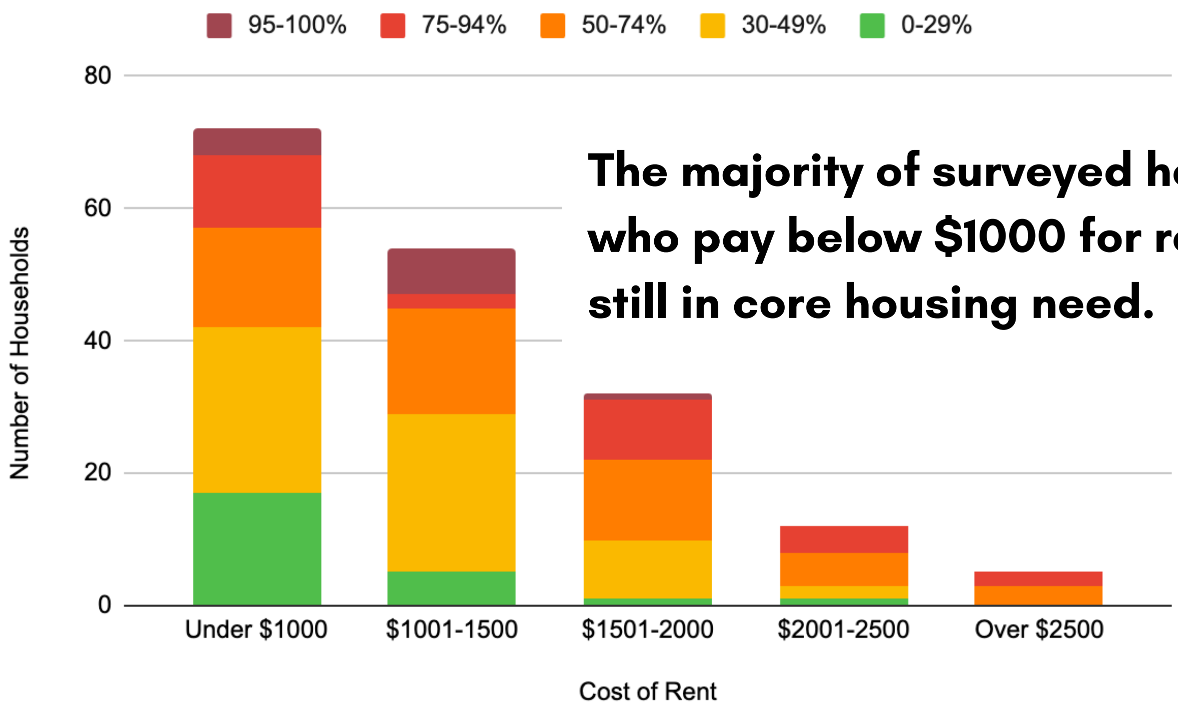
70.29% of survey respondents have a household income **below $42,788**

The most common sources of income are employment (40.57%), pension (29.14%), and ODSP (27.43%). Others include OW (5.14%), OSAP (2.29%), EI (1.71%), LTD (1.71%), OAS (1.71%), and RIFs (1.14%). 3.43% of respondents have no income.

Survey Results

151 (86.29%) of surveyed households have accommodation costs above 30% of their income, which indicates **core housing need**.

