



# Peterborough

10-year housing & homelessness plan

HOUSING AND HOMELESSNESS PLAN

# 2019



A  
HOME  
for all



## ACKNOWLEDGEMENTS

Thank you to the residents of Peterborough City and County who told us your stories about living in Peterborough and offered your advice.

Thank you to the Housing and Homelessness Plan Steering Committee and other community members who helped guide our decision making and gave input into planning for the future.

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## MESSAGE FROM THE CITY OF PETERBOROUGH MAYOR AND COUNTY OF PETERBOROUGH WARDEN

Thank you to the many people who shared their stories, thoughts and experiences throughout the review of the 10-Year Housing and Homelessness Plan. This revised Housing and Homelessness Plan reflects the current needs and complexities of living in urban and rural areas in the Peterborough region. Both the updated data and input from local people have shaped how we will prioritize helping people find and keep housing.

Safe, secure and appropriate housing is essential to the quality of life that we enjoy here and to the economy of the Peterborough region. Since 2014 we have seen many changes that have made it difficult for people in our community to access housing and there has been an increase in people experiencing homelessness. We have a long history of working together to meet the needs of our residents, and with the challenges there have also been many success stories.

Ending homelessness is a top priority, and we will continue to work together with all levels of government and the community to build and support housing solutions. We look forward to continued collaboration on the Housing and Homelessness Plan Steering Committee, which includes municipal staff, agency representative, community members and representatives from both City and County Councils. We are dedicated to working with the community to meet the goals in the revised Housing and Homelessness Plan and end chronic homelessness by 2025.

We are confident that many community voices went into the revised Plan and will continue to inform the work. Please stay in touch and check the website at [www.peterborough.ca/housingandhomelessnessplan](http://www.peterborough.ca/housingandhomelessnessplan) for news and updates.

Sincerely,

**Diane Therrien**  
Mayor, City of Peterborough

**J. Murray Jones**  
Warden, County of Peterborough





# INTRODUCTION

“I have an apartment that is safe, secure and comfortable. I’ve lived there for 11 years, but can only keep the apartment if I share it with a roommate (often challenging).”

Community Consultation Participant



## EXECUTIVE SUMMARY

The 10-Year Housing and Homelessness Plan (Plan) for the City and County of Peterborough was implemented in 2014. A Review of the Plan has now been conducted. This is a requirement of the Province, but was well supported by the City who welcomed the opportunity to align the Plan with current priorities to reflect the needs and voices of the community.

### Public Consultations

We conducted thorough consultation with community members. A full report on **What We Heard** is included as a companion document to the Review.

**576** Community members, including those with lived experience gave feedback.



### Priority Areas

The Plan has two key priorities:



**1**

Ending Homelessness  
& Staying Housed

**2**

Building Housing

### Needs Assessment

There are challenges in the City and County of Peterborough that make housing a crisis for many of our residents. Also, homelessness is a critical concern. Some of the factors that contribute to this crisis are:

- lack of housing stock and unaffordable new development,
- high competition for rental units,
- high housing costs and low incomes,
- low apartment turnover, and
- high costs of homeownership.

The realities of this crisis were described by many residents during the consultations. Their voices are reflected in new goals and objectives. They will continue to be heard as we work alongside our partners to accomplish new targets to end homelessness and build housing.





## EXECUTIVE SUMMARY

### Priority 1: Ending Homelessness & Staying Housed

Since 2014, the work to end homelessness in Peterborough City and County has resulted in an average of:

349

households move from homelessness to housing each year.

Peterborough is committed to ending chronic homelessness by 2025.

In 2018 the City of Peterborough joined 30 other communities across the country who are part of the **Built For Zero** campaign to end chronic homelessness. This campaign uses evidence-based strategies to end chronic homelessness.

Two key strategies have been implemented in Peterborough, a Coordinated Access System and By-Name Priority List. These strategies use a **Housing First** approach and are designed to rapidly connect people with housing supports.

### Priority 2: Building Housing

Peterborough needs more affordable options for people looking to rent and those looking to buy homes.

A Housing Forecast for the next 10 years was developed that sets targets to meet all housing needs. To get there by 2029 we need:

580 supportive housing units

2,680 new rental units

796 new homeownership units



# THE PROCESS

## VISION

We will eliminate long-term homelessness and ensure quality housing that all residents can afford by:

- Engaging those in need
- Enhancing community and partner involvement
- Leveraging resources from the community, the private sector and government.



## THE 10-YEAR HOUSING AND HOMELESSNESS PLAN 2014

The City of Peterborough is the Consolidated Municipal Service Manager (or “Service Manager”) for Housing and Homelessness in the City and County of Peterborough. This role includes providing affordable housing options across the continuum of housing needs, from emergency shelters, transitional and supportive housing to Rent-Geared-to-Income (RGI) and affordable rental options.

### Timeline:

**Fall 2018** — One-on-one conversations and public consultation

**Winter 2019** — 3 Community Consultation sessions on Guiding Principles and Goals

**Spring/Summer 2019** — Drafting content for the Plan

**Fall 2019** — Reviewing the draft Plan

**Winter 2019** — Submitting the Plan to the Province for Review

**Early 2020** — Seek Council approval of the Plan



## THE 5-YEAR REVIEW

The Housing Services Act, 2011 requires that at least once every five years, Service Managers review their Plans and make changes as necessary.

In March 2016 the Province released an update to the Long-Term Affordable Housing Strategy (LTAHS). This provincial strategy is based on a vision that:

“every person has an affordable, suitable, and adequate home to provide the foundation to secure employment, raise a family, and build strong communities.”

LTAHS Vision Statement

**The success of the LTAHS will be measured using two outcomes:**



decreased number of people who are homeless, and



increased number of households achieving housing stability.

**The provincial government also provided a new Policy Statement on Housing and Homelessness Plans.**

Housing and Homelessness Plans must be consistent with these 8 policy directions:

1. Accountability and Outcomes
2. Goal of Ending Homelessness
3. Coordination with other community services
4. Indigenous Peoples
5. A Broad Range of Community Needs
6. Non-profit housing corporations and non-profit housing co-operatives
7. The Private Housing Market
8. Climate Change and Environmental Sustainability

### The work of the Review included:

Reviewing the Vision and Guiding Principles

Consulting with the community, including people with lived experience

Refreshing the needs assessment

Aligning with other local plans and initiatives

Reviewing and refreshing the commitments and outcomes

Creating new measurable goals

Implementing a new Steering Committee and Working Group structure to assist in the work of the Plan

The City must often plan actions in an environment where funding is unknown, resources are not enough, and governments are changing. The support and partnership of all levels of government and community partners is vital to the success of the Plan.



## GUIDING PRINCIPLES

We believe that everyone in our community deserves safe, affordable, and accessible housing. We intend to move forward with everything we do, with the following guiding principles:

1

### People-Centred Service

We will keep people at the centre of every decision and action taken. We will operate from a place of empowerment, empathy and compassion to evolve a system that is trauma-informed, culturally competent and understands the complex impacts of colonization.

2

### Collaboration

We aim to build our community through partnerships and a collaborative approach. Together, we will strive to develop a supportive and integrated service system. We will maintain accountability to each other and to our community and ensure sustainability as we move ahead.

3

### Action Driven

We intend to be proactive and deliberate in improving outcomes and commit to using an evidence-informed approach moving forward. We will proceed with thorough planning and a bias for action.

4

### Communication

We will maintain open, honest dialogue and engagement with all relevant community members and stakeholders.

5

### Innovation

We will approach challenges with a spirit of innovation, creativity and “out of the box” thinking.

6

### Evidence Informed

We will use evidence informed practices to guide decisions on planning, implementing and funding housing focused programs and services with the view to adapt and pivot when needed. We will use real time data to direct housing focused resources to those with the greatest vulnerability as quickly as possible.

7

### Lived Experience

We will actively seek diverse perspectives represented at all levels of the system, including those with current or past experience of homelessness. We will make space for diverse voices in the decision-making process and will maintain dialogue between community partners to learn from each other’s knowledge and experience.



# THE HOUSING CONTINUUM

## Non Market Rate Housing

## Market Rate Housing



The far-left side of the spectrum represents the homelessness system. It should be noted that homelessness emergency shelters are not a form of housing. Housing is the solution to homelessness.



It is clear: we need to dedicate our resources to those with the greatest needs first.

# COMMUNITY CONSULTATION

One of the Guiding Principles for the Plan is “Lived Experience”: “We will actively seek diverse perspectives represented at all levels of the system, including those with current or past experiences of homelessness. We will make space for diverse voices in the decision-making process and will maintain dialogue between community partners to learn from each other’s knowledge and experience.”



## Purpose

The purpose of the consultation was:

1. Hearing the views of people in the City and County of Peterborough on:
  - What is needed for successful housing;
  - Feedback on local challenges to finding and keeping housing in our community;
  - Meaningful housing priorities; and
  - Innovative housing solutions and approaches.
2. Helping refresh the 10-Year Housing and Homelessness Plan.

We conducted thorough consultation with community members. A full report on **What We Heard** is included as a companion document to the Review.



## COMMUNITY SUMMARY OF LOCAL NEEDS

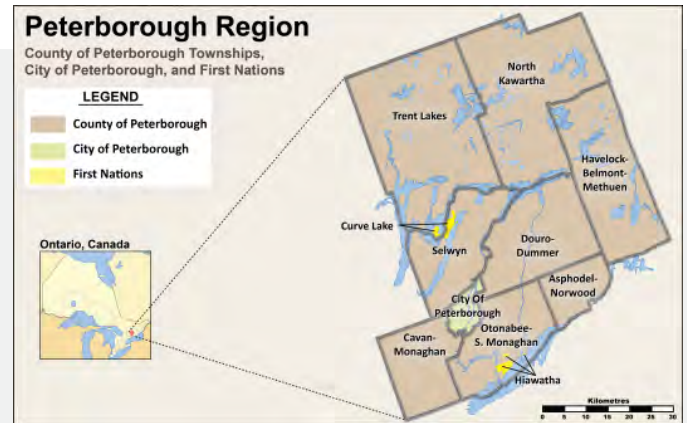
- 1** More affordable housing and access to it.
- 2** Innovative solutions to housing needs.
- 3** The voices of lived experience included in decision making and planning in a way that works for people.
- 4** Prevention as an effective tool rather than crisis response.
- 5** Housing and services that use evidence and best practices for:
  - Vibrant communities in locations that are safe and that work for the people living there
  - Affordable rent and costs
  - Responsible landlords and tenants who are supported to stay stable
  - Quality units that have the right amount of space for the needs of the people living there
  - Effective methods of transportation
  - Freedom from barriers related to pets, culture, accessibility and living rurally
- 6** Housing and homelessness services to work closely with:
  - Income and employment groups
  - Transportation planning
  - Planning and development services divisions
- 7** Programs and services that address the waitlist for social/community housing.
- 8** To be aware of the challenges of homeownership developing in Peterborough City and County and the effects on communities and families.
- 9** Innovative supports and programming that increase the likelihood of success in housing and is based on the needs of the person receiving service.
- 10** An effective system and prioritization of people experiencing homelessness and precarious housing.
- 11** Awareness that in this competitive rental housing market, landlords are able to selectively choose who they rent to and many people are getting left behind.
- 12** Collaboration among agencies and funder to increase capacity and improve services.



