

**Peterborough City and County
Housing Progress Report**

**Final Report
March 2006**

Prepared by



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Executive Summary - Overview of Housing in Peterborough

In December 2003, the City of Peterborough released a comprehensive report entitled *Housing Needs Analysis and Strategies for the City of Peterborough and County* prepared by SHS Inc. This document released the condition of housing supply and demand across the entire continuum of housing within the City and County of Peterborough.

In response to one of the recommendations of the report, the Community Education Working Group (CEWG) of the Affordable Housing Action Committee (AHAC) developed a *Housing Progress Report* prepared by SHS Inc. The purpose of the *Housing Progress Report* is to review the progress made in the Greater Peterborough Area (GPA) and to monitor the progress made by the City of Peterborough and County in meeting identified housing targets from a supply, cost and diversity perspective.

Findings and Conclusions of the Housing Progress Report

- Population projections indicate that by 2026 almost one in four persons in Peterborough will be over the age of 65. For many seniors on fixed income, they will require affordable rental accommodation.
- While Ontario Works (OW), Ontario Disability Support Program (ODSP) and minimum wage saw their first increase since 1995, the increases in rent have outpaced this increase in income. The increases seen in rents have also outpaced the inflation rate between 2003 and 2005.
- Households earning less than \$27,720 are not able to afford (based on 30% of gross income) the average market rent for a unit of any size in the GPA.
- Housing prices in Peterborough have escalated considerably from 2003 to 2005. In most cases the average price of a dwelling increased by at least 20%.
- Households earning less than \$40,000 are likely not able to afford to enter the homeownership market.
- There are currently just over 1,500 applicants on the waiting list for rent-geared-to-income (RGI) housing. Representing an increase of almost 8% since the 2003 *Needs Analysis*.
- The number of clients served by Peterborough's emergency shelters has increased by 23% from 2003 to 2005.
- Canada Mortgage and Housing Corporation (CMHC) housing starts data show that there has been an average of 560 starts per year, a significant increase from the average of 345 starts between 1996 and 2002. However, this figure falls short of the target of 670 starts per year recommended within the 2003 *Needs Analysis*.

- Many of the starts are for single-detached homes over \$200,000 and therefore not addressing households in the lower and moderate income ranges.
- Some 251 new affordable housing units have been started throughout the GPA.
- The Peterborough community has made some progress implementing the recommendations of the 2003 *Needs Analysis*. In particular, the City of Peterborough has hired an Affordable Housing Development Facilitator. The development of the housing toolkit was an outcome of this new position, and is another achievement in creating greater awareness of the need for affordable housing in Peterborough.

1.0 Introduction

1.1 Background

The Affordable Housing Action Committee is a standing advisory committee of the City of Peterborough and Peterborough County. Its objective is to monitor trends, evaluate initiatives, and make recommendations, following active community participation to maintain and enhance the supply of relevant affordable housing. The Community Education Working Group (CEWG) is a subcommittee of AHAC, their mandate is to create and maintain awareness of the state of housing in the Greater Peterborough Area (GPA). CEWG functions to keep AHAC, elected representatives, and the public in general more informed of housing issues.

In 2003, SHS Inc. prepared a comprehensive report entitled: *Housing Needs Analysis and Strategies for Peterborough City and County (2003 Needs Analysis)*. This document revealed the condition of housing supply and demand across the whole spectrum of housing needs within the City of Peterborough and eight surrounding Townships. In response to one of the recommendations of the report, the City of Peterborough Affordable Housing Action Committee (AHAC) has engaged SHS Inc. to prepare a Housing Progress Report.

1.2 Purpose of Report

The purpose of the Housing Progress Report is to monitor the progress made by the City of Peterborough and County in meeting identified housing targets from a supply, cost and diversity perspective.

The Housing Progress Report will effectively demonstrate:

- The current status of housing in the City of Peterborough and Peterborough County; and
- How that represents change since the *Needs Analysis* of 2003.

1.3 Approach and Format of Report

1.3.1 Approach

Similar to the *2003 Peterborough Needs Analysis and Strategy*, this Housing Progress Report is a collaborative effort involving a study team comprised of stakeholders from across the community.

The members comprising the Peterborough Housing Progress Report Reference Committee are identified below:

Armstrong, Paul	AHAC Community Education Working Group
Martyn, John	AHAC Community Education Working Group
Galloway, Suzanne	AHAC Community Education Working Group, YES
Hutchison, Gayl	AHAC Community Education Working Group
Cook, Darlene	Peterborough Housing Corporation
Robinson, Peter	Habitat for Humanity
Dales, Brenda	Peterborough Social Planning Council
Bennett, John	Habitat for Humanity
Thomson, Lesley	Housing Facilitator City of Peterborough
Elliott, Marshall	City of Peterborough
Geddes, Donna	Children's Aid Society
Lunn, Brenda	Social Services, City of Peterborough
Gordon, Gregg	Architect
Blackwood, Katherine	Kawartha Participation Projects
Weir, Bryan	County of Peterborough Planning
Slavin, Linda	Coalition for Social Justice

In addition to the involvement of the identified Reference Committee members, the Housing Progress Report involved a number of activities aimed at identifying the key housing trends and changes from 2003. Specifically, the following research activities were undertaken:

- Telephone interviews with various key informants throughout the Peterborough Area.
- Supportive Housing and Emergency/Transitional Housing Provider Survey. A copy of the survey is provided in Appendix C
- Extensive review of background materials identified by the Reference Committee and key informants.
- Updated all statistical information where available, such as Canadian Mortgage and Housing Corporation (CMHC) rental market data, Services Canada Labour Market Bulletins, and Royal LePage housing statistics.

Overall, thirty-two key informants participated in this report through either a telephone interview or survey. A complete list is provided in Appendix B.

1.3.2 Format

The final product will be a report revealing the current condition of housing in the City of Peterborough and Peterborough County. The information in the report will expose both supply and demand for housing, both rental and purchased, across a complete continuum of housing.

While the 2003 *Needs Analysis* represents an essential foundation and reference, the format of the Housing Progress Report is more narrow and succinct. The intent of the Housing Progress Report is not to reproduce the *Needs Analysis* but rather to update those components that will reveal current housing status and needs.

This report begins by providing an overview of the population and household characteristics of the Greater Peterborough Area. The Housing Progress Report highlights the changes in housing demand and housing supply across the full continuum of housing. This includes the emergency and transitional housing sector, the supportive housing sector, special needs housing sector, the rental market, and the ownership market. Finally, this report highlights the achievements made by the Peterborough community since 2003.

1.3.3 Study Area

The study area is the same as the study area used in the 2003 *Needs Analysis* and covers the nine municipalities comprising the Greater Peterborough Area (GPA). This includes the City of Peterborough and eight townships (Asphodel-Norwood, Cavan-Millbrook-North Monaghan, Douro-Dummer, Galway-Cavendish and Harvey, Havelock-Belmont-Methuen, North Kawartha, Otonabee-South Monaghan and Smith-Ennismore-Lakefield).

In order to facilitate the analysis, the term “Greater Peterborough Area” is used to refer to the area covered by the City and the eight townships.

1.3.4 The Housing Continuum

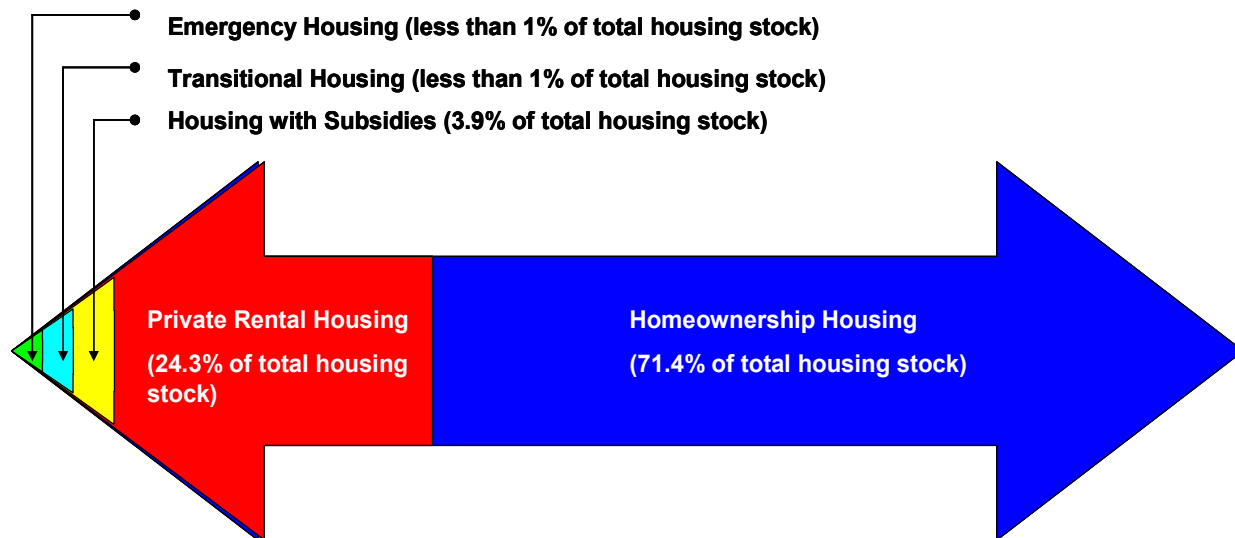
Housing is an important building block of a healthy and inclusive community. Ideally, the housing market can be seen as a continuum, where supply responds to the changing range of housing demands of the community. Housing needs along the continuum, however, are not always met in the market, especially for those with lower income or those with issues which require unique housing solutions.

Housing demand is shaped by a number of variables including population and household growth, population and household characteristics, economic conditions, and income distribution. The private market is responsive to most of the housing supply needs and is able to provide a considerable range of housing options as needs in the community shift. However, there are some segments of the population whose needs it cannot meet. The public sector frequently, in partnership with third sector (not-for-profit agencies), plays a direct role in meeting these housing needs. Housing supply across the continuum consists of emergency and transitional housing, housing with subsidies, rental housing, and ownership housing. The percentages provided represent the proportion of the total housing supply. This report will describe the changes in housing demand and supply (since 2003) as well as report on current gaps along this continuum.

Greater Peterborough Area



Greater Peterborough Area Housing Continuum



Source: Adapted from the City of Peterborough Housing Division Presentation on the Affordable Housing Development Toolbox June 23 2005.

2.0 Overview of Population and Household Characteristics

This section provides an overview of population and household characteristics as outlined in the 2003 *Needs Analysis*. In general, this information is based on Statistics Canada Census data and has therefore not been updated for this report. It is being provided here in order to offer context and background.

2.1 Population

The following provides a summary of the population characteristics, as described in the 2003 *Needs Analysis*, in the Greater Peterborough Area:

- As of 2001, the GPA contained a permanent population of 125,856.
- The population of the GPA increased by 22.8% since 1981, and a 2% increase from 1996.
- Overall, the GPA has a slower growth rate compared to the Province as a whole.
- The City of Peterborough had a population of 71,446 in 2001, representing over half (56.8%) the population of the GPA.

The 2003 *Needs Analysis* found that, from 1986 to 2001, the GPA showed trends of an aging population, with a population growth of 18.1% in persons over the age of 65; greater than the

provincial increase of 12.9%. The analysis also found a significant increase in persons in the middle age groups and a decline in the number of young children.

Based on the housing projections used the by City and County of Peterborough, it was expected that the total population of the GPA be 138,980 in 2006. This is expected to increase to 161,480 by 2021. Therefore, based on these projections, the expected increase in population over the next 15 years will be 22,500.

Table 1: Actual and Projected Population, 2001 – 2021

Municipality	2001 Actual	2001 Projected	2006 Projected	2011 Projected	2016 Projected	2021 Projected
City of Peterborough	71,446	75,000	78,500	82,000	85,500	89,000
County of Peterborough (Areas outside the City of Peterborough)	54,410	56,480	60,480	64,480	68,480	72,480
Greater Peterborough Area	125,856	131,480	138,980	146,480	153,980	161,480

Source: Robin Dee and Associates and W. Scott Morgan Planning Consultant, "Retail Market Demand Study, Commercial Policy Review 2000, the Corporation of the City of Peterborough - Consumer Telephone and Customer Intercept Surveys Projections of Residual Market Demands", 2000

2.2 Household Characteristics

The following provides a summary of the household characteristics of the Greater Peterborough Area:

- In 2001, there were a total of 49,645 households.
- Some 59% of these households located in the City of Peterborough.
- Similar to population growth, the GPA has had a slightly slower growth than experienced by the province as a whole.
- Between 1996 and 2001, the number of households in the GPA grew by 5% compared to the provincial average of 7.5%. The City of Peterborough grew by approximately (5.2%) the same rate as the County.
- North Kawartha experienced the greatest increase in household growth between 1996 and 2001 at 9.6%.
- Household size has been in decline in the GPA (and the province as a whole) since 1986.
- As of 2001, the average household size in the GPA was 2.54 persons.

The 2003 *Needs Analysis* used SHS calculations to project that the average household size would decrease to 2.49 in 2006 and to 2.35 by 2021. The analysis further projected that the number of households in the GPA would grow to 52,735 in 2006 and reach 62,924 by 2021.

As mentioned in the 2003 *Needs Analysis* it was estimated that using the population projections for 2006 and 2021, and using the projected household size of 2.35 persons per household, this translates into a need for about 9,574 more household units throughout the GPA, or an average of about 638 additional dwellings per year over a 15 year period.

However, given the aging population and trends towards non-family households, household size is likely to continue to decline, resulting in a need for a somewhat greater number and range of additional dwelling units throughout the area. A review of the housing targets outlined in the 2003 *Needs Analysis* is provided in *Section 3.1 New Housing Supply*.

2.3 Economic Characteristics

The following section provides an update of the economic characteristic of the Greater Peterborough Area based on discussions with key informants and on recent Services Canada data. The majority of labour market data used within the 2003 *Needs Analysis* was based on Statistics Canada and has, therefore, not been updated for this report. It should be highlighted, however, that the 2003 report found that in 2001 the top industries in the Greater Peterborough Area were manufacturing and construction (19.9% of the labour force), health and education (19.9%), and wholesale and retail trade (16%). Other services accounted for 21% of the labour force.

Services Canada reports an unemployment rate of 6.6% for the Fourth Quarter of 2005 for the Muskoka-Kawarthas Region, which includes the County of Peterborough. This is up from the Forth Quarter 2003 rate of 3.5%.

Table 2: Unemployment Rates, Economic Region of Muskoka-Kawarthas, Fourth Quarter 2003, Third Quarter 2004 and 2005

Third Quarter 2005	6.6%
Third Quarter 2004	5.6%
Fourth* Quarter 2003	3.5%

Notes: *Third Quarter 2003 statistics were unavailable.

The Economic Region of Muskoka-Kawarthas includes Northumberland County, Peterborough County, City of Kawartha Lakes, Muskoka District Municipality and Haliburton County

Source: Services Canada

The 2003 *Needs Analysis* highlighted that Peterborough is evolving into a regional economic hub and is a growing centre of economic activity for a wide area, primarily to the north and east. In 2003, expansions in the food processing sector (PepsiCo), expansions to Trent University, expansion of the call centre industry and the growth of the tourism industry were identified as economic areas of key importance. Manufacturing and tourism continue to be strong industries for the Greater Peterborough Area. A 2003 labour market analysis for the Greater Peterborough Area found that Peterborough has seen a 62% increase in manufacturing job growth over the past ten years.

Using the Labour Market Bulletins prepared by Services Canada, a summary of some of the changes in local businesses since 2003 is shown below.

<p>Openings</p> <ul style="list-style-type: none">• Wal-Mart store, 370 employees (trade)• HomeSense (trade)• Multi Channel Communication Inc. (MCCI), 450 employees (information, culture and recreation)• Lansdowne Place Mall, became a regional shopping centre (trade)• Home Hardware Building Centre, 60 employees (trade)• Boston Pizza, 80 employees (accommodation and food services) <p>Expansions</p> <ul style="list-style-type: none">• Ventra Group Inc., 100 more employees (manufacturing)• Pepsi-OTG, undergoes a \$6.5 million expansion (food processing)• John L. Robertson Company, 45 more employees (construction)• Siemens' Milltronics Process Instruments Inc. transfers production lines to Peterborough plant (manufacturing)• Peterborough Fine Cars Ltd. expands business (trade)• Construction of the DNA-related facility begins at Trent University (education) <p>Closures</p> <ul style="list-style-type: none">• Masterbrand Cabinets, 50 employees out of work (manufacturing)• Masterbrand/NHB, 45 employees out of work (manufacturing)• National Grocers, more than 100 employees out of work (trade)• Transcontinental Best Book in Peterborough

As indicated in the above Table, several of the business expansions were in the retail sector. Several expansions occurred in the manufacturing sector. One of the key closures was the loss of over one hundred jobs at National Grocers.

In 2004, Canadian Business Magazine ranked the Greater Peterborough Area #1 in Ontario and #6 in Canada for Business Location. Communities were ranked based on socio-economic health; variable operating costs of doing business; the cost of living Gross Domestic Product (GDP) growth; unemployment rates; and crime rates. It is also anticipated that plans to extend Highway 407 towards Peterborough will have a significant impact on the economic growth of the area. It should also be noted, that the City of Peterborough has been identified as an urban growth area by the Provincial government. This is discussed further in *Section 4.3.1 Places to Grow: Proposed Growth Plan for the Greater Golden Horseshoe*.

2.4 Income Analysis

The following section provides a review and update of average and median household income, average wage rates, and Ontario Works (OW) and the Ontario Disabilities Support Program (ODSP) income for the Peterborough Area.

2.4.1 Potential Changes in Household Income

Table 3 shows that the average household income in the GPA in 2000 was \$53,754. Using the Consumer Price Index, as a method to update income to 2005 figures, this would translate into a 2005 average income of \$61,764. The average median income for 2005 was calculated at \$50,173. This represents an increase in average income of \$8,010, and an increase in median income of \$6,506. In both cases, this represents an increase of approximately 10% or 2% per year over the five year period. It is important to note that this provides an estimate only, many lower income wages may not have increased by the CPI. Further, many individuals do not work permanent full-time jobs and therefore may not have seen an increase in income over the last two to three years.

Table 3: Actual and Estimated Average and Median Household Incomes, 2000 and 2005

	2000 Actual Income	2005 Estimated Income Using CPI
Average Household Income	\$53,754	\$61,764
Median Household Income	\$43,667	\$50,173

Source: Statistics Canada, 2001 Census and Statistics Canada Annual CPI Survey, 2005

2.4.2 Changes in OW, ODSP and Minimum Wage

Another indicator of the income characteristics of Peterborough residents comes from a review of income support provided by government social assistance programs, including OW and ODSP. As shown below, the number of OW participants has increased by 223 or by 8.7% from 2003 to 2005. Of note, the actual number of OW participants in December 2005 was 2,908 which are considerably higher than the monthly average. Key informants indicated that because the actual caseload for OW was higher than the forecast for 2005, that the 2006 and 2007 forecasts are likely low. Discussions with Peterborough Housing Corporation indicated that this trend is reflected in the decrease in rent revenues that have seen over the last year.

Table 4: Ontario Works Average Monthly Number of Participants, 2003 and 2004, 2005 Actual, 2006 and 2007 Forecast

	2003 Actual	2004 Actual	2005 Actual	2006 Forecast	2007 Forecast
Ontario Works	2,569	2,661	2,792	2,860	2,975

Source: City of Peterborough, Social Services Department, Ontario Works Service Plan 2005-2007

Shelter allowances for OW and ODSP were set in 1995 and were not increased until 2004 when it was announced that the rates would increase by 3%. This change was implemented as of February 28th 2005 for ODSP payments and as of March 1 2005 for OW payments. As of this time, the shelter allowance

Table 5: Ontario Works Rates

Benefit Unit Size	Maximum Monthly Shelter Allowance
1	\$335.00
2	\$527.00
3	\$571.00
4	\$621.00
5	\$669.00
6 or more	\$694.00

Source: Ontario Works Act 1997, Amended 2005.

for a single individual on OW is \$335 per month and for a single on ODSP the rate is \$427.

