City of Peterborough

Housing Needs Assessment

Updated June 2025

peterborough

Table of contents

Preface

Canada's Housing Plan and Budget 2024 both signaled the Government of Canada's intent to use Housing Needs Assessments (HNAs) as a key tool in its evidence-based long-term approach to addressing housing needs across the country. This includes the renewal of the Canada Community-Building Fund and the previously announced permanent transit funding.

As the federal government strives to become a more informed investor, evidence-based tools that provide a clear assessment of local needs and gaps will be required to inform decision making. HNAs will help all levels of government understand the local housing needs of communities - how they may relate to infrastructure priorities - by providing the data necessary to determine what kind of housing needs to be built and where. The intent is to promote systematic planning of infrastructure that takes into consideration current and future housing needs.

Funding Requirement

Under the Housing Accelerator Fund, the Government of Canada currently requires funding recipients to complete an HNA by year 3 of the program, if one has not already been completed within two years of the 2022 federal budget announcement (April 7, 2022).

Going forward, HNAs will be required for:

- Communities with a population of 30,000 and over receiving funding through the Canada Community-Building Fund;

- Communities with a population of 30,000 and over receiving funding through permanent transit funding; and,

- Future federal infrastructure funding applicants as required.

Once an HNA has been completed as a federal program requirement, a community will not be required to complete a new one for other Housing, Infrastructure and Communities Canada programs, other than to update it every five years.

Purpose

When done properly and regularly, an HNA will allow a community to answer fundamental questions such as:

- Where does the greatest housing need exist in our community?

- How can we set meaningful housing targets and measure progress to support the right kind of housing for all residents?

- How much housing, which size and at what price point do we need to ensure that all current and future households can live in suitable, adequate and affordable housing?

HNAs will allow all levels of government (federal, provincial/territorial and municipal) to use this evidence base to inform their investments in enabling and supportive infrastructure as well as guide their policy and regulatory decision-making. HNAs as a tool can help communities plan for and build housing more effectively to address the needs of their residents and instill transparency and accountability across the board.

This HNA template has been informed by best practices from jurisdictions across Canada, consultations with experts, and engagements with provinces and territories. These include the City of Vancouver's *Housing Needs Report* and the City of Edmonton's *Affordable Housing Needs Assessment* (for the affordable housing side of needs assessments), as well as the Housing Research Collaborative at the University of British Columbia which brought together a national network of researchers and experts to develop the Housing Assessment Resource Tool (HART). The HART project provides formatted data from Statistics Canada on key housing indices such as core housing need for a wide variety of jurisdictions and geographic levels.

Based on these best practices, this guidance document includes the following necessary information, explained in more detail below.

1. Development and use of Housing Needs Assessments

2. Community profiles and trends

3. Household profiles and economic characteristics

4. Priority groups

5. Housing profiles

6. Projected housing needs and next steps

Communities completing an HNA as a requirement for federal infrastructure programming will be expected to complete all sections outlined in this template. Communities may use a previously completed HNA if an updated version is available; however, communities would be expected to address any gaps related to any of the sections of the guidance document – both qualitative and quantitative – between their existing HNA and this federal template. Additional details about the timelines for completion and submission of HNAs will be provided with specific infrastructure funding programs (e.g. Canada Community-Building Fund).

While responding to the written questions, please use as much space as required.

1. Methodology

In this section, applicants should outline the research methodology used to inform the completion of the assessment, where the methodology is derived from, any assumptions used, and any necessary justification. While different assessments may incorporate unique methodological elements or considerations depending on context, the following methods should generally be outlined:

- **Quantitative research** such as economic data, population and household forecasts; and,

- **Qualitative research** such as interviews, policy analysis and stakeholder engagement.

Both qualitative and quantitative aspects of this guidance document are equally important.

Communities will be required to engage with key stakeholders in the housing sector, including non-profit housing providers, developers, and public entities, as well as those with specific lived experiences, to develop a comprehensive Housing Needs Assessment (HNA). This section should include what forms of engagement were conducted, with whom, how learnings were incorporated into or informed the HNA's findings, and what engagement opportunities may exist to share findings with the community.

To the extent possible, publicly available data from the following sources will be prepopulated to facilitate automated completion of the quantitative components of the assessments:

- Statistics Canada Census Data

- CMHC Housing Market Information Portal

- Statistics Canada Housing Statistics Dashboard

- CMHC Demographic Projections: Housing Market Insights, June 2022

- CMHC Proximity Measures Database

- Housing Assessment Resource Tool Dashboard

- Canadian Housing Evidence Collaborative – Housing Intelligence Platform

In addition to this data, communities are required to incorporate internal and non-public facing, non-confidential data, into their HNAs in order to more fully capture local contexts and realities as needed.

If this data is unavailable at the time of completion of the first HNA, communities are expected to collect these data points for future iterations. Other fields will be pre-populated. Fields marked with an asterisk (*) indicate data points which are unavailable from the source or suppressed due to low counts.

Please provide data from the latest census except where otherwise indicated.

1.1 Please provide an overview of the methodology and assumptions used to develop this Housing Needs Assessment, using the guidelines above. This should include both quantitative and qualitative methods. Please also identify the publicly available data sources used to complete this assessment beyond the sources listed above, if applicable.

Overview of the methodology to develop this Housing Needs Assessment:

- Publicly available reports and data were used to develop this housing needs assessment (HNA). Any publicly available data source used in the completion of this HNA is referenced in the footnotes, if not referenced elsewhere in this Section 1. Further, unless otherwise specified, information included in the pre-populated tables throughout is from the 2021 Census Profile for the City of Peterborough (CY).
- Semi-structured one-on-one interviews were conducted with key players along the housing continuum, as well as internal stakeholder interviews with City staff from the Social Services (Housing and Homelessness) Department. These interviews were the main source of qualitative data for this HNA.

Assumptions used to develop this Housing Needs Assessment:

- It is assumed that those who were contacted for one-on-one interviews provided information that adequately represented the voice for the select priority groups that they represent (e.g., CEO of Habitat for Humanity Peterborough & Kawartha Region is assumed to have a good sense of what is happening on the ground for applicants who are single parents, including single mothers). While the information that they provided was qualitative and referenced as such throughout this HNA, their opinions are assumed to be consistent with similar housing players across the province (e.g., the demand for non-market housing appears to be evident to both non-market housing providers, as well as those at the City who collaborate most closely with those providers).
- The December 9, 2021 Point-in-Time counts (United Way Peterborough & District, 2022) detailing information on homelessness in the City of Peterborough are assumed to:
  - have not declined, and

- o be representative of some of CHMC's priority groups, with further details on the specific priority groups in Section 4 (Priority Groups) of this HNA.
- Some information in the HNA is sourced from reports published by United Way Peterborough & District's 2023 Housing is Fundamental Report, which provides statistics for the Peterborough Census Metropolitan Area (CMA). This information, while for the Peterborough CMA, is assumed to be reflective of the situation for the City of Peterborough; as per the 2021 Census, more than half (65%) of the Peterborough CMA (population of 128,624) consists of City of Peterborough residents (population of 83,651).
- Capital infrastructure projects noted in the City's most recent Development Charges Studies (linked below) are assumed to be infrastructure gaps that may contribute to growth pressures to be prioritized and addressed to effectively plan and prepare for forecasted growth.

Publicly available data sources used to complete this assessment beyond the sources listed above, if applicable:

- PTBO Plan – Municipal Comprehensive Review: Land Needs Assessment (June 2021)

- 2022 Development Charges Amendment Background Study (May 26, 2022)

- City of Peterborough Housing Needs Assessment (July 31, 2023)

- Greater Golden Horseshoe: Growth Forecasts to 2051 (August 26, 2020)

- Addressing Food Insecurity in Peterborough: An Urgent Call to Action (December 2023)

- Point In Time Count 2021: A Survey of People Experiencing Homelessness in the City of Peterborough (2022)

1.2 Please provide an overview of the methodology and assumptions used to engage with stakeholder groups, e.g. non-profit housing organizations, in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations)

Overview of the methodology (qualitative and quantitative methods) used to engage with stakeholder groups:

- Qualitative methods used to engage with stakeholder groups consisted of interviews with key actors along the housing continuum. Feedback of what was heard was incorporated as anecdotes throughout this HNA template.

- Quantitative methods used to engage with stakeholder groups including reviewing recent, relevant, and publicly accessible reports and surveys that they produced.

Assumptions made:

- When interviews were held with a key representative of the stakeholder group, it was assumed that their knowledge and expertise within their organization offered sufficient information about the priority groups that they serve.

Description of who was engaged, the type of engagement that took place, and the nature of the engagement:

Stakeholder interviews:

- Stakeholder interviews were held to gather information on Peterborough's housing needs at specific points along the housing continuum
- The interviews were semi-structured; questions were prepared in advance, where the purpose of these questions was to start a dialogue and further inform the narrative of Peterborough's housing needs.
- There were five (5) interviews total, where each interview was an hour long and held virtually. Representatives interviewed are as follows:
    - Interview #1: CEO of Habitat for Humanity Peterborough & Kawartha Region (Habitat PKR)
    - Interview #2: Program Specialists (Housing and Homelessness) in the City's Social Services Department
    - Interview #3: CEO of Peterborough Housing Corporation
    - Interview #4: Owner of Ashburnham Realty (as a representative of Peterborough's residential development community)
    - Interview #5: Broker from Ball Real Estate Inc. Brokerage (as a representative of the realtor community)

1.3 Please provide an overview of the methodology and assumptions used to conduct engagement with the priority groups (identified in Section 4) in the development of this Housing Needs Assessment. This should include qualitative and quantitative methods. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.

Engagement with priority groups was by proxy through the interviewees in the City's Social Services sector.

2. Community Profile and Trends

In this section, communities are expected to tell their housing story through the lenses of their community and household profiles using both qualitative and quantitative data. Communities may structure this information in different ways, including by providing past benchmarks, present figures, future projections, and current growth rates at a local, regional and provincial level.

2.1 Please detail the existing municipal housing policy and regulatory context, such as approved housing strategies, action plans and policies within Official Community Plans.

Provincial Planning Statement (2024)

The new Provincial Planning Statement (PPS) will come into effect on October 20, 2024 and will be the provincial framework for planning in Ontario, going forward. Provided below are policies in the PPS that are relevant to housing:

- At the time of creating a new official plan and each official plan update, sufficient land shall be made available to accommodate an appropriate range and mix of land uses to meet projected needs for a time horizon of at least 20 years (Section 2.1.3)
- To provide for an appropriate range and mix of housing options and densities, planning authorities shall accommodate residential growth for a minimum of 15 years through lands which are designated and available for residential development and maintain land with servicing capacity sufficient to provide a 3-year supply of residential units available through lands suitably zones where new development is to occur (Section 2.1.4)
- Planning authorities should support the development of complete communities by accommodating an appropriate range and mix of housing options and other land uses (Section 2.1.6.a)

- Planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected needs of current and future residents of the regional market area by:
  o Establishing and implementing affordable provisions of housing for low and moderate income households and coordinating planning with service managers to address the full range of housing options (Section 2.2.1.a)
  o Permitting and facilitating housing options required to meet the social, health, economic and well-being requirements of current and future residents, (Section 2.2.1.b.1)
- Planning authorities shall support general intensification and redevelopment to support complete community in Settlement Areas by planning for a range of housing options (Section 2.3.1.3)
- To support a range and mix of housing options, strategic growth areas should be planned to support affordable, accessible and equitable housing (Section 2.4.1.2.d)
- Planning authorities should consider student housing strategy when planning for strategic growth areas (Section 2.4.1.3.d)

City of Peterborough Strategic Plan 2023-2050 (April 11, 2023)

The City of Peterborough outlines four Pillars in their Strategic Plan to guide future policy and services. Pillar 3 (COMMUNITY & WELLBEING) is to "Foster community resiliency, neighbourhood identity, civic pride, sense of belonging, and intercultural harmony. Enhance and protect the health, safety, and wellbeing of all in our City. Provide robust, affordable, and accessible sport, recreation, wellness, and social programs for people of all ages and abilities." (Appendix A, page 3)

Strategic Priorities under Pillar 3 that are relevant to the City's housing efforts are as follows:

- Work with provincial and federal government to explore options and opportunities to provide housing support to people experiencing homelessness. (Appendix A, Page 6);
- Encourage safe, diverse, accessible and affordable neighbourhoods (Appendix A, Page 6); and
- Work with local community partners to find workable solutions towards reducing homelessness (Appendix A, Page 6).