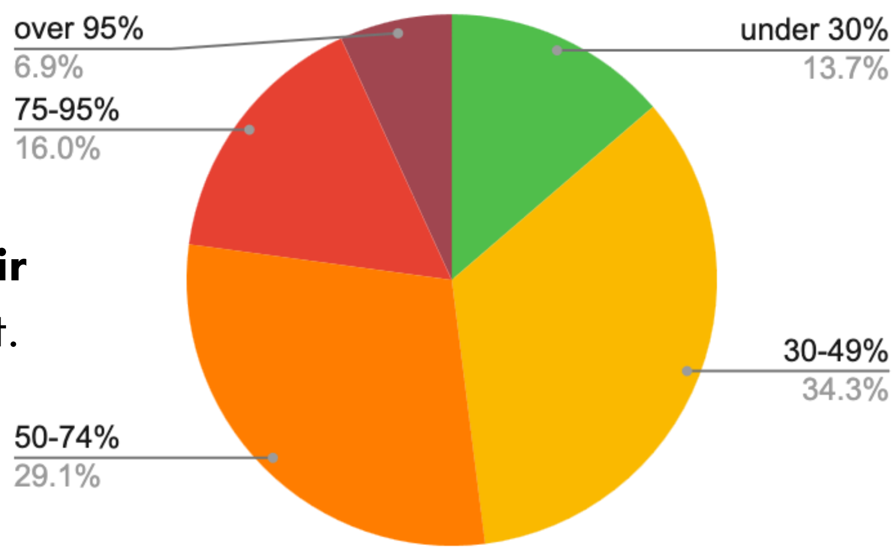
Cost of Rent and **% of Income Spent on Rent**



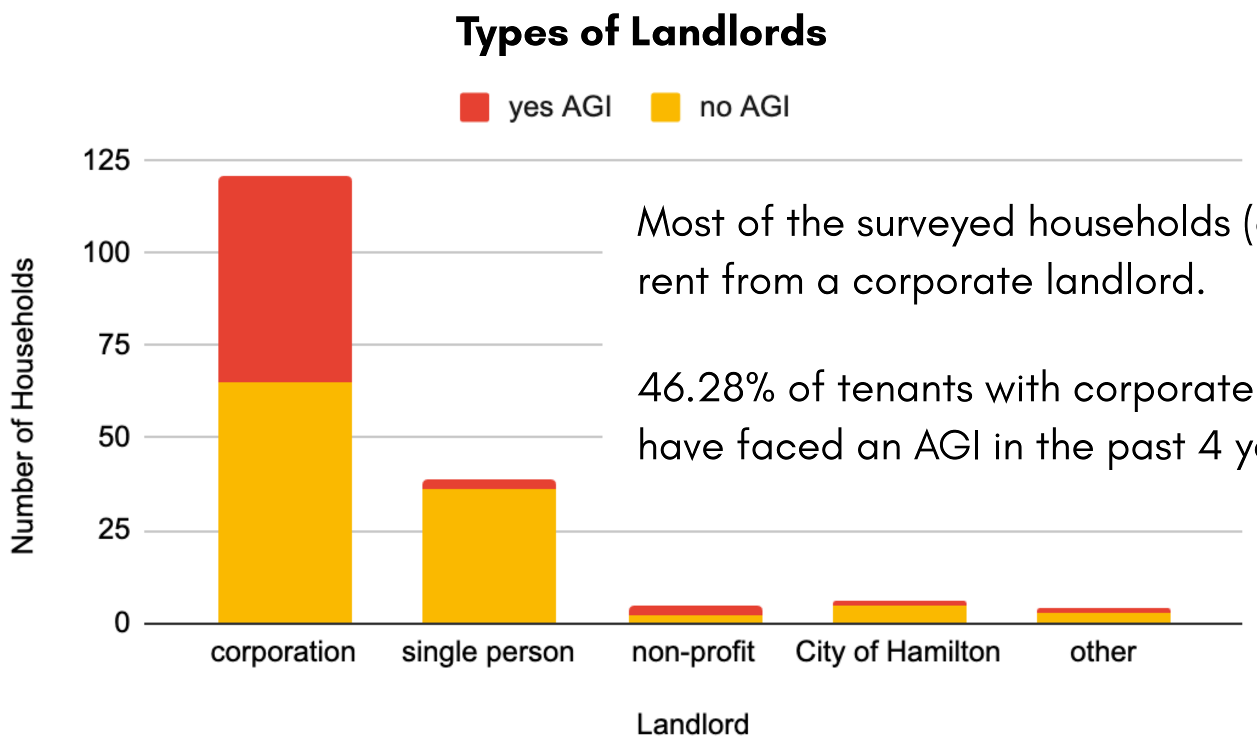
The majority of surveyed households who pay below $1000 for rent are still in core housing need.

