

City of Peterborough

Housing Needs Assessment City of Peterborough

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1. Introduction

The City of Peterborough is facing several challenges concerning the need for affordable housing. An aging population, increasing rental market prices, incomes moderately lower than the provincial average, and an older housing stock that doesn't meet the needs of shifting demographics, are all issues the City of Peterborough is facing right now. Peterborough needs to explore a variety of options to address the intersectional challenges it is currently faced with.

1.1 Defining Affordable Housing

Definitions of affordability generally fall into one of two categories: income-based or market-based.

- Income-based: defines affordability in relation to income; housing is considered affordable if it costs less than a certain percentage of annual household income, typically 30%.
- Market-based: defines affordability in relation to average or median rents and ownership prices in a market area; housing at or below average or median market rents/prices is considered affordable.

Not all affordable housing is social and/or subsidized. There is a need for housing that is affordable for persons working at modest wages, sometimes referred to as “workforce housing” or “attainable housing.”

The Housing Continuum (Figure 1) is both a model that describes the range of housing options based on income and the form of housing, from homelessness to market housing, as well as a tool to evaluate the state of housing in a community. Individuals may move along the continuum at different points in their lives based on life circumstances, this is not always a linear path. Ideally, a community will have housing options available at all points on the continuum to meet the varying needs of its current and future residents. In instances where existing housing supply does not provide appropriate housing options, the Housing Continuum can be used to identify these gaps.

Figure 1: The Housing Continuum



1.2 The Wheelhouse Model

Developed by the City of Kelowna, the Wheelhouse model (Figure 2) is an alternative way of looking at housing options where housing needs are organized circularly. While the Housing Continuum suggests a linear progression towards market homeownership, the Wheelhouse recognizes that housing needs can move in any direction depending on one's life circumstances. It also recognizes that ownership may not be an end goal nor achievable for certain individuals, and the importance of a variety of housing options for a diverse and inclusive housing system.

Figure 2: The Wheelhouse Model



Affordability of housing should not come as a sacrifice to two other important functions of housing: 1) Appropriateness and 2) Safety. Appropriateness of housing is determined by having enough bedrooms for each individual in a home per the National Occupancy Standard¹. Safe housing is housing that does not require major renovations or repairs and meets local/provincial and federal building and public health codes.

¹ The National Occupancy Standard was created in the mid-1980s by the federal, provincial, and territorial governments. It provides a common reference point for "suitable" housing, meaning how many people a given dwelling unit might accommodate given the number of bedrooms.

2. Demographic Analysis

2.1 Population

The City of Peterborough Service Manager area (County and City combined) has seen a 6.8% increase of population between the last two census periods, while the City alone has seen a 3.2% increase.

Table 1: Reported Census Population 2016 – 2021

Reporting Year	2016	2021
City of Peterborough Population	81,032	83,651
County of Peterborough Population	138,236	147,681

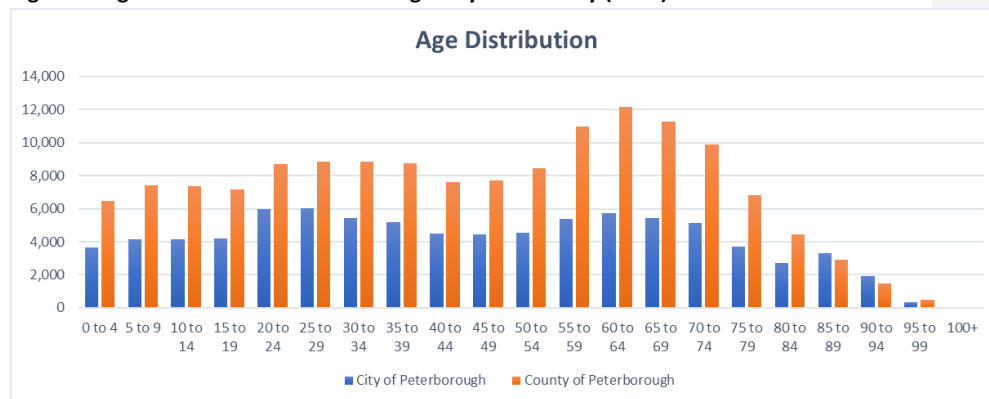
Source: Statistics Canada 2021 Census

Peterborough City and County has a moderately older age profile than the provincial average, with 41% of the County's and 38% of the City's population over the age of 55, compared to 33% for all of Ontario. Peterborough County's median age is 47 and City's is 43, which is also higher than the provincial median of 40.4 years of age.

This census data is pointing to a need for an increase in seniors housing, with accessibility considerations in design, as this population continues to age.

The National Occupancy Standard is **not** a rule, regulation, or guideline for determining if a given dwelling unit can be rented to or occupied by a given household but rather, is used to determine housing needs and conditions at the community, regional and national levels. CMHC, "National Occupancy Standard." *CMHC SCHL*, 19 July 2022.

Figure 3: Age Distribution in Peterborough City and County (2021)



Source: Statistics Canada 2021 Census

2.2 Indigenous Population

Peterborough County has a larger percentage of residents who identify as Indigenous (4.9%), than the percentage of the population that identify as Indigenous in Ontario as a whole (2.9%). Table 2 has a more detailed breakdown of the Indigenous population in the County. Peterborough's Indigenous population has been growing over the past five years, which means there will be a greater need for affordable Indigenous housing.

Table 2: Indigenous Population (2016-2021)

	Population with Indigenous Identity		Percentage of Total Population	
	2016	2021	2016	2021
Total	6,160	7,095	4.6%	4.9%
Male +	2,920	3,355	2.2%	2.3%
Female +	3,245	3,740	2.4%	2.6%

Source: Statistics Canada 2021 Census

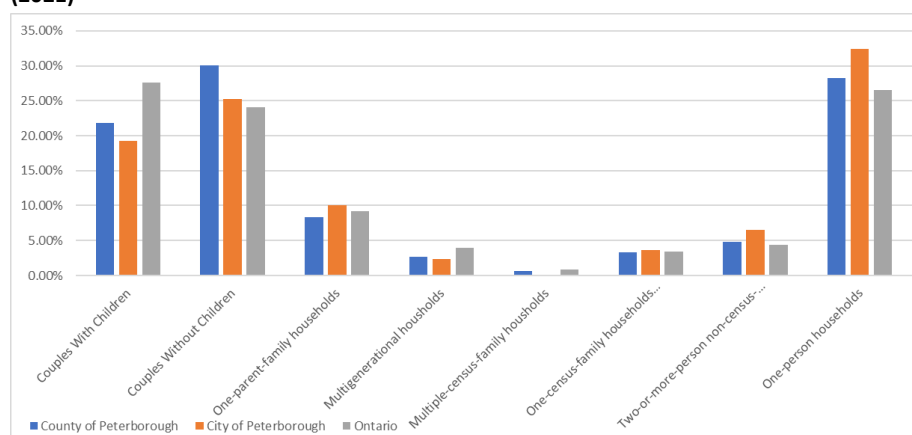
The City of Peterborough has a recorded 4,040 individuals identifying as Indigenous, according to the 2021 Census. This amounts to 5% of the total population in the City. City data offers similar findings to that of the County.