As shown later on in this report (*Section 3.3 Changes in the Rental Market*) these rates are well below market rent levels. Those individuals on OW or ODSP who are unable to secure rent-geared-to-income accommodation are likely experiencing serious affordability challenges.

Table 6: Shelter Allowance Rates for ODSP Clients,

Benefit Unit Size	Maximum Monthly Shelter Allowance
1	\$427
2	\$672
3	\$728
4	\$791
5	\$853
6+	\$888

Source: Ontario Disability Support Program Directive 6.2: Shelter Calculation. April 2005

Key informants indicated that the biggest challenge for OW participants is the large gap between shelter rates and average rents. It was also noted that the provincial regulation change to make benefits such as heat and hydro reconnection mandatory has helped many clients maintain their housing.

Table 7 describes the changes in the minimum wage rate for Ontario. As shown, for nine years the minimum wage rate remained at \$6.85 per hour. The first change in minimum wage occurred in February 2004 which saw an increase of \$0.30. Currently (February 2006), minimum wage is at \$7.75 representing an increase of \$0.90 or 12% (4% per year) since January 2004. Overall, minimum wage has increased by an average of 1.4% per year since 1995. There will be another increase in February 2007 bringing minimum wage to \$8.00. No increases past that point have been announced.

Table 7: Historical Overview of Ontario Minimum Wage Rates

Period	Minimum Wage
Jan. 1995- Jan. 31, 2004	\$6.85
Feb. 1, 2004 - Jan. 31, 2005	\$7.15
Feb. 1, 2005 - Jan. 31, 2006	\$7.45
Feb. 1, 2006- Present	\$7.75

Source: Ontario Ministry of Labour, Employment Standards Fact Sheet- Minimum Wage

2.5 Summary of Population and Household Characteristics

Consistent with the findings of the 2003 Needs Analysis, the report highlights a growing population in the Greater Peterborough Area. The population is expected to increase by 22,500 persons over the next fifteen years (from 2005 to 2020). The projected aging population and growing diversity of household types are strong indicators of the need for a diverse range of housing types. In particular, household size is continuing to decline and there is greater incidence of non-family and single person households.

The 2005 annual unemployment rate for the County of Peterborough is at 6.7%, while the unemployment rate for the City is slightly higher at 7.1%. This is up slightly from a rate of 6.2% in 2003 (County of Peterborough). There has been some recent growth in the retail

sector with a Wal-Mart, HomeSense, Home Hardware and Boston Pizza openings over the last two years. There have also been expansions at Pepsi-OTG, Ventra Groups Inc., and Siemens. National Grocers, however, lost more than 100 employees. Peterborough was ranked #1 in Ontario for business location by Canadian Business Magazine. The ranking highlighted Peterborough across the Country as a healthy and viable location for growing businesses.

Based on 2001, Statistics Canada data, the GPA has a large number of lower income households. Some 10.1% of families and 36.7% of single households are considered to be living below the poverty line, according to Statistics Canada definition of low income cut-offs.

As of 2004, ODSP, OW and minimum wage saw their first increase since 1995. After nine years, ODSP and OW shelter allowance rates increased by 3%. Minimum wage has increased by 12% (4% per year) since February 2004. It will increase again in February 2007 by another 4% bringing minimum wage to \$8 an hour in Ontario.

3.0 Changes in Housing Demand and Supply

The following section reviews the changes in housing demand and supply in the rental and ownership markets. This section includes an update on new housing starts and completions since 2003 and compares the new supply to the housing targets defined in the *2003 Needs Analysis*. This section also provides an update of ownership housing prices, average rents, vacancy rates, rent-geared-to-income (RGI) housing, and social housing waiting list information.

3.1 New Housing Supply

In order to assess the achievements in meeting the housing targets identified in the *2003 Housing Analysis*, it is important to analyze new housing supply activity in the Greater Peterborough Area.

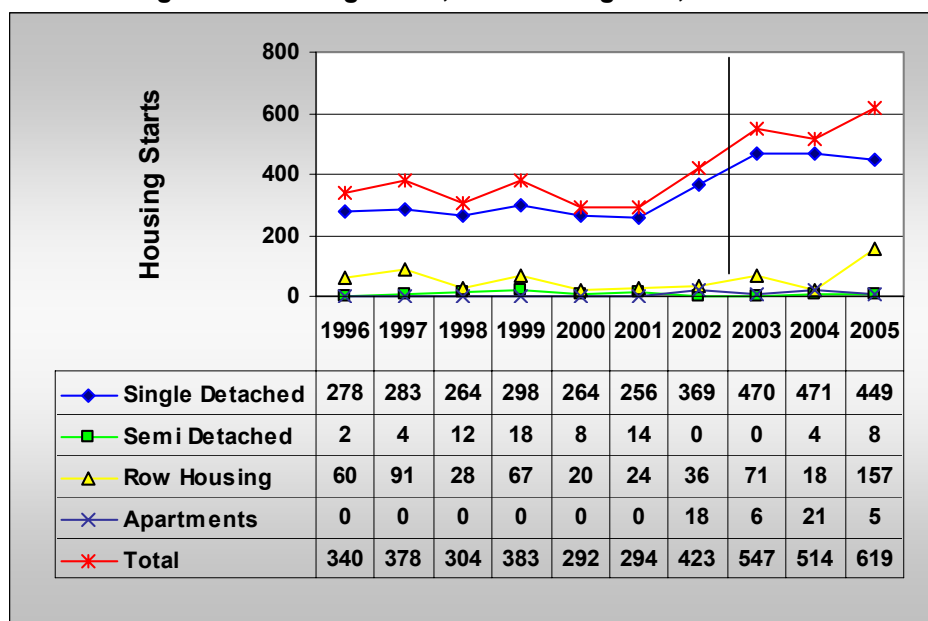
CMHC collects housing starts data for five of the nine municipalities within the Greater Peterborough Area. CMHC refers to these five areas as the Peterborough Census Agglomeration (CA). The Peterborough Census Agglomeration includes: Cavan-Millbrook-North Monaghan, the City of Peterborough, Otonabee-South Monaghan, Douro-Dummer and Smith-Ennismore-Lakefield. CMHC does not collect housing starts data for Galway-Cavendish-Harvey, North Kawartha and Belmont-Methuen-Havelock.

Figure 2 below shows, and as indicated in the *2003 Needs Analysis*, the Peterborough CA has experienced considerable residential development activity in recent years. From 1996 to 2005 there were a total of 4,094 housing starts. Since 2002, there has been a considerable upswing in new residential activity. This is characteristic of most municipalities across Southern Ontario and is a result of low mortgage rates. From 1996 to 2002 there were a

total of 2,414 housing starts representing approximately 345 starts per year. From 2003 to 2005, there were 1,680 housing starts representing an increase of approximately 560 starts per year. It should be noted that this information is provided only for the Peterborough CA and does not include starts in the Townships of Galaway Cavendish and Harvey, North Kawartha, Belmont-Methuen-Havelock, or Ashphodel-Norwood.

The Figure below further shows that 2002 saw the first apartment starts since 1996. Overall, construction was started on 50 apartment units. Since 2002, 83% of the housing starts in Peterborough have been single detached dwellings. This is the same proportion to number of single detached housing starts from 1996 to 2002. Also noteworthy, is that there were 157 starts in row houses in 2005 representing 25% of the housing starts for that year.

Figure 1: Housing Starts, Peterborough CA, 1996-2005



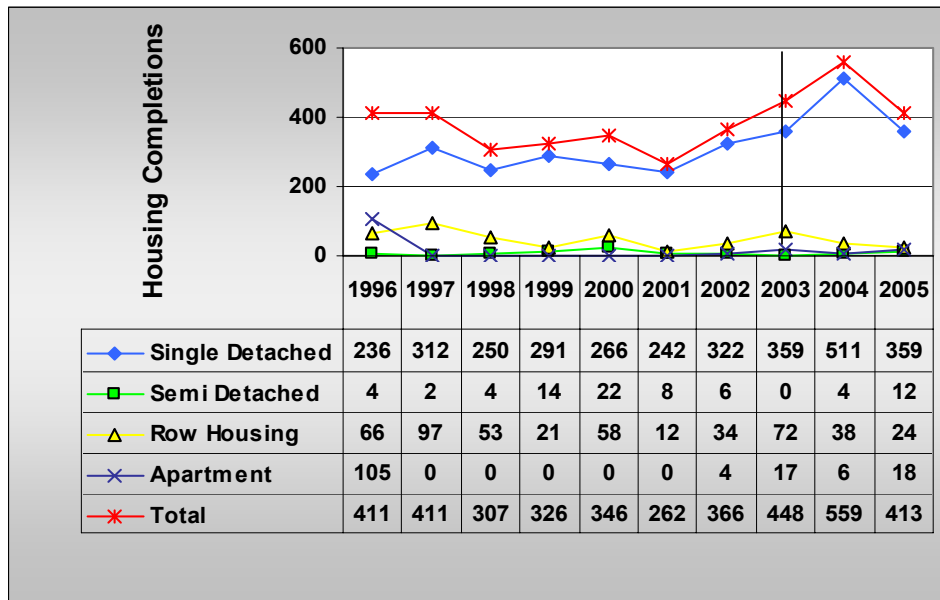
Source: CMHC market analysis (2004)

Note: Peterborough CA consists of Cavan-Millbrook-North Monaghan, The City of Peterborough, Otonabee-South Monaghan, Douro-Dummer and Smith-Ennismore-Lakefield

It should be noted that Key Informants indicated that in 2002 there were thirty units of affordable rental housing built within the City of Peterborough that does not appear to be accounted for in the CMHC housing starts. All thirty units are bachelor apartments and range in rent from \$480 to \$572.

The following Figure, which shows the housing completions from 1996 to 2004, shows a similar pattern. Although housing completions were down in 2005, this downward trend may likely be a result of the impact that the flood had on the housing market in Peterborough post July 2004.

Figure 2: Housing Completions, Peterborough CA, 1996-2005



Source: CMHC market analysis (2005)

3.1.1 New Affordable Housing Supply

The following Table describes the new affordable housing supply since 2003. As shown, a total of 251 units are in the development phase, with three projects that have started construction. All of these units have rents at or below CMHC average market rents (including utilities).

Table 8: New Affordable Housing Supply Since 2003

Project	Proponent Type	Mandate	Number of Units	Status
Anson House	PHC	Singles	20	Approval stage
Central School	Private Sector	Family, seniors, singles	50	Approval stage
River Ridge	PHC	Family, seniors, singles, special needs	40	Under Construction
Woollen Mill	PHC	Families, singles, seniors, special needs	50	Under construction
Amadeo Developments	Private Sector	Singles, seniors, special needs	60	Approval stage
Maryland Place	Private Sector	Singles, seniors	23	Under Construction
Edinburgh	Non-Profit	Families, Singes, Special needs	4	Approval stage
Canadian Woollens	Private Sector	Singles	4	Approval stage

Source: City of Peterborough 2005

The Woollen Mill Project

The Peterborough Housing Corporation is currently in the process of building a 50-unit affordable housing project in an old wool factory, which was once called the Woollen Mill.

The mill, which is located in a built-up area near the centre of the City of Peterborough, had been used for classrooms and offices as part of Sir Sandford Fleming College but had been empty from 1997. The College agreed to donate it to the Peterborough Housing Corporation for the project. This was essential as the value of the land and building was able to be levered for Federal Funding.

The project began in 2001 and was originally developed by Peterborough Community Housing Development Corporation in partnership with Peterborough Housing Corporation, Fleming College, The City of Peterborough, and HRSDC. The City of Peterborough gave the project a start up grant of \$200,000.00. Peterborough Housing Corporation took the lead to become the proponent of the project in January 2004. This grant was primarily to create a business plan and draw up architectural plans for the project. The group also applied for and received funding under the federal Residential Rehabilitation Assistance Program (RRAP) and the Federal/Provincial Affordable Housing Program.



The City of Peterborough has come up with the \$23,000.00 per unit needed to match the federal contribution, primarily through local incentives such as waiving development charges, building permit and tipping fees and a 10 year relief from paying municipal taxes, as well as through the contribution of the property itself. Rent supplements are available for the Woollen Mill project (approximately 20). The 50-unit building will consist of 24 one-bedroom, 16 two-bedroom, 5 three-bedroom and 5 accessible apartments. The Woollen Mill project also partnered with HRSDC to provide labour for the project. This effort also provided value that was able to be put towards matching funds.

Construction officially began on November 25, 2005.

3.1.2 Cost of New Housing Supply

Table 9 shows the number of single-detached completions by price range in 2004 and 2005 for both the Peterborough CA and the City of Peterborough. This data is only available for

Table 9: Price Ranges of Single Detached Homes, Peterborough CA and City of Peterborough, 2004 and 2005

	2004		2005	
	Peterborough CA	City of Peterborough	Peterborough CA	City of Peterborough
Less than \$50,000	0	0	1	1
\$50,000- \$99,999	0	0	3	0
\$100,000-\$149,999	24	13	5	2
\$150,000-\$200,000	158	112	85	78
Greater than \$200,000	318	272	178	189

Source: CMHC, Special Request

single-detached dwellings and is provided by CMHC. As mentioned, there were 972 housing completions in 2004 and 2005 for the Peterborough CA, 90% of these (or 870 completions) were single-detached dwellings.

Looking at the entire Peterborough CA, just 33 (4%) single-detached homes were priced below \$150,000 in 2004 and 2005 combined. Approximately 28% of new single dwellings were priced between \$150,000 and \$200,000, an additional one-third (34%) were priced in the \$200,000 to \$250,000 range, and another 34% were priced over \$250,000 (for both 2004 and 2005 combined). The City of Peterborough shows a similar trend in the price range of single-detached completions. However, just 2% of the completions in the City were priced below \$150,000.

As will be shown further in the following section, these figures indicate that 96% of the single-detached housing completions in the Peterborough CA, and 98% of the single-detached completions in the City of Peterborough are priced at over \$150,000 and are therefore only affordable to households earning at least an annual income of \$40,000.

3.1.3 Comparison of New Supply to Housing Targets

Based on the affordability analysis as well as demographic and household trends, the 2003 *Needs Analysis* identified housing targets for the GPA. It should be noted that the targets set out in the 2003 *Needs Analysis* were established to keep pace with anticipated growth and did not fill in existing gaps within the market at that time. They were therefore to be considered minimum targets. Overall, a total of 670 new units per year were recommended within the report; 380 were directed at the City of Peterborough and 290 were directed to areas outside the City.

Based on CMHC starts and completions, the City and County have come short of these production targets. Over the last three years there was an average of 560 starts per year, representing 84% of the target. Again, it should be noted that these starts represent only the Peterborough CA and do not include the Townships of Galaway Cavendish and Harvey, North Kawartha, Belmont-Methuen-Havelock, or Ashphodel-Norwood. Therefore, it is likely that the County as a whole came slightly closer to hitting the housing target.

Table 10 examines more closely the new housing supply as it compares to the affordability targets outlined in the 2003 *Needs Analysis*. These figures are estimates and provide an approximation only, please see notes below. Based on this analysis, the Table illustrates that most (approximately 90% in both 2004 and 2005) of the units built were affordable only to households earning \$40,000 or more. Just one unit was built that would be affordable to households in the lowest two income ranges; those earning less than \$20,000. Fourteen units built in 2005 and 4 units built in 2004 would be affordable to households earning between \$20,000 and \$30,000.

Overall, our estimates show that about 35 of the units built in 2004, and 17 of the units built in 2005 would be affordable to households within the \$30,000 to \$40,000 income range. This falls considerably short of the 2003 annual target of 84 new units. Therefore, while the number of total housing starts came about 84% to goal, the number of units built that were affordable to households earning lower and more moderate incomes fell significantly short; reaching approximately 2-7% of the affordable housing targets (affordable to households earning less than \$29,999), and 20-42% of the target for households earning between \$30,000 and \$39,999.

Table 10: Housing Targets for New Supply in the Greater Peterborough Area

Household Income (2001)	% of Total Households in the Greater Peterborough Area (2001)	Affordable Rent (Monthly)	Affordable Ownership (Unit Cost)	Annual Housing Supply Target Greater Peterborough Area	2004 Actual Housing Supply, Greater Peterborough Area	2005 Actual Housing Supply, Greater Peterborough Area
AFFORDABLE HOUSING TARGETS						
Under \$10,000	4.6%	Under \$250	Under \$71,500	31	0	0
\$10,000 to \$19,999	13.9%	\$250 to \$500		93	0	1
\$20,000 to \$29,999	14.0%	\$500 to \$750	\$71,500 to \$105,000	94	4	14
Sub-Total	32.50%			218	4	15
ADDITIONAL HOUSING TARGETS TO MEET IDENTIFIED DEMAND						
\$30,000 to \$39,999	12.5%	\$750 to \$1,000	\$105,001 to \$140,000	84	35	17
\$40,000 and over	11.9%	\$1,000 to \$1,250	\$140,001 to \$172,400	368	520	381
Sub-Total	67.5%			452	555	398
TOTAL UNITS	100.0%			670	559	413

Notes: See Appendix B for methodology of determining the housing supply.
Source: CMHC, Statistics Canada, 2001 Census, and SHS Calculations

3.2 Changes in Ownership Market

3.2.1 Percentage of Ownership Dwellings

Homeownership is the predominant tenure type across the GPA. As a whole, 74.6% of housing in the GPA is owner occupied (2001). This is slightly lower in the City at 64.6% and slightly higher in the townships at 88.9%. Based on the number of single-detached completions, it is anticipated that this figure is likely the same or even higher than in 2001. One of the key reasons for the increase in homeownership over the last few years is the reduction in mortgage rates since the early to mid 1990s. It should be pointed out however, that should rates return to higher levels of the past, many of these households may be unable to carry on as homeowner and would need other options in the housing market.

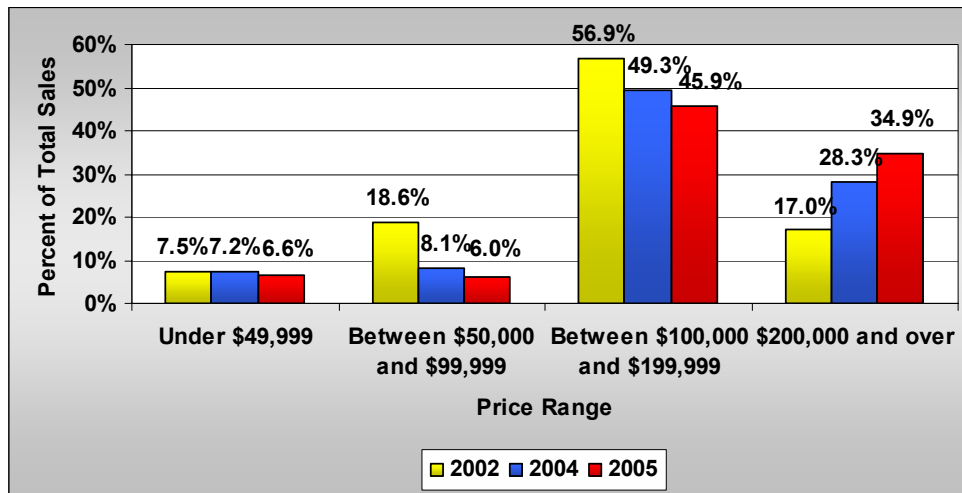
3.2.2 Changes in House Prices

Data provided below on the cost of ownership housing in the GPA comes from two sources: the Royal LePage survey of house prices and the Multiple Listing Service (MLS) residential resale data from the Peterborough and Kawarthas association of Realtors Inc. Re-sale data does include information for condominiums.