Percentage of Household Income Spent on Rent

52% of respondents pay **over half of their income** towards rent.



Survey Results

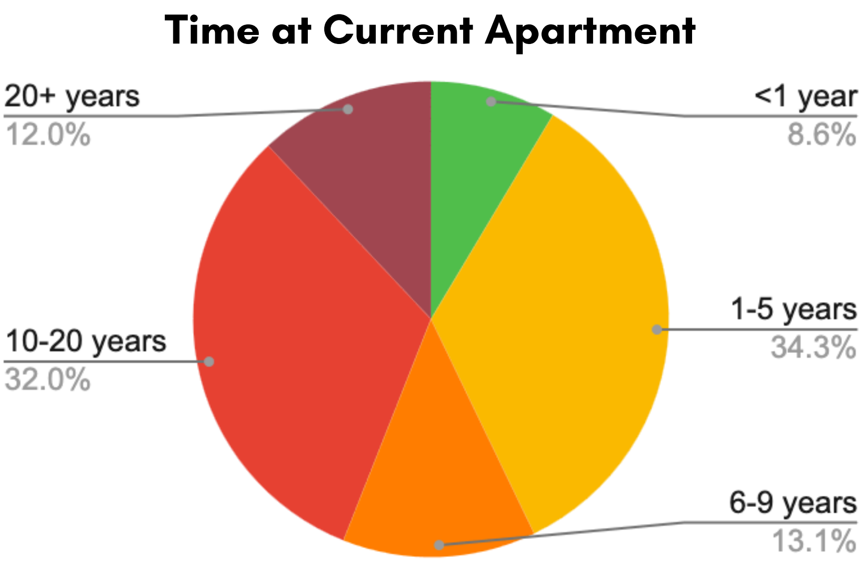


Most of the surveyed households (69.14%) rent from a corporate landlord.

46.28% of tenants with corporate landlords have faced an AGI in the past 4 years.

Corporate landlords are responsible for the vast majority of AGIs.

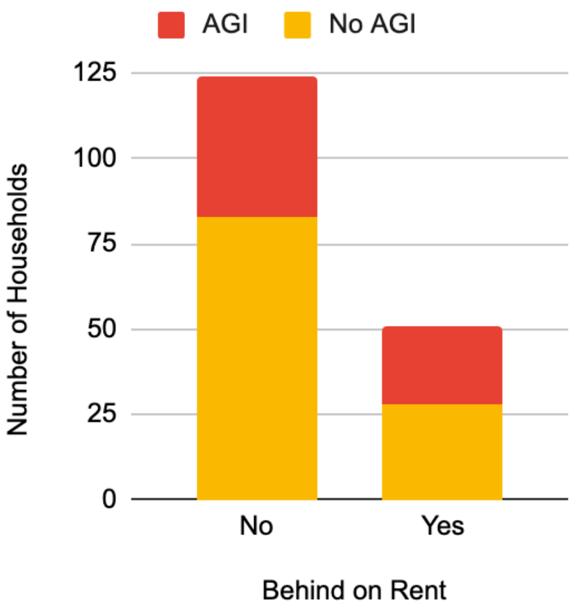
Of the 64 tenants who report an AGI in the past 4 years,
87.5% rent from corporate landlords.



44% of surveyed households have been living in their homes for over 10 years. AGIs can make their long-term affordable housing no longer affordable.

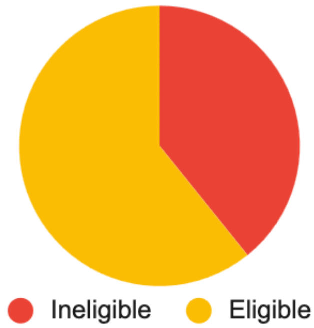
Survey Results

Almost one third of respondents (29.14%) have fallen behind on rent.