City of Peterborough Official Plan (June 2024 consolidation)

The Official Plan sets out planning policy framework until 2051. Provided in the sections below are policies in the City's Official Plan that pertain to housing:

2.2 Guiding Principles

- Peterborough will continue to grow as a complete community by fostering an inclusive and accessible community by providing a mix of land uses including a range of housing (Section 2.2.1.a.i)
- Encouraging and supporting the provisions of a full range and mix of housing options throughout the city… New developments and redevelopments should provide for affordable and accessible housing units. (Section 2.2.1.a.v)

3.3 Planning for Growth in an Urban Structure

- Peterborough will provide a mix of housing and jobs to create opportunities for people to work close to where they live (Section 3.3.2.d)
- To facilitate intensification and redevelopment, key strategic development and investment areas may be identified. A range of financial and planning tools may be implemented including but not limited to Community Improvement Plans, Community planning permit systems, etc. (Section 3.3.2.e)
- Development will … provide a range of housing including accessible and affordable housing (Section 3.3.4.c.i)
- Neighbourhoods will accommodate a full range and mix of housing types (Section 3.3.7.b)
- Intensification within Neighbourhoods will be primarily through development on vacant lots, infill development and the establishment of additional residential units and garden suites. (Section 3.3.7.c)
- Development proposals within strategic growth areas will include a diverse mix of uses, including affordable and accessible housing (Section 3.3.7.g.i)
- Strategic Growth Areas provide a broad array of mid and high rise forms of housing (Section 3.3.7.g.vii)

4.2 Neighbourhoods

- Permitted uses on lands within residential designation may include: low-rise, mid-rise and high-rise residential uses; communal housing, special needs housing, additional residential units, home occupations and neighbourhood supportive needs (Section 4.2.2.b)
- The Official Plan establishes a policy basis to pre-zone for low-rise, mid-rise and high-rise uses, communal housing, special needs housing and additional residential units (Section 4.2.2)

4.3 The Central Area

- Central Area is a focus for specialized forms of housing among other land uses. (Section 4.3.1.a)

- The city will prioritize a mix of higher density housing options including affordable housing (Section 4.3.1.e.ix)
- The Official Plan establishes a policy basis to pre-zone for low-rise, mid-rise and high-rise uses, communal housing, special needs housing and additional residential units (Section 4.3.1.k – Section 4.3.1.q and Section 4.3.1.w)

5.2 Housing

- In order to maintain a supply of land for housing, a twelve year supply of land zoned for residential intensification and residential lots/units in registered and draft plan approved subdivisions within the context of the population target to 2051 contained in this Plan (Section 5.2.2.a)
- The city will maintain at least 5 years of servicing capacity supply and ability to accommodate residential growth for 15 years through intensification and redevelopment (Section 5.2.2.b)
- The city will ensure adequate housing for all residents is available through municipal programs undertaken separately or jointly with senior levels of government (Section 5.2.2.c)
- The Official Plan states steps that the city will take to provide a range of housing types and densities to meet projected requirements of current and future residents of the regional market area. (Section 5.2.3)
- The City will strive to achieve the targets for the provision of affordable housing identified in the Housing and Homelessness Plan, specifically affordable housing for low and moderate income households and for those requiring support services. (Section 5.2.4.a)
- The Official Plan states a variety of efforts the city will take to produce accessible, assisted and affordable housing (Section 5.2.4)
- The Official Plan discusses the potential of conversions of rental housing and the city's efforts in monitoring the housing supply (Section 5.2.5 and Section 5.2.6)
- The city shall encourage green infrastructure through innovative residential building designs (Section 5.7.a)

City of Peterborough Affordable Housing Community Improvement Plan

- The Affordable Housing Community Improvement Plan is a tool intended to stimulate the development of affordable housing opportunities in the City of Peterborough (Section 1).
- The CIP allows the city to become more directly involved in the development of affordable housing by: (Section 1.1)
    - The acquisition or preparation of property for community improvement; (Section 1.1)
    - Construction, rehabilitation or improvement of buildings on land held by the City (Section 1.1); and
    - The sale, lease or disposal of land and buildings held by the City for the purpose of carrying out the CIP. (Section 1.1)
- The CIP offers financial incentive programs (ex. Grants and loans) to encourage Private Investment and Non-Profit Investment (Section 1.1)

- The primary goal of the CIP is to assist in the production of affordable housing opportunities throughout the project area. (Section 4.1.1)
- The objectives of the Affordable Housing CIP are:
  - a) Providing for public sector investment in affordable housing opportunities;
  - b) Stimulating private sector investment in the provision of affordable housing;
  - c) Promoting the renovation and reuse of underused properties; and
  - d) Promoting sustainable development including energy efficiency through the development of affordable housing projects. (4.1.2)
- Property owners providing new affordable housing accommodations within the community improvement area can apply to any or all of the Community Improvement Programs provided they enter into an agreement with the City as outlined in Section 4.2.a – Section 4.2.j.
- The Municipal Incentive Program will waive the municipal fees associated with development if it meets the definition of affordable housing and the agreement outlined in section 3.2.1 is executed (Section 4.2.1 a)
- Development Charges Grant Program, funded by the Affordable Housing Partnership Reserve Fund, will help offset the development charges for the development of affordable housing. (Section 4.2.2.a)
- The Affordable Housing Tax Increment Based Grant Program aims to stimulate the rehabilitation or renovation of existing buildings, the redevelopment of previously developed sites that are now vacant, or under-utilized sites that results in the creation of affordable housing units (Section 4.2.3.a)

2.2 Community Profile

2.2.1 Population		
Characteristic	**Data**	**Value**
Total Population (Number)	2016	81,032
	2021	83,651
Population Growth (Number)	Total	2,619
	Percentage	3.2
Age (Years)	Average	44.1
	Median	43.2
Age Distribution	0 - 14 years	11,955
	15 - 64 years	51,430

2.2.1 Population		
Characteristic	**Data**	**Value**
	65+ years	20,260
Mobility	Non-movers	70,845
	Non-migrants	6,120
	Migrants	3,970

2.2.2 Demographic Information		
Characteristic	**Data**	**Value**
Immigrants	Total	7,880
Non-Immigrants	Total	72,185
Recent Immigrants (2016-2021)	Total	1,165
Interprovincial migrants (2016-2021)	Total	980
Indigenous Identity	Total	4,040

2.3 How have population changes in your community as illustrated by the above data impacted your housing market?

It is important to note that the Census-sourced values in the table above, as well as in the other pre-populated tables herein, may be undercounted (i.e., "census undercoverage") and, therefore, conservative in terms of how they relate to the City's housing needs.

Provided below are observations made on the pre-populated tables above:

Population Growth:

- The population increased by 3.2% from 2016 to 2021, adding 2,619 residents.
- This modest population growth likely leads to increased demand for housing, though not at an explosive rate.

Age Distribution:

- The average age (44.1 years) and median age (43.2 years) suggest a relatively mature population.

- The age distribution shows a significant portion of the population (24.2%) is aged 65 and over, indicating a potential demand for senior housing (e.g., supportive housing), downsizing options, accessible housing, and long-term care homes.
- Anecdotally, it was learned[1] that many of residential sales are estate sales, for "folks who have died or moved into retirement homes".

Mobility:

- A large proportion of the population (70,845) are non-movers, showing stability in residence.
- The presence of 3,970 migrants and 980 interprovincial migrants indicates ongoing population inflow, contributing to housing demand, particularly rental properties and entry-level homes.
- For some people, the City is popular as a retirement destination[2,3]. This may speak to the interprovincial migrants (980 people, from 2016 to 2021) and migrants (3,970 people).
- Anecdotally, it was learned during the stakeholder interview with the representative from the real estate community that his most frequently served cohort are those who are migrating from Toronto (or other parts of the GTA) to Peterborough. This information is also confirmed in a Peterborough Currents article[4]: May 2021 saw more homes sold in Peterborough "than any other month on record"[5], where the average price of those homes was $715,815—a 31.2% spike from a year ago. Kate Kidd, the president of the Peterborough Landlords Association at the time that the article was published, said that the increase in sales were partly due to homebuyers from the GTA purchasing local properties, that had served as rental housing, and moving in themselves[6].

Demographic Composition:

- Immigrants make up 7,880 of the population, with 1,165 recent immigrants between 2016-2021, contributing to cultural diversity and potentially varying housing needs.

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[1] As heard anecdotally during the stakeholder interview with the representative from the real estate community.
[2] "Greater Golden Horseshoe: Growth Forecasts to 2051". Hemson Consulting Ltd., August 26, 2020. Retrieved from: https://www.hemson.com/wp-content/uploads/2020/08/HEMSON-GGH-Growth-Outlook-Report-26Aug20.pdf
[3] As heard anecdotally during the stakeholder interview with the representative from the real estate community.
[4] "Renters being pushed out amidst red-hot real estate market". Throop, June 28, 2021. Retrieved from Peterborough Currents: https://peterboroughcurrents.ca/housing/n12-spike/
[5] Ibid
[6] Ibid

- An Indigenous population of 4,040 highlights the need for culturally sensitive and affordable Indigenous housing options. This amounts to 5% of the total population in the City. City data offers similar findings to that of the County[7].

Summary: Impact on Housing Market

Increased Demand:

- Population growth of 3.2% indicates an increased demand for housing, including both rental properties and home purchases.
- Migrants and interprovincial migrants further bolster this demand, especially for rental units and first-time buyer homes.

Senior Housing Needs:

- The significant proportion of residents aged 65 and over (20,260 individuals) indicates a higher demand for senior-friendly housing, such as smaller units, single-storey homes, or assisted living facilities.
- Development of accessible housing options becomes critical to cater to this demographic.
- In instances where older adults can no longer remain in their homes (e.g., too difficult or expensive to maintain on their own, in absence of in-home supports; interest in downsizing), there will likely be a large transfer of single-detached homes to those who can afford them.

Stability and Slow Turnover:

- High number of non-movers (70,845) indicates residential stability, which might limit the availability of existing homes for sale and increase housing prices due to limited supply.
- Non-migrants (6,120) and migrants (3,970) suggest a dynamic yet largely stable population, where incoming migration necessitates new housing development to meet the growing needs.

Diverse Housing Needs:

- The presence of 7,880 immigrants, with recent immigrants contributing 1,165, implies the need for diverse and inclusive housing solutions that reflect different cultural preferences and affordability levels.
- Need for targeted housing programs to integrate these populations effectively, ensuring they have access to suitable housing options.

Affordable and Culturally Sensitive Housing:

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[7] "CSSS24-006 Appendix A: Housing Needs Assessment" Tim Welch Consulting, Inc., July 31, 2023. Retrieved from: https://pub-peterborough.escribemeetings.com/filestream.ashx?DocumentId=37906

- The Indigenous population (4,040) underscores the necessity for affordable housing and culturally appropriate housing solutions.
- Policies and programs might be required to support Indigenous residents in securing adequate and reasonably priced housing.

3. Household Profiles and Economic Characteristics

This section should provide a general overview of income, housing and economic characteristics of the community being studied. Understanding this data will make it easier to observe the incidence of housing need among different socio-economic groups within the community. Income categories could be used for this analysis and can be completed in accordance with the HART methodology and CMHC data.

Area Median Household Income (AMHI) can be used as the primary basis for determining income brackets (as a percentage of AMHI) and corresponding housing cost ceilings.

This section should also outline the percentage of households that currently fall into each of the income categories previously established. This will allow a better understanding of how municipalities compare to Canadian averages, and the proportion of households that fall into each household income category. This will also allow for a better understanding of drop-off levels between total households and the number of units required to meet anticipated need or demand in each category. Housing tenures allow for the comparison of renter and owner-occupied households experiences and is important for understanding a community's housing context.

Using a stratified, income-based approach to assessing current housing needs can enable communities to target new housing development in a broader and more inclusive and equitable way, resulting in housing that can respond to specific households in core housing need. This is shown in the next section.

3.1 Household Profiles

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Total number of households	2016	34,710
	2021	35,977
Household income (Canadian dollars per year)	Average	87,800
	Median	71,500

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Tenant Household Income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	57,000
	Median	48,000
Owner household income (Canadian dollars per year, Only Available at Census Agglomeration Level)	Average	116,200
	Median	98,000
Average household size (Number of members)	Total	2.3
Breakdown of household by size (Number of households)	Total	35,980
	1 person	11,680
	2 persons	12,785
	3 persons	5,165
	4 persons	4,035
	5 or more persons	2,305
Tenant households (Number of households)	Total	14,610
	Percentage	40.606
Owner households (Number of households)	Total	21,375
	Percentage	59.408
Percentage of tenant households in subsidized housing	Percentage	16.4
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	Not applicable to Peterborough (CY)
	Total	4,680

3.1.1 Household Income and Profile		
Characteristic	**Data**	**Value**
Number of one-parent families	Percentage	20.731
Number of one-parent families in which the parent is a woman+	Total	3,805
Number of one-parent families in which the parent is a man+	Total	875
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI)	795
	Low (21% – 50% AMHI)	6,575
	Moderate (51 – 80% AMHI)	6,720
	Median (81% - 120% AMHI)	7,770
	High (>120% AMHI)	14,035

3.2 Please provide context to the data above to situate it within your municipality. For example, is there a significant number of one-parent families? Are owner household incomes far surpassing tenant household incomes?

Provided below are observations made on the pre-populated table above:

Increasing Households:

The total number of households in Peterborough increased by 1,267 from 2016 to 2021. This indicates a moderate but steady growth rate of approximately 3.65% over five years.

Household Incomes:

- The median household income is $71,500, which is significantly lower than the average household income of $87,800. This difference suggests a disparity, where higher incomes skew the average upwards. There is also a stark disparity between the incomes of tenant and owner households:

  - At the CMA level for Peterborough, tenant average income is $57,000, while owner average income is $116,200 (a difference of $59,200).

  - At the CMA level for Peterborough, tenant median income is $48,000, while owner median income is $98,000 (a difference of $50,000).

- As noted above, owner households have significantly higher average and median incomes compared to tenant households, which suggests that there may be a socio-economic divide.

Household Size:

- The average household size is 2.3 members, and a significant proportion of households consist of 1 or 2 persons (67.91%). This indicates a trend towards smaller household sizes, which may be due to factors such as more people living alone, an aging population, or delayed family formation.

- Only a small percentage of households consist of 5 or more persons (6.4%), which suggests that larger families are less common in Peterborough.

Housing Tenure:

- A larger proportion of households are owner-occupied (59.4%) compared to tenant-occupied (40.6%). While there are more households who own than rent, there is a significant proportion of the population who do not own their homes.

- A notable portion of tenant households (16.4%) are in subsidized housing, which suggests an underlying need for affordable housing solutions and a reliance on public assistance for housing.

One-Parent Families:

- One-parent families constitute 20.7% of all households, indicating a fairly significant presence. Within one-parent families, the majority (81.3%) are headed by women.

- As learned (anecdotally) through the stakeholder interviews with:

  - The CEO of Habitat PKR: There is a clear demand for housing among single parents, both men- and women-led. Indigenous and LGBTQ2S+ individuals are also applying for housing through Habitat PKR, but these identities are often secondary — "they are, first and foremost, a single parent".

- The CEO of Peterborough Housing Corporation: One of their two primary properties has units occupied by "lots of single moms, of all different ages". He also noted that he has seen "significantly higher rates of single parents" over the past five to 10 years.
- The owner of a residential development company: There is a growing need and demand for rent-geared-to-income (RGI) housing for single moms.

Income Distribution:

The data indicate a balanced spread across various income categories, with the largest portions falling into "High" (39.0%) and "Median" (21.6%) income categories. A considerable number of households also fall into the "Low" (18.3%) and "Moderate" (18.7%) income categories, which might represent the middle to lower-middle-income brackets. There appears to be economic diversity and potential economic stratification within the community.

Summary:

A socio-economic snapshot of Peterborough is outlined below, which helps highlight areas for potential policy focus and community support:

- The household size is trending smaller, with a majority being one or two-person households. This suggests a need for smaller units to suit this household make-up.
- The presence of a significant number of one-parent families (20.73% of all households) is noteworthy, with a large proportion (3,805 one-parent households) of these headed by women.
- There is a clear disparity between the incomes of tenant and owner households, with owners earning significantly more. Income distribution shows a high percentage in the "High" income category, although a substantial number of households fall into the "Low" and "Moderate" income brackets, which indicates economic diversity.
- The proportion of tenant households in subsidized housing (16.4%) underscores a need for affordable housing solutions within Peterborough.

3.3 Suppression of household formation (e.g., younger people living with their parents due to affordability pressures) and housing demand (e.g., "driving until you qualify") can both indicate strained local housing market conditions. Please provide any data or information that speaks to how suppression of the formation of new households and suppression of housing demand has impacted your community since 2016, and how projected formation patterns are expected to be impacted over the next 5 to 10 years. Please indicate methods used to determine expected household formation, such as calculating headship rates broken down by specific age estimate impacts.[8]

The City of Peterborough did not have this information, at the time that this HNA was prepared. The City, however, is committed to gathering this information for a subsequent iteration of this HNA.

3.3.1 Household Formation						
HH* Head Age Category	**2016**			**2021**		
	Pop.	**Headship Rate (%)**	**HHs***	**Pop.**	**Headship Rate (%)**	**HHs***
15 to 24	10,645	16.8%	1,785	10,180	14.7%	1,500
25 to 34	10,540	47%	4,950	11,470	44.6%	5,115
35 to 44	8,710	54.6%	4,760	9,690	54.1%	5,245
45 to 54	9,995	58.2%	5,815	8,975	57.3%	5,140
55 to 64	11,230	58.2%	6,540	11,125	59.3%	6,600
65 to 74	9,115	62.2%	5,670	10,580	61.7%	6,525
75 to 84	5,700	62.8%	3,580	6,375	63.5%	4,050
85 plus	3,295	48.9%	1,610	3,310	54.4%	1,800

*Household/Households

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[8] *We recognize that some municipalities may not have this data available at the time of completion, but encourage them to do their best in addressing this question. Municipalities will be expected to build this expertise in subsequent iterations of their Housing Needs Assessments.*

HH* Head Age Category	2006 Actual		2021 Actual		2021 Household Suppression		
	Pop.	HHs*	Pop.	HHs*	Headship Rate (%, 2006)	Potential HHs* (2021)	Suppressed HHs* (2021)
3.3.2 Household suppression							
15 to 24	11,615	2,000	10,180	1,500	17.2%	1,752.9	252.9
25 to 34	8,375	3,830	11,470	5,115	45.7%	5,245.4	130.4
35 to 44	9,485	5,205	9,690	5,245	54.9%	5,317.5	72.5
45 to 54	10,820	6,125	8,975	5,140	56.6%	5,080.6	0
55 to 64	8,570	5,075	11,125	6,600	59.2%	6,588	0
65 to 74	6,365	3,910	10,580	6,525	61.4%	6,499.3	0
75 plus	8,180	5,055	9,685	5,850	61.8%	5,985	135
Total							590.8

*Household/Households

3.4 Economic Conditions

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
Number of workers in the Labour Force	Total	39,845
Number of workers by industry (Top 10 only)	Health care and social assistance	7,005
	Retail trade	5,340
	Educational services	3,670
	Accommodation and food services	2,815
	Construction	2,720
	Manufacturing	2,635

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
	Administrative and support, waste management and remediation services	2,295
	Professional, scientific and technical services	2,140
	Other services (except public administration)	1,625
	Public administration	1,555
Unemployment rate and participation rate (Percent)	Unemployment rate	14.669
	Participation rate	57.216
All classes of workers (Number)	Total	38,505
Employees (Number)	Total	33,855
Permanent position (Number)	Total	28,330
Temporary position (Number)	Total	5,525
Fixed term (1 year or more, Number)	Total	1,545
Casual, seasonal or short-term position (less than 1 year, Number)	Total	3,985
Self-employed (Number)	Total	4,645
Number of commuters by commuting destination	Within census subdivision	17,480
	To different census subdivision	2,535
	To different census division	2,735

3.4.1 Economy and Labour Force		
Characteristic	**Data**	**Value**
	To another province/territory	40
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	22,805
	Public transit	985
	Walked	2,080
	Bicycle	385
	Other method	590

Employment and Industry Distribution:

- **Health care and social assistance** is the largest industry, employing 7,005 workers, which indicates a significant focus on health services in the City, since Peterborough serves as a regional hub for health services.
- **Retail trade** and **educational services** are also major employers, with 5,340 and 3,670 workers respectively.
- Other notable industries include **accommodation and food services** (2,815), **construction** (2,720), and **manufacturing** (2,635).

Unemployment and Participation Rates:

- The unemployment rate is relatively high at 14.7%, which suggests economic challenges or a mismatch between job availability and skills. For example, while the construction industry is not the largest employer in Peterborough, it was learned[9] that those in the construction industry make frequent inquiries regarding upcoming construction jobs, "which has never happened before": there is a "dark time to come", with respect to residential construction starts.
- The participation rate is 57.2%, indicating that a little over half of the working-age population is actively engaged in the labor force.

[9] As heard anecdotally in the stakeholder interview with the representative from the residential development community.

Employment Types:

- The majority of workers (33,855) are employees, with a significant portion (28,330) holding permanent positions.
- Temporary positions account for 5,525 workers, with 1,545 in fixed-term roles (1 year or more) and 3,985 in casual, seasonal, or short-term roles (less than 1 year).
- There are 4,645 self-employed individuals, highlighting a notable segment of the workforce engaged in entrepreneurial or freelance activities.

Commuting Patterns:

- A large number of commuters (17,480) work within their census subdivision, indicating a strong local employment base.
- A smaller number commute to different census subdivisions (2,535) or divisions (2,735), with very few (40) commuting to another province or territory.
- The primary mode of commuting is by car, truck, or van (22,805), followed by walking (2,080). Public transit usage is relatively low (985), as is cycling (385) and other methods (590).

Summary:

- **Industry Focus:** The labor force is heavily concentrated in health care, retail, and educational services, which may be reflective of the region's economic priorities and service needs.
- **Economic Challenges:** The high unemployment rate (14.7%) suggests economic difficulties or a skills mismatch, necessitating targeted employment and training programs.
- **Employment Stability:** