



YEAR 2008



HOUSING IS FUNDAMENTAL

A REPORT TO THE COMMUNITY FROM THE AFFORDABLE HOUSING ACTION COMMITTEE

In 2005 annual expenditures of forty-eight percent of Canadian households exceeded their total annual incomes after taxes. In short, almost half of Canadian households could not make ends meet. Household debt is rising faster than household income. Total debt is now equal to a new record of 131% of household income after transfers and income taxes.¹

Another interesting (or alarming) perspective is the distribution of annual incomes and net worth of households. Forty percent of Canadian households earned 16% of the total national income (after tax) while possessing only 2% of the accumulated wealth. By contrast, the leading 40% of the country's households earned 68% of the total national income while possessing 89% of the accumulated national wealth.²

In actual numbers and using traditional measurements (Low Income Cut-offs or L.I.C.O.) some 3.4 million Canadians now live in poverty.³ Admittedly, the focus of this publication is housing and not poverty. However, removing poverty issues from any discussion of housing for low income persons is impossible.

In all discussions of income insecurity the most fundamental issue, the most significant element in consumption spending and the most important determinant of health and well-being is housing. No other single requirement of day-to-day living places more demand on the financial capability of the household than shelter costs.

We have adequate evidence that poverty is increasing in Canadian society and making a recent comeback on the political agenda is the subject of poverty reduction. Not surprisingly housing insecurity is growing in step with financial insecurity.

What other issue in what more appropriate time could require as much attention than the need to address the deficiencies surrounding safe, affordable, adequate housing? What other single issue, when properly facilitated, could more effectively mitigate poverty?

Surely we cannot wait and ignore low-income housing needs while the illusions of poverty reduction and wealth redistribution repeatedly fail to manifest in a meaningful, effective manner.

People spending disproportionately high amounts of their income for shelter cannot wait. Nor can people who live in unhealthy, unsafe, inadequate dwellings wait. It would be wrong to ask homeless people who suffer daily and die prematurely to wait.

In every practical, logical and moral respect it's time to advocate for a long-term funding framework, together with a comprehensive national strategy which would eliminate chronic homelessness and significantly reduce the housing need problem facing one in six Canadian households. Regrettably, all federal social housing funding programs are scheduled to expire in March 2009.⁴ At the same time, ongoing federal subsidies for existing social housing are already expiring. The termination of these funding streams will seriously undermine efforts to attack the issue of homelessness and the associated problem of lack of affordable housing.

Despite commendable community efforts to provide housing, there has not been significant change for households of lowest income in the Peterborough area in the last ten years. A.H.A.C.

Canadian municipal governments have proven themselves willing to fund, deliver and manage locally appropriate strategies and programs, but lack the fiscal capacity to respond effectively to the issues of homelessness and housing affordability. Only by securing new long-term federal and provincial government investment can we meet the housing provision challenges existing in Peterborough and Peterborough County.

Paul Armstrong,
Chair, Community Education Committee

¹THE CURRENT STATE OF CANADIAN FAMILY FINANCES 2007 REPORT, THE VANIER INSTITUTE OF THE FAMILY, ROGER SAUVE

²IBID

³IBID

⁴SUSTAINING THE MOMENTUM: RECOMMENDATIONS FOR A NATIONAL ACTION PLAN ON HOUSING AND HOMELESSNESS (FEDERATION OF CANADIAN MUNICIPALITIES)

THE UNITED NATIONS HAS DECLARED THAT HOUSING IS A UNIVERSAL RIGHT.

Acceptable Housing and Core Housing Need

The term “**acceptable housing**” refers to housing that is adequate in condition (requiring no major repairs), suitable in size (enough bedrooms for the size and makeup of the household), and affordable (costing less than 30% of before-tax income). Households which occupy housing that falls below any of the dwelling adequacy, suitability or affordability standards, and which would have to spend 30% or more of their before-tax income to pay for the median rent of alternative local market housing that meets all three standards, are said to be in “**core housing need**”.

NOTE: Among the bottom income quintile of Canadian households, 56% were unable to access “acceptable housing” in the period from 2002 – 2004. This group paid 12% of total shelter costs while earning only about 5% of total household income. (A quintile is one-fifth of a data group.)

SOURCE: CANADIAN HOUSING OBSERVER 2007, CANADA MORTGAGE AND HOUSING CORPORATION



Without enough income, adequate, suitable housing is out of reach. Affordability is the most common barrier to accessing “acceptable housing”.

Home Ownership

The majority of low-income households do not participate in home ownership. The poorest fifth of households are the least likely to own their own homes.¹ While 37% of the poorest households own their homes, 94% of the richest fifth of households own their homes. Home ownership is a key source of financial security and of asset accumulation. Exclusion from home ownership and dependence on private rental housing markets has greatly increased wealth and income gaps between owners and renters.²

¹ ROGER SAUVE: THE CURRENT STATE OF CANADIAN FAMILY FINANCES

² ANDREW JACKSON: WHY THE HOUSING SYSTEM MATTERS TO ALL CANADIANS

HOUSING . . .

Affordable Ownership Costs Based on Household Income in the Peterborough CMA

Household Income	% of Total Households (2005)	Affordable Ownership (House Price)
Under \$10,000	4.4%	Under \$36,221
\$10,000 to \$19,999	10.3%	\$36,221 to \$72,441
\$20,000 to \$29,999	10.9%	\$72,441 to \$108,662
\$30,000 to \$39,999	11.4%	\$108,662 to \$144,882
\$40,000 to \$49,999	10.3%	\$144,882 to \$181,103
\$50,000 and over	52.7%	\$181,103 and over
TOTAL	100%	

SOURCE: STATISTICS CANADA, 2006 CENSUS AND CUSTOM CALCULATIONS.

Calculation Assumptions:

Debt Service at 30% of total household income,

25 year mortgage, Interest Rate 6.02%

Down payment of 10%

Yearly Taxes = 1.50% of house value

The average sales price for all housing types in Peterborough increased 55.1% in 5 years.

Peterborough CMA	2002	2007	Increase \$	Increase %
All Housing Types	\$149,350	\$231,596	\$82,246	55.1%

SOURCE: CMHC, ADAPTED FROM STATISTICS CANADA (CANSIM), CANADIAN REAL ESTATE ASSOCIATION

New single-detached homes similarly saw an increase of 38.6% in two years.

Peterborough CMA	2005	2007	Increase \$	Increase %
New Single-Detached Average Price	\$246,892	\$342,152	\$95,260	38.6%

SOURCE: CMHC, ADAPTED FROM STATISTICS CANADA (CANSIM), CANADIAN REAL ESTATE ASSOCIATION

Renters’ Net Worth Declines

From 1999 to 2005, the real median net worth of renter households dropped five per cent while that of owners rose 27%. The typical, or median, homeowner went from being 18 times wealthier than the typical renter household in 1999 to 24 times wealthier in 2005. Equity in real estate made a substantial and growing contribution to the wealth of owner households.

SOURCE: CANADIAN HOUSING OBSERVER 2007, CANADA MORTGAGE AND HOUSING CORPORATION

LIFE SUPPORT

A “Housing First” Approach
Among housing programs effective at helping the homeless achieve stable housing, the “Housing First” approach is acclaimed. This approach provides clients with housing first and then the necessary supports they may require.

SOURCE: *IMPROVING THE HEALTH OF CANADIANS: MENTAL HEALTH AND HOMELESSNESS*, CANADIAN INSTITUTE FOR HEALTH INFORMATION

Poverty and Health

It has been well documented that homeless people are at increased risk of physical health problems, addictions and compromised mental health. Complicating this, homeless persons have difficulty accessing health services and are more likely to die younger than the general population. Many homeless persons have health needs that cannot be met by existing health services at day clinics or hospital emergency departments.

SOURCE: *HOMELESSNESS AND HEALTH*, PETERBOROUGH COUNTY-CITY HEALTH UNIT

Addressing Health Needs of the Homeless

In January 2008, a partnership of local agencies including the Peterborough Social Planning Council, the Canadian Mental Health Association, Victoria Order of Nurses and the Poverty and Health Program of Peterborough County-City Health Unit worked together to develop a proposal to provide access to health care services for shelter residents and other homeless people in Peterborough. The services of an outreach nurse, a nurse practitioner, outreach case managers and other service providers will collaborate one day per week. The provision of housing will be addressed in addition to health services.