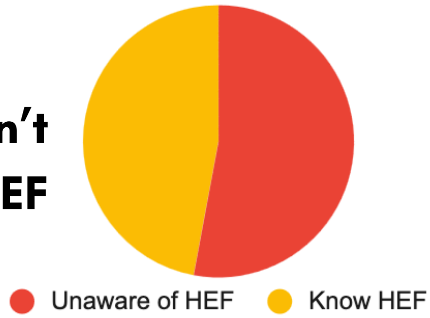
45.1% of respondents who have fallen behind on rent have faced an AGI, compared to only 33.06% of those who haven't fallen behind.

Of the tenants who have fallen behind on rent:

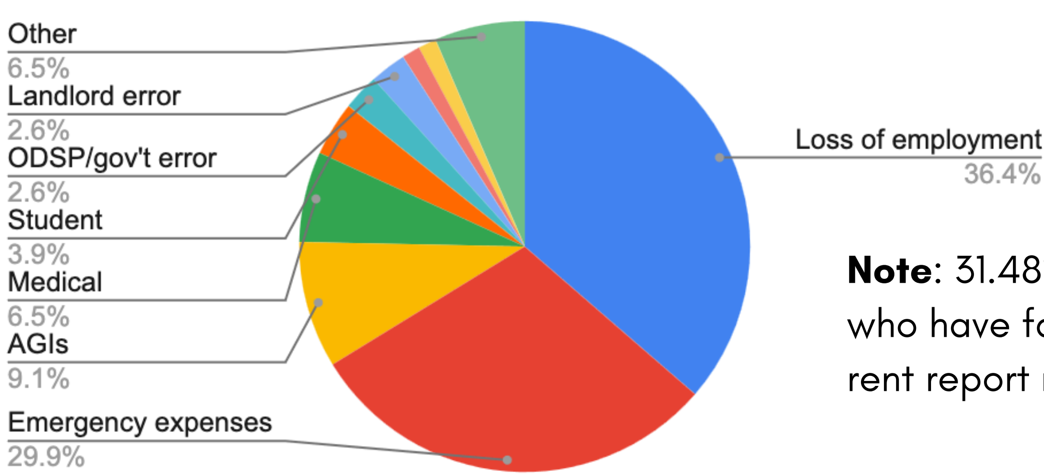


39.22% are ineligible for the program.

52.94% haven't heard of HEF

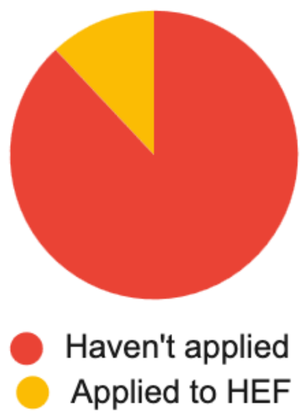


Reason(s) for Falling Behind on Rent



Note: 31.48% of tenants who have fallen behind on rent report multiple reasons.