2.3 Households

Peterborough County was home to 61,740 households, and 35,975 in the City, as of the 2021 Census. Households in Peterborough are primarily made up of couples without children, one-person households, and couples with children, and single parents with

children. Other non-family households and multiple-family households make up the remaining. The current household mix suggests a demand for smaller ownership houses/condos and bachelor, one-bedroom, and two-bedroom apartments. Some key differences we can see between Peterborough and the rest of Ontario include, the large number of couples without children and the smaller percentage of couples with children.

Figure 4: Distribution of Household Types in Peterborough (City and County) and Ontario (2021)

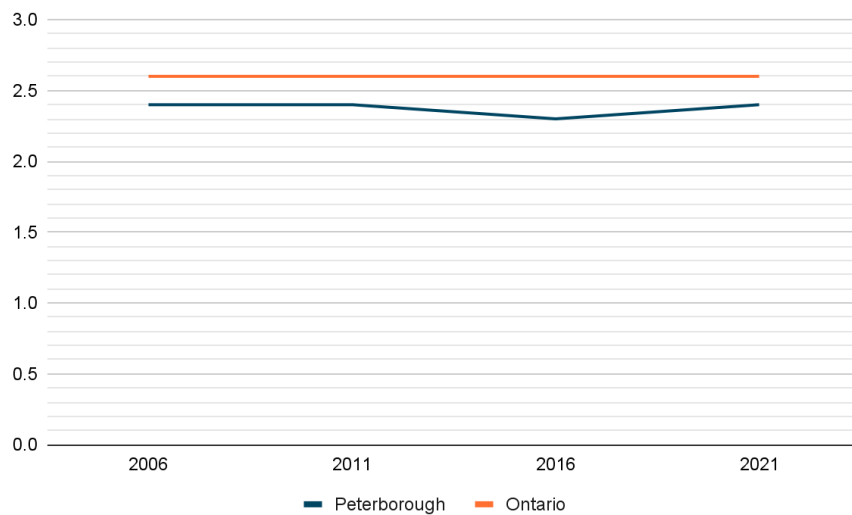


Source: Statistics Canada 2021 Census

Figure 5 summarizes the average housing occupancy in Peterborough County in comparison to the provincial average over the 2006 to 2021 period. This is expressed as the average number of persons per dwelling unit (P.P.U.).^[2] As shown, the P.P.U. in Peterborough has been consistently lower than that in the province. The current P.P.U. in 2021 is 2.4 in Peterborough, and 2.6 in Ontario.

²Average number of persons per unit (P.P.U.) defined as the total population divided by the number of occupied dwelling units.

Figure 5: County of Peterborough and Ontario – Average Household Occupancy (2006 to 2021)

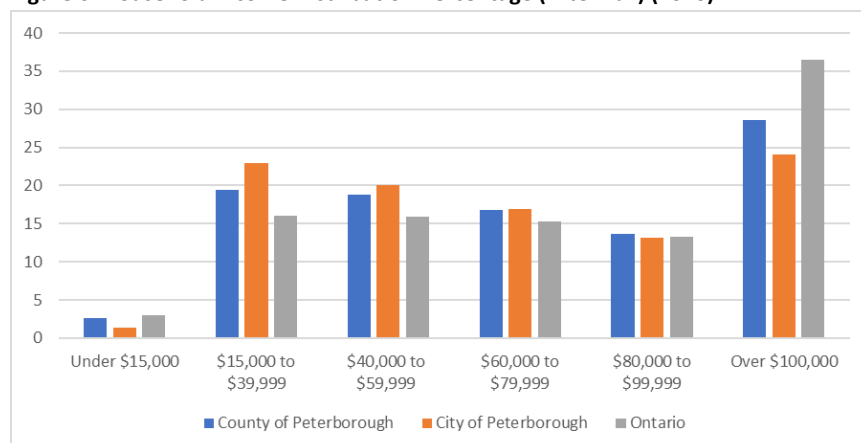


Source: Derived from 2006-2021 Statistics Canada Census data

2.4 Income

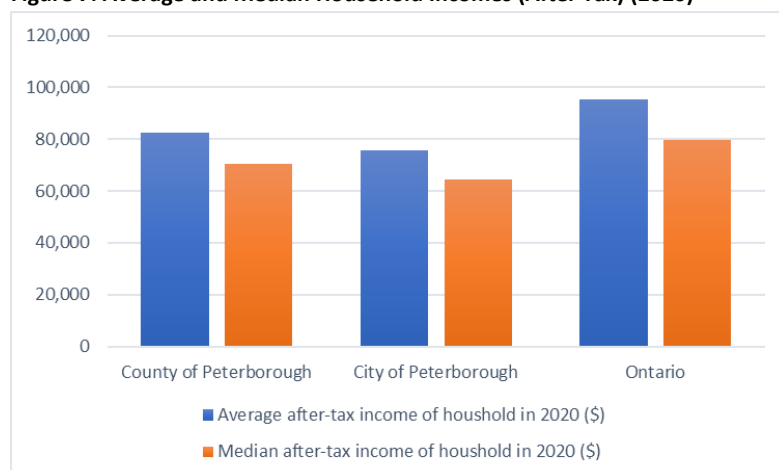
Peterborough County and City have a larger share of lower-income households compared to the province of Ontario with 41% of households in the County earning less than \$60,000 per year after tax (compared with 35% in Ontario as a whole). Average and median household incomes are also lower in Peterborough (median 2020 after-tax household income of \$70,500 in the County and \$64,500 in the City) compared to the province as a whole (median 2020 after-tax household income of \$79,500). Incomes have implications for the cost of housing that will be considered affordable.

Figure 6: Household Income Distribution Percentage (After Tax) (2020)



Source: Statistics Canada 2021 Census

Figure 7: Average and Median Household Incomes (After Tax) (2020)



Source: Statistics Canada 2021 Census

3. Housing Metrics

3.1 Current and projected housing stock

As of the 2021 Census, the Peterborough Service Manager area (County) had a total of 61,740 private dwellings. The majority of these (72.7%) are single-detached houses. This is similarly reflected with the majority of private dwellings in the City being single-detached houses as well (57.2%).

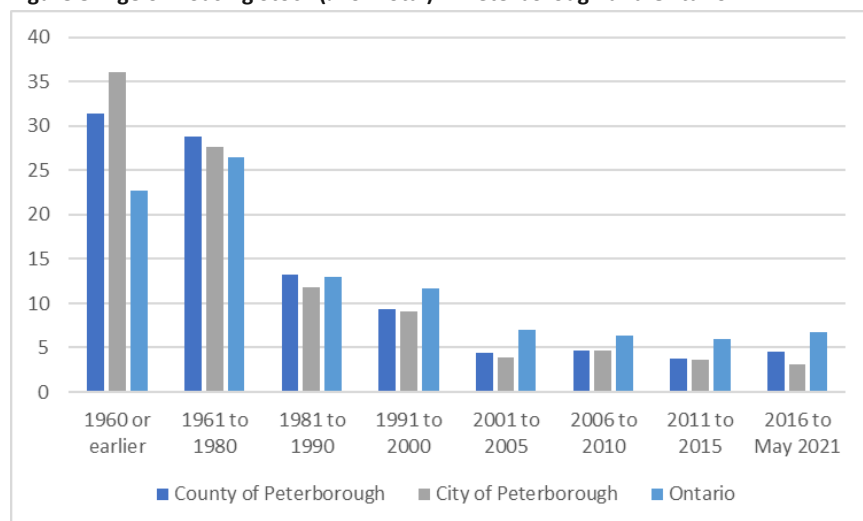
Table 3: Peterborough Private Dwellings

	County of Peterborough		City of Peterborough	
Dwelling Type	Number of Dwellings	Percentage of Total Dwellings	Number of Dwellings	Percentage of Total Dwellings
Single-detached house	44,870	72.7%	20,560	57.2%
Semi-detached house	945	1.5%	775	2.2%
Row house	3,220	5.2%	3,010	8.4%
Apartment or flat in a duplex	2,810	4.6%	2,605	7.2%
Apartment in a building <5 storeys	7,000	11.3%	6,400	17.8%
Apartment in a building with 5+ storeys	2,595	4.2%	2,585	7.2%
Other single-attached houses	115	0.2%	45	0.1%
Movable dwelling	190	0.3%	5	0.01%
Total	61,740	100%	35,975	100%

Source: Statistics Canada, 2021 Census of Population.

As of May 2021, 31% of Peterborough County and 36% of Peterborough City were estimated to be 60 years or older, with 60% (County) and 64% (City) estimated to be 40 years or older. Compared to the rest of Ontario, Peterborough County's housing stock is generally older with less than 9% of private dwellings constructed within the last 10 years (Over 12% in Ontario).

Figure 8: Age of Housing Stock (% of Total) in Peterborough and Ontario



Source: Statistics Canada, 2022

3.2 Housing Tenure

Housing tenure falls under two categories – owner-occupied and tenant occupied. Within the City and County of Peterborough in 2021, 72.5% of housing units are owner occupied and 27.5% are tenant occupied. This is a notably lower share of renter households than the provincial average of 31.6%.

However, it is important to note that within the Peterborough Service Manager area, the City of Peterborough has a much higher percentage of renter households than both the Service Manager area as a whole and the Province, with over 40% of households being renter occupied.

Table 4: Housing Tenure (2021)

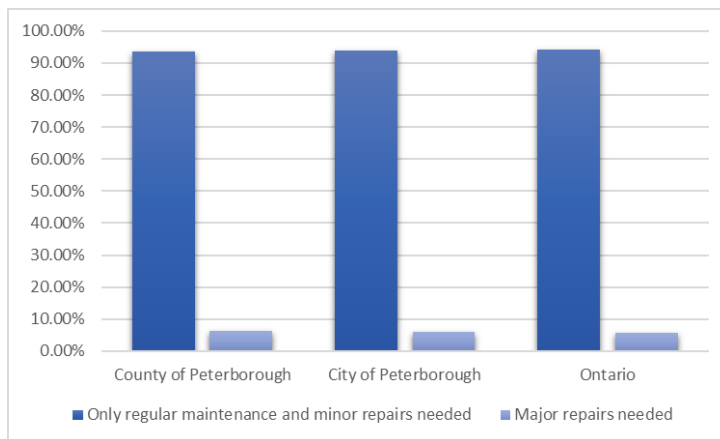
Peterborough (City and County)			Peterborough (City)		Ontario	
	Number of Households	Percentage of Total Households	Number of Households	Percentage of Total Households	Number of Households	Percentage of Total Households
Ownership	44,725	72.5%	21,375	59.4%	3,755,720	68.4%
Rental	16,955	27.5%	14,610	40.6%	1,724,970	31.6%

Total	61,740		35,980		5,491,200	
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Source: Statistics Canada 2021 Census

Figure 9 illustrates the condition of dwelling units in Peterborough County and City. The conditions of Peterborough County's housing are fairly similar to the provincial average with a slightly higher percentage of housing in need of major repairs, 6.4% compared to 5.7%, with the City falling in the middle.

Figure 9: Peterborough and Province of Ontario Percentage of Housing Requiring Major Repairs, 2021



Source: Statistics Canada 2021 Census

3.3 Housing Market Indicators

As of the 2021 Census, Peterborough County had a total of 61,740 private dwellings and the City a total of 35,980 total private dwellings. The Dwellings by Number of Bedrooms table below illustrates the most common types of dwelling based on bedroom count as of 2021.

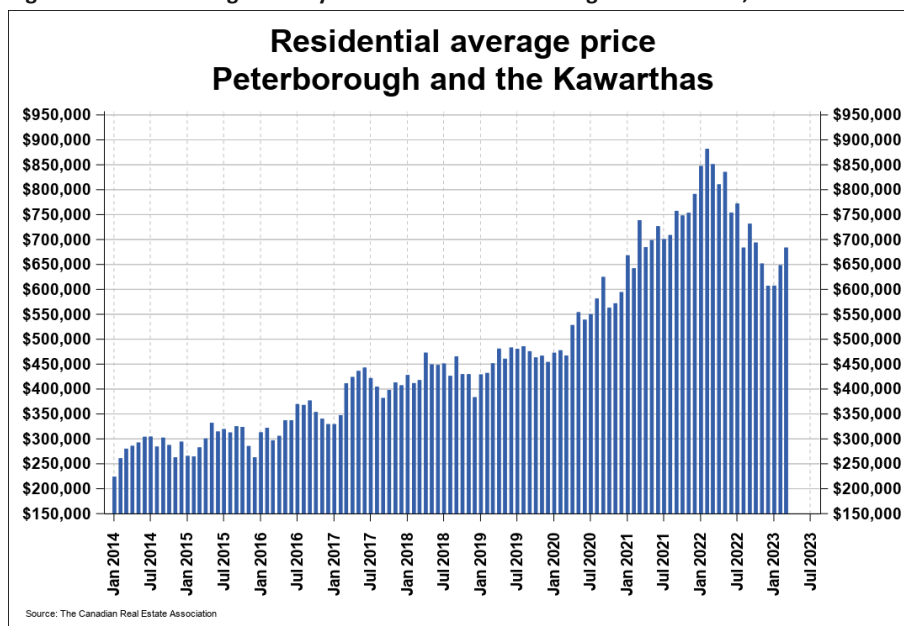
Table 5: Dwellings by Number of Bedrooms, 2021

	1-Bdrm. or less	2-Bdrm	3-Bdrm	4+-Bdrm	Total
County or Peterborough	6,255	13,730	23,700	18,065	61,740
City of Peterborough	5,210	9,290	12,195	9,275	35,980

Source: Statistics Canada 2021 Census

Despite one person households and couples without children making up almost 60% of all households in Peterborough County, only 10% of dwellings have one bedroom or less, and only 22% are 2-bedroom dwellings. This suggests that many one and two person households are living in larger/more expensive dwellings, some due to choice, but some due to a lack of availability.

Figure 10: Peterborough County and the Kawarthas Average House Prices, 2023



As seen in Figure 10, average house prices rose dramatically from January 2020 to Spring of 2022 throughout the County of Peterborough. Prices dropped during 2022 and have leveled off in 2023, but the averages still remain a lot higher than pre-covid rates. And with the significant increase in interest rates over the past 9 months, the cost of carrying a mortgage of the same amount has increased about 25%. With affordable ownership less attainable, there is an increased need for affordable rental options.

3.4 Housing Forecast

The housing forecasts are discussed in both the City of Peterborough's Official Plan (OP), as well as the County's separate OP.

Peterborough County seeks to provide a range of housing types and densities to respond to the varying needs of the growing population based on demographic, income, market, and special needs considerations. It is encouraging residential intensification development to fill the missing middle need in the region. However, their specific growth data is not updated, so a better more local source will be the City of Peterborough data.

The City of Peterborough is expected to continue to have significant population growth over the next 10 years.

To manage this growth, the City of Peterborough will continue to develop and optimize strategic growth areas and support the housing and population growth expected in the City. The City of Peterborough's OP prioritizes an appropriate and adequate mix of housing types to provide for both current residents and new growth. Some of the listed priority housing types are affordable, accessible and special needs housing, with an annual affordable housing target of 20% of the increase in housing stock across the City.

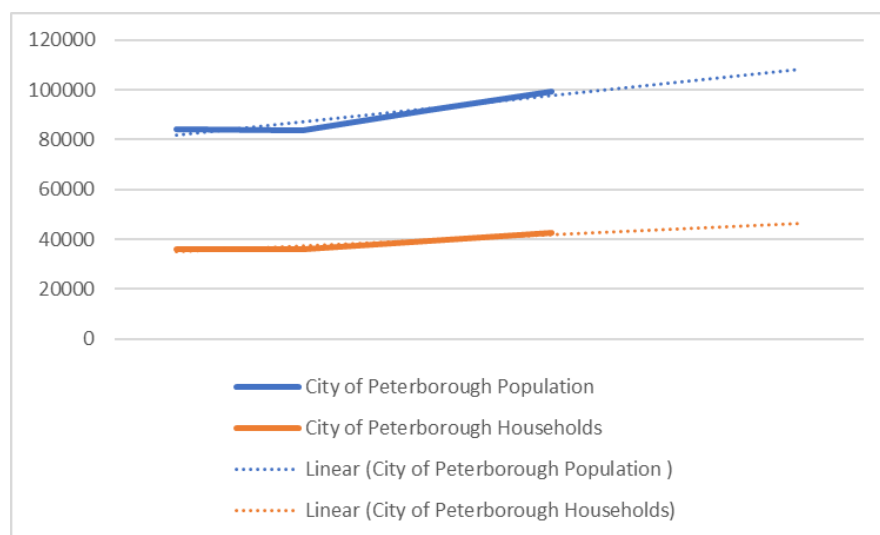
The City is committed to maintaining the ability to accommodate residential growth for a minimum of 15 years.

To achieve the affordability target set by the City, initiatives have been adopted which include promoting infill developments, more compact developments, and developing educational material to increase awareness on innovative/non-tradition housing models.

3.5 Population and Housing Growth Outlook, 2023-2031

The City of Peterborough is expecting continued growth over the next 10+ years. Figure 11 illustrates a forecasted population growth of over 10,000 individuals over the next 10 years and over 4,000 newly occupied households.

Figure 11: The City of Peterborough's Population and Occupied Household Forecast, 2019-2031



Source: Statistics Canada and Hemson Consulting Report, 2019

Commented [MN1]: More recent figures from Hemson are available in this 2020 technical report for the Growth Plan: <https://www.hemson.com/wp-content/uploads/2020/08/HEMSON-GGH-Growth-Outlook-Report-26Aug20.pdf>. This report, in part, informed the City's land needs assessment: <https://www.peterborough.ca/en/doing-business/resources/Documents/Official-Plan/Land-Needs-Assessment-Report-Final-Accessible.pdf>. It would be helpful if this report explored whether Hemson's forecasts are still appropriate and/or identify other factors impacting growth to inform the City's 2031 Municipal Housing Target and Pledge.

Forecast population and housing growth in the City of Peterborough are expected to be driven by few key growth drivers including:

- Residential intensification in the built-up area and development in the designated greenfield areas, in specific, Chemong West and Coldsprings. Services in both are intended to accommodate both the residential and non-residential uses.
- Intra-provincial migration, where residents are moving to the City of Peterborough from across the province.

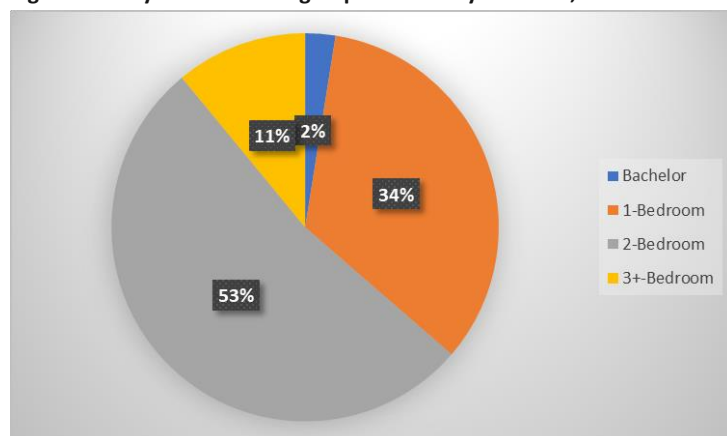
Forecast population and housing growth in the County of Peterborough are expected to be driven by a couple different key growth drivers including:

- migration from both within Canada and international immigration.
- the County is central cottage country location.

3.6 Rental: Units

In October 2022, the City of Peterborough had a total of 6,663 rental apartment units, the majority of which are 2-bedroom, according to CMHC Primary Rental Market Statistics Report (Figure 12). Table 6 shows that the number of units of each size have seen very little change over time, with very little fluctuation over the last 4 years. From 2021 to 2022 there was a total increase of 2.6%.

Figure 12: City of Peterborough Apartments by Unit Size, October 2022



Source: CMHC Primary Rental Market Statistics

Table 6: Number of Peterborough Private Apartment Units, 2019-2022

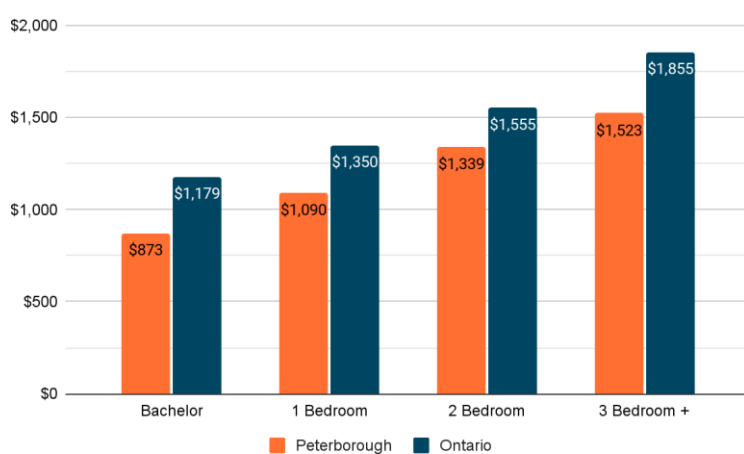
	Oct-19	Oct-20	Oct-21	Oct-22
Bachelor	179	177	160	168
1 Bedroom	2,142	2,153	2,168	2,254
2 Bedroom	3,447	3,449	3,444	3,509
3 Bedroom +	723	721	722	732
Total	6,491	6,500	6,494	6,663

Source: CMHC Primary Rental Market Statistics

3.7 Rental: Average Prices

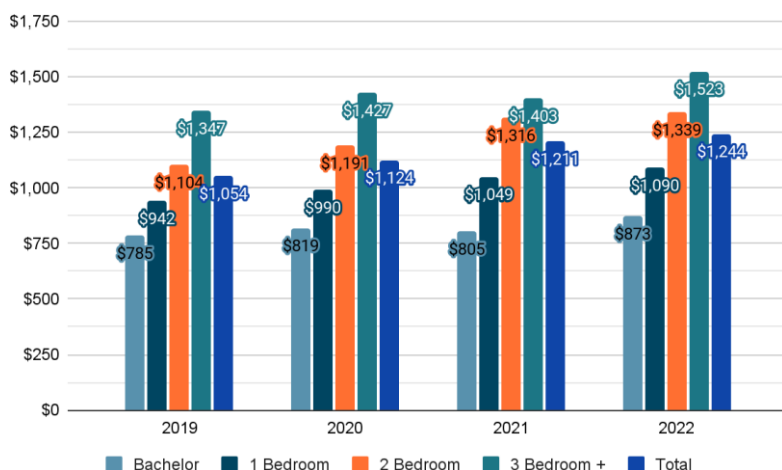
As of October 2022, CMHC reported the average price of a one-bedroom unit in the City of Peterborough to be \$1,090 per month and a two bedroom at \$1,339 per month. The average price for an apartment across all unit types was \$1,244 in the City, which is an increase of 15.3% since 2019. Figure 13 compares these prices to the Province, and Figure 14 shows change in prices over time for the different unit types.

Figure 13: City of Peterborough and Ontario Average Rental Prices by Unit Type, October 2022



Source: CMHC Primary Rental Market Statistics

Figure 14: City of Peterborough Average Rental Prices by Unit Type, 2019-2022



Source: CMHC Primary Rental Market Statistics

However, the CMHC rental market survey does not reflect the actual rents that individuals and households in the City of Peterborough are currently experiencing when trying to rent an apartment in 2023.

A brief survey of social media sites was undertaken in May 2023, seen in appendix 1, and typical rents for advertised apartments are in the range of \$1,600 to \$1,800 for a one-bedroom apartment and \$1,800 to \$2,100 for two-bedroom apartments.

3.8 Rental: Vacancy Rate

A vacancy rate of 3% is generally considered to be an acceptable balance between supply and demand for rental housing. Vacancy rates below this may push up rents as tenants compete for fewer available units.

The rental vacancy rate in the City of Peterborough as of October 2022, reported by CMHC, was 1% as an average for all types of units. Table 7 demonstrates how vacancy rates for the City of Peterborough, since 2019, have stayed below the 3% mark. As a comparison, Table 8 shows Ontario's vacancy rates through the same period. With vacancy rates well below the Provincial ones in the past two years, it is clear that the City of Peterborough has a tight rental market with high competition that may be fuelling increased rental prices.

Table 7: City of Peterborough Private Apartment Vacancy Rates

	Oct-19	Oct-20	Oct-21	Oct-22
Bachelor	5.5	0.6	1.3	**
1 Bedroom	2.2	2.6	0.9	1.1
2 Bedroom	1.8	2.8	1.0	1.2
3 Bedroom +	1.5	2.0	1.8	0.2
Total	2.0	2.6	1.0	1.0

Source: CMHC Primary Rental Market Statistics

Table 8: Ontario Private Apartment Vacancy Rates

	Oct-19	Oct-20	Oct-21	Oct-22
Bachelor	2.7	5.0	6.2	2.6
1 Bedroom	2.1	3.6	4.2	1.9
2 Bedroom	1.9	2.7	2.6	1.6
3 Bedroom +	1.5	2.9	2.4	1.5
Total	2.0	3.2	3.5	1.8

Source: CMHC Primary Rental Market Statistics

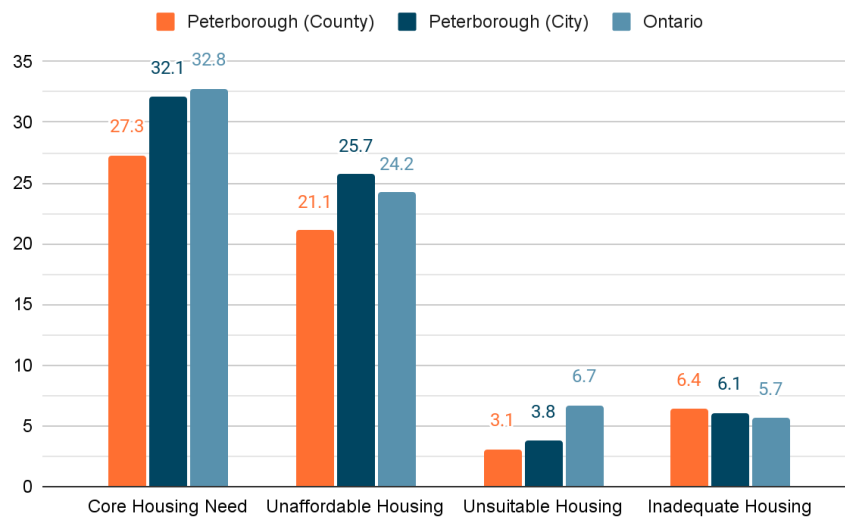
4. Affordability Indicators

4.1 Core Housing Need

Core Housing Need is defined as households living in an unsuitable, inadequate or unaffordable dwelling that cannot afford alternative housing in their community. It refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable. Unaffordable housing is defined as a household that spends more than 30% of its income on shelter costs. Inadequate housing is defined as a household that lives in a dwelling in need of major repairs. And unsuitable housing is described as when a household does not have enough bedrooms according to the National Occupancy Standard.

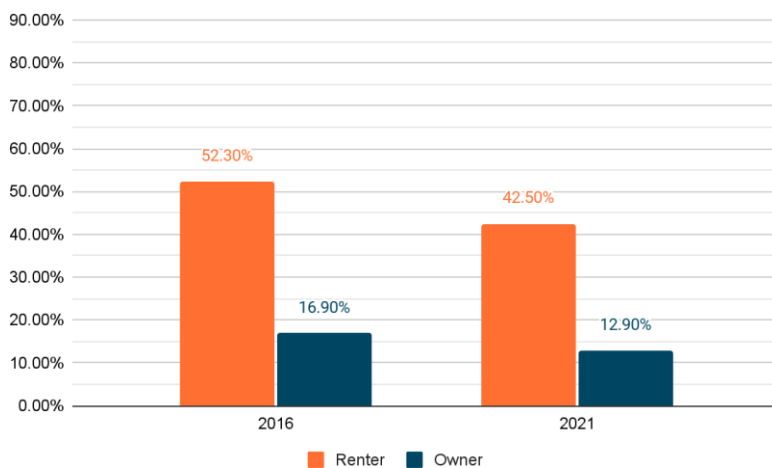
In 2021, 27.3% of households in the Peterborough Service Manager area were in core housing need. The City of Peterborough and the province as a whole had higher rates of households in core housing need at 32.1% and 32.8% respectively. Housing affordability is the largest factor contributing to households being in core housing need. Figure 16 shows that a greater proportion of the City of Peterborough's renter households (42.5%) live at unaffordable standards, compared to owner households (12.9%). Although rates of unaffordability have dropped for both renters and owners from 2016 to 2021, the disparity between renters and owners living at unaffordable rates have increased.

Figure 15: Households in Core Housing Need, Peterborough and Ontario, 2021



Source: Statistics Canada 2021

Figure 16: City of Peterborough Households Living Unaffordably by Tenure Type, 2016-2021



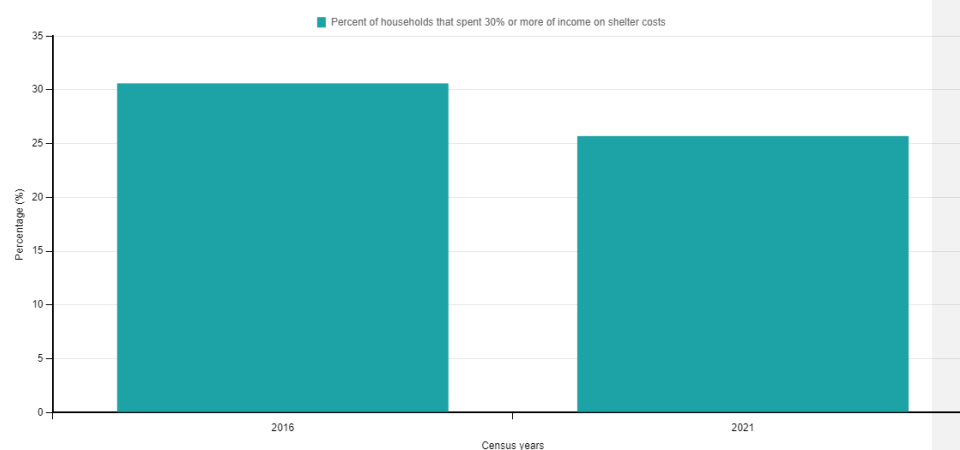
Source: Statistics Canada 2021

The below figures from Statistics Canada show the percentage of households living with unaffordable prices in both the City of Peterborough as well as the County of Peterborough. The relatively large decrease in rates between 2016 and 2021 is likely due to factors

surrounding the COVID 19 pandemic, a large part of that being the CERB financial relief program. With CERB payments having stopped since 2021, and rental housing costs have been increasing throughout Ontario, it is likely that the percentage of households dealing with unaffordable rates has increased back up to 2016 levels, if not higher.

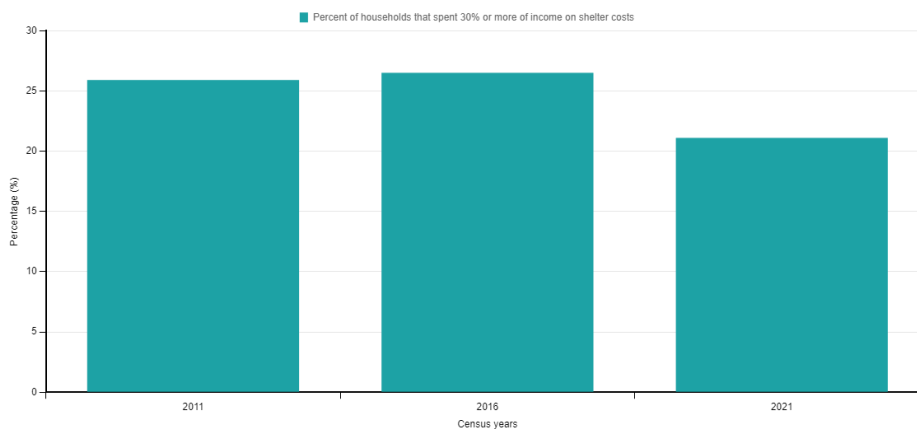
Another thing to note from the below figures is how the percentage of housing unaffordability is greater within the City of Peterborough versus Peterborough County. The City of Peterborough's 2021 percentage was 25.7%, whereas the County's was only 21.1%.

Figure 17: Households that spent 30% or more of income on shelter costs, Peterborough (City), 2016 to 2021



Source: Statistics Canada 2021

Figure 18: Households that spent 30% or more of income on shelter costs, Peterborough (County), 2011 to 2021



Source: Statistics Canada

Core Housing Need also affects different demographics in different ways. Table 9 illustrates how different people/persons are proportionally affected. In particular single parent households seem to have the highest percentage of living in Core Housing Need, followed by single person households. The data in Table 9 includes all non-farm, non-band, non-reserve private households that reported their incomes and shelter information.

Table 9: Households/Percentage of persons with Core Housing Need, 2016

	# of Households in Core Housing Need	% of Households in Core Housing Need
One Person Households	3505	27.6%
Couple with Children Household	735	6.1%
Couple without Children Household	945	6.3%
Lone Parent Household	1490	29.1%
Multiple Family Household	35	4.5%
Other Non-Family	510	21.3%
Total	7220	15.1%

Source: CMHC Housing Market Information Portal

4.2 Affordable Prices and Rents

Table 10 shows affordable rents and house prices for average and median incomes based on 2021 Census data using the 30% affordability threshold. An individual earning the median income could afford an ownership price of approximately \$132,858 and a monthly rent of approximately \$930. Individuals earning the average income in the City of Peterborough could afford a slightly higher ownership price of approximately \$167,715 and monthly rent of \$1,174. Affordability data has been compiled by economic family structure³.

The median and average incomes and thus affordability thresholds for one-person households remain close to the median and average incomes for individuals in the City of Peterborough. This figure encompassed all individuals over the age of 15, including seniors and those on social assistance and employment insurance.

For couple-only economic families making the median before-tax income \$83,000, the affordability thresholds would be \$296,429 for home ownership and \$2,075 per month in rent. For couples with children taking home the median before-tax income of \$124,000 annually, the affordability thresholds would be \$442,858 for home ownership and \$3,100 a month for rent. Lastly, the median income for single parent families residing in the City of Peterborough was \$63,200. Their affordability thresholds would be \$225,715 for home ownership and \$1,580 a month in rent.

Table 10: Affordable Prices and Rents Based on Average and Median Income in the City of Peterborough

³ In statistics, a household and an economic family are distinct concepts that are used to measure and analyze different aspects of a population's structure and economic well-being. Here's an explanation of each:

Household: A household refers to a group of people who live together in the same dwelling and share common living arrangements. A household can consist of one person living alone, a family group, or unrelated individuals living together. It is a broader concept that encompasses both family and non-family living arrangements. In household statistics, individuals are grouped based on their residence and living arrangements.

Economic Family: An economic family, also known as a family unit, is a more specific concept that focuses on the economic interdependence of individuals living together. An economic family consists of a group of two or more individuals who live in the same household and are related to each other by blood, marriage, common-law partnership, or adoption. It includes both nuclear families (parents and their children) and extended families (including grandparents, aunts, uncles, etc.).

The main difference between a household and an economic family is that a household represents a broader group of people living together, regardless of their relationship or economic interdependence, while an economic family specifically focuses on related individuals living together and sharing economic resources.

	2020 Before-Tax Income based on 2021 Census data	Affordable Price at 30% of Income	Affordable Rent at 30% of Income
Average Income for Individuals	\$46,960	\$167,715	\$1,174
Median Income for Individuals	\$37,200	\$132,858	\$930
Average Income for One-Person Households	\$46,400	\$165,715	\$1,160
Median Income for One-Person Households	\$36,800	\$131,429	\$920
Average Income for Couple-Only Economic Family	\$95,500	\$341,072	\$2,388
Median Income for Couple-Only Economic Family	\$83,000	\$296,429	\$2,075
Average Income for Couple-with- children Economic Family	\$142,800	\$510,000	\$3,570
Median Income for Couple-with- children Economic Family	\$124,000	\$442,858	\$3,100
Average Income for One-Parent Economic Family	\$73,500	\$262,500	\$1,838

Median Income for One-Parent Economic Family	\$63,200	\$225,715	\$1,580
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Source: Statistics Canada 2021 Census

Income data from the 2021 Statistics Canada Census was utilized to calculate average and median incomes and was not adjusted for inflation, as we know that salaries have in many instances, not kept pace with the inflationary pressures in the market and with respect to housing costs since 2020.

When compared to average house prices as illustrated in Section 3.3, Figure 10, as well as Section 3.6, the problem becomes apparent. Both house prices and average rents have risen dramatically since 2020.

4.3 Non-Market Housing

There are 15 existing non-market community housing providers currently operating under agreement with Peterborough as the Service Manager and they offer a total of 1684 units. There are six more housing providers with expired operating agreements. Table 11 demonstrates the breakdown of the number of units each provider offers and how many of them are RGI units.

Table 11: Community Housing in City of Peterborough under Service Manager, 2023

Existing Housing Providers	Number of Units	Number of RGI Units
AOTS Community Homes Inc.	39	39
Hilliard Park Non-Profit Homes Inc.	50	39
Kairos Non-Profit Homes Inc.	12	12
KPP/Thrive Housing and Support	71	66
Kinsmen Garden Court	66	66
Kiwanis Club of Scott's Plains	40	40
Leta Brownscombe Co-operative Homes Inc.	80	73
Marycrest at Inglewood	60	41
Millbrook Non-Profit Housing Corporation	44	22
Otonabee Non-Profit Housing Corporation	21	12

Peterborough Housing Corporation	818	818
PHC- Sunshine Homes	110	94
St. John's Retirement Homes Inc.	102	70
YWCA Peterborough	40	40
Ontario Aboriginal Housing Services	131	131

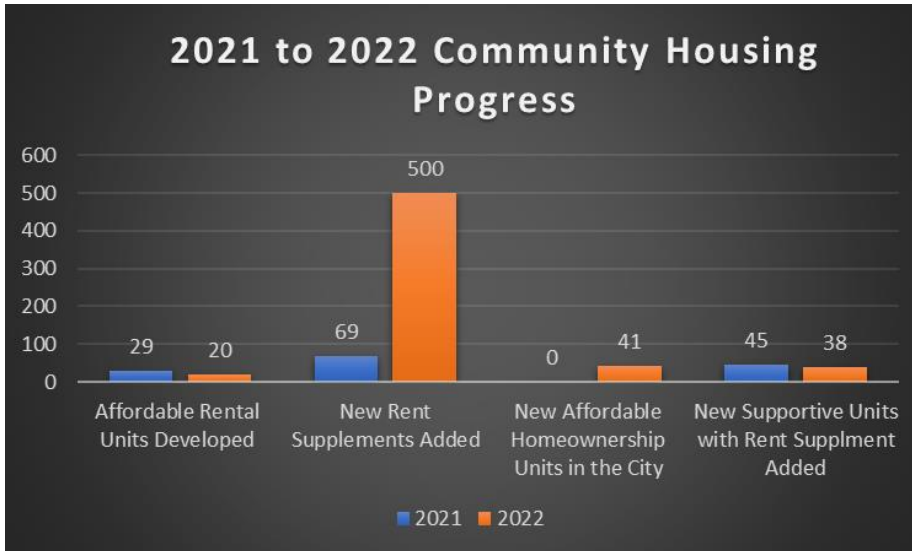
Source: City of Peterborough

The community housing providers have a range of target demographics that they cater. For example, the YWCA focusses on supporting women who are victims of violence and do not allow men into their facilities. As well, several providers such as Kinsmen Garden Court, Millbrook Non-Profit Housing Corporation, Otonabee Non-Profit Housing Corporation, and St. John's Retirement Homes Inc., all have specific mandates to support seniors.

In order to meet the supply demand of housing in Peterborough City and County by 2029, 580 additional RGI Supportive Housing Units are needed, 2,680 new rental units, and 796 affordable homeownership units. In 2022, 38 RGI supportive housing units were built, 20 additional affordable rental units, and 41 new affordable homeownership units. Additionally, 295 new market homeownership units were developed.

Additionally, Figure 19 Illustrates the progress the County (city inclusive) of Peterborough has made on community housing initiatives. While new rent supplements drastically increased from 2021 to 2022, there were less affordable rental units developed and less new supportive units with rent supplements added in 2022.

Figure 19: Community Housing Progress in the City and County of Peterborough, 2021 to 2022



Source: City of Peterborough, Service Manager

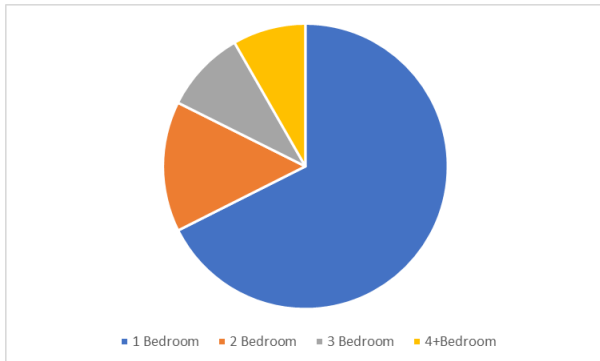
In order to reduce the short-term vacant units in the community housing stock in the County of Peterborough and to comply with the Housing Services Act, The City of Peterborough, as Service Manager, has a centralized waitlist.

Figure 20 illustrates the waitlist breakdown by bedroom needs as of July 2023. The Service Manager reported across the County a total of 1,808 people on the waitlist with the largest need being 1,222 single bedroom units. Furthermore, it was listed in their 2022 Housing Homelessness Progress Report that there was a 34% increase in Social Housing Waitlist applications in 2022 as compared to 2021. This reflects a growing need for more affordable housing supply across the County of Peterborough; specially for more single bedroom room units.

Commented [JR2]: JJ do we have total numbers of the waitlist?

Commented [JT3R2]: July 10th, 2023- Breakdown of numbers by bedroom size
 Bedroom applied for#s
 1 1222
 2 267
 3 169
 4+ 150
 Total 1808

Figure 20: Central Waitlist, July 2023 in the County of Peterborough



Source: City of Peterborough, Service Manager

To address several of affordable housing supply issues, the County of Peterborough has begun working on developing a new company, name to be determined, that will begin project managing new city affordable housing developments. While the city would hold ownership, the Peterborough Housing Corporation would be the property managers. This new initiative could help support further affordable housing in the region.

4.4 Homelessness & Shelter Services

The transient and often hidden nature of homelessness is such that it is difficult to capture the total number of people experiencing homelessness at any given time. The existing infrastructure for supporting homelessness consists of one shelter for youth and families, one women's shelter, one men's shelter and an overflow shelter.

The development of a ten-year Housing and Homelessness Plan was required by all service managers under the Province of Ontario's Housing Services Act (2011) and the city approved its ten-year plan in 2013. The City of Peterborough published a 2022 update on their 10-year plan.

On a County level, it was reported by the District Service Manager that on average 306 people per month were experiencing homelessness in 2022. Table 12 demonstrates that average occupancy in the Men's shelter is 97%, with an average of 31 stays per night. This demonstrates a dire need demographic that must be to be addressed. But the percentage of average occupancy for the men's shelter is only slightly higher than the rest of the shelters as the overflow shelter is constantly being relied on to support the abundance of homeless individuals in the region. In 2022, the overflow shelter served 671 unique individuals and it operated 24/7, offering beds to 32 individuals per night.

Table 12: Shelter Usage in Peterborough County, 2022

Shelters	Average Occupancy	Average Stays per Night
YES Shelter for Youth and Families	70%	21

Cameron House for Women	76%	9
Brock Mission for Men	97%	31
Overflow Shelter	80%	25

Source: City of Peterborough, Service Manager

Fortunately, in 2022, 296 people shifted from homelessness to housing in the County of Peterborough. In order to maintain this progress, the County of Peterborough has dedicated itself to developing strategies and housing targets to meet a broad range of community needs. This includes Indigenous peoples, people with disabilities, people with mental health and addictions challenges, survivors of domestic violence, seniors, people with developmental disabilities, children and youth, immigrants and refugees, and persons released from provincially funded institutions.

5. Summary

The County and City of Peterborough continue to experience population growth and an increasing need for affordable housing. From the findings in this report, there are some key takeaways to note:

- From 2016 to 2021 there was a population growth of 6.8% and increasing at a very steady pace.
- 41% of the population is over the age of 55, hence over the next 10-15 years, the need for more senior related services will increase, including accessible dwelling units and senior care facilities.
- The indigenous population continues to grow, and more indigenous focussed housing will be required.
- Of the 61,740 private dwellings in Peterborough, as of 2021, 31% were estimated to be 60 years or older, with 60% estimated to be 40 years or older, which means that some builds may soon require major renovations. This also raises the need for more new purpose-built housing supply.
- More units would also support decreasing the cost of housing as prices have continued to increase beyond pre-covid prices.
- 29.1% of lone parent households are in core housing need. It is recommended that more affordable housing units cater towards this demographic.
- All shelters are at least 70% full on average every night. This speaks to the continued need for an increase in supportive and affordable housing.

6. Appendices

Appendix 1

Peterborough Rentals Comparison Chart 2023

Rental Units	Rent	Utilities Included	Parking	Square Footage	Address	Average price per square footage	Approximate year built
Kingswood II	\$1499- \$1656 -1br \$1967 -2br \$1999- \$2259 -3 br	Heat and Water	Indoor: \$75 per month	694 sq.ft. - 1br 907 sq.ft. - 2br 1139 sq.ft. - 3 br	1001 Talwood Dr	\$2.08	1977
1211 Goodfellow Rd.	\$1599 - 1br \$1799- \$1894- 2br \$2208- 3 br	Heat and Water	Outdoor parking: extra cost Unknown	623 sq.ft. - 1br 813 sq.ft. - 2br 1167 sq.ft. - 3br	1211 Goodfellow Rd.	\$2.24	80's
Cambridge Court	\$1849 - \$2125 - 2br	Heat and Water	Indoor: \$75 per month	907 sq.ft. - 1br 988 sq.ft 2br	1189 Talwood Court	\$2.10	1980
Time Square Apartments	\$1715 - bach. \$1810- \$1910 - 1br	Water	Outdoor parking included	350 sq.ft. - Bach 550 sq.ft. - 1br	201-211 Hunter St. E	\$4.14	2000's
138 Simcoe	\$1549- \$1799 1br	Water	None included: acces to city lot	497-718 sq.ft.	138 Simcoe St.	\$2.76	2021
836 Talwood Dr	\$1532-bach. \$1599- \$1822- 1br \$1799- \$2037 -2br \$2049-3br	Heat and Water	Outdoor parking included	381sq.ft.- bach. 660 sq.ft. - 1bd 955 sq.ft. - 2bd 1082 sq.ft - 3bd	836 Talwood Dr	\$2.63	70's
Tarawood Place	\$1825 - 1br \$1950 - 2br \$2250 - 3br	Heat and Water	Outdoor Parking included	633 sq.ft. - 1br 945 sq.ft. -2br 1028 sq.ft. - 3 br	2199 Walker Ave	\$2.38	1978
TVM 384 Rogers	\$1600 -1br	Heat and Water	Outdoor Parking included	719 sq. ft.	384 Rogers St.	\$2.23	2000's

TVM 175 Hunter	\$1750 -1br \$2050 -2br	Heat and Water	Outdoor parking included	843 sq.ft. - 1br 990 sq.ft. -2br	175 Hunter St. E	\$2.08	2000's
Church Court	\$1049-1br \$1199 -2br	Heat and Water	Indoor: \$75 per month	615 sq.ft. - 1br 730 - 2br	1 Church St	\$1.67	1971
Myrtle Terrace	\$1000 -Bach	Heat and Water	Outdoor: \$30. Indoor: \$50	550 sq.ft.	20 St. Lukes ave	\$1.82	70's
TVM 365 Armour	\$2100 -1br \$2400- \$2600 -2br	Heat and Water	Parking Unknown	918 sq.ft. 1br 1039- 1100 sq. ft. 2br	365 Armour Rd.	\$2.34	2020's
Delta Apartments	\$1715 -1br \$2085 -2br	Heat and Water	Outdoor and undergroun d parking at an extra cost	599 sq.ft. - 1br 719 sq.ft. -2br	909 Clonsilla Avenue	\$2.88	70's
555 Bonnacord	\$2799 - 2br	Heat and Water	1 parking space included	844 sq.ft.	555 Bonnacord St.	\$3.32	2023