The following Figure illustrates the significant increase in average re-sale house prices from 2002 to 2005. The proportion of house sales between \$50,000 and \$99,000 decreased from 18.6% in 2002 to just 6% in 2005. At the same time, the number of houses that sold for over \$200,000 doubled; from 17% to 34.9%. Overall, in 2005, 81% of the houses sold for over \$100,000.

It should be noted that MLS Sales by Category Data is not available for 2003. For a further breakdown of sales by price range please see Appendix A.

Figure 3: Year-End MLS Sales by Price Category in the Greater Peterborough Area, 2002, 2004 and 2005



Source: MLS

3.2.3 Changes in House Prices

The following Table compares housing prices within the City of Peterborough from 2003 to 2005. As of 2005, the average price of a standard two-storey dwelling was \$235,000, while a standard townhouse was \$115,000. As shown, all housing types increased in price by at least 20% over the three year period. The standard two-storey, for example, increased in price by approximately 24%.

Looking at the average annual increase, the figure shows significantly sharper increase in house prices since 2002. The average annual increase of a standard two storey, for example, had an average annual increase of 5.1% from 1996 to 2002 compared to an average annual increase of 11.4% from 2003 to 2005.

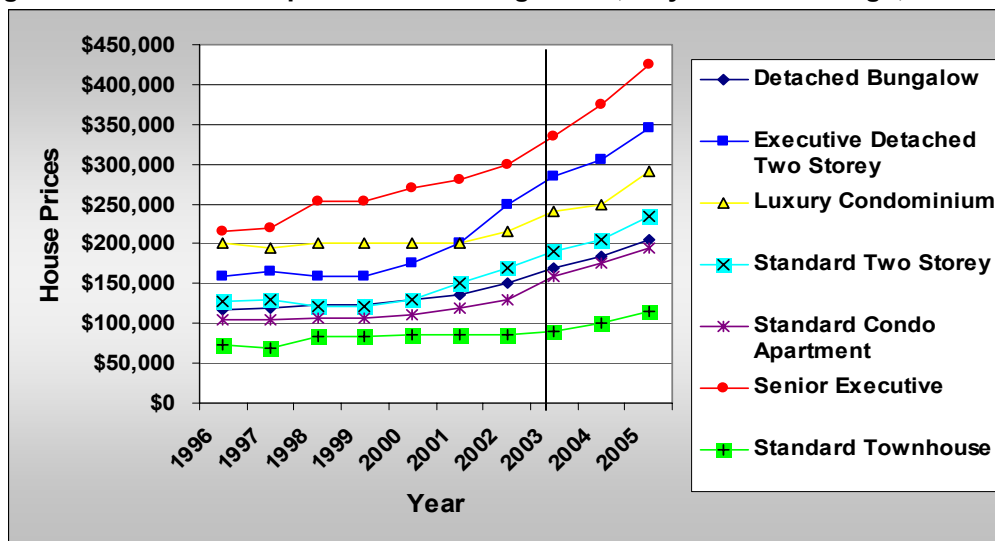
Table 11: Historical Comparison of Housing Prices, City of Peterborough, 1996-2005

	2003	2004	2005	% Change 2003-2005	Average Annual Increase 1996-2002	Average Annual Increase 2003-2005
Detached Bungalow	\$170,000	\$185,000	\$205,000	20.59%	4.1%	11.0%
Executive Detached Two Storey	\$285,000	\$305,000	\$345,000	21.05%	8.1%	11.4%
Luxury Condominium	\$240,000	\$250,000	\$290,000	20.83%	1.3%	10.6%
Standard Two Storey	\$190,000	\$205,000	\$235,000	23.68%	5.1%	11.4%
Standard Condo Apartment	\$160,000	\$175,000	\$195,000	21.88%	3.7%	14.6%
Senior Executive	\$335,000	\$375,000	\$425,000	26.87%	5.8%	12.3%
Standard Townhouse	\$90,000	\$100,000	\$115,000	27.78%	2.8%	10.7%

Source: Royal LePage, www.royallepage.ca

Note: 2003 and 2004 April House Prices, 2005 January House Prices

Figure 4: Historical Comparison of Housing Prices, City of Peterborough, 2003-2005



Source: Royal LePage, www.royallepage.ca

Note: 1996, 1997, 1999, 2000, 2002, 2003 and 2004 April House Prices 1998, 2001 and 2005 January House Prices

3.2.4 Habitat for Humanity Peterborough and District

Another option for low income individuals seeking to become homeowners is Habitat for Humanity. This is a valuable program for low income households that are currently in rental housing and looking to move into affordable home ownership. Habitat Peterborough has now built three homes since 2003. The homes are single family units of just under 1,000 square feet. The families/homeowners do not pay any interest on their first mortgages and their second mortgage is completely forgiven when they pay their first mortgage. The length of the mortgage is determined by the household income (25% of the gross annual income). The first mortgages on the homes were \$85,000 and \$90,000 respectively for the first two homes, and \$99,500 for the third. The third home built had additional costs to provide for accessibility for one of the children who has a disability. Key informants indicated that the homes are costing approximately \$60,000 to construct.

First Habitat Home

A family of five moved into its new home on September 29th 2003 located on Lake Street. It is a four bedroom raised bungalow. This is the first project for the Habitat for Humanity Peterborough and District Chapter which became an affiliate in September 2002.

Construction began on July 18th 2003 and involved over 150 volunteers and over 500 hours of 'sweat equity' by the chosen family. The two major sponsors of this project were Pepsi QTG and General Electric each contributing \$40,000. The City waived some building fees and some local business owners provided services at cost. Approximately 30 families have applied to the organization for housing.

3.2.5 Review of Homeownership Affordability

The following section provides an analysis of homeownership affordability in the Greater Peterborough Area. Ownership housing costs (principal, interest and taxes) were calculated on property taxes equal to 0.125% of the house value, a 10% down payment, a mortgage interest rate of 5.8% fixed for five years, and a 25 year amortization period. With the exception of the mortgage interest rate, the assumptions used here are the same as those used in the 2003 *Needs Analysis*. The 2003 affordability analysis used an interest rate of 6.5% fixed for five years.

As shown, 18.5% of the households throughout the Greater Peterborough Area earned under \$20,000 in 2001. The affordability analysis suggests that these households can afford ownership dwellings that cost up to \$72,400 (based on spending 30% of their income on principal, interest and taxes. The affordability analysis also shows that households earning \$50,000 or more can afford to pay \$181,103 (or more) on housing costs.

Table 11 showed that the average price for a standard two-storey home in the City of Peterborough was \$235,000. An income of approximately \$65,000 would be required to afford this price. Based on Table 12, this would make homeownership affordable to approximately 40% of households in the GPA. By comparison, the average price of a standard two-storey in 2003 of \$190,000 would require an annual income of approximately \$53,000.

Table 12: Affordable Ownership Costs Based on Household Income in the Greater Peterborough Area

Household Income	% of Total Households (2001)	Affordable Ownership (Unit Cost)
Under \$10,000	4.6%	Under \$72,400
\$10,000 to \$19,999	13.9%	
\$20,000 to \$29,999	14.0%	\$72,400 to \$108,600
\$30,000 to \$39,999	12.5%	\$108,600 to \$144,882
\$40,000 to \$49,999	11.9%	\$144,882 to \$181,103
<i>Sub-total</i>	<i>56.8%</i>	
\$50,000 and over	43.2%	\$181,103 and over
Total	100.0%	

Source: Statistics Canada, 2001 Census, and SHS Calculations

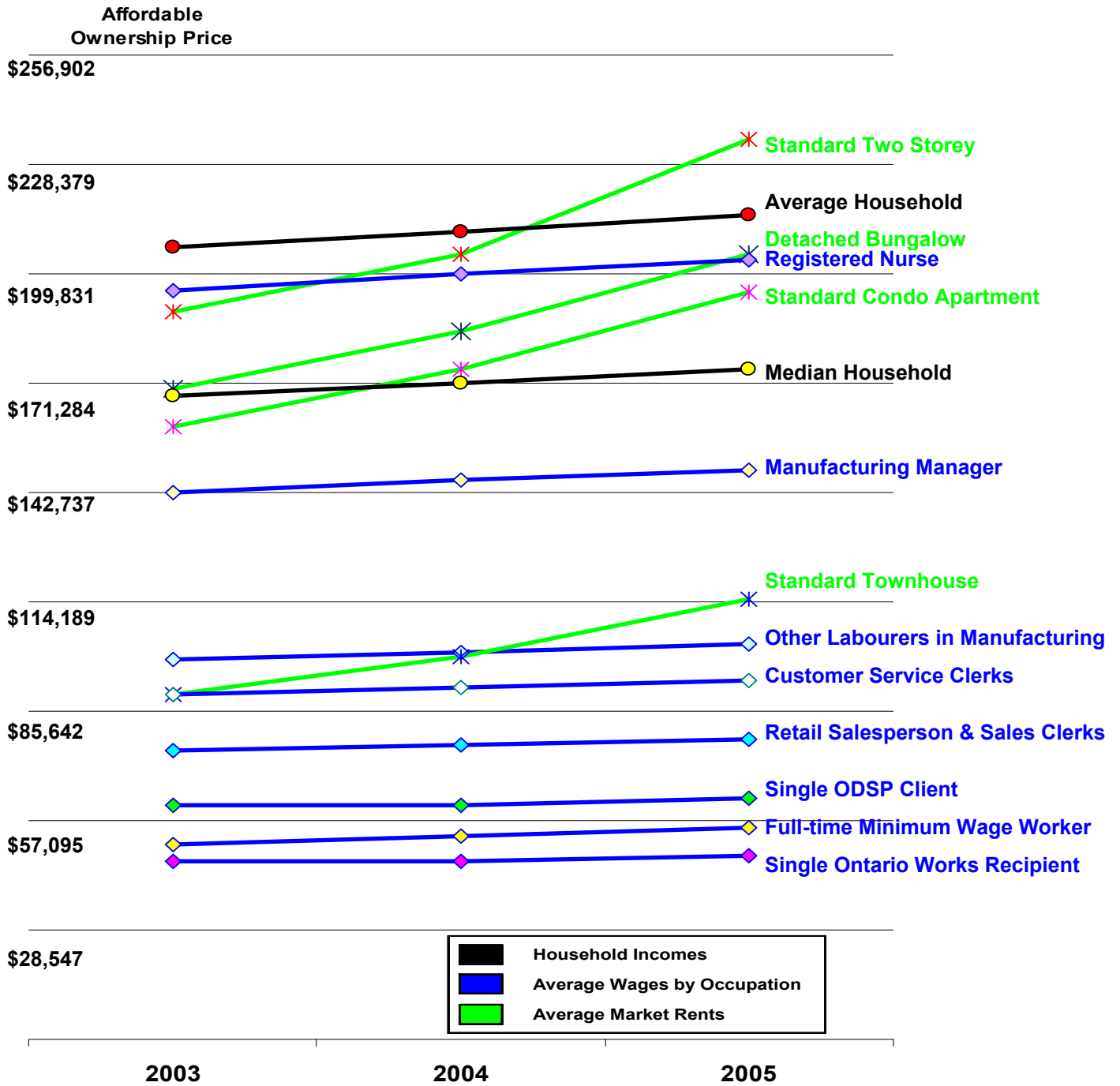
Approximately one third (32.5%) of households can afford an ownership dwelling of up to \$108,600. As shown in Figure 3, only 12.6% of the houses that sold in the GPA in 2005 were for under \$100,000. Therefore, there is very limited choice for households in this group. Comparing this analysis to the 2003 affordability analysis, while ownership has become more affordable (based on a lower mortgage rates), the rise in house prices has meant few options for households earning a lower or moderate income. For example, in 2002, 26.1% of households were sold for under \$100,000. In 2005, just 12.6% of household sold for under \$100,000. Similarly, in 2002 17% of households sold for over \$200,000. In 2005, that figure rose to over one third (34.9%) of houses sold in the GPA.

Figure 5 compares the costs of homeownership to what is affordable for various levels of income. The Figure compares this affordability from 2003 to 2005. The average house prices, based on Royal LePage data, are shown in green; selected incomes are shown in blue, and average and median incomes are shown in black.

As shown, for many individuals in the Peterborough community, even the cost of a standard townhouse at \$115,000 is not affordable. For individuals on OW, ODSP and minimum wage these costs are out of reach. Even for certain individuals working full-time in retail, customer service and certain manufacturing positions are unable to afford homeownership in the GPA.

An article on RBC's Housing Affordability Index outlines that despite lower borrowing costs; higher housing prices, increasing utility costs and slow income growth are making it more difficult for first time homebuyers. The report finds that Canadian incomes are increasing by one to five percent annually while housing prices in Canada are increasing at two to twelve percent annually. This is certainly the case in Peterborough where house prices have been increasing by at least 10% per year since 2003.

Figure 5: Comparison of Average Ownership Prices to Affordable Housing Costs, Selected Occupations, 2003-2005



Note: Average and Median Household Incomes estimated using CPI based on 2001 Census, 2004 and 2005 Employment Income Estimated using CPI based on HRSDC 2003 Wage Book.
 Sources: HRSDC 2003 Wage Book for the Peterborough HRSDC Area, 2003,
 Ministry of Labour, Employment Standards Fact Sheet- Minimum Wage
 Ontario Works Act 1997, Amended 2005,
 Ontario Disability Support Program Directive 6.2: Shelter Calculation. April 2005,
 Royal LePage, Survey of Canadian House Prices, 2005
 Statistics Canada, 2001 Census,
 Statistics Canada Annual CPI Survey, 2005, and SHS Calculations

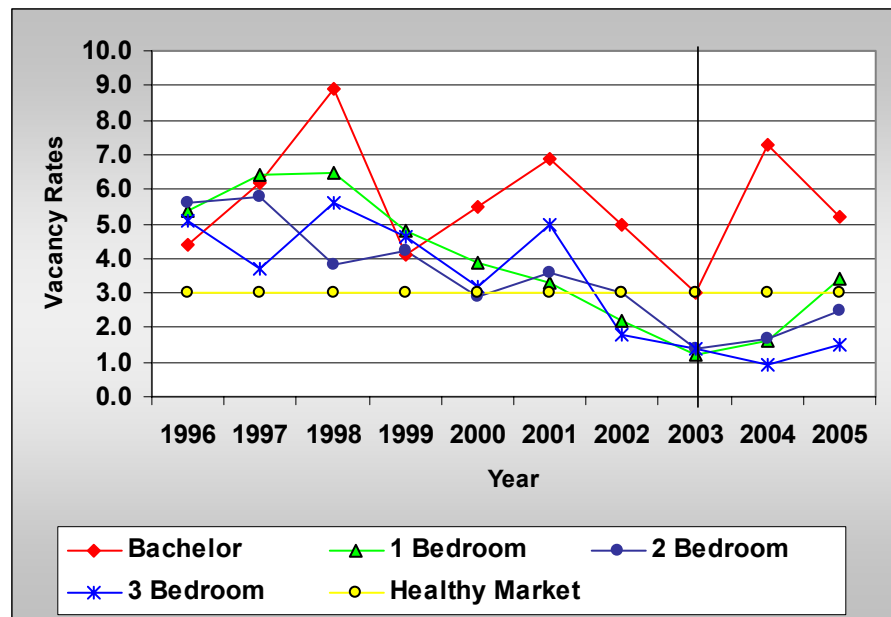
3.4 Changes in Rental Market

As emphasized in the *2003 Needs Analysis*, the rental market plays an important role in the housing market. It provides a flexible and often more affordable housing option compared to homeownership. In 2001, 25.4% of the dwellings in the GPA were renter occupied; this figure was higher for the City at 35.4%. As a result of the increase in homeownership over the last few years, the number of renters decreased from 1996 to 2001. Based on the CMCH housing completions, if we assume that all apartment units completed were rental units, there were 50 units completed since 2002. Prior to this, there had been no apartment completions since 1996.

3.4.1 Vacancy Rates

CMHC prepares annual vacancy rate and rental surveys for urban centres, and provides data on the Peterborough CA¹. The following Figure shows the change in vacancy rates from 1996 to 2005 for the entire CA. From 1996 to 2003, vacancy rates for the CA were in a steady decline.

Figure 6: Rental Housing Vacancy Rates, Peterborough CA, 1996 to 2005



Since 2003, however vacancy rates have been increasing slightly. As of 2005, the vacancy rate in the Peterborough CA was at 2.8%. The vacancy rate for a one-bedroom unit was higher at 3.4%, and the vacancy rate for a two-bedroom unit was slightly lower at 2.5%. The vacancy rate for a three-bedroom was much lower at 1.5%. Typically, a healthy vacancy rate is 3.0%.

Since 2004, CMHC has also provided data on the vacancy rate for Downtown Peterborough. As of 2005, the vacancy rate for Downtown was 3.5%, slightly higher than the Peterborough CA rate of 2.8%. Similar to the entire CA, Downtown Peterborough has a lower vacancy rate for three bedrooms while the vacancy rates for one and two-bedroom units are higher at 3.3% and 3.7% respectively.

¹ The survey collects vacant unit data for all sampled structures (private and non-private); a unit is considered vacant if, at the time of the survey it is physically unoccupied and available for rental.

**Table 13: Rental Housing Vacancy Rates,
Peterborough CA, 2003 to 2005**

	2003	2004	2005
Peterborough CA			
Bachelor	3.0	7.3	5.2
1 Bedroom	1.2	1.6	3.4
2 Bedroom	1.4	1.7	2.5
3 Bedroom	1.4	0.9	1.5
Total	1.4	1.7	2.8
Downtown Peterborough			
Bachelor	Data Not Available	6.5	5.0
1 Bedroom		2.1	3.3
2 Bedroom		2.3	3.7
3 Bedroom		2.0	1.1
Total		2.3	3.5
Remaining CA			
Bachelor	Data Not Available	8.9	5.9
1 Bedroom		1.1	3.6
2 Bedroom		1.4	1.7
3 Bedroom		0.6	1.6
Total		1.3	2.2

Source: Canada Mortgage and Housing Corporation, Rental Market Reports 2003,2005

3.4.2 Average Market Rents

The current (2005) average rents for the Peterborough CA are slightly higher than Downtown as shown in the Table below. The average rent for a one-bedroom in the Peterborough CA is \$521, a one-bedroom is \$693, a two-bedroom is \$797, and a three bedroom is \$967. Since 2003, the average rents for the entire CA increased by \$79 or 12.9% for a one-bedroom and by \$69 or 9.5% for a two-bedroom. Notably, from 2003 to 2005 rent control guidelines were at 7.3% (total for three years), and therefore much lower than actual rent increases.

The average market rents in 2005 Downtown Peterborough are \$496 for a bachelor, \$659 for a one-bedroom and \$792 for a two-bedroom. These rates are slightly lower than the average rents for the entire CA.

**Table 14: Private Apartment Average Rents,
Peterborough CA, 2003 to 2005**

	2003	2004	2005
Peterborough CA			
Bachelor	\$454	\$529	\$521
1 Bedroom	\$614	\$675	\$693
2 Bedroom	\$728	\$775	\$797
3 Bedroom	\$845	\$922	\$967
Downtown Peterborough			
Bachelor	Data Not Available	**	\$496
1 Bedroom		\$659	\$659
2 Bedroom		\$787	\$792
3 Bedroom		**	**
Remaining CA			
Bachelor	Data Not Available	\$572	**
1 Bedroom		\$697	\$738
2 Bedroom		\$768	\$801
3 Bedroom		\$922	**

Source: Canada Mortgage and Housing Corporation, Rental Market Reports 2003,2005

3.4.3 RGI Housing/Rent Supplement

Rent-geared-to-income (RGI) housing provides another form of rental housing that accommodates a range of household types within the GPA. Since the 2003 *Needs Analysis*, there has been no addition of new RGI units. There are currently a total of 2,098 RGI units throughout the GPA. Some 87.3% of these units are managed by the City and County. About one half of the RGI units are bachelor or one-bedroom, about one quarter is two-bedroom, and the balance are primarily three and four bedroom units. Refer to Appendix A for a complete breakdown of units by provider and unit size.