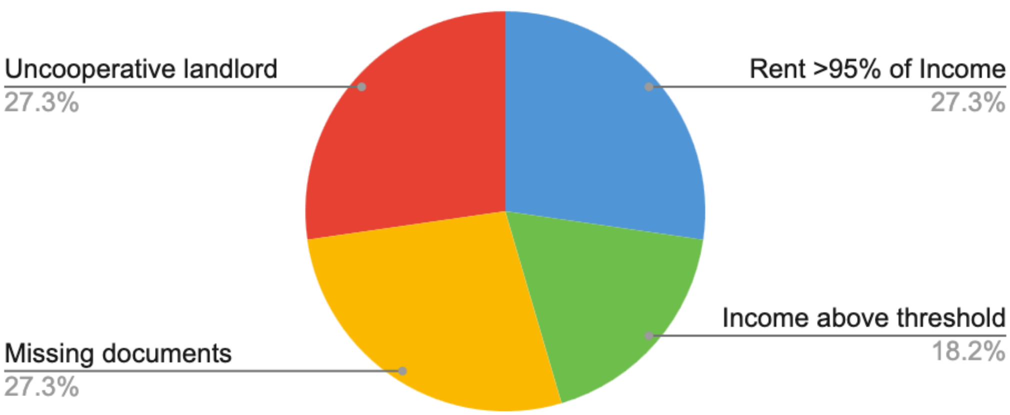
Survey Results



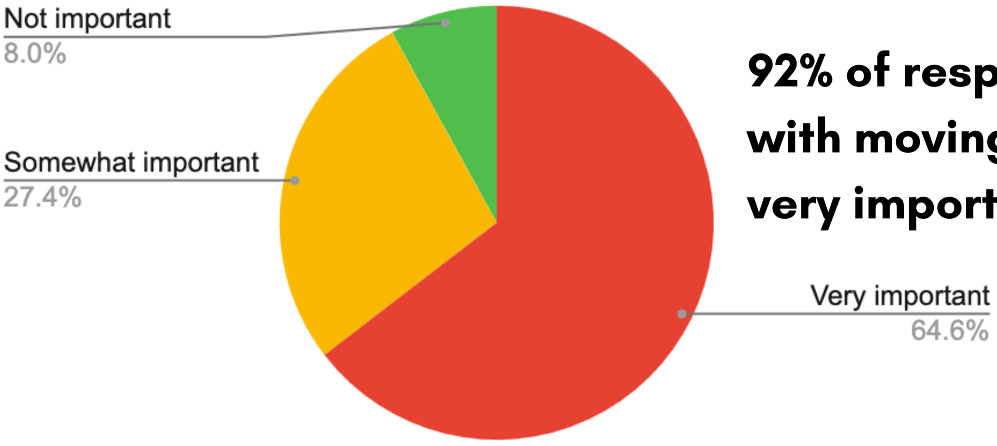
12% of respondents have applied to HEF.

One third of applicants (33.33%) have been denied from HEF.

Reason(s) for HEF Denial



Importance of Moving Costs



92% of respondents say support with moving costs is somewhat or very important to their household.

Survey Results

Common themes in short-answer responses

Is there anything you want to add about why moving costs should be added to HEF?

"Even if rent is affordable, the upfront cost of moving (truck, deposits, utilities) makes it difficult to relocate"

24 people emphasized that moving is expensive.

For truck rentals, help packing, etc. — the costs add up.

12 people pointed out that disabled people and seniors are disproportionately affected.

24 people raised concerns about emergency/unexpected moving costs.

24 people raised concerns about vehicle access.

For Hamiltonians without a car or driver's license, hiring a moving company may be the only option.

"It's clearly an aspect of tenant housing emergencies"

Survey Results
Common themes in short-answer responses

What improvements would you suggest for HEF?

"Make it more accessible and let people know that it exists"

13 people suggested expanding the eligibility criteria.
Raise the income cutoff

12 people suggest increasing awareness of the program.

11 people suggest including moving expenses.

6 people suggest increased benefit amounts and program funding.

5 people suggest improving the application process.
Suggestions include giving funds directly to tenants, and beginning the application process before an N4 is recieved.

2 people suggest shorter wait times.

"The fact that more people's accommodation costs are climbing to or above 95% of the household income, should be the very reason for extending and updating this program."

Marc

The first time I tried to access HEF, the issue I ran into was that my landlord refused to participate. The housing help centre was calling them, and they refused to take those calls. What I think should happen is, the option should exist to give money to the tenant and not just to the landlord.

This year when I used HEF, I didn't have any issue with the landlord. The landlord was amenable and didn't cause any problems. But after the housing help centre called the landlord, it would be a 5-10 day wait. The landlord was a reasonable person and knew that the money was coming, but some landlords wouldn't. They'd say, 'well, you can move in in 5-10 days.

I'm on ODSP, so HEF could save me last month's rent. I was able to save my money and use it for moving costs, set-up costs, and internet — the things I needed to establish a more functional and liveable household. I'm very happy here — I had no furniture in the last place, but now I have chairs and a table. A lot of people don't have that option, right? They wouldn't have the money from the last month to fall back on. Having that last month's rent helped me a lot. But for someone less able than I, it's the difference between having a place at all and staying in shelters.