# NEEDS ASSESSMENT

## The Peterborough Region

The Peterborough region consists of rural and urban communities in the City and County, with its eight Townships. There are two First Nations communities within the geographic area. The City is the Service Manager for housing and social services under provincial legislation. The City and County jointly fund housing and homelessness services.



**Peterborough has a higher percentage of seniors than other urban communities.<sup>1</sup>**

<sup>2</sup>**Of people**

**65** years and older, Peterborough CMA had the second highest population in Canada in 2016.

**People who rent face challenges in finding housing which is affordable to their incomes, especially in the lowest income brackets.**



**There is a need for Indigenous housing, coordination and culturally specific services.**



**There is a greater need for supportive housing and outreach services especially in the areas of mental health and addiction.**

**There is a long wait list for Social Housing (Community Housing) and wait times are a challenge for the community.**

The number of applicants has remained fairly constant.

**In 2014**

**1,574**

households were on the centralized wait list.

**In 2018**

**1,545**

households were on the centralized wait list.

**There is a need for enhanced and individualized services for people experiencing homelessness including:**

- prevention
- diversion
- retention
- support services



**There are rising demands on services and more complex needs coming forward.**



**There is a need for greater coordination and collaboration among community partners.**



## NEEDS ASSESSMENT

## 2018 Homelessness Enumeration



United Way  
Peterborough & District

At least

# 259

People identified were experiencing homelessness in Peterborough.

# 142

Absolute Homelessness

# 94

Provisionally Accommodated

# 23

Unknown Arrangement

### Sleeping Arrangements

Emergency Shelter

130

Someone else's place

71

Outside or place not meant for shelter

12

Transitional Housing

14

Hospital

5

Hotel/Motel

4

### TOP 3 REASONS FOR HOMELESSNESS

Family Breakdown

30%

Unsafe Housing

22%

Addiction/Substance Use

17%



27%

Identified as Indigenous or Indigenous Ancestry



9

People Surveyed are Veterans

# Youth at Risk

# 58%

of those surveyed experienced homelessness before the age of 25

### Top Barriers to Finding Housing

# 64%

Rents too high

# 59%

Low Income

# 58%

Housing Shortage

# 45%

Poor Housing Conditions

# 29%

Discrimination

## NEEDS ASSESSMENT

**Safe, affordable rental housing needs are most acute for very low-income households.**



Bachelor and one-bedroom units are the most in demand unit types. Single and couple households without dependents receiving social assistance face the biggest challenges, with monthly incomes of \$733 or less.

**There is not enough Supportive Housing in the community which is also Rent-Geared-to-Income.**



There is a need for Rent-Geared-to-Income housing that provides supports to people with complex needs, including people living with disabilities, addictions and mental illness.

**In 2018 the total apartment count in Peterborough increased by**

**2.6%** (154 Units)  
highest increase since 2007.



**At the same time, demand for rental housing increased by**

**2.2%.**

Most of these new apartments were in buildings that were converted to become housing. Rents in these new units tend to be higher than in existing buildings.

**From 2014 to 2018 a total of**

**198**

**rental apartment units were created through conversion of either privately owned or community housing units.**



**56%** of the privately owned units have rents 9.5% higher than new units.

**44%** have rents 80-90% of Average Market Rent.

Only 29-35% of households in Peterborough would find this rent affordable.



## NEEDS ASSESSMENT

“Student housing opportunities are competitive - need to live with others and landlords only want to rent to students. Also, there is a large gap between high rental costs (over \$1,000/month for 1 bedroom) and moderate rental costs (\$800/month for 1 bedroom). The problem here is that moderate rental options often mean enduring precarious housing conditions...”

Online Participant

“[I live in] a room with my son [baby]. I don’t have a window in my bedroom. I can’t find anywhere to live. On the second floor they don’t want children- they are looking for professional couples. Downtown is filled with drugs, not good for kids. The price is ridiculous...Landlords have to assess everything. You have to have money to rent a bigger place but no one will rent to us. I have a friend living in a tent- they won’t rent to the homeless. Landlords want to rent to students and New Canadians.”

Participant

1.5%

**Vacancy Rate in Peterborough In 2018, supply slightly outweighed demand.<sup>3</sup>**

This rate is one of the lowest in the province; less than half the estimated 3-5% experts consider healthy.<sup>4</sup>

**A growing senior population in Peterborough contributed to rental demand.**

1 in 4

people are over 60 years old.

For renters, the probability of homeownership diminishes as they age and households close to retirement are unlikely to move out of rental.<sup>5</sup>





## NEEDS ASSESSMENT

### Renter Households

**7.1%** increase of average rent in the Peterborough CMA between 2017-2018

This is the fastest rate of growth since Canada Mortgage and Housing Corporation (CMHC) started collecting rental data.<sup>6</sup>



**Most incomes in Peterborough City and County are below provincial levels**

Over

**50%**



of renter households in Peterborough City and some of the townships



spend over **30%** of their income on housing costs.

**23%**



of Peterborough CMA residents



spend over **50%** of their income on rent and utilities.<sup>7</sup>

This is especially true in the lowest income brackets.

**In the Peterborough CMA, renter households with an average income of**

**\$13,282**

spend a total of **67%** on rent plus utilities.

**\$41,737**

spend an average of **29%** on rent and utilities.<sup>8</sup>

### Homeownership



**\$430,000**

was the average cost to buy a home in 2018.

Only

**25%**

of residents in the City of Peterborough can afford this.

**For those people who own a home, there are 3,875 residents in Peterborough City and County who require major repairs.**

**Average monthly shelter costs are higher for homeowners than renters in all townships and the City.**

"Rents too high; can't afford to eat properly; can't afford kids' activities, decent clothing, insurance etc. Some have bedbugs and recalcitrant landlords. Places too small."

Online Participant

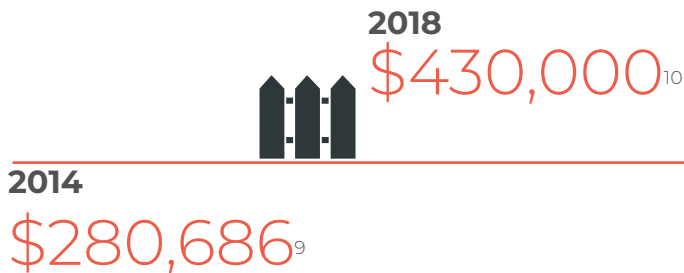


## NEEDS ASSESSMENT

### Average resale home price

**\$150,000 increase**

Since the Plan was launched in 2014, average resale home prices have increased by almost \$150,000.



**Between October 2017 and October 2018, there was an 18% drop in home sales in the Peterborough CMA and large increases in mortgage carrying costs.**

This is largely due to higher mortgage rates and increasing house costs. Average weekly earnings also declined by 0.9% during that time.<sup>11</sup>

### Impacts

One of the impacts of rising homeownership costs is that more people are staying in the rental market. Those that do move from rental to homeownership may be more precariously housed. Increased pressure on the rental market results in a shift in supply and demand and vacancy rates in Peterborough are among the lowest in the province.<sup>12</sup> Low vacancy rates contribute to increasing rental costs and high competition for units.

Many people we consulted with mentioned that the cost to own a home was increasing:

“The increase in the cost of housing is creating barriers. Lots of retirees moving here from the GTA where they sold their home for over a million \$’s..., thereby driving up costs. The house next door sold for \$100K over list. How can young people get into the market, how can seniors afford to move into accommodations that better suit their needs when the cost of bungalows is high compared to what you get?”

Online Participant

“There is a big concern over the affordability of new housing to residents. Lots used to be available to family members at a low price. Now with the 407, people are selling privately for much more and the houses being built are much bigger. This results in no small dwellings being built. Scattered lots have become a high commodity. When tighter restrictions were put in place, they became a higher commodity at higher prices. Demo permits are up where people are tearing down and building high priced homes. Low end ownership has become scarce.”

Township of Otonabee-South Monaghan Consultation



# THE PLAN

## **The Plan has 2 key priorities:**

1. Ending homelessness and staying housed
2. Building Housing



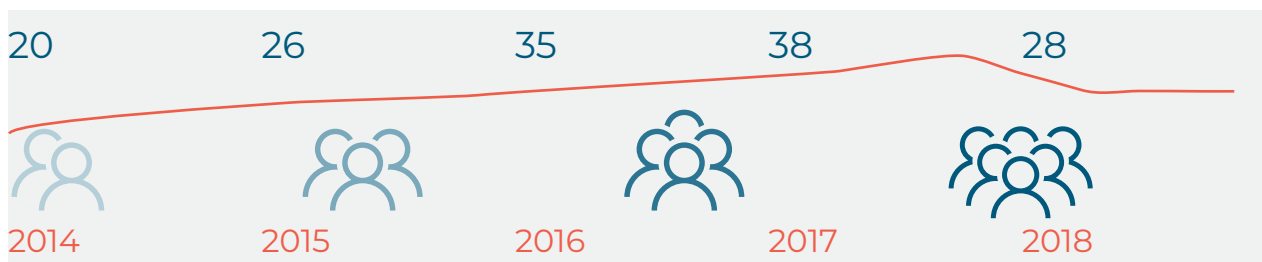
## Target

By 2025 Peterborough will end chronic homelessness.

## What We're Doing

- Improving the By-Name Priority List: making sure we know every person who's experiencing homelessness in Peterborough City and County by name, and what their needs are.
- Increasing diversion from shelter: preventing people from experiencing homelessness.

**Average monthly results of unique households moving from homelessness to housing from 2014 to 2018.**



On average 29 unique households moved from homelessness to housing each month over a five year span.

# STRATEGIC DIRECTION- ENDING HOMELESSNESS AND STAYING HOUSED

**Goal:** Prevent and End Homelessness

**Target:** By 2025 Peterborough will achieve Functional Zero for Chronic homelessness.

**VISION:** We will eliminate long-term homelessness and ensure quality housing that all residents can afford by engaging those in need, enhancing community and partner involvement and leveraging resources from the community, private sector and government.