The following Table shows the breakdown of RGI housing units by designation. Of the total number of units, 32% are designated for seniors only. See also *Section 3.4.6 Seniors Housing*.

As noted in the 2003 *Needs Analysis*, 92.3% of all RGI housing units are located within the City of Peterborough, while local townships contain only 7.7% of the supply despite having 43.2% of the total population of the GPA.

Based on figures provided by the Peterborough Housing Corporation, there are currently, 257 rent supplement units. This is 34 less than the 291 reported in the 2003 *Needs Analysis*. Under the new Canada-Ontario Affordable Housing Program (AHP), Peterborough was allocated an additional 50 Housing Allowance Units. These units differ from the traditional

rent supplement units as they are only provided for a short term (five years). Please see *Section 4 Other Factors Affecting Housing Demand and Supply* for further information.

Table 15: Breakdown of Rent Geared-To-Income Housing Units for the Portfolio by Designation

Type of Project	# of Units	% of Units
Mixed (Families, Singles & Seniors)	1,282 *	61.2
Seniors Only (no supports)	590	28.1
Seniors Only (with supports)	82	3.9
Supportive Housing	92	4.3
Housing for Victims of Violence & Their Children	52	2.5
Total	2,098	100.0

Source: City of Peterborough Housing Division, December 2003

* This figure includes rent supplement units

As shown in Table 16 below, there are a total of 1,502 applicants awaiting RGI housing in the Greater Peterborough Area as of December 30 2005. This is an increase of 117 applicants since May 2003 (which was reported in the 2003 Housing Needs Analysis). From December 2004 to December 2005 the overall number of applicants on the waiting list remained the same.

Non-senior applicants without dependents remain the largest group of applicants on the list. As of December 2005, this group represents 46% of the waiting list. Non-seniors with dependents represent 33% of the waiting list and seniors represent 21% of the waiting list.

Given that the number of RGI units has remained the same since 2003 and number of applicants on the waiting list has increased it can be expected that the average wait time has increased slightly. Singles and family households can expect to wait approximately three to five years for a unit. Given the number of senior RGI units, this group can expect a shorter wait time of approximately one year.

These lengthy wait times for RGI housing units continue to provide evidence of the significant shortfall of affordable rental housing in the Greater Peterborough Area.

Table 16: Snapshot of Centralized Waiting List, Greater Peterborough Area, November 2003-05

With Dependents	May-03	Dec-03	Dec-04	Dec-05
1 Bedroom	0	20	0	9
2 Bedrooms	263	298	266	252
3 Bedrooms	131	166	188	118
4 Bedrooms	76	84	88	81
5 Bedrooms	41	33	27	36
Total With Dependents	546	601	569	496
Without Dependents				
1 Bedroom	538	690	587	674
2 Bedrooms	27	40	33	23
3 Bedrooms	1	2	1	0
Other	4	64	0	0
Total No Dependents	570	732	621	697
Seniors				
1 Bedroom	255	200	297	292
2 Bedrooms	12	6	15	16
Bachelor	1	0	0	1
Other	1	0	0	0
Total Seniors	269	203	312	309
Total Applicants on the Waiting List	1,385	1,539	1,502	1,502

Source: Peterborough Housing Corporation, Housing Access of Peterborough (HAP), November 2005

3.4.4 Review of Rental Market Affordability

Using the guideline of a maximum of 30% of household income being spent on shelter costs, affordable rents were calculated for household incomes by \$10,000 increment ranges. The affordable rental calculation is based on CMHC market level rents in 2005. The number of households within each income category, however, is based on 2001 Statistics Canada data. This information will not be updated until the 2006 Census is complete.

Based on what is shown below, renters earning less than \$20,000 could not afford average market rent levels for any bedroom types. Affordable options for households in this income category are likely RGI units, group homes, rooming houses or secondary suites such as basement apartments and flats.

For households earning between \$20,000 and \$29,999 there are some options for one bedroom units, however, these households would not be able to afford the average rent for a two or three-bedroom unit. For households earning between \$30,000 and \$39,999 the

average market rent for a one-bedroom would be affordable with limited options for two and three-bedroom units. For households earning over \$40,000, most rental units would be affordable. However, this income category represents just over one quarter of Greater Peterborough renter households. In 2001, over one-third of renter households were earning less than \$20,000; based on the 2005 market rents there would be very few if any affordable options for these households (some options that are not reflected in the average market rent figures would be rooming houses or basement apartments). It is therefore likely that these households are spending more than 30% of their income on rent.

Table 17: Comparison of Average Rents to Affordable Rents in the Greater Peterborough Area

Household Income (2001)	Proportion Renter Households	Affordable Monthly Rent	1 Bedroom (2005) \$693	2 Bedrooms (2005) \$797	3 Bedrooms (2003*) \$845
Under \$10,000	12.1%	Under \$250	Not Affordable	Not Affordable	Not Affordable
\$10,000 to \$19,999	27.9%	\$250 to \$500	Not Affordable	Not Affordable	Not Affordable
\$20,000 to \$29,999	20.0%	\$500 to \$750	Rent is not affordable to households earning under \$27,720	Not Affordable	Not Affordable
\$30,000 to \$39,999	13.4%	\$750 to \$1,000	Affordable	Rent is not affordable to households earning under \$31,880	Rent is not affordable to households earning under \$38,680
\$40,000 to \$49,999	10.1%	\$1,000 to \$1,250	Affordable	Affordable	Affordable
\$50,000 and over	16.5%	\$1,250 and higher	Affordable	Affordable	Affordable

*2005 data unavailable for 3 bedrooms

Source: CMHC Rental Market Report 2005, Statistics Canada Special Tabulations (2001), SHS Calculations

Table 18 compares the income required to rent a unit in 2003 to the income required to rent a unit in 2005. In 2003, to afford a one-bedroom unit in

Table 18: Comparison of Incomes Required to Afford Average Rents, 2003 and 2005

	Income Required for Rent to be Affordable 2003	Income Required for Rent to be Affordable 2005	Change in Income Required for Rent to Remain Affordable 2003-2005
1 Bedroom	\$24,560	\$27,720	\$3,160
2 Bedroom	\$29,120	\$31,880	\$2,760
3 Bedroom	\$33,800	\$38,680	\$4,880

Source: SHS Inc. Calculations based on CMHC Rental Market Report

Peterborough, based on average market rents, a household would need \$24,560. In 2005, the same unit would require a household income of \$27,720; an increase of 12.9% or \$3,160 in annual income. Notably, two bedroom units would require an increase of 9.5% or \$2,760

in income and three-bedroom units would require an increase of 14.5% or \$4,880 in income to be affordable.

Compared to the 2003 rental market affordability analysis, rental housing is less affordable in 2005. As shown previously, the average market rent for a one bedroom in the Peterborough CA increased by 12.9% from 2003 to 2005. At the same time the average income of a person on OW and ODSP increased by 3%.

Further, the Consumer Price Index (CPI) is used to provide a broad measure of the cost of living in Canada. In 2003 the CPI was 2.8%, in 2004 it was 1.9% and in 2005 it was 2.2%. The CPI is then used to calculate the rate of inflation. Overall, between 2003 and 2005 the average annual rate of inflation in Canada was 2.14%. Therefore, the increasing costs of housing are outpacing the overall rate of inflation.

A recent article written by Steve Pomeroy for Canadian Renewal and Housing Association (CHRA), looked at a new way of measuring rental affordability. His approach was to measure how affordable (or not) average market rents are by determining the minimum hourly wage a worker must earn in order to afford a rental unit without spending more than 30% of his/her income on rent. Using this approach, the following Table describes what the minimum housing wage would be for rental units in the GPA, based on CMHC average market rents. Our analysis of the Peterborough Rental Market found similar results to those found in Pomeroy’s analysis of 28 metropolitan areas across Canada. Overall, a single person earning minimum wage in the Peterborough CA could not afford a unit of any size and would actually require \$14.44 per hour for a one-bedroom and \$16.60 per hour for a two-bedroom; this represents a shortfall in income of \$6.69 and \$7.75 respectively per hour (based on the 2005 minimum wage of \$7.45 per hour).

It should be noted, however, that this scenario is calculated based on persons working full-time at minimum wage. It is likely that many workers are not able to gain full-time employment and therefore acquire contract and seasonal employment.

Table 19: 2005 Minimum Housing Wage, Peterborough

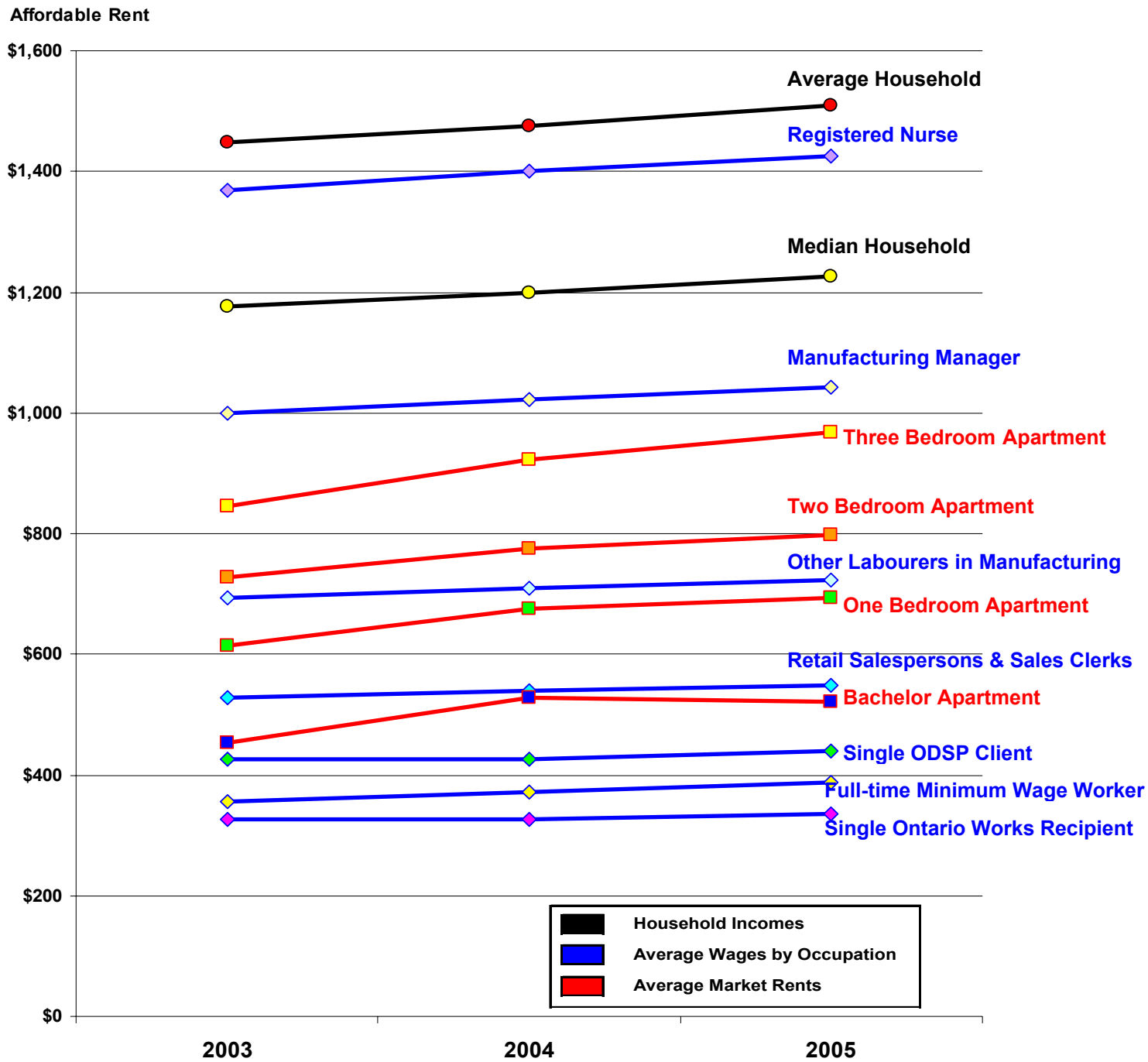
	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom	Minimum Wage (2005)
Peterborough CA	10.85	14.44	16.60	20.15	7.45
Downtown Peterborough	10.33	13.73	16.50	N/A	
Remaining CA	N/A	15.38	16.69	N/A	

Sources: CMHC Rental Market Report, 2005, Ministry of Labour, Employment Standards Fact Sheet- Minimum Wage, and SHS Calculations

The following Figure compares the average market rents to what is affordable by selected occupations. The average market rents are shown in red, selected occupations are shown in blue, and the average and median incomes are shown in black. The Figure illustrates that for individuals on OW, ODSP and for those working full-time at minimum wage the average market rent of even a bachelor apartment is not affordable (based on 30% of their income). Individuals working in retail and sales would also have difficulty affording a one-bedroom

unit. Households, however, earning the median household income would likely not have affordability challenges in the rental market.

Figure 7: Comparison of Average Rents to Affordable Rents, Selected Occupations, 2003-2005



Note: Average and Median Household Incomes estimated using CPI based on 2001 Census, 2004 and 2005 Employment Income Estimated using CPI based on HRSDC 2003 Wage Book.
 Sources: CMHC Rental Market Reports 2003-2005
 HRSDC 2003 Wage Book for the Peterborough HRSDC Area, 2003,
 Ministry of Labour, Employment Standards Fact Sheet- Minimum Wage
 Ontario Works Act 1997, Amended 2005,
 Ontario Disability Support Program Directive 6.2: Shelter Calculation. April 2005,
 Statistics Canada, 2001 Census,
 Statistics Canada Annual CPI Survey, 2005, and SHS Calculations

3.5 Changes in Emergency and Supportive Housing and Services

The following section outlines the current housing demand and supply of special needs housing and emergency and transitional housing within the Greater Peterborough Area. This section also highlights any changes in this housing market from 2003 to 2005. Most of the information provided is based on a Housing Survey completed January to February 2006.

3.5.1 Changes in Emergency and Transitional Housing

As stated in the 2003 *Needs Analysis*, a number of factors can contribute to the need for emergency and transitional housing in a community. Family break-up, domestic violence, loss of employment, mental illness, eviction, and unexpected disasters can place families and individuals in need of temporary accommodation until more stable housing is secure.

For the Greater Peterborough Area, the flood in July of 2004 is one significant example of the need for emergency housing. Nearly 200 millimetres of rain fell on Peterborough on July 15, flooding many homes and buildings across the City. While no reports or specific data has been released on the exact impact on the housing supply, key informants indicate that many families were displaced, shelter usage was up, and many individuals and families were living in unsuitable and overcrowded conditions. CMHC does not survey rental units with less than three units so it is difficult to comment on the exact impact to secondary suites, however, key informants have stated that many basement units were lost during the flood and in the days after the flood. Key informants are still uncertain as to the overall impact this disaster had on the housing market. What is more certain is the vulnerability and insecurity that many residents felt within the Greater Peterborough Area.

The following Table provides an overview of the current emergency and transitional housing supply for the GPA, as well as shows any changes since 2003. As shown, the only addition to the emergency and transitional housing supply was 25 temporary beds added to the Warming Room. This facility had previously been a drop-in centre with some mats for individuals to rest. Brock Mission is hoping to obtain the funding to run this program full-time.

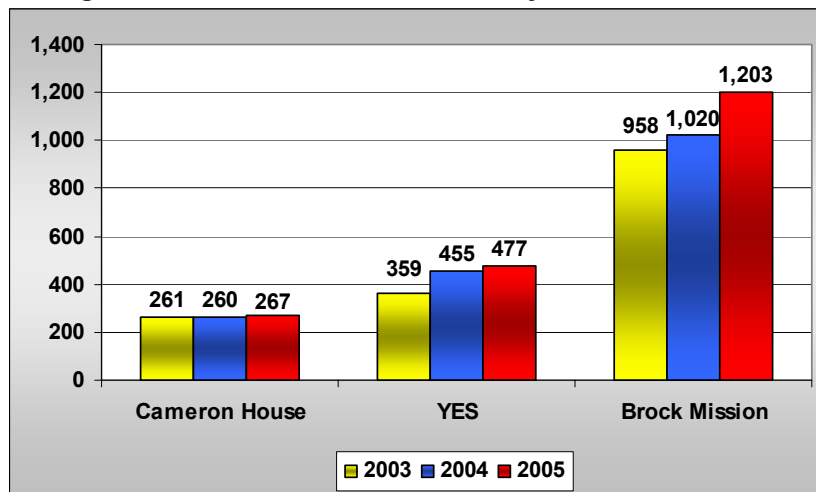
Table 20: Overview of Emergency and Transitional Housing Supply, Greater Peterborough Area, 2005 and Changes Since 2003

Provider	Needs Served	Support Services	Capacity	Waiting List or Occupancy Rate	Annual Turnover	Wait Time	New Units/ Beds Since 2003
YWCA	Single women, women with children, with physical disabilities	• Transitional Housing and Support	40 units (2 accessible one-bed, 8 one-bed, 10 two-bed, 15 three-bed, 5 four-bed)	2003: 300 2004: 323 2005: 335	2003: 22% 2004: 17.5% 2005: 22%	<ul style="list-style-type: none"> • 3-5 years for one-bed, • 2-3 years for one and four-bed • 6 mo. for three-bed 	0
Brock Mission:							
• Kingan House	Men 16+	Meals, clothing, laundry, support and advocacy to community services, follow-up support	30 beds	Generally at capacity	n/a	n/a	0
• Cameron House	Females 16+ and their children up to age 15		15 beds				0
• Warming Room (Seasonal Program)	Men and women over 18 mainly with substance abuse or mental health issues		25 temporary beds (from Dec. 1 to March 31)				25 seasonal beds
Youth Emergency Shelter	Youth aged 16 to 24	Meals, clothing, laundry, support and advocacy to community services, follow-up support	30 bed shelter; 10 units of second stage housing	n/a	n/a	n/a	0
Casa Maria	Political Refugees	<ul style="list-style-type: none"> • Housing support • Legal Aid support • Medical support • Vocational support 	3 houses (2 families in each) and 1 apt. (one family)	100%	n/a	6-8 months	0
Kairos Transitional Housing	Women and Children, particularly those leaving abusive relationships	• Tutoring for children	12 units (6 two-bed, 5 three-bed, 1 four-bed)	Handled through Housing Access Peterborough	2003: 4 2004: 3 2005: 4		0

The 2003 *Needs Analysis* provided an overview of the Peterborough Family Shelter. This was a pilot project that began in 2001 using National Homelessness Initiative Supporting Communities Partnership Initiative (SCPI) funding. The shelter contained four bedrooms in a two-storey property located in Downtown Peterborough. The Needs Analysis also reported that this shelter was experiencing challenges in obtaining funding. As a result, the family shelter has not been in operation since March 31st 2005. Currently families in need of emergency shelter are referred to a motel outside the city limits. In 2005, 14 families (39 individuals) were placed in motels for a total of 265 nights. Key informants indicated that this makes it difficult to assess and provide supports to families likely in crisis.

The following Table summarizes the increase in the number of clients served by the Kingan House Shelter (Brock Mission), Cameron House Shelter, and the Youth Emergency Shelter (YES). The Figure clearly illustrates the significant increase in shelter usage from 2003 to 2005. Overall, the number of clients served increased from 1,578 in 2003 to 1,947 in 2005. This represents an increase of 23%. Please note that these figures do not include transitional housing, the Warming Room or the shelter for immigrants and refugees (Casa Maria).

Figure 8: Number of Clients Served By Shelter, 2003-2005



Source: City of Peterborough, Social Services Department, January 2006

Key informants pointed to several key housing challenges facing individuals and families in emergency and transitional housing.

- A lack of support services for individuals once permanent housing is found
- A deepening of poverty for those in receipt of social assistance
- An aging population is creating new challenges
- A shortage of affordable one-bedroom apartments
- More complex clients needs
- Insufficient support funding
- Provincial benchmarks may not be sufficient to maintain housing adequately
- Discrimination by landlords
- Significant increase in rents

- Waiting lists for RGI housing are extremely long
- Affordability has worsened
- Lack of suitable affordable housing for larger families
- Many more affordable units are in poor condition

In addition to the supply of emergency and transitional housing, the Housing Resource Centre of Peterborough operates several Homelessness Prevention Fund programs. The Emergency Fund was established in 1999 and was described in the 2003 *Needs Analysis*. Based on 2002 data, the *Needs Analysis* reported that a total of 245 applicants were approved for funding. Importantly, the Emergency Fund was without funds for several months in 2005 and accounts for why the number of households assisted are lower. The Fund for Utility Service Emergencies (FUSE) program was established in 2002, and the Winter Warmth, Rent Bank and Energy Fund were all established in 2004. These five programs are outlined below:

Table 21: Peterborough Homelessness Prevention Programs 2004-2005

	Emergency Fund	FUSE	Winter Warmth	Rent Bank	Energy Fund	Total
Fund Purpose	Grants to prevent or rectify homelessness	Grants to prevent disconnection or to restore electric utility services for PUS customers	Grants to prevent disconnection or to restore natural gas services for Enbridge customers	Grants to prevent eviction for rent arrears	Grants to prevent disconnection or to restore energy services (electrical, gas, oil, wood, propane)	
Number of Households Assisted	96	143	21	148	8	466
Average Allocation per household	\$293	\$258	\$364	\$671	\$376	\$392
Funding Source	City of Peterborough (through Dept. of Social Services) & private donors	P.U.S.; customer & private donations	Enbridge Gas (through United Way)	Province of Ontario (through Housing Division)	Province of Ontario (through Social Services Division)	
Area Served	Peterborough City & County	Peterborough, Lakefield and Norwood	Locations within City & County served by Enbridge	Peterborough City & County	Peterborough City & County	

Source: Peterborough Housing Resource Centre

As shown, approximately 466 households were assisted by the Housing Resource Centre Homelessness Prevention Funds from November 2004 to November 2005.

Importantly the Rent Bank, which is provincially funded, is currently out of funds. This funding was a fixed amount provided by the province which was intended to last two years. However, the Housing Resource Centre made the decision to allocate funds based on need rather than the full two year time period. The funds lasted approximately 14 months and assisted 148 households, with an average allocation of \$671 per household. A Rent Bank

Summary report completed by the Housing Resource Centre, shows that the households who received funding through this program had an average shelter to income ratio of 79%. Some 73% of those helped were families with children and 23% were singles. Looking at the source of income of applicants, 38% were employed, 22% were on OW, another 10% were on Employment Insurance (EI) and 7% were on ODSP (the remaining applicants were a combination of these sources). Overall, 85% of the dollars allocated under this program were for private market tenants and 15% were allocated to social housing tenants.

Key informants indicated that this program was extremely effective, and they are hoping that funds will be reallocated by the end of this year (2006). Key informants also stated that they believe that the housing situation for their clients is worse since 2003. Some of the key challenges are long wait times for social housing, increasing costs of utilities, and high shelter to income ratios.

A study prepared by East York/East Toronto Family Resources: *Making the Case for Housing Help Centres* (August 2005) compares the costs of homelessness to the costs of homelessness prevention. The report compares the cost of singles and families as well as the costs to landlords and society. Costs to tenants for eviction include items such as moving expenses, legal fees, disconnection fees, furniture costs etc. The cost to society for evictions includes shelter fees and personal allowance fees. The cost to landlords is not specified although a figure is provided. The costs for prevention include only costs to society (such as rent bank program payments, OW start-up costs, and winter warm-up payments).

Overall, the report found that the average cost to the tenant, landlord and society for a single person's eviction in Toronto is \$9,443.60; for a family's eviction the cost is \$16,337.80. Further, the report concludes that for individuals and families with access to appropriate income support funds, and housing help services, the cost of preventing these evictions is between \$4,192 and \$4,654 for a single person, and is between \$11,086.78 and \$11,549 for a family. The data indicates, therefore, that preventing evictions can potentially decrease the costs on the tenant, landlord and society by approximately 50% for a single person and by approximately 40% for a family.

Youth Emergency Shelter – Abbott House

Abbott House is operated by the Youth Emergency Shelter of Peterborough. It is a transitional housing facility for youth between the ages of 16 and 24. There are 11 rooms within the House, 10 of the units are for the youth and one unit for an on-site mentor.



Abbott House was purchased from Trent University in 2002 using a grant from CMHC's Shelter Enhancement Program to buy the building, add a communal kitchen and make some minor renovations. Residents gain life skills such as conflict resolution, budgeting, cooking, paying rent, job-hunting, and time management. Job training and counselling are also provided.

Source: CMHC. Assisted Housing Programs in Ontario. 2005.

3.5.2 Supportive Housing

Supportive housing can be defined as the integration of housing and support services for individuals who require specific services to maintain their housing and well-being.

The following Table provides a summary of the current demand and supply of supportive housing within the Greater Peterborough Area. The Table also highlights the changes in supportive housing from 2003 to 2005.

Overall, from the supply side, there have been a total of six new units added to the supportive housing supply. Five of these are Kawartha Participation Project off-site units for persons with physical disabilities. The other unit is a Canadian Mental Health Association (CMHA) unit created through the Homelessness Initiative. From the demand side, there is some variation among providers. CMHC, for example has seen a decrease of 30 applicants on the waiting list from 2003 to 2005. St. John's Centre, on the other hand has seen an increase of 50 individuals on its waiting list. The Kawartha Participation Project has remained relatively the same with an addition of two individuals to its waiting list. It should be noted, however that its waiting list is extremely long with a minimum of a ten year wait time. Key informants indicated that for this reason, many individuals do not even put their names on the waiting list as they cannot wait that long for housing. It was suggested that the waiting list may not truly reflect the number of individuals in need of supportive housing in Peterborough. Similarly, key informants noted that many persons with disabilities are looking for suitable, affordable and accessible housing that are not captured in the waiting list data.

Key informants also indicated that the closure of provincial institutions by 2009 will mean approximately 38 individuals over the next three years to the GPA will require supportive housing.

Table 22: Overview of Emergency and Transitional Housing Supply, Greater Peterborough Area, 2005 and Changes Since 2003

Provider	Needs Served	Support Services	Capacity	Waiting List or Occupancy Rate	Annual Turnover	Wait Time	New Units/Beds Since 2003
Supportive Housing – Mental Health							
CMHA	Persons with serious mental illness and/or intellectual disability	<ul style="list-style-type: none"> • Skill dev't • On-going supports • Social, vocational, recreational supports 	76 Units (12 one-bed, 12 two-bed, 3 group home units, 4 trans. Units 42 one-bed Homelessness Initiative apts.	2003: 78 2004: 63 2005: 48	2003: n/a 2004: 14 2005: 17	36 months	One Homelessness Initiative unit
Supportive Housing – Physical Disabilities							
Kawartha Participation Projects	Seniors, Singles, Families and People with Disabilities	<ul style="list-style-type: none"> • 24 hour res. Support • Meal Prep • Personal Care • Medication Support 	<ul style="list-style-type: none"> • 71 units (141 bedrooms) • Plus 12 offsite units (10 one bedroom apts., 2 bach. Apts. 	2003: n/a 2004: 1,023 2005: 1,025	2003: 3 2004: 5 2005: 4	Min. 5 years	5 offsite units
Supportive Housing – Developmental Delays							
Peterborough District Association for Community Living	Intellectual Disabilities (may also have mental illness/ physical disabilities)	<ul style="list-style-type: none"> • 24 hour res. Support • SIL • Vocational Supports • Employment supports • Volunteer Opportunities 	32 beds in six group homes	2005: 34	2003: 2 2004: 2 2005: 1	About ten years	0
Other Supportive Housing Providers							
St. John's Centre	Seniors 65 years and older	Variety of supportive housing and dining room services	102 units, 6 two-beds and 96 one-beds.	2003: 89 2004: 117 2005: 139	2003: 15 2004: 21 2005: 7	1-3 years	0
Edmison House	Parolees	Housing, meals, counselling	19 beds plus 2 cotts	Currently at 3	0%	Approx. 60 days	0
Peterborough Community Chaplaincy*	Ex-offenders	Support in making the transition from prison to community.	4-5 beds				
Ozanam House*	Recovering Alcoholics						

*The surveys for these housing providers were not completed.

In addition to the supportive housing providers identified in the Table above, additional service providers were interviewed to discuss the key housing challenges and trends facing their clients. These agencies include: New Canadians Centre; Peterborough A.I.D.S Network; Council for persons with disabilities; and the Peterborough Schizophrenia Society. Key informants suggested several challenges facing their clients:

- OW and ODSP housing allowances are insufficient
- Lack of accessible/barrier-free housing
- Waiting lists are very long, demand outweighs supply
- Lack of affordable housing
- For immigrants and refugees finding large units is a challenge
- Credit history for immigrants is difficult to overcome
- There is a gap for those who require only a small amount of support
- Needs of clients is complicated
- Priority placement is a challenge for those who do not qualify
- Housing supply is aging resulting in increased costs
- Lack of funding
- Lack of in-home supportive housing
- The closure of provincial institutions

Most key informants noted that since 2003 the housing situation has worsened for their clients. Many key informants pointed to a considerable demand for supportive housing. It was further noted, that there needs to be attention placed on supportive housing outside the urban centres, that there is a lack of supportive housing outside the City itself.

Many informants indicated that there needs to be an improved approach to providing support services to individuals in their home. Many felt that this is what clients prefer and is a more cost effective way of delivering services to those that do not require continuous supports. It was further noted, that persons with physical disabilities have found it extremely challenging to find both affordable and accessible housing, and this was identified as a key gap in the housing supply. Often, persons that are in need of supportive housing find that the only options for them are long-term care facilities which may not provide appropriate supports or suitable housing for persons with mental illness or physical disabilities for example.

New Project from Community Living Peterborough

Community Living of Peterborough is currently conducting a project to develop a template for families with children with intellectual disabilities. The purpose of this template is to outline the necessary steps to finding affordable housing alternatives for their children.

Other objectives of the project include examining the current housing options, investigate funding resources, determine legal issues, and establish alliances with current affordable housing providers in the Peterborough area. The approach will help guide families through an individualized plan and ultimately make recommendations for families seeking housing for their children with special needs.

The project is a result of the increase in demand for more housing choices for children with disabilities. Often persons are obliged to live in unsuitable housing for children. Families with children with disabilities also face unique issues such as legal considerations, financial challenges and physical requirements.

A group of ten families has already committed to the project and is actively working with Community Living Peterborough. The group has already begun working on their vision and priorities for housing for their sons and daughters.

3.5.3 Student Housing

Peterborough is home to two major post secondary institutions: Trent University and Sir Sandford Fleming College. As shown below, enrolment at Trent University has been increasing steadily since the 2002/2003 academic year. Total enrolment for the 2005/2006 year is 7,942 students, an increase of 823 students or approximately 11.5% in the last three years.

This increase in enrolment places increased pressure on the supply of affordable housing for students. As of September 2004, and as reported in the 2003 *Needs Analysis*, Trent University had approximately 1,500 on-campus units. As of September 2006, the University will lose 250 units, leaving a total of 1,250 for the 2006/2007 academic year. The 250 units that the University will lose are located in a building that was rented by the University to help accommodate the double cohort. Discussions with school representatives stated that the double cohort is no longer a concern and that generally the University is able to meet the demand for on-campus student housing. It was suggested, however, that there is a lack of quality affordable housing off-campus.

Key informants from other sectors, such as social housing, however, noted that with the increasing student population it puts a lot of pressure on the rental housing market and makes it more and more challenging to find affordable

Table 23: Trent University Enrolment, 2003-2005

	2003	2004	2005	% Change 2003-2005
Full Time	5850	6073	6566	12.2%
Part Time	1269	1483	1376	8.4%
Total Enrolment	7119	7556	7942	11.6%

Source: Trent University, 2005

housing for their clients.

The number of on-campus housing at Sir Sandford Fleming College (Fleming College) has not changed since 2003 and remains at 483 beds. School representatives stated that they do keep a waiting list of up to 200 people, but that by September it is likely that these individuals have found other housing within the community. Discussions with an off-campus housing officer revealed that there is currently a surplus of off-campus student housing; there are more listings for units than students looking. Key informants indicated that many landlords prefer to rent to students as they require only temporary accommodation. Further, given the existing situation, some landlords will keep their units empty rather than rent to the general public.

Key informants also indicated that the costs of student housing have increased over the last couple years and note that the main reason is the rising costs of utilities. On-campus housing at Fleming College will increase to \$2,485 per semester (approximately \$621 per month) in the fall of 2006. It is currently at \$2,370 per semester (approximately \$592 per month). School representatives stated that this is a direct result of projected increases to utility costs. Off-campus housing representatives also noted an increase in rent of approximately \$25 per month since 2003. Currently, a room in a house would rent for about \$375-\$400 per month including utilities.

Severn Court is one of the main off-campus private rental units. The number of beds at Severn Court remains at 368 beds and there is currently no waiting list. Units are rented at \$460 per month, this is a \$30 per month increase from 2003

3.5.4 Seniors Housing

The 2003 *Needs Analysis* reported, based on Statistics Canada data, that the growth in the seniors population in the Greater Peterborough Area is triple the rate of growth of the rest of the population. Further, based on population projections it is expected that by 2026, almost one quarter of the population will be over the age of 65.

There are a number of housing options for seniors with the GPA. As noted previously, there are 672 designated seniors only RGI units. In addition many seniors may choose to live in mixed projects, rent supplement units and some other forms of supportive housing.

Long-term care (LTC) facilities are another affordable housing option for many seniors. Since 2003, there have been just two new permanent long-term care beds added. This was a result of two facilities closing and a new facility opening in June of 2004. This new facility has 200 beds (198 were from the previous two locations). Over the past two years there have been 7 interim beds and an allocation of 18 new temporary beds by the Province for two years was recently announced. The waiting list for long-term care facilities in the GPA currently has a monthly average waiting list of 398 applicants. The monthly average waiting list was 349 in 2003/04, and was 339 in 2004/05. Wait times vary depending on location and needs.

Key informants indicated that there is a real short-fall in the number of long-term care beds in Peterborough. An aging population was cited as a key cause for the shortfall. In addition it was noted that there are many people currently in LTC beds or on the waiting list that could be better served in supportive housing, however waiting lists for supportive housing can be even longer. Persons with mental illness or with developmental disabilities, for example, could be better served in supportive housing as opposed to long-term care facilities.

As mentioned, seniors on the waiting list for RGI housing represent 21% of the total applicants. This is an increase of just 1% since 2003. Given that the RGI units have remained the same, wait time are relatively modest (compared to singles and families) for RGI housing. Almost one third (32%) of the RGI housing portfolio is designated to seniors only.

In addition to seniors housing, the Peterborough Community Care Access Centre (CCAC) provides in-home services such as nursing and therapy to many seniors throughout the GPA. Between 2004 and 2005, 5,556 seniors (65 years and older) were provided in-home services of some kind by the CCAC. This is an increase from 2003 to 2004 which provided services to a total of 4,736 seniors.

3.6 Summary of Changes in Housing Demand and Supply

New Housing Supply

- Overall, from 2003 to 2005, there was an average of 560 housing starts per year.
- Based on the recommended targets outlined in the 2003 Needs Analysis this represents a shortfall of about 110 units per year.
- The number of new housing starts fell significantly short of the affordable housing targets (for households earning less than (\$30,000).
- From 2004 to 2005, 90% of the housing completions were single-detached dwellings and approximately 96% of these were only affordable to households with an annual income of at least \$40,000.
- Just 4% of the housing completions in 2004 and 2005 were priced under \$150,000.

Ownership Market

- Homeownership is often considered an ideal housing choice for many individuals and families.
- Within the GPA, approximately three-quarters of households are homeowners and likely enjoy a stable and affordable living environment.
- While mortgage rates have been in decline, arguably making homeownership more affordable, the significant increase in house prices in the GPA have meant that there are fewer affordable homeownership options.
- House prices in the GPA have increased by over 20% since 2003.

Rental Market

- For households with lower incomes, homeownership is often not an affordable option. As a result, many of these households turn to the rental market.

- While rents have also been increasing since 2003, the change has not been as dramatic as in the case of homeownership prices.
- Average market rents for the GPA have increase by \$79 per month or 12.9% for a one-bedroom and by \$69 per month or 9.5% for a two-bedroom. These increases, however, are still higher than the increases in income over the same time period. As noted, OW and ODSP shelter allowance rates only increased by 3% during this time, minimum wage increased by 12%, and annual inflation rate was just 2.14% (which is an indicator that many job wages would have increased by a similar amount over this time period).

Housing Affordability

- Households earning less than \$27,720 are not able to afford the average market rent for a unit of any size in the GPA. For many households, in the rental market it is likely that they are spending more than 30% of their income on rent and experiencing affordability challenges.
- Table 24 below summarizes what individuals in selected occupations could afford in rent and in ownership costs (based on 30% of their gross income). As shown, even individuals with full-time employment even some management positions would require a second income in order to afford the current house prices in the GPA. This demonstrates the severe challenge that single parents and single individuals would have in entering the homeownership market.

Table 24: Maximum Affordable Rent and Maximum Ownership Costs for Selected Occupations, 2005

Occupation	Average Hourly Wage 2005	Average Salary 2005	Maximum Affordable Rent	Maximum Affordable Ownership Price
Construction Millworks & Industrial Mechanics	\$21.34	\$44,387	\$1,109.68	\$160,776
Sales, Marketing & Advertising Managers	\$18.13	\$37,710	\$942.75	\$136,591
Manufacturing Managers	\$19.23	\$39,998	\$999.95	\$144,878
Administrative Clerks	\$14.49	\$30,139	\$753.48	\$109,168
Customer Service, Information & Related Clerks	\$12.11	\$25,189	\$629.73	\$91,238
Shippers & Receivers	\$12.74	\$26,499	\$662.48	\$95,950
Registered Nurses	\$26.34	\$54,787	\$1,369.68	\$198,446
Retail Salespersons & Sales Clerks	\$10.14	\$21,091	\$527.28	\$76,395
Industrial Electricians	\$21.58	\$44,886	\$1,122.15	\$162,583
Welders	\$16.27	\$33,842	\$846.05	\$122,580
Truck Drivers	\$14.94	\$31,075	\$776.88	\$112,558
Labourers in Processing, Manufacturing & Utility	\$13.34	\$27,747	\$693.68	\$100,503
Minimum Wage	\$7.75	\$16,120	\$403.00	\$58,389

Source: HRSDC² 2003 Wage Book for the Peterborough HRSDC Area, 2003, and SHS Inc. Calculations

Note: Annual salary calculation based on 40 hour work week for 52 weeks

Rent-Geared-to-Income Housing

- Rent-geared-to-income (RGI) housing is another form of rental housing that accommodates a range of household with low to moderate incomes.
- There are currently 2,098 RGI units within the GPA. While they are an important component of the rental market and provide affordable housing for many individuals and households, the demand for such units is very high.
- Wait times for RGI units can vary but in most cases it can take between three and five years to obtain a unit.

Emergency and Transitional Housing

- Emergency and transitional housing in the GPA continues to provide much needed shelter and support for many individuals.
- Most shelters indicated that they generally operate at capacity. Since 2003, a total of 25 temporary beds have been added to the emergency housing supply.
- Key informants indicated that a lack of suitable affordable units and the growing gap between rent and income, and the lack of supports once housing is obtained are the key housing challenges for those using emergency and transitional housing in the area.

² HRSDC refers to Human Resources and Skills Development Canada, which has recently merged with Social Development Canada to form Human Resources and Social Development.

Supportive Housing

- Supportive housing also continues play a critical role in meeting the housing needs of many Peterborough residents.
- Since 2003, there have been a total of five new units added by the Kawartha Participation Projects and one unit added by CMHA.
- With the exception of CMHA which has a wait time of approximately 36 months, the wait times for other supportive housing units can be at least five years. Kawartha Participation Projects, for example, had an average monthly waiting list of 1,025 in 2005 and a turnover of four units.
- Lack of affordable housing, and a large gap between supply and demand were cited as the most significant housing challenges for persons in need of supportive housing.

Student Housing

- Enrolment continues to increase at Trent University, although the impact of the double-cohort is said to no longer be a concern.
- On-campus and off-campus housing has seen an increase in rent of approximately \$25 to \$30 a month since 2003.
- Key informants indicate that there is a surplus of off-campus student housing, therefore keeping the prices relatively low.

Seniors Housing

- The demand for seniors housing in the GPA is also growing.
- Based on population projections it is expected that by 2026 almost one quarter of the population will be over the age of 65.
- With many seniors preferring to 'age in place', this will likely increase the need for affordable housing to accommodate seniors throughout the GPA.

4.0 Other Factors Affecting Housing Demand and Supply

4.1 Rising Costs of Utilities

Although difficult to quantify the impact, the rising cost of utilities in Ontario is having considerable impact on individuals and families in all communities. For low-income and even moderate income households these costs can put many families at risk of homelessness. According to the Statistics Canada Survey of Household Spending (2003), "in Ontario, the lowest income quintile – one in every five households – spend an average of 12% of their income on utilities while the average Ontarian spends only 4%"³. Moreover, low income housing generally has higher energy costs as a result of lower quality housing, such as lack of insulation and draft-proofing and less efficient furnaces and other appliances⁴.

3 As reported in CHRA Affordable and Efficient Towards a National Energy Efficiency Strategy for Low-Income Canadians. February 17 2005.

⁴ Ibid.

4.2 Food Bank Usage (2003 to 2005 comparison)

Food bank usage is another indicator of persons in need within a community. Often, as a result of increasing housing costs many families and individuals are spending more than 30% of their income on housing. For some, this means less money for food and other daily necessities. The Kawartha Food Share in Peterborough prepares an annual Hunger Count. To the best of their knowledge there are no new food banks in the GPA, however the number of food bank users has increased. As of March 2005, there were a total of 6,043 persons, including 2,565 children, using food banks across the GPA. This represents an increase of 34.3% from 2003, demonstrating a considerable need for food within Peterborough communities.

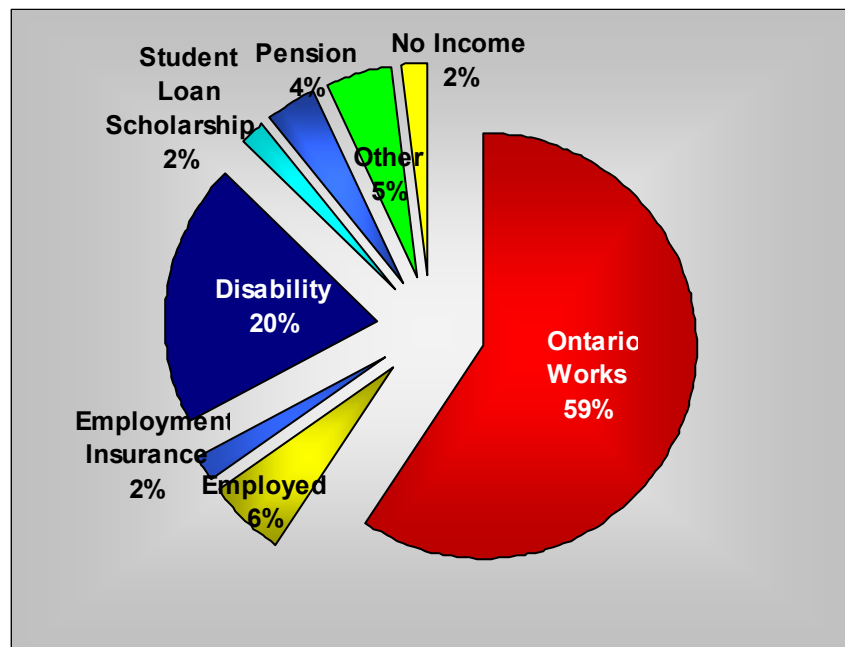
Table 25: Food Bank Usage during the Month of March in the Greater Peterborough Area, 2003 to 2005

	2003	2004	2005	% Change 2003-2005
Adults	2,555	2,864	3,478	36.1%
Children	1,943	2,263	2,565	32.0%
Total	4,498	5,127	6,043	34.3%

Source: Kawartha Food Share, Hunger Count Result, March 2005

Figure 9 below, shows the income sources of persons using food banks in the GPA. As shown, 60% of food bank users are on social assistance (OW), with an additional 20% receiving disability income (ODSP). These figures are up slightly from 2003, which showed 58.5% and 18.6% respectively. These figures, again, highlight further the shortfall between social assistance levels, the cost of housing and other costs of daily living.

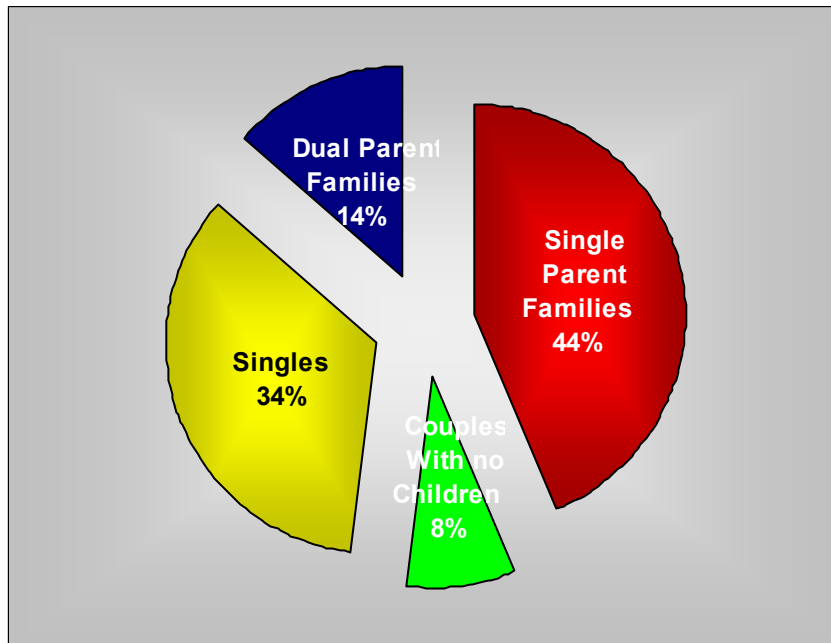
Figure 9: Income Sources of Clients Accessing Emergency Food Sources, March 2005



Source: Source: Kawartha Food Share, Hunger Count Result, March 2005

Family composition of persons using food banks has changes slightly from 2003. Overall, singles increased by 5.5%, dual parent families increased by 1.2%, single parent families decreased by 4.3%, and couples with no children decreased by 2.5% from March 2003 to March 2005.

Figure 10: Household Composition of Clients Accessing Kawartha Food Share's Member Agencies, March 2005



Source: Source: Kawartha Food Share, Hunger Count Result, March 2005

The 2005 Hunger Report also examines trends in food bank usage. Member agencies noted that the situation is getting worse for their clients. Overall, the key issue was a lack of income to purchase food, the increase in housing costs and heating were cited as contributors to this problem. Many agencies reported seeing an increase in single people visiting the food banks. Other agencies reported families with many children and single parent families were very common. Homeless youth and homelessness in general were cited as a common factor leading to the need for food banks. Other reasons cited as common factors were; lack of education, lack of family supports; and an increase in people with addictions. The report also noted that the flood had an impact on local food banks this past year.

4.3 Changing Legislation

There are currently several pieces of legislation that will impact the demand and supply of housing in the Greater Peterborough Area. These are described below.

4.3.1 Places to Grow: Proposed Growth Plan for the Greater Golden Horseshoe

Places to Grow: Better Choices. Brighter Future is the Proposed Growth Plan for the Greater Golden Horseshoe. The Growth Plan was released in November 2005 by the Ontario Ministry of Public Infrastructure Renewal. The Growth Plan is the framework prepared under the Places to Grow Act, 2005 that outlines Ontario's vision for growth in the Greater Golden Horseshoe to 2031. The Greater Golden Horseshoe (GGH) is the geographic area designated by *Ontario Regulation 416/05* and includes:

- | | |
|---|---|
| <ul style="list-style-type: none">• Region of Niagara• Haldimand County• County of Brant• City of Brantford• City of Hamilton• Region of Waterloo• City of Guelph• County of Wellington• Region of Halton• Region of Peel• County of Dufferin | <ul style="list-style-type: none">• City of Toronto• Region of York• City of Barrie• County of Simcoe• City of Orillia• Region of Durham• City of Kawartha Lakes• County of Northumberland• City of Peterborough• County of Peterborough |
|---|---|

The Plan is intended to guide decisions on issues of transportation, infrastructure planning, land-use planning, urban form, housing, natural heritage and resource protection “in the interest of promoting economic prosperity” (p.4). The Plan is intended to build upon other existing legislation such as the Greenbelt Plan, the Planning Act and the Provincial Policy Statement (2005). The Plan emphasizes that it works within the existing planning framework and does not replace existing Official Plans.

The overall vision of the Growth Plan is that “the Greater Golden Horseshoe will be a great place to live in 2031. Its communities will be based on the pillars of a strong economy, a clean and healthy environment and social equity”. (p.7) It further states that Urban Centres (includes Downtown Peterborough) will be “characterized by compact settlement and development patterns and will provide a diversity of opportunities for living, working and enjoying culture”. (Ibid.) The Growth Plan is grounded in the following principles:

- Build compact, vibrant and complete communities;
- Plan and manage growth to support a strong and competitive economy;
- Protect, conserve, enhance and wisely use the valuable natural resources of land, air and water for current and future generations;
- Optimize the use of existing and new infrastructure to support growth in a compact, efficient form;
- Provide for different approaches to managing growth that recognizes the diversity of communities in the GGH; and
- Promote collaboration among all sectors – government, private and non-profit sectors and citizens – to achieve the vision.

Likely the most important aspect of this Plan, are the growth targets outlined with Schedule 3 of the Plan. The Plan states that “there is a large supply of land already designated for future urban development in the GGH; there is enough land in most communities to accommodate projected growth based on the growth forecasts and intensification targets and density targets of this Plan”. (p.10) The Plan also places emphasis on “complete communities” and defines these as “communities which accommodate people in all stages of life and have the right **mix of housing**, a good range of jobs, and easy access to stores and services to meet their daily needs”. (p.11). The targets provided within the document were developed with an emphasis on intensification of urban form, complete communities and recognition of the traditional role of rural settlement areas. (Ibid.)

Section 2.2 outlines the policies for where and how growth will take places within the GGH. This section outlines that population, household and employment projections for all areas will be used as the basis for planning and managing growth in the GGH and that these will be reviewed by the Minister of Public Infrastructure Renewal at least every five years in consultation with upper- and single-tier municipalities. Some highlights of the policies for general intensification include:

- **Policy 2.2.3.1:** By the year 2015 and for each year thereafter, a minimum of 40 per cent of all residential development occurring annually within each upper and single-tier municipality will be within the built-up area. (This is the general intensification target)
- **Policy 2.2.3.5:** The Minister of Public Infrastructure Renewal, in consultation with individual upper and single-tier municipalities, will verify and delineate the built boundary.
- **Policy 2.2.3.6:** All upper and single-tier municipalities, in consultation with lower-tier municipalities, will develop and implement official plan policies and outline a strategy to phase-in and to achieve the intensification target. These policies and strategy will:
 - Be based on the forecasts contained in Schedule 3
 - Encourage intensification generally throughout the built-up area
 - Identify intensification areas to support achievement of the intensification target
 - Incorporate the build boundary delineated in accordance with Policy 2.2.3.5 into their Official Plans
 - Recognize urban growth centres and major transit station areas as a key focus for development to accommodate intensification
 - Facilitate and promote intensification
 - Identify the appropriate type and scale of development in intensification areas
 - Include minimum density targets for intensification areas consistent with the planned transit service levels, and any transit-supportive land use guidelines established by the Government of Ontario
 - Achieve a range and mix of housing including **affordable housing needs**
 - Encourage the creation of secondary suites throughout the built-up area.

Policies specific to Urban Centres are outlined in Section 2.2.4. Downtown Peterborough is identified as an Urban Centre. Policy 2.2.4.5 states that urban growth centres will be

planned to achieve, by 2031 or earlier, a minimum gross density of (c) **150 residents and jobs combined per hectare for Downtown Peterborough.**

Discussions with representatives from the City of Peterborough indicate that the density targets as outlined within the Places to Grow Growth Plan are achievable and that the guidelines set out within the Plan represent good planning principles. Many of the strategies outlined with the Plan, such as intensification, are consistent with the existing housing strategies of the City. The City will need to work on examining what the current density levels are within its boundaries and will likely be required to make some minor amendments to its Official Plan.

4.3.2 New Canada-Ontario Affordable Housing Program

On April 29th 2005 the Federal and Provincial Governments signed a new Affordable Housing Agreement. A total of \$602 million has been committed for the program (\$301 federal and \$301 provincial). It represents one of the greatest potential available sources of senior government funding contributions toward the development of new affordable housing. The term of the new agreement is from April 1 2006 to March 31 2009.

At the end of August, details of the new Canada-Ontario Affordable Housing Program (AHP) were announced and \$402 million was allocated as a first wave of funding under the new program. The City of Peterborough has received an allocation of forty units, equivalent to \$2.8 million, under the Rental Program and fifty units, equivalent to \$720,000 under the Housing Allowance Program.

In October 2005, Council confirmed the City of Peterborough's participation in the new Affordable Housing Program. The City has chosen not to participate in the Strong Start Program and will make use of its 40 unit allocation through an open and competitive RFP process. Additional units have been requested to respond to the significant interest by developers. The City will develop a Housing Delivery Plan upon the release of the formal program guidelines. The City has had a Municipal Capital Facilities By-law in place since 2003. Additional information has been requested from the Ministry regarding the creation of a by-law for local municipal and county governments.

The Affordable Rental Housing Program

*The new Rental Program has been greatly enhanced and will increase the supply of rental and supportive housing for low-to-moderate income households. Eligible projects include new construction, acquisition of existing rental and the conversion of non-residential buildings. Projects are now eligible for funding of up to \$70,000 per unit (Federal & Provincial). Federal funding will be paid during project development and provincial funding in instalments over 20 years. The new Program will target specific client groups with rents being more affordable (20% below Canada Mortgage and Housing Corporation average market rents). **The City of Peterborough was allocated forty (40 units) or \$2.8 M under the Rental Housing Program. Municipal Council confirmed their interest in the Program before October 31, 2005.***

The Housing Allowance Program

*This is a new program of the Affordable Housing Program designed to provide immediate assistance to applicants on or eligible to be on the social housing waiting list. The Housing Allowance Program will create affordable rental housing for low-income households similar to the existing rent supplement program. The program differs from rent supplement, as it is a short-term program designed to assist households for five (5) years only. **The City of Peterborough was allocated fifty (50) units or \$720,000 under the Housing Allowance Program. Municipal Council confirmed their interest in the Program before October 31, 2005.***

The Home Ownership Program

The objective of the Home Ownership Program is to help low and moderate renters to move into newly built affordable housing homes. Home Ownership proposals will be congruent with the Canada-Ontario agreement. The Province is currently developing the framework for the Homeownership Program and more details will be forthcoming. The City of Peterborough has been allocated 37 units or \$243,000 under the Home Ownership stream of the Affordable Housing Program.

Source: City of Peterborough Report to Council PLHD05-013 October 11, 2005

4.3.3 Bill 51 – Changing role of the OMB

Introduced by Municipal Affairs and Housing Minister John Garretson, Bill 51 *Planning and Conservation Land Statute Amendment Act* proposes planning and Ontario Municipal Board (OMB) reforms that would give municipalities broader permissions to regulate development and have more control over planning matters.

The Bill proposes a number of changes to the Planning Act, including⁵:

- Provincial matters of interest would be expanded to include the promotion of development that is designated to be sustainable, to support public transit, and to be oriented to pedestrians.
- The Ontario Municipal Board would be required to have regard to decisions made by municipal councils and approval authorities relating to the same planning matters.
- Municipal decisions would be based on the policies in effect at the time of the decision, not those in place the time of application;

⁵ Sources include: Ontario Environmental Network (January 2006), Ministry Municipal Affairs and Housing (December 2005), Novae Res Urbis (December 2005).

- Municipalities that meet minimum requirements would have the option to develop a local appeal body to deal with certain planning matters rather than the OMB. Decisions made by the local bodies could not be appealed to the OMB.
- OMB appeals pertaining to amendments to official plans and zoning by-laws that would reduce the designation of employment lands would be restricted to the 5-year municipal comprehensive official plan review.
- OMB hearings would generally be limited to the information and parties that were before municipal council whose decision is appealed.
- Public notice and consultation requirements would be expanded. Open Houses would be required in addition to public meetings.
- Would provide clarification of a municipalities' power to regulate the density of development including minimum and maximum density and height.
- Municipalities would be able to establish second unit policies as of right.
- The OMB's power to determine appeals of a Minister's Zoning Orders would be restricted if the Minister has given written notice that he/she is of the opinion that all or any part of the requested changes adversely affect matters of provincial interest. Decisions, in this case would be determined by the Lieutenant Governor in Council.

Bill 51 also provides for amendments to the Conveyance and Law Property Act, the Land Titles Act, the Municipal Act 2001, and the Conservation Land Act to facilitate conservation easements and covenants.

Bill 51 went through its first reading on December 15th 2005 and is currently in a consultation phase and then will go to a second reading. This legislation has an impact on the development of the secondary suite by-law within the City of Peterborough. Through Bill 51 Council would have to agree on which areas would be allowed to permit secondary suites as of right through its zoning by-laws. This zoning by-law would then, again under Bill 51, not be able to be appealed.

4.3.4 City of Peterborough Community Improvement Plan

The City of Peterborough is currently in the process of developing its Community Improvement Plan (CIP). A first draft of this Plan has been written, however, it has not gone to Council for approval yet.

The CIP, if approved, will encourage the development of affordable housing through the establishment of financial incentives through the Community Improvement Project Area.

The CIP outlines several Community Improvement Programs in two key areas: programs designed to stimulate affordable housing projects and other rental housing initiatives in the Community Improvement Project Area and programs to be applied to the Central Target Area (this is defined within Schedule J of the CIP).

Some municipal incentives outlined within the Plan include the provision of grants for municipal fees for development that meet the definition of affordable housing (definition is provided within the CIP). Grant programs described include: development charges grant

program; tax increment based grant program; façade improvement grant program; tax increment based grant for the rehabilitation of older buildings, under-utilized sites and waterfront commercial properties; central area conversion loan program; and rehabilitation loan program. The CIP outlines eligibility requirements for the various programs.

The Community Improvement Plan, if approved, will provide a comprehensive framework to provide opportunities for the creation of additional housing units. It will be up to Council to choose to implement one or more of the programs contained in the Plan as budget permits. The grant and loan programs can only be initiated after the approval of the Minister of Municipal Affairs and Housing is received and City Council has approved a program for initiation.

4.3.5 City of Peterborough Accessory Suite By-law

This legislation has not be implemented as of yet. The City is awaiting further information on Bill 51 and its impact on the Planning Act before proceeding.

5.0 Achievements Since 2003

The following Table summarizes the affordable housing strategies for the City and County of Peterborough as outlined within the 2003 Housing Needs Analysis and Strategies. In addition, the Table describes the current status of these strategies and identifies priority areas based on information provided within the Progress Report.

Recommended Strategies	Responsibility	Current Status
1. It is recommended that the City of Peterborough continue to reduce parking requirements for affordable housing developments on a case-by-case basis.	City	Continued on case by case basis
2. It is recommended that the City of Peterborough approve the Community Improvement Plan for the downtown core to facilitate the roll-out of the Downtown Conversion Loan Program.	City	In Draft phase
3. It is recommended that the City of Peterborough make every effort to strategically link available affordable housing funding programs with its Downtown Conversion Loan Program, where appropriate, in order to maximize the potential of existing federal and provincial capital grants for affordable housing.	City	Underway through Taking Charge Report
4. It is recommended that the City of Peterborough approach CMHC to secure block funding under RRAP so that funds could be strategically allocated to conversion developments and other properties eligible for RRAP funding in keeping with the Peterborough's Affordable Housing Strategy.	Service Manager	To be initiated

Recommended Strategies	Responsibility	Current Status
5. It is recommended that the City of Peterborough and the townships hold Home Ownership Education and Training to help renters move to home ownership. This training may be held in association with CMHC, the Canadian Home Builders' Association and/or other organizations providing home ownership training.	City, Local Townships and County	To be initiated City/County. Local Homebuilder's Association have run some homeownership programs.
6. It is recommended that the City of Peterborough and the townships consider participating in the home ownership component of the Canada-Ontario Affordable Housing Program as one way to provide assistance to renter households to move to home ownership.	City, Local Townships and County	City and townships encouraged to participate in new homeownership pending guidelines from Municipal Affairs and Housing (MMAH)
7. It is recommended that the City and local townships support the volunteer sector in its pursuit of the creation of affordable housing in the community.	Service Manager, City, Local Townships and County	Support from City Staff has been provided to volunteer sector
8. It is recommended that the City of Peterborough support the Peterborough Housing Corporation in its plans to intensify and/or redevelop its existing properties for the purpose of creating additional affordable housing units.	Service Manager	Moving ahead on several projects (outlined in Section 3.1.1)
9. It is recommended that the City of Peterborough request that housing providers undertake a review of their housing portfolios to identify potential sites that would be suitable for intensification and/or redevelopment for the purposes of creating additional affordable rental housing units.	Service Manager	To be initiated
10. It is recommended that the City of Peterborough and the townships actively encourage the provision of infill housing in designated areas.	City, Local Townships and County	Some progress in City
11. It is recommended that the City of Peterborough work with the townships, federal and provincial governments to create a comprehensive inventory of surplus government lands and identify which sites may be suitable for affordable housing purposes.	Service Manager, City, Local Townships and County	The City has initiated an inventory for the City of Peterborough.
12. It is recommended that the City of Peterborough continue its Affordable Housing Property Reserve Fund and that the townships establish a "housing first" policy for surplus municipal lands. These lands would then be considered for housing before being offered on the open market and be made available at a minimal amount on a long-term lease basis to private and/or non-profit development groups that meet the definition of affordable housing and other conditions set out in the City of Peterborough's Municipal Housing Facilities By-law.	Service Manager, City, Local Townships and County	Reserve Fund is in place, is being used to provide development incentives. Housing First Policy not established.
13. It is recommended that the City of Peterborough and local townships consider utilizing alternative development standards on a case-by-case basis for residential	City, Local Townships and County	Has been implemented on a case by case basis

Recommended Strategies	Responsibility	Current Status
developments that provide new affordable housing.		
14. It is recommended that the City of Peterborough and local townships undertake a public education campaign to help inform and educate the public about the range of urgent housing needs facing the community and the importance of working together with the City, townships, local agencies, private and non-profit developers and all other stakeholders to help facilitate its provision.	Service Manager, City, Local Townships and County	On-going through AHAC. Have established a Healthy Community Coalition to put a political strategy together.
15. It is recommended that the townships establish Affordable Housing Partnership Reserve Funds similar to that established by the City of Peterborough to enable the City to provide incentives to private and community organizations for the creation of affordable housing, to strategically purchase properties for affordable housing as they become available, and for other affordable housing purposes.	Local Townships and County	No Reserve Fund established
16. It is further recommended that the City of Peterborough continue its current level of contributions under the Affordable Housing Partnership Reserve Fund on a permanent basis and that the townships consider making contributions to township Affordable Housing Partnership Reserve Funds in accordance with their financial capabilities.	City	No contributions made by townships
17. It is recommended that the townships consider adopting an approach similar to the City of Peterborough's "Taking Charge" document to meeting the affordable housing needs of their residents.	Local Townships and County	Local Townships participated in the Affordable Housing Toolkit. Several have expressed interest
18. It is recommended that the City of Peterborough, as Service Manager, investigate the feasibility of strategically reallocating existing RGI units to new developments in order to provide an incentive for private and non-for-profit developers to create new rental housing.	Service Manager	Unsure
19. It is recommended that the City of Peterborough and local townships consider undertaking a public education campaign to inform private and not-for-profit housing developers about the full range of federal and provincial affordable housing and complementary initiatives.	Service Manager, City, Local Townships and County	Process initiated: Toolkit September 2005. On-going
20. It is recommended that the City of Peterborough request an annual allocation of 100 units under the Community Rental Housing program component of the Canada-Ontario Affordable Housing Program.	Service Manager	Expressed interest in participating in new Canada-Ontario AHP, was allocated 40 units
21. It is recommended that the City of Peterborough and local townships urge the federal government to change the tax system to: <ul style="list-style-type: none"> a. fully rebating new rental housing for the purposes of GST as an effective, fair and practical way to help 	City, Local Townships and County	As of February 2004, non-profit housing providers are eligible for a 100% GST rebate.

Recommended Strategies	Responsibility	Current Status
<p>reduce the cost new rental housing;</p> <p>b. allow rental investors to defer capital gains tax and recaptured depreciation upon the sale of a rental project if the proceeds are reinvested in new rental housing;</p> <p>c. increase the rate for capital cost allowance on new rental housing from 4 per cent to 5 per cent;</p> <p>d. allow rental housing investors to deduct soft costs rather than capitalize them;</p> <p>e. eliminate its capital taxes on rental properties;</p> <p>f. allow small landlords to qualify as small businesses for the purposes of obtaining the small business corporate rate;</p> <p>g. allow all investors in rental housing to use CCA losses in determining income for tax purposes --- not just principal business corporations;</p> <p>h. undertake a comprehensive review of the ways in which federal policies act to restrict competition in the area of housing financing.</p>		<p>In addition, the recently announced Conservative platform on housing includes an allocation of \$200 million towards tax credits for developers of affordable housing.</p>
<p>22. It is recommended that the City of Peterborough and local townships urge CMHC to monitor, assess and report publicly the pace and impact of the business practice changes implemented in 2003 by CMHC relating to securing mortgage insurance.</p>	<p>City, Local Townships and County</p>	<p>Effective April 2005, CMHC lowered its mortgage loan insurance premiums for the second time in two years. This includes a further 15 per cent premium reduction for a total of 30 per cent for first time buyers with five per cent down and a full waiver of premiums for rental housing projects funded under the Federal Affordable Housing Initiatives.</p>
<p>23. It is recommended that the City of Peterborough and local townships urge the provincial government to:</p> <ul style="list-style-type: none"> - eliminate its capital taxes on rental properties; - continue bilateral discussions with the federal government on more flexible financing terms for rental development; - hold discussions with private sector financial or underwriting institutions, as a contingency in the event the federal government is unwilling to consider changes to their mortgage insurance provisions. 	<p>City, Local Townships and County</p>	<p>No progress</p>

Recommended Strategies	Responsibility	Current Status
24. It is recommended that the City of Peterborough and local townships advocate to the Province for an extension to the Provincial Rent Supplement Program to enable an expansion of the supply of rent-geared-to-income housing for those at the lowest end of the income scale.	City, Local Townships and County	Participating in SCRS and expressed interest in participating in new Housing Allowance program (allocated 50 units)
25. It is recommended that the City of Peterborough and the local townships, in conjunction with FCM and AMO, urge the Province to put more matching funding towards the Canada-Ontario Affordable Housing Program so that true affordability can be achieved.	City, Local Townships and County	New AHP released with matching funds from Province. An additional \$1.6 billion in housing promised by Federal Government in 2005.
26. It is recommended that the City of Peterborough approach the Homelessness Secretariat to extend the Supporting Community Partnership Initiatives (SCPI) beyond the 2006 funding period and to increase the funds allocated to the Greater Peterborough Area.	Service Manager	Yes, have \$384,015 out of a total allocation of \$404,058 (as of January 3 2006).
27. It is recommended that the City of Peterborough and local townships lend their support to community agencies interested in pursuing additional funding from Ministry of Health and Long-Term Care (MOH-LTC) and Ministry of Community and Social Services (MCSS) to address the identified needs for special needs housing outlined in the demand and supply analysis.	Service Manager, City, Local Townships and County	No progress made in pursuing MOH-LTC and MCSS, however, very active committee for persons with disabilities on Council creating awareness of issues.
28. It is recommended that the Councils of the City of Peterborough and local townships implement, in an expedient manner, the recommendations of the "Living in the Margin" report which are aimed at improving household incomes of Peterborough residents.	City, Local Townships and County	Little progress made
29. It is recommended that the City of Peterborough and local townships adopt the following annual housing targets for new housing supply created in the Greater Peterborough Area for the five year period 2004 to 2008, after which time the targets may be re-evaluated.	Service Manager, City, Local Townships and County	Met 84% of housing targets, shortfall of affordable housing targets (see Section 3.1.2)
30. That the City of Peterborough, as Service Manager, hire an Affordable Housing Development Facilitator to co-ordinate the execution of the recommendations of this report and facilitate the creation of new affordable housing supply in the City and County of Peterborough.	Service Manager	Complete

Recommended Strategies	Responsibility	Current Status
Medium Term Strategies (Implemented between 1-2 years)		
31. It is recommended that the City of Peterborough recognize that “down zoning” activity needs to be considered carefully in light of the impact of such activity on the availability of affordable rental housing in the community. It is further recommended that the City of Peterborough establish criteria for evaluating and negotiating down zoning applications, given the desire to preserve opportunities for affordable rental housing in the community.	City	No progress
32. It is recommended that, due to the repeal of the Rental Housing Protection Act, the City of Peterborough examine other means through which similar policies could be set in place to help preserve existing rental housing stock.	City	Taking Charge document reflects this.
33. It is recommended that all townships, with the exception of North Kawartha, consider reducing minimum floor areas in order to facilitate the development of more affordable forms of housing.	Local Townships and County	No progress
34. It is recommended that local townships assess the potential for creation of affordable housing units through infill and conversion activity in traditional downtown areas and consider establishing conversion loan programs similar to the City of Peterborough program on a scale appropriate to local budgetary capacity. It is further recommended that local townships examine the potential for utilizing funds available under the CMHC Residential Rehabilitation Assistance Program to assist in such initiatives.	Local Townships and County	Discussed at Housing Toolkit workshop
35. It is recommended that the City of Peterborough investigate the potential of taking on a more active role in the regulation and support of the rooming house sector in the City.	City	No progress, building and fire departments looking into approaches.
36. It is recommended that the City of Peterborough and the townships consider creating a Peterborough affordable home ownership program to assist those households for which home ownership is not feasible without some form of assistance. It is further recommended that the City of Peterborough consider strategically linking the Peterborough affordable home ownership program with its Peterborough Affordable Housing Foundation and Community Land Trust.	Service Manager, City, Local Townships and County	Habitat for Humanity has received funding from the Peterborough Affordable Housing Foundation for homeownership. No Community Land Trust, however, there have been some land lease arrangements.
37. It is recommended that the City of Peterborough and/or one of the local townships consider undertaking a pilot project, possibly in partnership with the Peterborough Housing Corporation or another housing provider, to test the feasibility of establishing a home ownership loan program	Service Manager, City, Local Townships and County	No progress

Recommended Strategies	Responsibility	Current Status
for renters.		
38. It is recommended that the City of Peterborough consider expanding the designated areas where accessory apartments are permitted. It is further recommended that the City of Peterborough consider offering incentives to homeowners to bring illegal accessory apartments to compliance in these areas.	City	Have been working on accessory-suite by-law.
39. It is recommended that the local townships consider permitting accessory apartments in hamlets and other urban settlement areas in designated areas in accordance with appropriate planning criteria in order to help provide a wider mix of unit types in such areas.	Local Townships and County	Have been working on accessory-suite by-law.
40. It is recommended that the City of Peterborough and the local townships considering revising their zoning bylaws to permit accessory dwellings as-of-right in new subdivisions and specific zones, in accordance with appropriate planning criteria.	City, Local Townships and County	Have been working on accessory suite by-law. Waiting on outcome of Bill 51.
41. It is recommended that the City of Peterborough and local townships review existing group home land use policies and zoning bylaw provisions with a view towards reducing barriers imposed by distancing requirements and other such regulations.	City, Local Townships and County	No progress
42. It is recommended that the City of Peterborough and local townships consider establishing a Working Group on Older Adults' Housing to examine in more depth the appropriateness of some of these housing options for older adults.	Service Manager, City, Local Townships and County	To be initiated
43. It is recommended that the City of Peterborough and local townships work together to encourage businesses that employ skilled employees and provide attractive wages to locate in the Greater Peterborough Area.	City, Local Townships and County	Increased awareness
44. It is recommended that the City of Peterborough, in consultation with the townships, prepare an annual residential monitoring report to monitor the Greater Peterborough Area's progress in meeting identified housing targets from a supply, cost and diversity perspective.	Service Manager, City, Local Townships and County	No progress, other than this Housing Progress Report.
Long-Term Strategies (within 3-5 years)		
45. It is recommended that those Official Plans relying on the former Provincial Land Use Planning for Housing Policy Statement (now repealed) be amended to bring the Plans up to date with current legislation (including the City of Peterborough, the County of Peterborough, the Township of Asphodel-Norwood and the Township of Cavan-Millbrook-North Monaghan).	Service Manager, City, Local Townships and County	Planning departments are working on bringing land use policies up to date.
46. It is further recommended that those Official Plans identifying the support of Council for the provisions of the Provincial Land Use Planning for Housing Policy Statement maintain such policies within these Plans, but that the	City, Local Townships and County	Peterborough Community Improvement Plan adopts definition of

Recommended Strategies	Responsibility	Current Status
Provincial definition of “affordable housing” be replaced with a local definition.		affordable housing.
47. It is recommended that the Township of Douro-Dummer be encouraged to add additional objectives and policies to its Official Plan supporting the goal of meeting the full range of current and future housing needs identified in the municipality.	Local Townships and County	Unsure
48. It is recommended that the Township of Havelock-Belmont-Metheun be encouraged to add additional objectives and policies to their Official Plans that are more specific in their support of a range of housing types to meet identified local needs.	Local Townships and County	Unsure
49. It is recommended that the Township of North Kawartha give consideration to expanding the range of housing needs that can be met in hamlet areas.	Local Townships and County	Unsure
50. It is recommended that the new Official Plan for the Township of Otonabee-South Monaghan promote and encourage a range of housing to meet the needs identified in this report.	Local Townships and County	Unsure

In addition to the achievements outlined above, there are some other housing initiatives currently underway in the Greater Peterborough Area. The first is the establishment of Help Centres through the Planning Committee of the Community Social Plan. The first help centre was established in Havelock. The centre is designed as a socio-economic resource for residents, many service providers such as Children’s Aid and Community Care, visit the Centre in order to answer questions and provide resources. Two more Help Centres are expected to be established by the end of 2006.

Another initiative underway through the Community Education Working Group of AHAC is the development of a step-by-step manual to educate the private and public sector on how to convert or add a unit onto an existing property. This project will be made available to all community members and will be a valuable resource for anyone interested in the establishment of a secondary or accessory suite.

The Services Committee of AHAC has also done some research on an energy plan for low-income households and will be hosting an Energy Awareness Day to explore energy crisis solutions later in the spring (2006).

An initiative, again through the Community Social Plan, is the Housing Development Toolkit. The City of Peterborough Housing Division recently (September 2005) hosted a Workshop on the Housing Development Toolkit for municipal staff, elected officials and decision makers to provide the “tools” necessary to develop affordable housing. The toolkit and workshop were designed to teach participants:

- About the need for affordable housing in Peterborough;
- About the Federal/Provincial AHP;
- About the role of Council in housing;

- About Municipal requirements such as a Municipal Capital Facilities By-law, zoning, Official Plans and municipal incentives;
- About the development process (creating a business plan, financing, project and property management); and
- About non-profit groups, private sector developers, development consultants and partnerships.

Initial results from the Toolkit and the workshop are positive. Since the September 2005 workshop, one township has shown an interest in a future affordable housing project through the possible conversion of a surplus municipal building.

6.0 Conclusions

This report has summarized the current status of housing in the Greater Peterborough Area in order to monitor the progress made by the City and County in meeting the housing needs identified within the 2003 Housing Needs Analysis and Strategies.

This report has confirmed many of the trends identified within the 2003 *Needs Analysis* continue to be key housing issues in 2006. In addition, escalating house prices, increasing costs of utilities and longer waiting lists place an even greater demand on the affordable housing supply today. Some of the key trends and challenges are outlined below.

An aging population continues to put pressure on the housing supply

Population projections indicate that by 2026 almost one in four persons in Peterborough will be over the age of 65. For many seniors on fixed income, they will require affordable rental accommodation. The current social housing waiting list is currently at 312 for seniors and the waiting list for a long-term care facility is at 398. Since 2003 these figures have increased by 43 and 57 applicants respectively.

First increase for OW, ODSP and Minimum Wage since 1995

While OW, ODSP and minimum wage saw their first increase since 1995, the increases in rent have outpaced this increase in income. The increases seen in rents have also outpaced the inflation rate between 2003 and 2005. Based on statistics in the 2003 Needs Analysis approximately one-third of households in Peterborough earn less than \$30,000 per year and about one quarter of renter households are paying more than 50% of their income on rent. This situation is particularly glaring for single parent families and younger singles. As our analysis showed, households earning less than \$27,720 are not able to afford (based on 30% of gross income) the average market rent for a unit of any size in the GPA.

Housing Prices in Peterborough Continue to Escalate

Housing prices in Peterborough have escalated considerably from 2003 to 2005. In most cases the average price of a dwelling increased by at least 20%. While mortgage rates have

declined, higher prices and increased utilities mean homeownership is still out of reach for many Peterborough residents. In fact homeownership is virtually impossible for persons living on assistance, for many persons with mental and physical disabilities, and for many single parents. Households earning less than \$40,000 are also likely not able to afford entering the homeownership market.

Waiting List for RGI Growing

There are currently just over 1,500 applicants on the waiting list for RGI housing. Representing an increase of almost 8% since the 2003 *Needs Analysis*. Singles remain the largest group on the waiting list followed by families and then seniors. About 63% of those on the waiting list are waiting for one-bedroom units.

Shelter Usage has Shown an Increase Since 2003

The number of clients served by Peterborough's emergency shelters has increased by 23% from 2003 to 2005. There has also been the addition of 25 beds to the Warming Room, which Brock Mission is hoping to make permanent. These findings indicate that the need for emergency housing in the GPA has grown over the last couple years. Key informants indicated that a lack of supports, lack of affordable housing, and the growing income gap are they key challenges for their clients.

Demand for Supportive Housing is Increasing

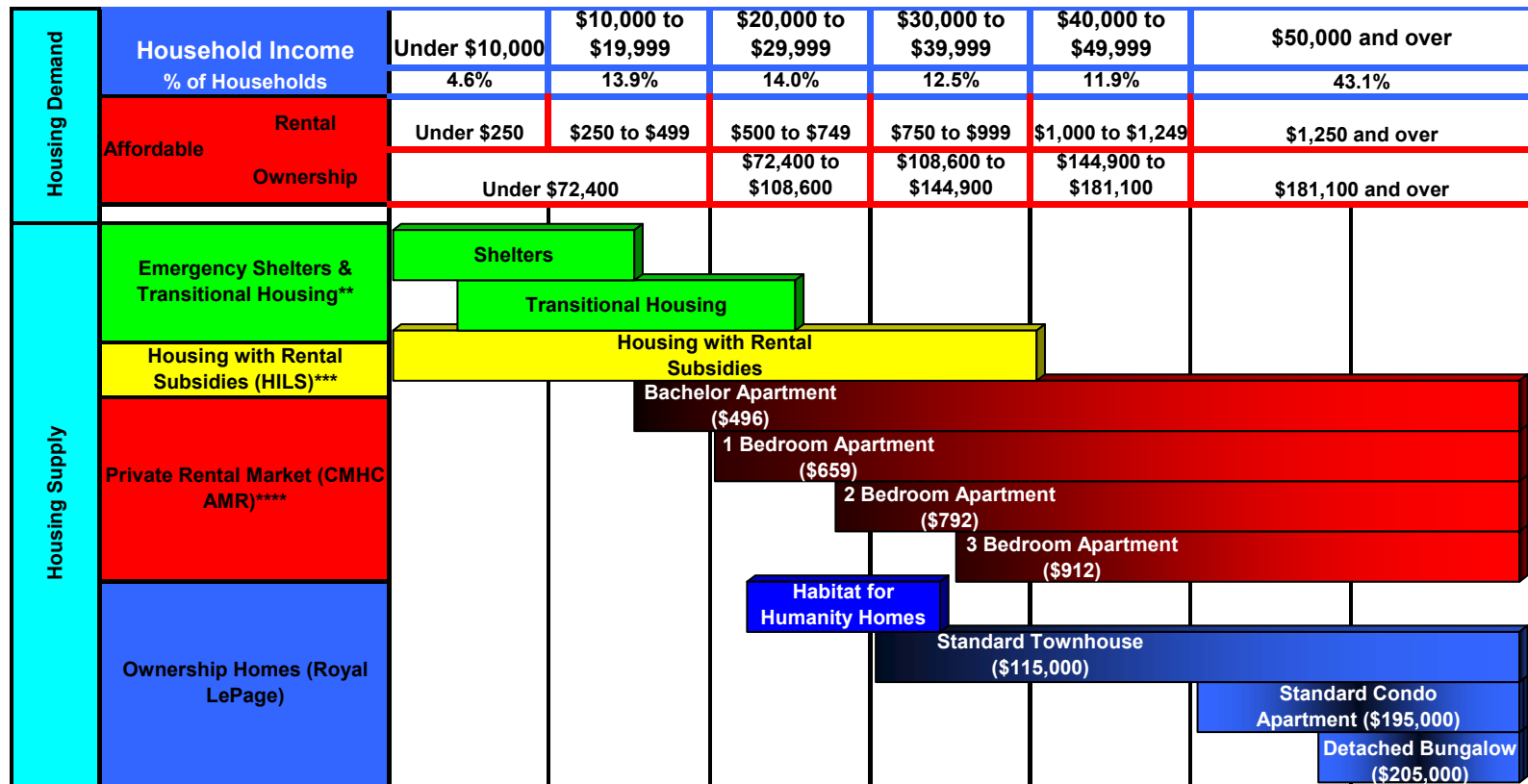
In general, the waiting lists for supportive housing in the Peterborough area are increasing. For most supportive housing, the turnover rates are low as most residents stay for long periods of times and require on-going supports. This means extremely long waiting lists of five and ten years long in some cases. Many key informants also noted that these waiting lists under-report the real need as many individuals are discouraged from applying due to the long wait times. Discussions with representatives from Peterborough Community Care noted that many people in long-term care beds or on the waiting lists for LTC facilities could be better served in supportive housing but that the waiting list for LTC beds are shorter increasing the likelihood of gaining an affordable unit in a shorter amount of time.

Housing Affordability Continues to be a Problem for Some Households

This report has described the changes in housing demand and housing supply across the entire continuum of housing. The following diagram illustrates this continuum and highlights the current ability of the housing supply to meet the current demand for housing. Demand is indicated by household income and level of affordability. The number of households within each income range is based on 2001 Statistics Canada data. Affordability for both rental and ownership housing are provided. These figures are based on the affordability analysis shown in *Sections 3.2.2 and 3.3.2*. Housing supply is shown for emergency and transitional housing; housing with rental subsidies; private rental housing; and ownership housing.

The Continuum illustrates the findings of the affordability analysis within the report and highlights the gaps in housing demand and housing supply. As shown, for households earning less than \$20,000 the options for them are essentially either emergency and transitional housing or subsidized housing. This includes individuals earning minimum wage or who are receiving OW or ODSP. As shown, they are unable to afford average market rents and therefore must rely on housing with subsidies. For households earning more than \$27,720 opportunities within the rental market begin to emerge. However, it is only at about \$31,880 that two-bedroom units become affordable. Homeownership only becomes an option for households earning over \$50,000. Although the standard townhouse is affordable to households earning \$32,000, several key informants indicated that it would be very difficult to find a townhouse for this price in the GPA. As shown, in Section 3.2.2, homeownership is likely not affordable for individuals employed in retail, customer service, and even some manufacturing positions. In fact, in 2005 the average household earning 61,764 would not be able to afford (based on 30% gross income) the price of a standard two-storey home in Peterborough.

Figure 11: Greater Peterborough Area Housing Continuum (2005)



Notes:
 *Estimate based on average increases since 2003 for other units, as data was not available for 3-bedroom units in 2005
 ** Ontario Works Maximum Shelter Allowance
 *** HILS refers to 'Household Income Limits' as defined by the Social Housing Reform Act
 ****CMHC AMR refers to 'Average Market Rents'

Given these challenges and the need for an increased supply of affordable housing the City and County of Peterborough have made several successful achievements in housing development.

Housing Starts Fall Short of Targets

CMHC housing starts data show that there has been an average of 560 starts per year, a significant increase from the average of 345 starts between 1996 and 2002. However, this figure falls short of the target of 670 starts per year recommended within the 2003 Needs Analysis. This report has also found that many of these starts are for single-detached homes over \$200,000 therefore not addressing households in the lower and moderate income ranges. Several affordable housing projects have been started since 2003, however, that do address households lower on the housing continuum. In fact, 279 new affordable housing units have been started throughout the GPA. Most are in the approvals stage.

Development of Community Improvement Plan Underway

Other achievements in the development of housing since 2003 include the development of a Community Improvement Plan which outlines several municipal incentive programs. Although still in Draft form, the policies within the Plan will encourage the future development of affordable housing within Peterborough. It further demonstrates the City's commitment to and recognition of the importance of housing that is affordable to households earning low and moderate incomes.

City of Peterborough Hires an Affordable Housing Facilitator

The hiring of an Affordable Housing Development Facilitator was also a successful achievement by the City of Peterborough. The development of the housing toolkit was an outcome of this new position, and is another achievement in creating greater awareness of the need for affordable housing in Peterborough. AHAC has also continued its strong role in community education with a strong commitment by the volunteer sector in Peterborough, which further demonstrates Peterborough's commitment to housing and meeting the housing demands of households at all levels of the housing continuum.

An Interesting Future for Affordable Housing

Given the current challenges highlighted within this report, there is still much work ahead. The new Canada-Ontario Affordable Housing Program will hopefully facilitate further the development of affordable housing; guidelines for this program are expected out this spring. Additional legislation such as the provincial Growth Plan and Bill 51 will also have an impact on housing in Peterborough and their developments will be closely watched by planning and housing departments across the GPA.

It is an interesting road ahead for housing as more and more attention is paid to the role housing has in achieving healthy and sustainable communities. It is recommended that the City and County of Peterborough continue to have a vital responsibility in meeting the

housing challenges of the GPA in particular for those at the lowest end of the housing continuum and for those requiring additional supports.

APPENDICES

Appendix A – Tables

Table 26: Population Growth throughout the Greater Peterborough Area and Ontario, 1981 - 2001

	1981	1986	1991	1996	2001	% Change 1981-2001
Greater Peterborough Area	102,452	105,055	119,992	123,448	125,856	22.8%
Ontario	8,625,107	9,101,694	10,084,885	10,753,573	11,410,046	32.3%

Source: Statistics Canada, 1981, 1986, 1991, 1996 & 2001 Census

Table 27: Number of Households throughout the Greater Peterborough Area, 2001

City of Peterborough	29,170
Asphodel-Norwood	1,485
Cavan-Millbrook-North Monaghan	2,840
Douro-Dummer	2,375
Galway-Cavendish-Harvey	1,860
Havelock-Belmont-Methuen	1,880
North Kawartha	1,425
Otonabee-South Monaghan	2,405
Smith-Ennismore-Lakefield	6,195
Greater Peterborough Area	49,645

Source: Statistics Canada, 2001 Census

Table 28: Average Household Size throughout the Greater Peterborough Area, 2001

City of Peterborough	2.45
Asphodel-Norwood	2.68
Cavan-Millbrook-North Monaghan	2.98
Douro-Dummer	2.80
Galway-Cavendish-Harvey	2.35
Havelock-Belmont-Methuen	2.38
North Kawartha	2.38
Otonabee-South Monaghan	2.77
Smith-Ennismore-Lakefield	2.65
Greater Peterborough Area	2.54

Source: Statistics Canada, 2001 Census

Table 29: Year-End MLS Sales by Price Category in the Greater Peterborough Area, 2002, 2004 and 2005

Price Category (\$)	2002		2004		2005	
	Total Sales	% of Total Sales	Total Sales	% of Total Sales	Total Sales	% of Total Sales
Under \$30,000	150	4.5%	134	4.3%	108	3.7%
30-39,999	60	1.8%	52	1.7%	45	1.5%
40-49,999	42	1.2%	39	1.2%	41	1.4%
Under \$49,999	252	7.5%	225	7.2%	194	6.6%
50-59,999	61	1.8%	35	1.1%	25	0.9%
60-69,999	101	3.0%	40	1.3%	31	1.1%
70-79,999	110	3.3%	55	1.8%	27	0.9%
80-89,999	178	5.3%	49	1.6%	36	1.2%
90-99,999	175	5.2%	74	2.4%	55	1.9%
Between \$50,000 and \$99,999	625	18.6%	253	8.1%	174	6.0%
Under \$99,999	877	26.1%	703	22.4%	562	19.2%
100-119,999	474	14.1%	180	5.7%	133	4.6%
120-139,999	542	16.1%	335	10.7%	242	8.3%
140-159,999	437	13.0%	390	12.4%	333	11.4%
160-179,999	287	8.5%	383	12.2%	370	12.7%
180-199,999	176	5.2%	259	8.3%	264	9.0%
Between \$100,000 and \$199,999	1,916	56.9%	1,547	49.3%	1,342	45.9%
\$200,000 and over	572	17.0%	889	28.3%	1,019	34.9%
Totals	3,365	100.0%	3,139	100.0%	2,923	100.0%

Source: MLS Year end 2002, 2004 and 2005

Note: 2003 sales by price category data not available. 2003 average sale price was \$171,495, total of 2,143 sales

Unit size/type	Administered by City as Service Manager for City and County Under SHRA (incl. Seniors)			Other (not under Service Manager)		Total RGI Units
	SHRA	Federal Projects	Rent Supplement	Supportive Housing – mental health, seniors	Federal Co-Ops, Native	
Bachelor	46		13	8		67
1 Bed	135	46	214	50	1	446
1 Bed Senior	525					525
Total 1 bed/bachelor	706	46	227	58	1	1,038
2 Bed	236	129	53	15	57	490
2 Bed Senior	16					16
Total 2 bed	252	129	53	15	57	506
3 Bed	326	13	11		113	463
Total 3 bed	326	13	11		113	463
4 Bed	68				14	82
Total 4 Bed	68				14	82
Transitional Units				4		4
Group Home Units				5		5
Total Transitional and Group Home Units				9		9
Total RGI Units	1,352	188	291	82	185	2,098

Source: City of Peterborough Housing Division, November 2003

Note: For SHRA projects, actual unit counts as of November 2003 were used. These do not always tally with the service level standard established in O.Reg. 368 since at any point in time, a provider may not be at the required service level. For Federal projects, Operating Agreement RGI levels were used. For all other projects, actual unit counts were used. This table does not include market (non-RGI) units within these projects.

Table 31: Geographic Location of Rent Geared-To-Income Housing

Geographic Location	# of Units	% of Units
City of Peterborough (including rent supplement units)	1,937	92.3%
County of Peterborough (Townships outside the City of Peterborough)	161	7.7%
Millbrook* 15		
Keene* 12		
Lakefield 43		
Havelock 38		
Apsley 28		
Norwood 28		
Young's Point 5		
Total	2,098	100.0%

* Seniors only projects

Source: City of Peterborough Housing Division, December 2003

Appendix B – Methodology for Determining Housing Supply

The following outlines the methodology used to determine housing supply.

As shown in Table 10, a breakdown of costs for new single detached homes, in \$50,000 ranges, was obtained from CMHC. Based on these ranges, single detached housing supply was recorded as described in the following table. Similar data is not available for semi-detached, row and apartment units.

CMHC reports the intended market of the row and apartment units. It was assumed that the units intended for the rental market were rented at average market rents. All row units was assumed 3 or more bedroom units. For apartment units, it was assumed that the unit sizes were divided equally between 1 and 2 bedroom units.

Where data was not available, including semi-detached units and row units not intended for the rental market, it was assumed that these units cost more than \$140,000.

The following table gives the complete breakdown of the methodology used to determine the housing supply.

Household Income	Affordable Rent (Monthly)	Affordable Ownership (Unit Cost)	Methodology for Recording Actual Housing Supply 2004	Methodology for Recording Actual Housing Supply 2005
Under \$10,000	Under \$250	Under \$71,500	(0)	(0)
\$10,000 to \$19,999	\$250 to \$500		<ul style="list-style-type: none"> Singles costing less than \$50,000 were recorded in this category (0) 	<ul style="list-style-type: none"> Singles costing less than \$50,000 were recorded in this category (1)
\$20,000 to \$29,999	\$500 to \$750	\$71,500 to \$105,000	<ul style="list-style-type: none"> Singles costing between \$50,000 and \$100,000 were recorded in this category (0) Apartment units intended for rental, assumed divided equally between 1 and 2 bedroom units rented at average market rents, 1 bedroom units were recorded in this category (2004 AMR \$675) (3) Habitat for Humanity home (1) 	<ul style="list-style-type: none"> Singles costing between \$50,000 and \$100,000 were recorded in this category (3) Apartment units intended for rental, assumed divided equally between 1 and 2 bedroom units rented at average market rents, 1 bedroom units were recorded in this category (2005 AMR \$693) (9) Habitat for Humanity homes (2)

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Household Income	Affordable Rent (Monthly)	Affordable Ownership (Unit Cost)	Methodology for Recording Actual Housing Supply 2004	Methodology for Recording Actual Housing Supply 2005
\$30,000 to \$39,999	\$750 to \$1,000	\$105,001 to \$140,000	<ul style="list-style-type: none"> • Singles costing between \$100,000 and \$150,000 were recorded in this category (24) • Row units intended for rental, assumed all were 3+ bedroom units rented at average market rents, recorded in this category (2005 AMR \$802) (8) • Apartment units intended for rental, assumed divided equally between 1 and 2 bedroom units rented at average market rents, 2 bedroom units were recorded in this category (2004 2 bedroom AMR \$775, (3)) 	<ul style="list-style-type: none"> • Singles costing between \$100,000 and \$150,000 were recorded in this category (5) • Row units intended for rental, assumed all were 3+ bedroom units rented at average market rents, recorded in this category (2005 AMR \$802) (3) • Apartment units intended for rental, assumed divided equally between 1 and 2 bedroom units rented at average market rents, 2 bedroom units were recorded in this category (2005 2 bedroom AMR \$797) (9)
\$40,000 and over	\$1,000 and over	\$140,001 and over	<ul style="list-style-type: none"> • Singles costing more than \$150,000 were recorded in this category (486) • All semis were recorded in this category as cost ranges were unavailable (4) • All non-rental row units were recorded in this category as cost ranges were unavailable (30) 	<ul style="list-style-type: none"> • Singles costing more than \$150,000 were recorded in this category (348) • All semis were recorded in this category as cost ranges were unavailable (12) • All non-rental row units were recorded in this category as cost ranges were unavailable (21)

Appendix C – Key Informants

Name	Organization
Auliff, Eric	Peterborough and Kawarthas Association of Realtors
Austin, Diane	Peterborough District Association for Community Living
Beatty, Maureen	CCAC
Bennett, John	Habitat for Humanity
Blackwood, Katherine	Kawartha Participation Projects
Campbell, Chris	Peterborough AIDS Network
Chapman-Sheehan, Sharon	CCAC
Cook, Darlene	Peterborough Housing Corporation
Cry, Loraine	St. John's Centre
Edwards, Terry	City of Peterborough Planning
Fisher, Nancy	Ontario Works, City of Peterborough
Galloway, Suzanne	YES
Gillan, Jack	Peterborough District Association For Community Living
Gordon, Greg	Greer Galloway (Architect)
Gordon, Marnie	Severn Court (Student Housing Complex)
Graham, Mark	Canadian Mental Health Association
Harte-Maxwell, Lois	Council for Persons with Disabilities
Heron, Sandra	Fleming University
Haw, David	Y.E.S. (Youth Emergency Shelter)
Hennessey, Sister Ruth	Casa Maria House (for refugees)
Hjort-Jensen, Karen	YWCA, Centennial Crescent (Non-Profit Housing)
Hutchison, Gayl	MS Society, Peterborough Chapter
Lamoureux, Wyatt	YES
Locke, Anita	Kawartha Food Share
Lunn, Brenda	Social Services City of Peterborough
Martyn, John	AHAC and Peterborough Community Housing Development Corporation (PCHDC)

Name	Organization
McDonald, Janine	Kairos Transitional Housing
McNabb, Bill	Brock Mission
O'Donnell, Rosemary	Housing Resource Centre
Porritt, Michael	Trent University
Shaughnessy, Peggy	Whitepath Consulting & Counselling Services
Susko, Allison	Peterborough Schizophrenia Society
Valles, Carmela	New Canadians Centre

Appendix D – Supportive Housing Survey

Peterborough Housing Progress Report Supportive Housing Provider Survey Questions

Name of Agency or Organization: _____

Contact Information: _____

Questions

1. What is the client group that your agency provides services to? (i.e. persons with mental illness, persons with physical disabilities, children/adults etc.)
2. What support services do you provide? (i.e. meals, counseling)
3. How many beds/units do you currently have? Please indicate if it is beds or units and how many. If it is units please indicate how many units of each unit size (i.e. 3 one-bedrooms, 2 two bedrooms etc.).
4. Have any new beds/units been added since 2003?
5. Do you currently have a waiting list or an occupancy rate? If so, what is the number of applicants on the list for 2003, 2004 and 2005?
6. Can you provide us with your turnover rate for 2003, 2004 and 2005?
7. On average how long would someone on the waiting list have to wait before they were housed?
8. Do you have any studies or reports that you think are important to our study?
9. What new housing issues or challenges are currently facing your client group?
10. In your opinion, has the housing situation for this client group improved, gotten worse or remained the same over the last couple years (since 2003)?
11. In your opinion, what is the biggest gap in providing services to this client group?

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