ACORN Member Testimonials

Shelly

When I first applied to HEF, I was a full time disabled student on OSAP and ODSP. I got about $2,200 from HEF.

I ran into difficulties again the next year. I was getting AGIs every year, and each year I'm paying for more with less. I went to the Housing Help Centre. They said there's still $800 left, and they gave it to the landlord.

HEF offers up to $3,000 to single-person households every 2 years

Then I graduated, still unemployed with increasing bills and annual AGI's. My landlord gave me an N4, but HEF didn't help me. I was ineligible as my rent was over 95% of my income. They said that my only option was to negotiate with the landlord at the LTB.

I signed an agreement with my landlord through the LTB to pay a fixed amount. If I fail to make one payment, I will no longer be getting an N4 — my landlord can seek to have me evicted without my knowledge. I'm left with less than $100 a month after paying.

Maria

When I moved into my previous apartment, I got reimbursed for moving costs through the Housing Stability Benefit.

The Housing Stability Benefit was discontinued in 2024

I was reimbursed the full amount, ($655) because the program could cover up to $800 for a single person. But when I moved into my current apartment, I was told from the Housing Help Centre that you could no longer be reimbursed for moving costs. There was nothing they could do for me.

During the move, I was in the throes of neuropathy in physical pain. I never got my apartment set up. Stuff was just hauled in and dumped, and I never properly unpacked. My things should've been taken by the movers in one move, but I had to take three cab trips to get things they left behind. It was highway robbery — I spent an astronomical amount moving. It wouldn't have been fully reimbursed, but I could sure use that $800.

Demands for a stronger HEF!

ACORN is calling on the City to evaluate the program for successes and areas for improvement after two years. ACORN urges the City to consider the following list to strengthen the fund:

1. Expand Housing Emergency Fund eligibility criteria

a) Raise the income cutoff for non social assistance recipients

HEF is currently using the 2022 Statistics Canada low-income measure. Not only is 2024 data available, but relying on this outdated measure leaves out many part-time and full-time minimum wage workers who would benefit from the program.

b) Allow applications if rent exceeds 95% of household income

We recognize that much of a household's income going towards rent is not ideal or sustainable but with given factors such as AGIs, tenants are being put in difficult positions to maintain their housing or face eviction. Households in this situation are already juggling paying rent and relying on other supports to survive the month (ie. food bank).

c) Allow applications for AGI arrears without an N4

Under the Residential Tenancies Act, tenants are not required to start paying an Above Guideline Increase until it is ordered by the Landlord and Tenant Board (LTB). If a tenant cannot put money aside to pay for the rent increase, they will face a large sum once the application is approved. Tenants should be able to come forward with the amount owing and their LTB order before it escalates to an eviction notice.

Demands

d) Expand circumstances to include tenants facing extra fees for air conditioning use
As of July 1, landlords are allowed to pass on extra fees for AC use to tenants whose utilities are included in their rent.This is new legislation under Bill 97, Fighting Delays, Building Faster Act, 2025. Low-income tenants on fixed incomes will struggle to have the disposable income to cover these fees and face the difficult choice of not having air conditioning in dangerous temperatures to avoid the extra charge.

e) Create a comprehensive formula to determine eligibility based on income
Cut and dry income thresholds restrict access of households in need. We have heard feedback from our allies that households with complicating factors such as social assistance clawbacks, child support payments, and WSIB payments were denied access to HEF without looking at the full financial picture.

2**. Review current grant amounts to ensure benefit amount keeps pace with inflation and rising rents & review if the current 2 year renewal is working vs moving to a 1 year renewal.**

3. Expand program benefits to include:

a) Offer last month’s rent to non-ODSP/OW recipients
The majority of other programs reviewed have last month's rent available to low-income households. Low-income households forced to move because of a no-fault eviction or rising rents due to AGIs would benefit from this emergency support.

Demands

b) Bed bug damage & prevention - Beds, Soft Furniture and Encasement
Providing financial assistance to low-income households to purchase mattress encasement will prevent higher damage if the unit deals with a bed bug infestation. If an infestation does occur and there is a loss of furniture, low-income tenants would benefit from the fund covering these unexpected costs.

c) Moving costs
Previous versions of the City's emergency fund covered moving costs. From ACORN's survey to tenants this was identified as a major gap in the current program. Moving is expensive - many households do not have access to their own vehicle or the savings to pay for help. Seniors and tenants with disabilities also face challenges packing and moving their belongings on their own.

4. Improve accessibility and awareness

a) Introduce a secure online application process — but maintain in-person support for those who need it
The City should investigate updating the online application process. Currently, applicants must download a PDF then email it to the appropriate agency. A simpler one-stop portal would make it easier for applicants to apply online. The BC Rent Bank's application portal is a great example that the City of Hamilton could look at. ACORN members also want to see that existing documents with current social assistance programs (especially OW) are shared with the agency administering HEF.

Demands

b) Increase promotion of the program in the community
A majority of survey respondents shared they did not know about HEF. While we understand funds are limited and wide promotion would increase usage, the goal of the program should be to reach all households who need emergency support to stay in their homes. Possible locations to promote the program include: libraries, bus stops, food banks, etc.

5. Improve client service
Tenants report mixed support when trying to access the program. Ensure frontline staff are well trained in customer service, have the patience to deal with vulnerable residents who are often coming to access these services at a very stressful time in their lives.

6. Speed up disbursements
Recent provincial changes have created stricter timelines regarding arrears and repayment agreements.

- Bill 60 gives tenants only 7 days to pay any rent owing in an N4 notice before the landlord can apply to the LTB for an eviction hearing. Tenants previously had 14 days to repay their rent.
- Bill 184 allows landlords to apply directly for an eviction without a hearing if a tenant is short or late on their repayment plan.

7. Option to give funds directly to tenants
In situations where landlords are uncooperative or difficult to reach, HEF could work out something that the City is uncomfortable with that would allow funds to be disbursed directly to tenants – ie. a cheque with the landlord’s name on it. While landlords do not have a say on the method of rent payment, we know that some landlords may not want to deal with the City (i.e. unlicensed or unregistered rental units).

Demands

8. Annual public reporting on the Housing Emergency Fund
Metrics to report back on include: Number of households approved, number of households denied, percentage of funds allocated to each benefit, tenant satisfaction feedback, demographics of approved households (postal code, income), percentage of applicants that use the full grant amount within the 2 year limit.

Conclusion

The Housing Emergency Fund is a crucial support for Hamilton's renters. While the program has one of the highest benefit amounts compared to other programs across Canada, there are several areas that could be strengthened to provide the strongest emergency rent program.

Our report highlights the financial pressures Hamilton tenants are facing, the top reasons tenants need to access a program like HEF, and areas the program can improve.

The City of Hamilton has led the way in Ontario with the first anti-renoviction bylaw in the province, creation of the Tenant Support Program and the Safe Apartment bylaw. After two years of HEF, now is a good time to evalaute the program for successes and areas of improvement.

Sources

1. Housing Emergency Fund https://www.hamilton.ca/people programs/housing-shelter/housing-supports/housing-emergency-fund

2. Ontario ACORN AGI report https://acorncanada.org/news/acorns-new-report-rent-control-loopholes-in-ontario-case-study-of-agis/

3. SPRC Housing Crisis Trends https://sprchamilton.ca/hamilton-housing-crisis-2010-2023-trends/

4. AMO Housing Crisis Report https://www.amo.on.ca/policy/health-emergency-and-social-services/homelessness-crisis-ontario-continues-worsen

5. City of Hamilton Homelessness Dashboard

6. Hamilton Community Foundation Vitals Signs Report https://hamiltoncommunityfoundation.ca/vitalsigns-report/