Mental Health and Homelessness

Several types of mental illness and compromised mental health, substance abuse and suicidal behaviours are more common among the homeless than among the general population. A tendency for high levels of stress, lower perceived self-worth and less social support are also frequently observed. Among the homeless, mental health and behavioural disorder account for a larger share of emergency department visits and hospital stays than among the population as a whole.

SOURCE: *“IMPROVING THE HEALTH OF CANADIANS: MENTAL HEALTH AND HOMELESSNESS”* CANADIAN INSTITUTE FOR HEALTH INFORMATION

Quick Fact:
49% of lone-parent households in the Peterborough CMA have housing affordability issues and where the parent is under age 25, the figure rises to 78%.

SOURCE: STATISTICS CANADA, 2006 CENSUS OF POPULATION, CATALOGUE NO. 97-554-XCB2006051

Lower Life Expectancy

Research data confirms a link between poverty and health outcomes. People in the poorest neighbourhoods have lower life expectancy, and higher mortality rates for cancer, cardiovascular disease, diabetes and respiratory diseases. Inadequate income is an effective barrier to safe, affordable housing, adequate nutrition and basic needs.¹

In addition to higher risk of injury and accidental death, housing in disrepair is associated with asthma and respiratory diseases resulting from exposure to dampness, moulds, fungus, mites, pests, toxins and fumes.²

SOURCE: ¹ *POVERTY AND HEALTH AND THE PCCHU RESPONSE*
SOURCE: ² *HOUSING AS A DETERMINANT OF HEALTH*, CHRISTINE POST, PETERBOROUGH COUNTY-CITY HEALTH UNIT, MAY 2007

Shelter: The Undeniable Imperative

Many low-income tenants find affordable housing by living in very substandard dwellings, or by doubling up and sharing very crowded accommodation. Absence of affordable housing can result in homelessness and the loss of a key platform for minimum participation in the community and employment.

SOURCE: *HOME TRUTHS: WHY THE HOUSING SYSTEM MATTERS TO ALL CANADIANS*, ANDREW JACKSON, 2004

Access to “acceptable housing” is declining among urban one-person households

One-person urban households have been increasing disproportionately compared to other types of households. These households are usually characterized as having lower income levels than traditional families. Among one-person urban households, those renting were the most affected by housing affordability issues. As more one-person households look for shelter, they are also more exposed to the challenges of finding “acceptable housing”.

SOURCE: *CANADIAN HOUSING OBSERVER 2007*, CANADA MORTGAGE AND HOUSING CORPORATION

Household Incomes Peterborough CMA

Household Type	Median Income Before Tax	Median After-Tax Income
All Households	\$63,532	\$54,971
One-person Households	\$25,874	\$23,586

SOURCE: *2006 COMMUNITY PROFILES*, PETERBOROUGH CENSUS METROPOLITAN AREA, STATISTICS CANADA



NOT Affordable

"Of Peterborough's tenant households, 51.65% spent more than 30% of their income on housing" (highest in a sample of 27 municipalities in Ontario).

SOURCE: THE ONTARIO URBAN SUSTAINABILITY REPORT 2007 (THE PEMBINA INSTITUTE)

Peterborough – "Least Affordable"

The percentage of tenants in severely unaffordable housing, who pay more than 50% of their income on rent, went from 22% (1997) to 25.1% (2000). Vacancy rates have declined as rent has increased, from a high of 5.8% in 1997 to a severe low of 1.4% in 2003 (ONPHA 2004). The result of these trends – declining supply, increasing prices and modest increases in average income – is the least affordable rental housing in the sample (27 Ontario Municipalities).

SOURCE: THE ONTARIO URBAN SUSTAINABILITY REPORT 2007 (THE PEMBINA INSTITUTE)

What Housing is "Affordable" for a Minimum Wage Earner?

Even with this year's increase of minimum wage to \$8.75 per hour, minimum wage workers are more than \$10,000 short of affording a one-bedroom apartment. A minimum wage worker earns \$18,200 annually, but needs a gross income of \$28,360 to afford a one-bedroom apartment at average market rent. (\$8.75 X 40 hrs. X 52 weeks = \$18,200.)

SOURCE: HOUSING RESOURCE CENTRE, COMMUNITY COUNSELLING AND RESOURCE CENTRE, (AS REPORTED IN THE PETERBOROUGH EXAMINER – MAY 6, 2008)

Below the Poverty Line:

Peterborough CMA (Census Metropolitan Area):

- 3.1% of all people
- 14.6% of children under age 18
- 33% of female-led lone parent families
- 37.2% of single persons

City of Peterborough:

- 17.0% of all people
- 19.1% of children under age 18

SOURCE: STATISTICS CANADA, 2006 CENSUS OF POPULATION, STATISTICS CANADA CATALOGUE NO. 97-563-XCB2006029 AND COMMUNITY PROFILES.

HOUSING BURDEN

Average Market Rents 2003 - 2007

Peterborough Census Area	2003	2004	2005	2006	2007
Bachelor	\$454	\$529	\$521	\$534	\$568
1 Bedroom	\$614	\$675	\$693	\$697	\$709
2 Bedroom	\$728	\$775	\$797	\$818	\$822
3 Bedroom	\$845	\$922	\$967	\$995	\$1,000

SOURCE: CANADA MORTGAGE AND HOUSING CORPORATION, RENTAL MARKET REPORT 2007, PETERBOROUGH CMA. NOTE: Utilities such as heating, electricity and hot water may or may not be included in the rents.

What's Left After Shelter, Utility and Food Costs?

Monthly Income / Costs	Single Person on Assistance	Single Parent Family of three (on assistance)	Family of four (minimum wage earner)	Family of four (average income)
Monthly Income	\$548	\$1,405	\$1,822	\$4,391
Shelter / Utilities	\$560	\$1,275	\$1,370	\$1,370
Telephone	\$34	\$34	\$34	\$34
Food Costs	\$212.67	\$406.82	\$591.52	\$591.52
Balance Left After	- \$258.67	- \$310.82	- \$173.52	\$2,395.48

SOURCE: NUTRITION MATTERS, JULY 2007, PETERBOROUGH COUNTY-CITY HEALTH UNIT.

"The really important point from the perspective of well-being, is that households on low or even moderate incomes who can meet a 30% affordability threshold are very likely, because of housing costs, to have little left to spend on other important areas of consumption compared to other households."

ANDREW JACKSON, 2004, HOME TRUTHS: WHY THE HOUSING SYSTEM MATTERS TO ALL CANADIANS

Food Bank Usage Number of People Fed Monthly (Kawartha Food Share Hunger Count 2007)

Year	Adults	Children (under 18)	Total
2007	3748	2513	6261

Started as a short-term support for those in crisis, food banks have grown to become an essential and normalized service in our communities. In 2007, 40.1% of those using food banks were children and youth under age 18. Kawartha Food Share distributes food through its network of 30 food banks and community meal programs.

Note: "LICO" or low income cut-off is a generally accepted measure of poverty. Households who spend more than 63% of their after-tax income on basic necessities such as food, shelter, clothing, and footwear are deemed to be in "strained circumstances" according to Statistics Canada.

Low-Income Cut-Offs for Peterborough 2007 (before tax)

Number of Persons in Household	Low-Income Cut-Off	Affordable Housing Cost at 30% pre-tax income
1 person	\$18,544	Up to \$464 per month
2 people	\$23,084	Up to \$577 per month
3 people	\$28,379	Up to \$709 per month
4 people	\$34,457	Up to \$861 per month
5 people	\$39,081	Up to \$977 per month
6 people	\$44,077	Up to \$1,102 per month
7 or more people	\$49,073	Up to \$1,227 per month

SOURCE: STATISTICS CANADA FOR COMMUNITIES OF 30,000 TO 99,999 PEOPLE

Almost one-quarter of all renter households spent 50% or more of their household incomes on rent.

Average Portion of Income Spent on Housing

Household Income Quintile (All renter/owner households)	Percent of after-tax income spent
Top	15%
Upper Middle	19%
Middle	21%
Lower Middle	24%
Bottom	33%

“The fact that housing is a very large share of family/household expenditures for at least the bottom one-third of the population should be explicitly taken into account in shaping our income support policies.”

ANDREW JACKSON, 2004, *HOME TRUTHS: WHY THE HOUSING SYSTEM MATTERS TO ALL CANADIANS*

SOURCE: LEFEBVRE, 2002 as found in *HOME TRUTHS: WHY THE HOUSING SYSTEM MATTERS TO ALL CANADIANS*; ANDREW JACKSON, 2004. Note: A Quintile is one-fifth of a total group of data

Gross Rent as a Percentage of Household Income, Peterborough CA 2005

Percent of Household Income Expended on Rent	Number of Households	Percentage of Households
Less than 30%	6,265	49.5
30% to 39%	2,260	17.9
40% to 49%	1,240	9.8
50% or more	2,885	22.8
TOTAL	12,650	100

SOURCE: STATISTICS CANADA – 2006 CENSUS. CATALOGUE # 97-554-XCB200651

Renter Household Income Distribution

Household Income 2006	Distribution of Households
Under \$10,000	10.3%
\$10,000 to \$19,999	23.9%
\$20,000 to \$29,999	18.6%
\$30,000 to \$39,999	15.2%
\$40,000 to \$49,999	10.7%
\$50,000 and over	21.4%

SOURCE: STATISTICS CANADA – 2006 CENSUS. CAT # 97-554-XCB2006053

52.8% of renter households have annual incomes below \$30,000.

Affordable Housing Program Rents*/Average Market Rents (Minimum Hourly Wage and Gross Annual Income Required)

	AHP Rents (80% of Average Rents)			Average Market Rents		
	Rent	Wage/Hr.	Annual	Rent	Wage/Hr.	Annual
Bachelor	\$454	\$8.73	\$18,160	\$568	\$10.93	\$22,720
1 Bedroom	\$567	\$10.91	\$22,680	\$709	\$13.64	\$28,360
2 Bedroom	\$658	\$12.66	\$26,320	\$822	\$15.81	\$32,880
3 Bedroom	\$800	\$15.39	\$32,000	\$1,000	\$19.24	\$40,000
2 Bedroom Townhouse	\$575	\$11.06	\$23,000	\$719	\$13.83	\$28,760
3 Bedroom Townhouse	\$716	\$13.78	\$28,640	\$825	\$17.22	\$35,800

▲ SOURCE: CANADA MORTGAGE AND HOUSING RENTAL MARKET REPORT (PETERBOROUGH CMA) AND STATISTICS CANADA, 2006 CENSUS; HOUSING DIVISION, CITY OF PETERBOROUGH (2008) AND CUSTOM CALCULATIONS. NOTE: *Affordable Housing Program Rents (AHP) include heat and hydro

SOURCE: ► http://www.mcass.gov.on.ca/mcass/english/pillars/social/ow-directives/ow_policy_directives.htm

www.mcass.gov.on.ca/NR/MCFCFS/ODSP/ISDIR/en/6_2.pdf

Social Assistance Shelter Allowances

Household Size	Maximum Monthly Shelter Allowance	
	O.W.	O.D.S.P.
1 person	\$349	\$445
2 persons	\$549	700
3 persons	\$595	\$759
4 persons	\$647	\$825
5 persons	\$697	\$889
6 or more	\$723	\$922

Q & A SMART METERS

Smart meters can deliver energy savings if electrical customers shift their higher consumption demands to hours of the day when rates are cheaper. Will low-income tenants benefit?

Many tenants will soon pay for their electric consumption separately from their rent as landlords install new smart sub meters. But reductions in rent may not compensate tenants for the cost of their energy bills. A yet-to-be-proclaimed section of the Residential Tenancies Act will allow landlords to unilaterally make tenants pay directly for their power. The fear is that smart meters will reduce incentives for landlords to save energy while the cost of electricity is off-loaded onto low-income tenants. It is also believed that low-income tenants in general lack discretion in changing their energy consumption behaviour especially if they heat with electricity.

SOURCE: *CRITICS FEAR LANDLORDS WILL USE 'SMART METER' SYSTEM TO OFF-LOAD POWER COSTS ONTO POOR*, LAURIE MONSEBRAATEN, SOCIAL JUSTICE REPORTER, THE TORONTO STAR, JUNE 17, 2008

Energy Poverty

Rising energy costs have an impact on all Ontarians, but low-income households are hit hardest. The Low-Income Energy Network (LIEN) uses the term “energy poverty” to describe this disproportionate burden of electricity, natural gas and other utility costs which reduce the funds available for food, clothing, medicine and other basic necessities.

Energy poverty affects low-income people living in all categories of housing. While energy poverty primarily reflects lack of income, it is also the result of the quality of housing, i.e. lack of insulation and draft-proofing, less efficient heating equipment and other appliances.

SOURCE: LOW-INCOME ENERGY NETWORK (LIEN) – WEB HOMEPAGE

Who Gets the Bill?

Tenants have a median income of less than half of homeowners and include a disproportionate representation of seniors, people with disabilities and single parents. Seniors, people with disabilities and single parents are frequently at home all day, and require additional appliances for health reasons (e.g. air conditioners, extra heat, dialysis machines). These vulnerable groups often have higher energy needs than people who are young, healthy and employed. Sub-metering will have a negative impact on these tenants; they do not have the financial where-with-all to protect themselves.

SOURCE: PG. 14 *ZAPPING TENANTS: A CRITICAL ANALYSIS OF SUB-METERING IN THE RESIDENTIAL RENTAL SECTOR*. LOW-INCOME ENERGY NETWORK, 2005. Note: Sub-metering enables landlords to separate the cost of energy from the overall rent (which formerly included electricity) and download the energy cost onto the tenant.

87% of applicants on the wait list for social housing (in Peterborough) have annual incomes below \$20,000. Most of these incomes are in fact \$12,000 or less annually.

HELP AND PREVENTION

Social Housing Wait List, Greater Peterborough Area 2003 - 2007

	2003 (December)	2004 (December)	2005 (December)	2006 (December)	2007 (December)
Total with Dependents	601	569	496	510	429
Total without Dependents	732	621	698	653	720
Total Seniors	206	312	309	325	353
Waiting List Total Applicants	1539	1502	1503	1488	1502

SOURCE: PETERBOROUGH HOUSING CORPORATION, HOUSING ACCESS OF PETERBOROUGH (HAP)

Many potential applicants do not add their names due to the high numbers already on the list. Nevertheless, wait list numbers continue to be consistently high year over year. Wait list numbers tend to provide a snapshot of need for housing and/or supportive housing within the community.

Rent Bank

Administered by the Housing Resource Centre on behalf of the City and County of Peterborough with funding from the Province of Ontario, the Rent Bank is a vital community resource that provides one-time emergency financial assistance to families and individuals so they can maintain their housing when faced with sudden, short-term financial crisis such as job loss or a death in the family. Under the provincial guidelines, tenants can only apply for funding to cover a maximum of two months of back rent. Since its inception in 2004, the program has assisted 454 families and individuals locally with an average allocation of \$656 per household.

“This is a proactive approach as opposed to tackling homelessness once it does happen. It’s well-documented that the costs of a family becoming homeless is significantly higher than the costs to prevent homelessness.” Rosemary O’Donnell, Manager, Housing Resource Centre

“...it (Rent Bank) has prevented 13,200 evictions in Ontario and saved \$7.7 million in emergency shelter costs.” Jim Watson, Municipal Affairs and Housing Minister

“In the longer term, the inability of families to sustain their housing has broad implications. This could affect child welfare, increase costs for social benefits and generally have a negative impact on the community.” Rosemary O’Donnell, Manager, Housing Resource Centre

SOURCE: RENT BANK RUNS OUT OF MONEY, THE PETERBOROUGH EXAMINER AS REPORTED ON MAY 6, 2008

Prevention Saves

We are confident that any comprehensive cost-benefit analysis will reveal that considerable savings can be realized when homelessness and eviction prevention can be accomplished.

AFFORDABLE HOUSING ACTION COMMITTEE

EXAMPLE:

Landlord Eviction Costs = \$3,715
Tenant Relocation Costs = \$1,750
Shelter/Legal/Other Supports = \$5,350
TOTAL = \$10,815

Each eviction prevented saves approximately \$10,815. From April to September of 2007 there were 290 applications for eviction in Peterborough. Through the efforts of a **Housing Social Worker**, twenty of these evictions were prevented. Total saving to taxpayer, tenant, and landlord was \$216,300.

SOURCE: HOUSING RESOURCE CENTRE. COSTS REFLECT RELOCATION OF A 3 PERSON HOUSEHOLD WHEN EVICTION CANNOT BE PREVENTED.

Housing Resource Centre, Emergency Funds

Fund and Provider	Households Assisted	Total Expenditure
H.R.C. EMERGENCY FUND – Private Donations	69	\$18,951
F.U.S.E. – Peterborough Utilities Services	159	\$48,508
WINTER WARMTH – Enbridge Gas	31	\$11,229
EMERGENCY ENERGY FUND – Province of Ontario	56	\$25,581
RENT BANK – Province of Ontario	145	\$115,872
TOTAL	460	\$220,141



50% of applicants on the social housing wait list (in Peterborough) are non-senior single persons.

What is . . .

Emergency Housing? This provides for the immediate and dire needs of people displaced by crisis. Occupants usually proceed to a 'transitional housing' setting.

Transitional Housing? This housing provides temporary accommodation often with support services, to those experiencing crisis. Residents of transitional housing move to more permanent housing after a suitable period.

Supportive Housing: Senior Governments Required

The Ontario Government is downloading support services funded through the Ministry of Health and Long-Term Care to newly created Local Health Integration Networks (LHINs). As LHINs take on the responsibility for funding supportive housing, there is a danger that supportive housing service requirements will be forced to compete for a limited pool of provincial funding with a variety of other unmet health needs in local communities.

While the Province has tended to fund larger supportive housing providers, small providers often meet a unique need and therefore also deserve support.

Canada now stands alone among developed countries in lacking a national housing strategy that would include supportive housing.

SOURCE: *WE ARE NEIGHBOURS, THE IMPACT OF SUPPORTIVE HOUSING ON COMMUNITY, SOCIAL, ECONOMIC AND ATTITUDE CHANGES*, THE WELLESLEY INSTITUTE

Supportive Housing

"Supportive housing" is any housing form in which support services can be realized. This can range from congregate housing with supportive features and services to personal care services delivered in one's own residence.

Supportive housing of the congregate variety combines bricks-and-mortar with special supports to meet the physical and mental health needs of tenants. These support services allow people to live independently. People who live in supportive housing know its value referring to it as a 'life-saver'.¹ Supportive housing is a proven component of the range of services that can help health-challenged persons to continue to live in the community.

¹ *WE ARE NEIGHBOURS, THE IMPACT OF SUPPORTIVE HOUSING ON COMMUNITY, SOCIAL, ECONOMIC AND ATTITUDE CHANGES*, THE WELLESLEY INSTITUTE

Rising Homelessness

The growing gap between rents and the incomes of the poorest of the poor, particularly social assistance recipients, combined with decreased social supports for highly vulnerable groups is a significant reason for rising homelessness. Lack of supportive housing is a key factor for homelessness of single persons dealing with mental health problems, while lack of affordable housing is the key factor behind family homelessness.

SOURCE: *HOME TRUTHS: WHY THE HOUSING SYSTEM MATTERS TO ALL CANADIANS*, ANDREW JACKSON, 2004

Peterborough Day Warming Room Statistics:

- Nov. 26/07 to April 27/08
- Open 154 days
- Total of 15,027 visits
- Average of 98 visitors daily
- 610 unique individual visitors (450 males; 160 females)

SOURCE: REPORT CSSSJSSC 08-016 – HIGHLIGHTS OF SOCIAL ASSISTANCE PROGRAM STATISTICS SOCIAL SERVICES DIVISION, CITY OF PETERBOROUGH

Staying Warm

The following comments are those of Shari Warfield, coordinator of the warming room in downtown Peterborough. "Many of these people are marginally housed, such as living in a rooming house.....there are others who are homeless. They could also be people paying rent, but don't have enough money left over for food once the bills are paid. Sometimes it's a choice between paying rent and purchasing food. There are some people who can't afford to heat their unit because it's too expensive, so they come here (warming room) to stay warm during the day."

SOURCE: *HARD CHOICE: RENT OR FOOD*, THE PETERBOROUGH EXAMINER, DEC. 20, 2007

Number of Bed Days at Shelters in Peterborough for 2007

(A 'bed day is one person occupying a bed for one night.)

Brock St. Mission	7,066
Cameron House	3,360
Youth Emergency Shelter	3,501
Total Bed Days All Shelters	13,927

SOURCE: REPORT CSSSJSSC08-016 – HIGHLIGHTS OF SOCIAL ASSISTANCE PROGRAM STATISTICS SOCIAL SERVICES DIVISION, CITY OF PETERBOROUGH

Cost of Shelters

(in Peterborough for the 2007 calendar year)

Gross Expenditure – All Shelters	City of Peterborough \$ Share	County of Peterborough \$ Share	Province of Ontario \$ Share
\$965,576	\$134,604	\$86,524	\$744,448

SOURCE: REPORT CSSSJSSC08-016 – HIGHLIGHTS OF SOCIAL ASSISTANCE PROGRAM STATISTICS SOCIAL SERVICES DIVISION, CITY OF PETERBOROUGH

WHERE ARE WE?

Federal/Provincial Investment in Housing in Peterborough

- Canada – Ontario Affordable Housing Program (AHP) \$20 million for new rental housing (2003 – 2009)
- ROOF (Rental Opportunities for Ontario Families) - \$100 per month for up to 200 rental, family households for five years (2007)
- DOOR (Delivering Opportunities for Ontario Renters) – \$3.79 million (2007)
- Social Housing Repair - \$849,000 (2008)
- Rent Bank \$293,309 over the last three years (2006 – 2008)

SOURCE: 2008 HOUSING BY THE NUMBERS, HOUSING DIVISION, CITY OF PETERBOROUGH

Affordable Housing Developments in Peterborough and Lakefield

To date 416 units in 13 developments have been created under the Canada/Ontario Affordable Housing Program (A.H.P.)¹. The rent for a new one bedroom A.H.P. unit is \$567. A renter would therefore need an annual income of \$22,680. Note, however, that 34.2% of renter households earn less than \$20,000 per annum making A.H.P. rents unaffordable to a large proportion of renter households. (See A.H.P. Rents and Renter Household Income Distribution in this document.)

¹ SOURCE: 2008 HOUSING BY THE NUMBERS, HOUSING DIVISION, CITY OF PETERBOROUGH

Making It Happen

In 2002, the City of Peterborough implemented measures to deal with affordable housing. These focused on waiving or offsetting various development charges rather than directly funding the creation of affordable units, though loan funds were created for affordable projects in existing buildings as well as for land acquisition (CHRA 2002)¹.

¹ SOURCE: THE ONTARIO URBAN SUSTAINABILITY REPORT 2007 (THE PEMBINA INSTITUTE)

In 2007, the County of Peterborough passed a new multi-residential property tax class as an incentive for “affordable” unit creation.

A.H.A.C. RECOMMENDATIONS

ADVOCATE for renewed federal/provincial long-term investment in affordable housing development.

LOBBY the provincial government to provide permanent, sustainable funding for the Rent Bank and the Emergency Assistance Fund.

CREATE (in Peterborough) a one-stop Community Centre open round the clock to support the needs of homeless persons and others experiencing housing-related crisis.

DEVELOP a “Housing First” policy in Peterborough. (see definition in this publication)

ADVOCATE for increased shelter allowance for those receiving income support program payments.

PRESSURE the federal government to establish a nationwide housing strategy that establishes targets for communities along with adequate funding to meet those targets.

ENSURE the provisions of a revised Official Plan in the City of Peterborough effectively increase the supply of rental housing for those in deepest need.

PETITION, in collaboration with Peterborough Utilities Inc., the Ontario Energy Board to reduce the energy burden on low-income tenants.

Who is A.H.A.C.

A.H.A.C. is the Affordable Housing Action Committee, a committee of citizens recognized by City and County of Peterborough for its expertise on housing and homelessness issues. Through active community participation, A.H.A.C. will advise and advocate for:

- a) the ongoing availability of “acceptable” housing (i.e. affordable, adequate and suitable);
- b) the community supports and services necessary to ensure housing security;
- c) effective policy on affordable housing supply and services at all levels of government.

“Housing Is Fundamental” has been created and published by the Community Education Committee of A.H.A.C. To quote from or otherwise use the content of this publication, please consult with A.H.A.C.

A.H.A.C. can be contacted through the Housing Division of the City of Peterborough, 1-705-742-7777.