## KEY ACTIONS

1. All relevant partners will be engaged in implementing a performance framework based on best practices and Housing First principles.
2. An effective coordinated access system and By-Name Priority List will be key to achieving Functional Zero and ensuring the needs of the most vulnerable are addressed first.
3. Resources will be dedicated to getting people housed and engaging landlords.
4. Supports for stable and successful housing will be reviewed, a needs assessment will be conducted, and the right supports will be matched to the people who need them most.
5. People who are homeless will be prioritized for non-market housing options in our community.
6. People will be diverted from emergency shelter into more appropriate housing options.
7. Goals and targets will be established to address the unique needs of youth and Indigenous peoples.

## STRATEGIC OUTCOMES

There are enough services, housing and shelter beds for everyone who needs them. That is, the availability of services and resources will match or exceed the demand for them from the target population.

Homelessness will be prevented and people entering the emergency shelter system will be diverted to housing.

Services will be trauma-informed and governed by best practices. This includes the voices of people with lived experience in the homelessness sector.

People needing housing and those who have homes will be more informed about their rights and strategies for stable housing. They will be empowered and supported to communicate with landlords and equipped to advocate for better living conditions.

There will be a reduction in need for emergency shelter services.





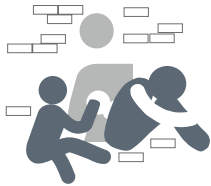


“Issues in the downtown core. So much need and so many reasons for being homeless. Now just paycheck to paycheck. Feel guilty if I can’t pay money back. Bad credit- barrier. Husband died- widow allowance takes income off dollar for dollar. Transportation help needed. We say over and over- I used to make a lot of money- it’s not always a money issue. I would love a tiny home. I was homeless. I didn’t expect it- I went through the Mental Health system.”

“Homelessness- The lack of transportation means numbers are low- people can’t get here and can’t leave... There is critical homelessness e.g. living in a barn with no washroom vs. non-critical where living with family long term is an option. There was an eviction because of mould and people had nowhere to go... People are in temporary arrangements... Seniors used to go South but when they have health problems and can’t go they may have no permanent address if they are living seasonally... Farmers often don’t want to be landlords.”

## COORDINATED ACCESS SYSTEM

### Serving People At-Risk or Experiencing Homelessness



This includes individuals and families who are:

1. Unsheltered (sleeping outside)
2. Emergency Sheltered
3. Temporarily Sheltered (couch surfing)
4. At-risk of homelessness

### Community Entry Points and Common Assessment



When interaction in the homelessness serving system cannot be avoided, those in need will be directed to Community Entry Points. These entry points are organizations trained in the system's common assessment tool, and who are practiced in serving those experiencing a housing crisis. With a robust, explicit consent model, organizations collect information necessary to provide service and store it in a shared database.

### Peterborough By Name Priority List (BNPL)

- — Using information gathered from multiple organizations, people are added to the By-Name Priority List (BNPL), a real-time, up to date list of those experiencing homelessness in the City and County of Peterborough.
- ..... The list is sorted by those most in need in the community, who appear in descending order. Various factors are used to determine a person's place on the list such as: chronic homelessness, current sleeping location, tri-morbidity, priority populations (youth and seniors), assessment, and intake date.
- —

### Connecting People to Resources



The By-Name Priority List will be used to make sure the highest needs clients receive the first available support that is appropriate. Certain housing and support services will be filled exclusively using the BNPL, closing all side doors to access and ensuring that those who are the most in need get connected to services first. Organizations will continue to engage with their clients while they are on the BNPL by providing referrals to services that can help in their resolution to homelessness.





# Peterborough's Homelessness Response System

A third party “system review” of housing and homelessness services was performed in 2018-19. The goal of the system review was to identify what changes need to be made to reach the goal of ending chronic homelessness by 2025.

A key observation made was that the development of system-wide responses based on best practices for emergency shelter, outreach and drop-in-services (which impact the inflow of people into the system) are in the early stages of becoming housing-focused and aligning to the current thought and practice related to preventing and ending homelessness.

For example, in Housing First-led systems, shelter activity is focused on getting people housed, while other access points such as drop-in centres, meal programs, faith community, etc. are the mechanism to identify people to be housed next.

## Recommendations for Peterborough:

-  **Decrease** the inflow of new people into homelessness, particularly those entering chronic homelessness.
-  **Build** on the progress made in collecting data and monitoring activities and progress.
-  **Designate** housing location positions whose sole purpose is landlord recruitment and retention.
-  **Establish** a performance framework.
-  **Connect** homelessness to available social and community housing options. This is especially important because “the lack of affordable and appropriate housing options available in Peterborough currently provides the greatest challenge to the community’s goal of achieving Functional Zero for chronic homelessness.”
-  **Coordinate** – and potentially centralize – housing placement services.

# Goals - Ending Homelessness & Staying Housed

## Performance Framework

All relevant partners will be engaged in and implementing a performance framework with:

- A shared vision of success
- Shared principles
- Standard operating procedures, and
- A dedication to continuous improvement

## Coordinated Access System and By-Name Priority List

We will ensure that everyone experiencing homelessness is connected to the support they need according to their needs.

An effective coordinated access system and By-Name Priority List will ensure that:

- the needs of the most vulnerable are prioritized for the right help first
- planning for supports is based on evidence

## Coordinated Access System and By Name List

We will end chronic homelessness by 2025.

The number of people experiencing sheltered and unsheltered homelessness will be no greater than the average monthly placement rate for people exiting the By-Name Priority List. There will be no one in our homelessness system who had been homeless for more than 6 months in the last year.

## Indicators

- Creating, implementing and ensuring audit standards through annual operational reviews
- Agreements signed between community partners
- Training completed
- Policy development

- By-Name Priority List reporting

- By-Name Priority list reporting



# Goals - Ending Homelessness & Staying Housed

## Diversion

People will be diverted from emergency shelter into more appropriate housing options.

Shelter should be a last resort unless there is no other available option. Diversion from shelter means that fewer people enter the homelessness system. Diversion is a key strategy for youth-serving agencies.

## Housing-Focused Service

Resources will be dedicated to getting people housed and engaging landlords.

A dedicated “Housing Locator” position has been created to build relationships with landlords and encourage them to dedicate units to the By-Name Priority List.

## Financial Supports

Supports for stable and successful housing will be reviewed to provide the right supports to the people who need them most.

There are many different types of financial supports, and each program has its own rules and requirements. These programs may not match the most urgent needs in the community right now. All Financial Supports programs will be reviewed to ensure that program outcomes are met.

## Indicators

- Shelter and emergency shelter statistics
- Number of households diverted from homelessness
- Lower rates of recurring homelessness

- 
- Increase in units available for people on the By-Name Priority List

- 
- Report on financial supports



# Goals - Ending Homelessness & Staying Housed

## Homelessness Priority

People who are homeless will be prioritized for housing options.

We will establish a community wide system for prioritizing people experiencing homelessness. This will be based on evidence and best practices from other communities.

## Youth Homelessness

Goals and targets will be developed dedicated to youth homelessness.

## Indigenous Homelessness

Goals and targets will be developed dedicated to Indigenous homelessness.

## Discharge into Homelessness

We will create a plan in partnership with health, justice and child welfare systems to rapidly re-house and support individuals who are discharged into homelessness from provincial institutions.

### Indicators

- By-Name Priority List reports

- 
- Goals and targets established
  - Statistics showing diversions and decreased shelter usage
  - Engagement with youth serving agencies discharging youth into homelessness

- 
- Goals and targets established using data from the By-Name Priority List and HIFIS
  - Engagement with Indigenous organizations
  - Cultural competency standards

- 
- By-Name Priority List data
  - Signed inter-agency agreements



## BUILDING HOUSING

### Target

By 2029 Peterborough will reach the targets to “meet all housing needs”.

### What We're Doing

- Improving connections with non-profit and private developers to build more affordable housing in Peterborough City and County.
- Increasing the number of units that are dedicated to the By-Name Priority List.



## STRATEGIC DIRECTION- BUILDING HOUSING

**Goal:** Build Housing

**Target:** In order to meet all housing needs in Peterborough City and County by the end of 2029 there will be:

- **2, 680** new affordable rental units
- **580** new Rent-Geared-to-Income (RGI) supportive housing units
- **796** new affordable homeownership units.

**VISION:** We will eliminate long-term homelessness and ensure quality housing that all residents can afford by engaging those in need, enhancing community and partner involvement and leveraging resources from the community, private sector and government.

### KEY ACTIONS

1. We will match new housing development and financial subsidy with support and accessibility considerations that will lead to better outcomes for residents.
2. Establishing a proactive eviction prevention strategy that includes best practices in eviction prevention.
3. Protecting and regenerating existing Community Housing for current and future residents.
4. Long term affordable housing planning in alignment with the Official Plans of Peterborough City, County and townships.
5. Establishing partnerships with private and non-profit sector developers and landlords to explore innovative ways to integrate affordable housing into new and existing developments.
6. Providing attractive incentives for developers.
7. Creating an inventory of land and infill sites for potential affordable housing
8. Leveraging funding to create units dedicated to the By-Name Priority List.
9. Working with partners to develop strategies and housing targets to meet a broad range of community needs.

### STRATEGIC OUTCOMES

People in the City and County of Peterborough have access to rental and ownership housing that is affordable to them and that meets their unique needs.

New rental housing development is safe, barrier-free, in good repair, linked to transportation, connected to supports and services, and contributes to vibrant communities.



# Housing Needs Forecast

**Key findings from the Housing Forecast and community consultation for the Needs Assessment are as follows:**

**25** points of local data were used to prepare a housing forecast for current and future needs in Peterborough City and County including the 8 townships.

- Peterborough City and County has a lack of rental housing stock for people with low incomes.
- There is a shortage of opportunities for homeownership in the low to moderate income brackets.

“...many of the support services people will require extend beyond the doors of the housing, it is not uncommon for this type of housing to be more concentrated in urban settings rather than spread across smaller communities and rural environments. This is not to say there can be no supportive housing in smaller settings, but...greater concentration in the City of Peterborough places less demands for supportive housing in the other communities,”

OrgCode report



“ There is woefully insufficient Supportive Housing in the community which is also Rent-Geared-to-Income (RGI). Households that need affordability as well as more intensive support assistance cannot have their housing needs adequately met in the community. ”

OrgCode report



# Summary of Housing Forecast Unit Needs Projection 2019-2029

| Municipality                 | Status Quo                |  |                      | Marginal Improvement      |  |                      | Meets All Housing Needs   |  |                      |
|------------------------------|---------------------------|--|----------------------|---------------------------|--|----------------------|---------------------------|--|----------------------|
|                              | Affordable Rental Housing | Rent Geared to Income (RGI) Supportive Housing | Affordable Ownership | Affordable Rental Housing | Rent Geared to Income (RGI) Supportive Housing | Affordable Ownership | Affordable Rental Housing | Rent Geared to Income (RGI) Supportive Housing | Affordable Ownership |
| Peterborough City and County | 1,247                     | 292  | 399                  | 1,906                     | 446  | 545                  | 2,680                     | 580  | 796                  |
| City of Peterborough         | 962                       | 249  | 263                  | 1,298                     | 327  | 342                  | 1,918                     | 484  | 562                  |
| Asphodel-Norwood             | 27                        | 6  | 9                    | 65                        | 9  | 13                   | 89                        | 18   | 19                   |
| Cavan-Monaghan               | 32                        | 4  | 16                   | 57                        | 19   | 21                   | 103                       | 14   | 34                   |
| Douro-Dummer                 | 28                        | 3  | 14                   | 61                        | 6  | 20                   | 72                        | 5  | 22                   |
| Havelock-Belmont-Methuen     | 26                        | 1  | 13                   | 58                        | 5  | 18                   | 94                        | 6  | 25                   |
| North Kawartha               | 17                        | 0  | 6                    | 30                        | 0  | 13                   | 68                        | 6  | 18                   |
| Otonabee-South Monaghan      | 32                        | 0  | 15                   | 59                        | 3  | 22                   | 86                        | 6  | 28                   |
| Selwyn                       | 121                       | 25   | 46                   | 230                       | 52   | 63                   | 275                       | 45   | 78                   |
| Trent Lakes                  | 46                        | 4  | 13                   | 88                        | 6  | 18                   | 100                       | 10   | 23                   |

City and County numbers are most accurate. Township numbers are estimates based on available data and will not add up to City/County numbers.

# Housing Forecast **to Meet All Housing Needs**

| Municipality   | Rental   |                       |                              |                                | RGI Supportive                 | Affordable Home Ownership |
|--|--|-----------------------|------------------------------|--------------------------------|--------------------------------|---------------------------|
|  | Total Rental Units   | Monthly Income ≤\$733 | Monthly Income \$734-\$1,169 | Monthly Income \$1,170-\$2,120 | Monthly Income \$390 - \$1,200 | Up to \$6,908             |
| Peterborough City and County                             | 2,680  | 1,334                 | 918                          | 428                            | 580                            | 796                       |
| City of Peterborough                                     | 1,918  | 960                   | 668                          | 290                            | 484                            | 562                       |
| Asphodel-Norwood   | 89   | 36                    | 30                           | 23                             | 18                             | 19                        |
| Cavan-Monaghan   | 103  | 45                    | 30                           | 28                             | 14                             | 34                        |
| Douro-Dummer   | 72   | 43                    | 23                           | 6                              | 5                              | 22                        |
| Havelock-Belmont-Methuen                                 | 94   | 40                    | 26                           | 28                             | 6                              | 25                        |
| North Kawartha   | 68   | 31                    | 24                           | 13                             | 6                              | 18                        |
| Otonabee-South Monaghan                                  | 86   | 45                    | 24                           | 17                             | 6                              | 28                        |
| Selwyn   | 275  | 122                   | 104                          | 49                             | 45                             | 78                        |
| Trent Lakes  | 100  | 44                    | 34                           | 22                             | 10                             | 23                        |
| <b>Explanation of groupings of affordability targets</b> | 2019 OW rates: max shelter allowances \$390 per month, 0 dependents<br>2019 OW/ODSP rates: max shelter allowances \$390-\$497 per month, 0 dependents<br>2019 ODSP to minimum wage: \$14 per hour, \$35 hours per week<br>OW shelter allowance to minimum wage, approximately 20 hours per week<br>60th percentile for Peterborough (2019 maximum income level for home ownership program) |                       |                              |                                |                                |                           |

City and County numbers are most accurate. Township numbers are estimates based on available data and will not add up to City/County totals.

## Unit Needs by Demographic Groups

Forecasted units by income levels help to identify those who are financially vulnerable. There are a broad range of specialized needs in our community.

- Indigenous peoples – including First Nation, Métis and Inuit
- People with disabilities, as well as those who have mental health needs and/or addictions
- Survivors of domestic violence and human trafficking
- Seniors
- Children and youth (including those transitioning from the child welfare system and those in the LGBTQ2+ community)
- Women
- Immigrants and refugees
- Persons released from custody or under community supervision
- Youth
- Franco-Ontarians

In order to address the needs of all members of the community, we will continue to work with our partners across services systems to improve coordination and client access to housing, homelessness prevention services and other human services.

# Goals - Building Housing

## Successful Tenancies

We will match new housing development and financial subsidy with support and accessibility considerations that will lead to better outcomes for residents.

## Prevention

A proactive eviction prevention strategy be launched that includes best practices in eviction prevention, including:

- Financial and legal supports
- Communication support
- Outreach case management support
- Early detection and intervention for those at-risk of eviction
- Education and information

## Broad Range of Community Needs

We will work with partners and develop strategies and housing targets for a broad range of community needs. This includes Indigenous peoples, people with disabilities, people with mental health and/or addictions challenges, survivors of domestic violence, seniors, people with developmental disabilities, children and youth, immigrants and refugees and persons released from provincially funded institutions.

## Indicators

- Agreements signed
- Increased accessibility in units/buildings

- 
- RentSmart sessions completed
  - Landlord and Tenant Board applications for evictions
  - Housing Stability Fund numbers
  - Homelessness prevention rent supplement information
  - Statistics from support staff dedicated to eviction prevention

- 
- New units occupied



# Goals - Building Housing

## Development Incentives

The Affordable Housing Community Improvement Plan will be reviewed and revised to maximize its effectiveness in promoting new development.

## Inventory Review

A list of existing buildings and infrastructure will be completed that identifies potential for repurposing as affordable housing units.

## Building Housing to End Homelessness

We will leverage funding to create new housing that is dedicated to the By-Name Priority List. This includes:

**2,680**  
new affordable rental units,

**580**  
new RGI supportive housing units

### Indicators

- Revised document

- Completed report

- New units occupied





# Goals - Building Housing

## Looking to the Future of Community Housing

We will build internal capacity through agreements with Community Housing Providers and innovative approaches to the Centralized Waiting List for Community Housing.

We will develop a Strategic Plan for the end of Community Housing operating agreements and mortgages. The Strategic Plan will help to ensure that this housing is still available for the people who need it.

We will work with Community Housing Providers to improve the accessibility, financial and environmental sustainability of their assets. We will look for opportunities to leverage resources within our community housing portfolio to create new housing opportunities.

## Affordable Housing in Official Plans

The City and County of Peterborough Official Plans will support the development targets in the 10-year Housing and Homelessness Plan

## Private Sector Partnerships

We will establish partnerships with private sector developers and landlords to explore innovative ways to integrate affordable housing into new and existing developments.

### Indicators

- Completed plan

- 
- Completed Official Plans

- 
- Agreements signed
  - Affordable units developed
  - Funding approved
  - Private sector engagement in the Housing Action Task Force





## STEERING COMMITTEE AND WORKING GROUPS

### A Coordinated System of Housing and Homelessness Services

The City is fortunate to have a community that cares deeply about housing all members of the community, and partners who are aligned, innovative and action-oriented.

A Steering Committee and action-oriented Working Groups were formed to implement the Plan.

The Steering Committee will balance the Service Manager responsibilities and system coordination with community partner and community member input and collaboration.

### Housing and Homelessness Plan Steering Committee

#### Purpose

The Housing and Homelessness Plan Steering Committee will assist, advise and guide the work of the Service Manager in reviewing and implementing the 10-Year Housing and Homelessness Plan.

The membership of the Steering Committee will reflect the priorities of the community and promote evidence-informed practice.



## HOUSING AND HOMELESSNESS PLAN STEERING COMMITTEE AND WORKING GROUP STRUCTURE



# APPENDICES

“I rent from a family member with a roommate. I live in the same place with my wife and sons. Being able to share costs has really helped. Peterborough is cheaper than Toronto.”

Community Consultation Participant





## 1. DEFINITIONS

**Absolute Homelessness** – Absolute homelessness refers to people who are unsheltered and staying in emergency shelters.

**Acuity** – Acuity is a measure of the overall vulnerability of an individual/family, or depth of need.

**Affordable Housing** – Affordable housing has various meanings, depending on the context it is being used in. Affordable housing may refer to units that were constructed using funding administered through the City that requires rents to be at or below market value and where the household income of residents must be below a set amount at the time of application. There are over 700 affordable units in Peterborough.

**Average Market Rent** – An annual statistic that is collected each October by the Canada Mortgage and Housing Corporation in all urban areas with populations of 10,000 or more and targets only privately initiated structures with at least three rental units which have been on the market for at least three months. The rent refers to the actual amount tenants pay for their unit. Utilities such as heating, electricity and hot water may or may not be included in the rent.

**Built For Zero- Canada Campaign** – An ambitious national change effort helping a core group of leading communities end chronic homelessness - a first step on the path to eliminating all homelessness in Canada. The method is a structured, supportive and data-driven approach that focuses on optimizing local homeless systems, accelerating the adoption of proven practices and driving continuous improvement.

**By-Name Priority List (BNPL)** – Using information gathered from multiple organizations, a list is generated that shows everyone experiencing homelessness in the City and County of Peterborough. Referred to as a By-Name Priority List (BNPL), this list is sorted so that those who are the most in need in the community appear in descending order. Various factors are used to determine a person's place on the list such as: chronic homelessness, current sleeping location, tri-morbidity, priority populations (youth and seniors), assessment, and intake date. The BNPL is an up-to-date, real-time list of everyone in the community who is experiencing homelessness and their level of need.





**Canada Mortgage and Housing Corporation** – The Canada Mortgage and Housing Corporation (CMHC) is a division of the Government of Canada that acts as Canada’s national housing agency. CMHC’s mandate is to help Canadians access a variety of affordable housing options. It also researches housing and real estate trends in Canada and around the world, providing research to consumers, businesses and other government divisions.

**Canadian Rental Housing Index** – In 2014, British Columbia Non-Profit Housing Association and Vancity Credit Union joined forces to develop the Rental Housing Index for British Columbia, and the following year partnered with organizations across Canada to develop a national version of the RHI. The Index is a comprehensive database that compiles rental housing statistics for cities, regions, and provinces across Canada.

**Chronically Homeless** – Chronically homeless refers to individuals, often with disabling conditions (e.g. chronic physical or mental illness, substance abuse problems), who are currently homeless and have been homeless for six months or more in the past year.

**Community Entry Points** – A community service agency providing services for people experiencing homelessness as part of their mandate.

**Community Housing** – The Ministry of Municipal Affairs and Housing defines Community Housing as “community-based housing that is owned and operated by non-profit housing corporations and housing co-operatives or housing owned directly or indirectly by provincial, territorial or municipal governments or district social services administration boards and includes social housing.”

**Community Improvement Plan for Affordable Housing** – The Peterborough Affordable Housing Community Improvement Plan (CIP) is a tool that is intended to stimulate the development of affordable housing opportunities in the City of Peterborough. CIP’s are used widely across Ontario to focus and initiate change and redevelopment.

**Consolidated Municipal Service Manager (CMSM) “Service Manager”** – The City of Peterborough is the Consolidated Municipal Service Manager (or “Service Manager”) for Housing and Homelessness in the City and County of Peterborough. This role includes providing affordable housing options across the continuum of housing needs, from emergency shelters, transitional and supportive housing to Rent-Geared-to-Income (RGI) and affordable rental options.

**Co-operative Housing** – A housing co-operative (co-op) is a type of non-profit housing. Co-ops do not have tenants and landlords. Instead, by living in a co-op a resident becomes a member and shares voting rights with all residents, as well as, the responsibility of managing the building.



**Coordinated Access System** – The Coordinated Access System is a community wide strategy to help prevent homelessness and to match individuals and families experiencing homelessness to appropriate housing and support resources based on their level of need. This approach helps streamline the process by which people access housing and services and ensures that available resources are used effectively to help end homelessness. Coordinated Access has been implemented in a multi-step process in Peterborough to end chronic homelessness by 2025.

**Emergency Sheltered** – Emergency sheltered refers to people staying in emergency overnight shelters for people who are homeless as well as domestic violence, Violence- Against-Women, VAW shelters.

**Functional Zero** – A systematic response that ensures that homelessness is prevented whenever possible, or is otherwise a rare, brief and non-recurring experience.

**Homeless Individuals and Families Information System (HIFIS)**

– HIFIS is a secure, shared database used by Social Services and emergency shelters to manage all information about individuals and families who are experiencing homelessness in Peterborough. It is administered by staff at Social Services and is the database used for the By-Name Priority List.

**Homelessness** – A condition where someone is unsheltered, emergency sheltered or provisionally accommodated.

**Homelessness Coordinated Response Team (HCRT)** – HCRT is a collaborative, case conferencing model of service with the homeless population in Peterborough. Community partners work together to provide wraparound support to individuals and families dealing with addictions, mental health, brain injury, trauma and homelessness.

**Housing and Homelessness Plan** – The Housing Services Act, 2011 is the provincial legislation that covers community housing. It requires all Service Managers to develop and approve 10-Year Housing and Homelessness Plans for their communities. The Plans came into effect on January 1, 2014.

**Housing and Homelessness Plan Steering Committee (“Steering Committee”)**

– A Committee created in 2018 that consolidated two existing housing committees and that is closely tied to the goals and actions of the Housing and Homelessness Plan. Membership consists of diverse stakeholders that have a variety of experiences in the housing and homelessness sectors including people with lived experience, front line expertise and/or high level to decision-making or planning ability. There are two Working Groups associated with the Steering Committee: Ending Homelessness & Staying Housed and Building Housing.



**Housing First** – A recovery-oriented approach to ending homelessness that centers on quickly moving people experiencing homelessness into independent and permanent housing and then providing additional supports and services according to individual needs.

**iCount Peterborough** – From March 20 to 23, 2018, Peterborough hosted iCount Ptbo, its first joint Point-In-Time (PiT) Count and Registry Week. A PiT Count is a 3-day snapshot of homelessness in the community. A Registry Week is a coordinated outreach and triage assessment process to develop actionable data on every person experiencing homelessness. Registry Weeks are a great kick off to a By-Name List.

**Indigenous Homelessness** – Indigenous homelessness is a human condition that describes First Nations, Métis and Inuit individuals, families or communities lacking stable, permanent, appropriate housing, or the immediate prospect, means or ability to acquire such housing. Unlike the common colonialist definition of homelessness, Indigenous homelessness is not defined as lacking a structure of habitation; rather, it is more fully described and understood through a composite lens of Indigenous world views. These include: individuals, families and communities isolated from their relationships to land, water, place, family, kin, each other, animals, cultures, languages and identities. Importantly, Indigenous people experiencing these kinds of homelessness cannot culturally, spiritually, emotionally or physically reconnect with their Indigeneity or lost relationships (Aboriginal Standing Committee on Housing and Homelessness, 2012).

**LGBTQ2S+** – An acronym that stands for Lesbian, Gay, Bisexual, Transgender, Queer or Questioning and Two-Spirit.

**Registry Week** – Registry week is a three-day long effort to learn every person experiencing homelessness by name. It includes a mechanism to collect actionable data on people currently experiencing homelessness and plan to connect them with appropriate housing and supports.

**Rent Supplements** – Rent supplements are government-funded payments that bridge the gap between what an individual or family can afford to pay and what the actual cost of housing is. Rent supplements can be used in private and non-profit/government housing. Rent supplements can be portable – tied to the tenant and move with the tenant from unit to unit – or fixed – attached to a specific housing unit or program.

**RGI** – Rent-Geared-to-Income. A housing unit where the amount of rent is calculated based on household income and is affordable to the household. Rules governing the calculation of RGI are detailed in the Housing Services Act.



**Social Housing** – A term referring to government subsidized and/or RGI Housing Providers that are listed in the HSA. In 2001, the Province transferred responsibility for the oversight and funding of social housing to the municipal level, setting up municipal “Service Manager” organizations. Social housing units are operated by Housing Providers, which are not-for-profit organizations, co-ops, private landlords, or municipal corporations.

**Supportive Housing** – Supportive housing generally refers to a combination of housing assistance and supports that enable people to live as independently as possible in their community. Supports take a variety of forms and vary in intensity based on people’s unique needs.

**Vacancy Rate** – An annual statistic that is collected each October by the Canada Mortgage and Housing Corporation in all urban areas with populations of 10,000 or more. It is the percentage of primary rental market units of apartments and row housing vacant in a community. The primary rental market consists of units in privately initiated, purpose-built rental structures of three units or more. There is much discussion about healthy vacancy rates for communities, but 3-5% is generally considered within a positive range.

## 2A. 2014-2018 ACHIEVEMENTS TO DATE

### Providing People-Centred Service

| Commitment  | Outcome   | Where we are at: 2014-2018  |
|---|---|---|
| 1. Engage members of the community, including people who use housing and homelessness services. | More people will engage and provide feedback on housing and homelessness related programs and services. | <p><b>2,156* people gave feedback on housing and homelessness in various surveys, consultations and meetings. Changes as a result of the feedback included:</b></p> <ul style="list-style-type: none"> <li>• (2014) Feedback from guests and volunteers of the Warming Room. Feedback was used to improve service the following year.</li> <li>• (2014) A social housing survey was conducted with residents. Results were shared with Social Housing Providers to impact service improvements.</li> <li>• (2015) One to one surveys were completed with shelter residents. Results were used to learn more about their experience with homelessness programs and services.</li> <li>• (2015) The City partnered with Trent Centre for Community Research to conduct a survey on the Home Ownership and Peterborough Renovates programs. Results were used to improve both programs.</li> <li>• (2016) A Point in Time count of homelessness was conducted. Results were used to improve the local understanding of how many residents are struggling with homelessness.</li> <li>• (2017) Throughout the summer and fall City staff actively held community events and meetings to promote awareness of the Community Wellbeing Plan. 106 responses were gathered highlighting Housing as a key issue and will be used to better inform the Housing and Homelessness Plan review in 2018/19.</li> <li>• (2016-2017) The City partnered with the Trent Community Research Centre to evaluate 2 rent supplement programs for effectiveness. Results will be used for future program improvements and decision making.</li> <li>• (2018) 576 people were consulted for the 5 year review of the 10-Year Housing and Homelessness Plan. This work was done using the following methods: surveys, one to one interviews and group consultations. Results will be used to inform the amended Plan.</li> <li>• (2018) We heard from 259 people through the Point in Time Count that identified as experiencing homelessness in Peterborough City and County.</li> <li>• (2018) 311 people gave feedback through surveys to tell Social Services how programs and service delivery can be improved.</li> </ul> |





| Commitment  | Outcome   | Where we are at: 2014-2018   |
|---|---|--|
| 1. Engage members of the community, including people who use housing and homelessness services.   | More people will engage and provide feedback on housing and homelessness related programs and services.   | <ul style="list-style-type: none"> <li>• (2018) As a part of the Homelessness System Review we heard from: <ul style="list-style-type: none"> <li>• 63 people with lived experience during shelter, housing program and drop in visits</li> <li>• 17 people during independent street level engagement</li> <li>• 113 service partner representatives</li> </ul> </li> <li>• This input will be used to inform the recommendations from the system review.</li> </ul>  |
| 2. Facilitate alignment of policy and strategic plans, among City partners and within municipal departments, using a service system approach. | Families and individuals get assistance through a system of coordinated housing and homelessness services that provides appropriate supports and promotes self-sufficiency. | <ul style="list-style-type: none"> <li>• (2014) The City facilitated a Housing First working group that coordinated the efforts of 9 agencies and service providers.</li> <li>• (2015) 14 community partners participated in a planning session to close gaps in homelessness services. The group developed a Client Services Pathway and a process to help resolve complex situations.</li> <li>• (2016) 13 agencies signed the Housing First Framework.</li> <li>• (2017) A Coordinated Entry System working group was established.</li> <li>• (2014-2018) The Homelessness Coordinated Response Team (HCRT) is comprised of multiple community partners. They supported 206 people in 2018, 238 people in 2017, 155 people in 2016, 50 people in 2015, and 17 people in 2014.</li> <li>• (2018) The 20,000 Homes Leadership Table, now called Built for Zero Peterborough, includes 5 partner agencies. The group is implementing the coordinated access system, by-name priority list, and developing outreach and communication strategies for the City and County of Peterborough.</li> <li>• (2018) The Planning Division and Housing and Homelessness Services began communication about aligning updates to the Official Plan and the Housing and Homelessness Plan.</li> <li>• (2018) The Housing Division moved from the Planning Division into Social Services to build a seamless system of housing and homelessness services.</li> </ul> |

| Commitment   | Outcome   | Where we are at: 2014-2018  |
|--|---|---|
| 3. Examine local committees and service provider partnerships to ensure best use of resources. | The collective impact of local committees and service provider partnerships will be strengthened and their work will be closely aligned with the commitments and time-frame of this Plan. | <ul style="list-style-type: none"> <li>• (2014, 2016) Joint meetings held with 3 local housing committees to consult on budget, new program and funding announcements.</li> <li>• (2017-2018) 2 housing and homelessness committees were realigned to support the implementation of the Housing and Homelessness Plan.</li> <li>• (2018) Housing and Homelessness Steering Committee established to support the 5-year review and the implementation of the Housing and Homelessness Plan for Peterborough City and County.</li> <li>• (2018) City staff initiated a housing and homelessness system review to examine the local service system that focuses on preventing and ending homelessness.</li> </ul>  |
| 4. Pursue ways to share service data for effective service planning.                           | People will benefit from evidence-based services that use a common data system that includes appropriate safe guards with respect to personal privacy and confidentiality.                | <ul style="list-style-type: none"> <li>• (2017) A shared database called Homeless Individuals and Families Information System (HIFIS) was implemented and is now being used by all of the local shelters.</li> <li>• (2018) The City created the new role of Homelessness System Data Administrator. This role supports the bi-annual homelessness count and coordinated access.</li> <li>• (2018) Increased sharing of service-level data among partners. For example, the Point in Time Count data is being used by A Way Home Peterborough to help with youth-specific data regarding local trends and needs.</li> <li>• (2018) Homelessness Coordinated Response Team (HCRT) clients can now consent to share information with Peterborough Regional Health Centre (PRHC) staff.</li> </ul> |

| Commitment   | Outcome   | Where we are at: 2014-2018   |
|--|---|--|
| 5. Review the process of applying for rent geared-to-income (RGI) housing. | People who apply for rent geared-to-income housing can use a simple application process, in person, by mail or using modern technology, and have enough information to make informed choices about their social and market housing options. | <ul style="list-style-type: none"> <li>• (2015) Housing Access Peterborough made improvements to their website including information for each Social Housing Provider on amenities, local schools and community features.</li> <li>• (2015) Housing Access Peterborough made it easier to access and submit applications for Rent Geared-to- Income assistance Online.</li> <li>• Measurement of commitment will be re-evaluated during the 10-Year Housing and Homelessness Plan review.</li> </ul> |





# Creating Housing Affordability

| Commitment                  | Outcome   | Where We Are At: 2014-2018  |
|-----------------------------|---|---|
| 6. Expand rent supplements. | Low-income households are more stable and secure in their rental housing (i.e. an addition of about 100 households in any given year, receiving rent supplement support). | <ul style="list-style-type: none"> <li>• (2017) A federal-provincial funded rent supplement program was due to expire March 31, 2018, which would result in a loss of rent subsidy for about 115 people. City and County Councils approved a budget increase of \$213,000 to help keep renters housed.</li> <li>• (2017) There was the announcement that Peterborough City and County was successful in securing almost \$1M in Home for Good funding that included 31 rent supplements and supports for youth and people experiencing chronic homelessness.</li> <li>• (2017) City Council approved an extra \$75,000 toward Municipal rent supplements for the homelessness program.</li> <li>• (2018) Rent supplement capacity increased by approximately 42 households (using various sources of funding).</li> <li>• (2018) The new provincially funded Portable Housing Benefit for survivors of domestic violence and human trafficking helped 2 local households secure safe, affordable housing.</li> <li>• Measurement of commitment will be re-evaluated during the 10-year Housing and Homelessness Plan review.</li> </ul> |



| Commitment  | Outcome   | Where We Are At: 2014-2018  |
|---|---|---|
| 7. Maximize use of government and private sector resources for new affordable rental housing. | 500 new affordable rental homes created using new and existing resources including senior government funding, municipal incentives, non-profit and private sector equity and publicly-owned land. | <ul style="list-style-type: none"> <li>• (2014) The Affordable Housing Community Improvement Plan program offers incentives to housing developers that can include exemptions and/or refunds of municipal fees as well as grants and property tax incentives. This is in exchange for creating rental units with rents of Average Market Rent (AMR) or lower.</li> <li>• (2014) The Roadmap for Housing Developers was developed by the Affordable Housing Action Committee in partnership with the City's Housing Division.</li> <li>• (2014) The City added a new affordable housing development charge. Funds paid under this charge go towards incentives for building new affordable housing.</li> <li>• (2014-2018) 264 new below market rental units have been created in the City and County of Peterborough. This total represents 53% of the 500 units targeted in the Plan.</li> <li>• An overall total of 751 new below-market rental units have been created in Peterborough City and County since new affordable housing programs began in 2003.</li> <li>• (2018) The 5 units in the Shared Dreams project at The Mount Community Centre will be purpose-built for adults with physical and intellectual disabilities. These semi-independent units will also have a shared living area and dining space. This project helps the renters to have stable and secure housing, and maximizes their independence while helping to maintain and build connections in the community.</li> <li>• (2018) The 2 units in the DeafBlind Ontario project will be purpose-built for adults who are both deaf and blind. These very accessible units includes features that ensure renters can safely navigate their homes and meet their individual needs.</li> <li>• (2018) City staff presented and attended at the Peterborough MP's Housing Summit. This Summit provided information on Federal funding options and encouraged local partnerships and innovative ways of creating new housing in our community.</li> </ul> |



| Commitment   | Outcome  | Where We Are At: 2014-2018   |
|--|--|--|
| 8. Support affordable housing in municipal planning documents.   | New residential development applications received by the City and Townships propose a higher portion of affordable housing than in previous years and more property owners develop second units/garden suites. | <ul style="list-style-type: none"> <li>• (2017) The City's Planning Division consulted with the community about changes to the Zoning By-law that will make it easier for Peterborough residents to create rental apartments in their home and on their property. If approved, this will have the potential to add much-needed rental stock to the community.</li> <li>• (2018) City Council approved amendments to the City's Official Plan and Zoning By-law to facilitate a process to legalize and/or introduce secondary suites into dwelling units.</li> <li>• (2018) City's Building Services approved 16 building permit applications for secondary suites projects. Work continues on developing a registration process and database to formally track secondary suites.</li> </ul> |
| 9. Provide loans and grants to low and moderate-income homeowners for necessary repairs, accessibility and energy upgrades to their homes. | 200 low and moderate-income homeowners have access to grants and loans to complete necessary repairs, energy efficiency and accessibility upgrades.  | <ul style="list-style-type: none"> <li>• (2014-2018) 157 households received Peterborough Renovates assistance.</li> <li>• 5 years into the Plan, the goal is 79% complete.</li> </ul>   |



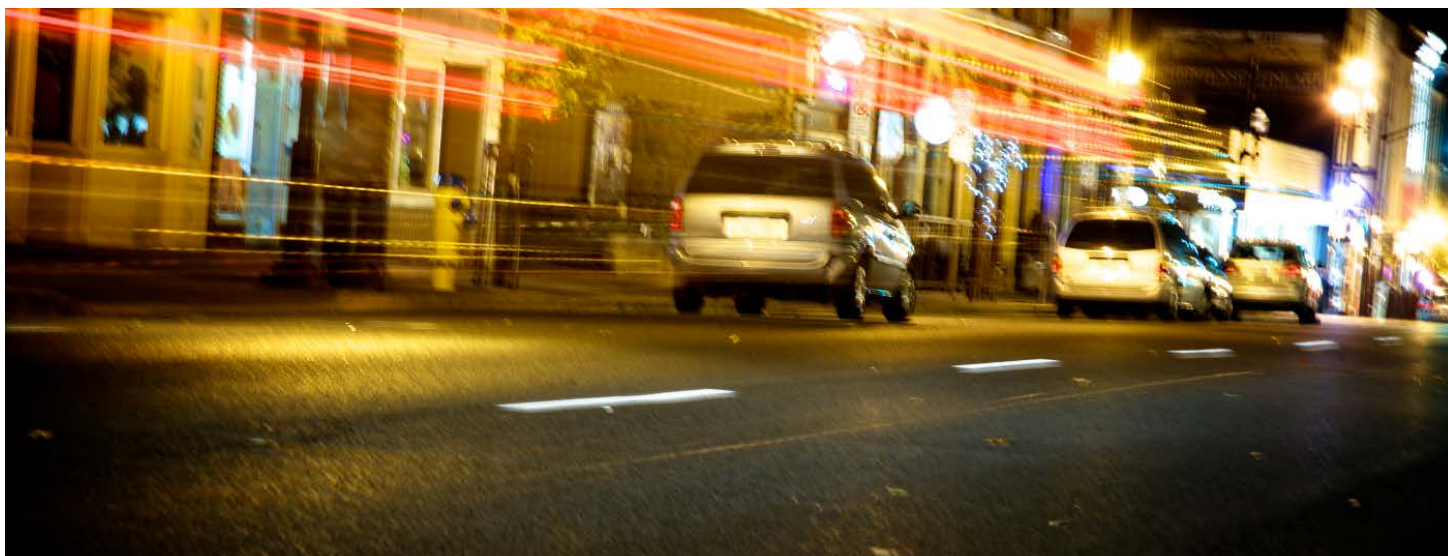
| Commitment  | Outcome   | Where We Are At: 2014-2018   |
|---|---|--|
| 10. Develop a long-term strategy for existing social and rent geared-to-income (RGI) housing. | A Strategic Plan for Social Housing that guides decisions about the future of existing social housing and is supported by the City, County, non-profit, co-operative and aboriginal housing stakeholders. | <ul style="list-style-type: none"> <li>• (2014) The City-County Joint Services Steering Committee received information on End of Operating Agreements, including strategic planning issues and recommendations.</li> <li>• (2015) Completion of a Social Housing Provider stakeholder session about strategic planning.</li> <li>• (2016) Development of Peterborough Housing Corporation's Draft Capital Financing and Community Revitalization Plan.</li> <li>• (2016) Strategic Planning Guide developed.</li> <li>• (2016) Framework for a renewed agreement established with Kinsmen Garden Court.</li> <li>• (2016) Provided a Strategic Planning Information Session to Social Housing Providers with a presentation by Housing Services Corporation.</li> <li>• (2017-2018) Housing Services continues to facilitate ongoing strategic planning meetings with Social Housing Providers.</li> <li>• (2018) Staff received training and took part in consultations about Social Housing Modernization (SHM) with the Ministry of Housing.</li> </ul> |
| 11. Ensure necessary repairs to rental properties.  | 200 households (including those from a Single Room Occupancy Pilot Project) living in rental units in older housing stock, will have improved living conditions.  | <ul style="list-style-type: none"> <li>• Commitment will be re-evaluated during the Housing and Homelessness Plan review.</li> </ul>   |
| 12. Provide resources for affordable home ownership assistance.                               | 100 renter households become homeowners with the help of a homeownership assistance loan program.   | <ul style="list-style-type: none"> <li>• (2014-2018) 66 people received down payment assistance through the Homeownership Assistance Loan Program. Affordable homes were purchased in both the City and County of Peterborough.</li> <li>• 5 years into the Plan, the goal is 66% complete.</li> </ul>   |

# Preventing Homelessness and Promoting Housing Stability

| Commitment                                  | Outcome   | Where We Are At: 2014-2018   |
|---|---|--|
| 13. Maintain and enhance housing stability. | Low-income tenants have access to financial and other supports when their housing stability is at risk, to prevent eviction and homelessness. | <ul style="list-style-type: none"> <li>• (2013-2018) 20,723 issuances through Social Services and the Housing Resource Centre that included payment of rent arrears, utility arrears, last month's rent and other housing costs.</li> <li>• (2014) In response to local advocacy, \$1.5 million one year funding was allocated through the provincial Community Homelessness Prevention Initiative (CHPI) to help people in the Peterborough region. CHPI funds help people at-risk of homelessness and those experiencing homelessness to find and keep appropriate housing.</li> <li>• (2015) Through a pilot project, Peterborough Housing Corporation, the John Howard Society and Peterborough Police came together to create an independent community mediation program.</li> <li>• The Housing First approach uses wrap-around supports that include Intensive Case Managers, Housing Support Workers and Trustee Services. The Home for Good funding approval (2017) also includes an outreach Registered Nurse.</li> <li>• The Housing Resource Centre continues to help people find and keep housing and prevent homelessness.</li> <li>• (2018) Housing Services and PHC staff worked with Trent University students to develop an updated draft eviction prevention plan.</li> <li>• (2018) City staff explored RentSmart as an eviction prevention program. RentSmart is a proven education and support model that assists people to find and/or maintain good housing, reduce evictions and increase housing stability.</li> <li>• (2018) Training was provided for front line staff from many local partner agencies in the following areas:               <ul style="list-style-type: none"> <li>• Housing-Based Case Management</li> <li>• How To Be An Awesome Housing-Focused Shelter</li> <li>• SPDAT Train the Trainer</li> <li>• Blanket Exercise (interactive educational program about the history of Indigenous peoples in Canada)</li> <li>• Indigenous Cultural Competency</li> </ul> </li> </ul> |



| Commitment  | Outcome   | Where We Are At: 2014-2018  |
|---|---|---|
| 14. Improve discharge planning from institutions, hospital and correctional facilities. | People who are moving from institutions into the community will receive necessary services and supports to stabilize their housing and prevent re-admissions to institutions. | <ul style="list-style-type: none"> <li>• (2014) City staff worked on the Health Links initiative with community partners and the Central East Local Health Integrated Network (CE-LHIN). This initiative coordinated supports for people whose mental health, addictions or behaviour compromised their housing. The goal was to put the right supports in place in the community upon discharge from hospital.</li> <li>• (2014) City staff met with correctional facility staff to improve discharge planning processes from the Central East Correctional Centre (CECC). This included the development of a screening tool and guidelines for coordinating supports between CECC and Homelessness Coordinated Response Team (HCRT) before an individual was discharged.</li> <li>• (2017) CECC and Peterborough Regional Health Centre (PRHC) joined the HCRT; CECC attends meetings on case-by-case basis and PRHC has become a more regular member.</li> <li>• (2018) Peterborough Regional Health Centre (PRHC) hosts a “Familiar Faces Case Conference” every two weeks to bring together care providers who share common complex clients.</li> <li>• (2018) PRHC staff participated in Service Prioritization Decision Assistance Tool (SPDAT) and Housing-based Case Management training.</li> </ul> |



| Commitment  | Outcome  | Where We Are At: 2014-2018  |
|---|--|---|
| 15. Expand mental health and addictions case planning and outreach. | People, whose mental health, addiction or behaviour compromises their housing, receive services that are coordinated through individualized, multi-agency case planning. | <ul style="list-style-type: none"> <li>• (2015) 14 community partners participated in a planning session to close gaps in homelessness services. They also developed a Client Services Pathway and a process to help resolve complex situations.</li> <li>• (2016) 13 agencies signed onto the Housing First Framework.</li> <li>• (2016) The Homelessness Coordinated Response Team (HCRT) won the Ontario Municipal Social Services Association (OMSSA) Local Municipal Champion Award. The HCRT is a collaborative, case conferencing model of service with the homeless population in Peterborough. Community partners work together to provide wrap-around support to individuals and families dealing with addictions, mental health, brain injury, trauma and homelessness.</li> <li>• (2017) A Coordinated Entry System working group was established.</li> <li>• (2018) The City and community partners developed a Coordinated Access System and a draft process guide and criteria for the by-name priority list.</li> <li>• (2014-2018) The Homelessness Coordinated Response Team (HCRT) is comprised of multiple community partners. They supported 206 people in 2018, 238 people in 2017, 155 people in 2016, 50 people in 2015, and 17 people in 2014.</li> <li>• (2018) Social Services provided intensive case management temporarily at a warming room program.</li> <li>• (2018) CMHA-HKPR Outreach Worker located at the Social Services office to work more closely with Social Services staff. This improves clients' connection to local mental health resources.</li> </ul> |



| Commitment  | Outcome  | Where We Are At: 2014-2018   |
|---|--|--|
| 16. Pursue collaborative priority-setting among funders in homelessness services. | Priorities among funders of homelessness services are aligned and duplication of services is eliminated. | <ul style="list-style-type: none"> <li>• (2014) The CE-LHIN announced dedicated services and rent supplements for 8 people who are experiencing mental health and addictions challenges. City staff and community agencies collaborated to coordinate use of the funding.</li> <li>• (2015) The City and community partners developed a Housing First funding application that was approved. It included 8 rent supplement units, 1 Intensive Case Manager, 2 Housing Support Workers and the availability of Trustee Services.</li> <li>• (2016) The City attends regular meetings with the CE-LHIN to discuss programs, services and potential funding opportunities.</li> <li>• (2016) The City consulted with community partners to determine the best use of new Federal and Provincial funding. Priorities were established using evidence gathered through the Homelessness Point in Time Count and the Service Prioritization Decision Assistance Tool (SPDAT).</li> <li>• (2017) The City took part in the Federally funded Homelessness Partnering Strategy (HPS) review engagement session with the United Way of Peterborough and District.</li> <li>• (2017) City Council approved an extra \$75,000 for municipal rent supplements in the homelessness program.</li> </ul> |



## Transitioning Out of Homelessness

| Commitment   | Outcome   | Where We Are At: 2014-2018  |
|--|---|---|
| 17. Develop and implement a 'Housing First' program model. | People who have experienced long-term homelessness are appropriately housed and supported using a "Housing First" model that is locally relevant. | <ul style="list-style-type: none"> <li>• (2014) City staff led a working group with 9 service providers to develop a local Housing First model.</li> <li>• (2015) 8 people who were chronically homeless moved to permanent homes with supports using a Housing First model.</li> <li>• (2015) 28 agencies came together to learn about the SPDAT- a tool to help staff prioritize help for people who are homeless or at risk of homelessness</li> <li>• (2016) 13 agencies signed on to Housing First framework.</li> <li>• (2016) The City partnered with the United Way to undertake a Point in Time Count to provide a snapshot of homelessness in the community in order to take an important step to ending chronic homelessness.</li> <li>• (2017) Peterborough City and County successful securing Home for Good funding for 31 Housing First units for youth and people experiencing chronic homelessness. All units include rent supplements and wrap-around supports such as: intensive case management, trustee services, housing supports and outreach by a registered nurse.</li> <li>• (2014-2017) The Warming Room had 743 overnight guests. Due to demand it was extended for 2 months in 2017. The Warming Room is a minimal-barrier, seasonal program that serves many people who can not or will not stay at emergency shelters.</li> <li>• (2018) From March 20-23, 2018, 80 volunteers conducted a homelessness count in the City and County of Peterborough. The surveys were done at 17 City locations, 11 County locations and 9 street (walking) routes.</li> <li>• (2018) Intensive Case Manager at the Warming Room helped 15 people secure housing.</li> <li>• (2018) 37 people experiencing homelessness were supported by the Home for Good supportive housing program.</li> <li>• This Commitment will be re-evaluated during the 10-Year Housing and Homelessness Plan review.</li> </ul> |

| Commitment   | Outcome  | Where We Are At: 2014-2018   |
|--|--|--|
| 18. Enhance Brock Mission facility and services.         | Men experiencing homelessness will have improved physical space, enhanced services, with the potential for semi-independent living in a safe and supportive environment. | <ul style="list-style-type: none"> <li>• (2016-2018) The redevelopment of the Brock Mission men's shelter is underway. The old building has been demolished and will be replaced by a purpose-built shelter. The new building will have an addition of 15 single room occupancy units.</li> <li>• (2018) City, Brock Mission and Peterborough Housing Corporation staff collaborated on a Co-investment Fund application to the Federal government for capital funding and financing opportunities for the new Brock Mission Men's Shelter and housing project.</li> </ul> |
| 19. Improve collaboration with private sector landlords. | Private sector landlords with lower-cost rental housing have the support and information they require to improve outcomes for tenants.                                   | <ul style="list-style-type: none"> <li>• (2017) City staff held an information session for Landlords about various housing and homelessness related topics.</li> <li>• Ongoing collaboration between agencies and landlords to find housing options for people needing a place to live.</li> <li>• An identified gap in service with ongoing problem-solving.</li> <li>• (2018) An Industry Roundtable event was held looking at best practices for community development of more affordable rental housing.</li> </ul>  |



| Commitment   | Outcome   | Where We Are At: 2014-2018  |
|--|---|---|
| 20. Enhance supports that prepare people to move out of emergency shelters and to secure and maintain their housing. | People leaving emergency shelters receive the support they need to find and maintain housing, reducing repeat shelter visits. | <ul style="list-style-type: none"> <li>• (2014) City staff collaborated with shelter and community agency staff to make sure people were connected with supports before they left the shelter.</li> <li>• (2014) The City partnered with the Canadian Mental Health Association (CMHA) to offer 23 people a Life Skills program that was aimed at improving housing outcomes for people who are homeless.</li> <li>• (2014-2018) 6 to 7 Municipally funded rent supplements help support the Abbott House transitional housing program through the YES Shelter for Youth and Families. Youth who complete the program who have stayed the entire year will have developed life skills, gained a landlord reference and learned budgeting skills to save money towards their next steps.</li> <li>• (2016) When the Warming Room closed for the season, the City helped support outreach workers to stay connected with 54 guests in their homes on the streets or at meal programs.</li> <li>• (2018) Social Services, City Public Works and Peterborough Police staff collaborated to help people who are “living rough”. The goal of the protocol is to connect people with resources to help them find and secure safe housing.</li> <li>• (2018) Home for Good funding provided trustee services for up to 51 people.</li> <li>• (2018) The 2018-2019 extension of the Warming Room to a 12 month/year program will be reviewed in 2019.</li> <li>• (2014-2018) Social Services has 6 case managers that provide outreach and help people at the emergency shelters and on the street.</li> </ul> |



## 2B. ADDITIONAL ACHIEVEMENTS TO DATE 2014-2018

- |   |   |
|---|---|
| 1. Ending Homelessness                        | <ul style="list-style-type: none"><li>• (2018) A Roof Over My Head, Peterborough Homelessness Enumeration Report.</li><li>• 91 people who identified as homeless now or in the past were consulted in the Housing and Homelessness Plan Review Consultations. 37 identified as currently homeless.</li><li>• 63 people with lived experience of homelessness were consulted in shelter, housing and drop-in centres during the Homelessness System review. 17 additional people were consulted during independent street level engagement.</li><li>• Representatives with experience in the homelessness system (including lived experience) are members of the Housing and Homelessness Plan Steering Committee and will be integral parts of working planning.</li></ul>  |
| <hr style="border-top: 1px dotted #ccc;"/>    |   |
| 2. Indigenous Peoples                         | <ul style="list-style-type: none"><li>• The City of Peterborough funds 132 units operated in partnership with Ontario Aboriginal Housing Services for Off-Reserve Indigenous Families.</li><li>• 11 new affordable housing units built since 2015 in partnerships between Federal, Provincial and Municipal levels of government.</li><li>• City of Peterborough funds five Rent-Geared-to-Income housing units for Indigenous families that are administered through Peterborough Housing Corporation.</li><li>• There is Indigenous representation on the Housing and Homelessness Plan Steering Committee.</li><li>• 42 people who identified as Indigenous, Metis or Inuit consulted in Housing and Homelessness Plan Review consultations.</li><li>• 53 people (27%) surveyed for the 2018 Homelessness Enumeration identified as Indigenous (as detailed in the Homelessness Enumeration Report).</li></ul> |
| <hr style="border-top: 1px dotted #ccc;"/>    |   |
| 3. Coordination with other community services | <ul style="list-style-type: none"><li>• The Housing and Homelessness Plan Steering Committee includes 16 key community partners.</li></ul>  |





4. A Broad range of community needs
    - Affordable units built in the City and County of Peterborough:
      - 145 units built solely dedicated to seniors
      - 8 units built since 2012 for people with intellectual disabilities
      - 20 units built since 2009 for survivors of domestic violence
      - 258 units built that have modifications for physical limitations (including fully accessible units)
      - 2 units built since 2018 for the deaf-blind community
    - Social Housing includes:
      - 925 units dedicated to seniors
      - 94 units that have modifications for physical limitations (including fully accessible units)
      - 52 units dedicated to survivors of domestic violence
    - The Housing and Homelessness Plan Steering Committee has members from the communities of accessibility, mental health, addictions, youth and child welfare.
    - 203 respondents to the Housing and Homelessness Plan consultations identified 1,010 occurrences of priority areas. See What We Heard for further detail.
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5. Non-profit housing corporations and non-profit cooperatives
    - (2012-2016) The City of Peterborough engaged 5 consultants to complete background work and training on Expiring Operating Agreements with Housing Providers and City staff.
    - 7 Community Housing Providers provided feedback during the Housing and Homelessness Plan Review consultation.
    - The City of Peterborough has contacted all and met with 7 Community Housing Providers regarding expiring Operating Agreements.
    - (2019) Negotiations are continuing with 3 Federal Housing Providers with expiring operating agreements.
    - Service Manager Advisory Resource Team (SMART) meets regularly (monthly to quarterly) where the Service Manager and all Community Housing Providers can collaborate on such projects as updating local rules and a Community Housing Guide.
    - (2019) A Community Housing Guide was created with input from SMART and posted on the City of Peterborough website along with updated Community Housing Directives.
    - The City of Peterborough conducts regular Community Housing Provider meetings for information sharing, education and feedback.

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6. The private market
- (2016 & 2018) The City of Peterborough hosted Industry Roundtables about how the private sector can be involved in affordable housing. Attended by CMHC and over 10 local developers and community members.
  - The City of Peterborough presented at the Housing Summit hosted by MP Monsef. Attended by CMHC reps., MP Vaughan, local developers and community members and agencies interested in partnering and applying for newly announced Federal funding.
  - A representative from the Peterborough & Kawartha Home Builder's Association is a member of the Housing and Homelessness Plan Steering Committee.
- 
7. Climate change and environmental sustainability
- A representative from Sustainable Peterborough is a member on the Housing and Homelessness Plan Steering Committee.
  - (2016-2017) 5 Community Housing Providers had high efficiency HVAC (heating, ventilation and air conditioning) systems installed reducing energy consumption.
  - (2017) Municipal dollars contributed to the installation of:
    - High efficiency boilers in an affordable housing property
    - 70 new windows and 34 patio doors at a Community Housing site.
    - New high efficiency furnaces in 70 townhouses and apartments at a Community Housing site.
  - (2017-2018) Three design charrettes completed with Enbridge and industry experts on three new builds- looking for energy efficiency in new designs. \$100,000 was awarded for each build to Peterborough Housing Corporation through Enbridge for achieving greater energy efficiency.
  - (2018) Design work completed for Community Housing site to replace the boiler system to a higher efficiency boiler and to replace baseboard heating system to a high efficiency boiler/ hydronic heating system.
  - (2018) Three business plans and applications submitted for carbon reduction initiatives under the Social Housing Apartment Improvement Program (SHAIP).
  - Under the Peterborough Renovates Program:
    - (2014-2018) 41 high efficiency heating replacements, 82 applications approved for windows & doors, 19 approved applicants for insulation.
  - Sustainable Peterborough 2012-2017 Progress Report. Includes achievements in climate change and sustainability initiatives in Peterborough.
  - Baseline climate data for the City of Peterborough- prepared August 2018.
  - Climate Change Action Plan- 2016 includes 7 goals related to reducing the environmental footprint in homes and buildings and measuring the impact of climate change on vulnerable populations.

## ENDNOTES

- 1 CMAs are Census Metropolitan Areas where one or more municipalities surround a central core. The total population must be at least 100,000, with the core having a population of at least 50,000. Peterborough CMA includes the City of Peterborough, as well as the townships of Cavan-Monaghan, Douro-Dummer, Otonabee-South Monaghan and Selwyn as well as the First Nations of Hiawatha and Curve Lake. It does not include the Townships of Asphodel-Norwood, Havelock-Belmont-Methuen, Trent Lakes or North Kawartha.
- 2 Statistics Canada, Released: 2019-03-28, Canada's population estimates: Subprovincial areas, July 1, 2018. <https://www150.statcan.gc.ca/n1/daily-quotidien/190328/dq190328b-eng.htm>
- 3 Canada Mortgage and Housing Corporation, 2018, Rental Market Report, Peterborough CMA [http://publications.gc.ca/collections/collection\\_2018/schl-cmhc/NH12-255-2018-eng.pdf](http://publications.gc.ca/collections/collection_2018/schl-cmhc/NH12-255-2018-eng.pdf)
- 4 Wellesley Institute, Summer, 2010, Precarious Housing in Canada. [http://www.wellesleyinstitute.com/wp-content/uploads/2010/08/Precarious\\_Housing\\_In\\_Canada.pdf](http://www.wellesleyinstitute.com/wp-content/uploads/2010/08/Precarious_Housing_In_Canada.pdf)
- 5 Canada Mortgage and Housing Corporation, 2018, Rental Market Report, Peterborough CMA. [http://publications.gc.ca/collections/collection\\_2018/schl-cmhc/NH12-255-2018-eng.pdf](http://publications.gc.ca/collections/collection_2018/schl-cmhc/NH12-255-2018-eng.pdf)
- 6 Canada Mortgage and Housing Corporation, 2018, Rental Market Report, Peterborough CMA. [http://publications.gc.ca/collections/collection\\_2018/schl-cmhc/NH12-255-2018-eng.pdf](http://publications.gc.ca/collections/collection_2018/schl-cmhc/NH12-255-2018-eng.pdf)
- 7 Canadian Rental Housing Index. [http://www.rentalhousingindex.ca/en/#comp\\_cd](http://www.rentalhousingindex.ca/en/#comp_cd)
- 8 Canadian Rental Housing Index [http://www.rentalhousingindex.ca/en/#affordability\\_csd](http://www.rentalhousingindex.ca/en/#affordability_csd)
- 9 Canada Mortgage and Housing Corporation, Fall, 2015, Housing Market Outlook, Peterborough CMA. [http://publications.gc.ca/collections/collection\\_2015/schl-cmhc/nh12-259/NH12-259-2015-2-eng.pdf](http://publications.gc.ca/collections/collection_2015/schl-cmhc/nh12-259/NH12-259-2015-2-eng.pdf)
- 10 Ministry of Municipal Affairs and Housing, 2018, Table 2: Average Resale House Price and 10% Below Average Resale Price, 2018.
- 11 Canada Mortgage and Housing Corporation, 2018, Rental Market Report, Peterborough CMA. [http://publications.gc.ca/collections/collection\\_2018/schl-cmhc/NH12-255-2018-eng.pdf](http://publications.gc.ca/collections/collection_2018/schl-cmhc/NH12-255-2018-eng.pdf)
- 12 Canada Mortgage and Housing Corporation, 2018, Rental Market Report, Canada Highlights <https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/cmhc/pubsandreports/rental-market-reports-canada-provincial-highlights/2018/rental-market-reports-canada-64667-2018-a01-en.pdf?sv=2018-03-28&ss=b&srt=sco&sp=r&se=2021-05-07T03:55:04Z&st=2019-05-06T19:55:04Z&spr=https,http&sig=bFocHM6noLjK8rlhy11dy%2BkQJUBX%2BCDKzkjLHfhUIU0%3D>





**CITY OF PETERBOROUGH**  
**178 CHARLOTTE STREET**  
**PETERBOROUGH, ON**  
**705-748-8830**

[www.peterborough.ca/socialservices](http://www.peterborough.ca/socialservices)

**DECEMBER 2019**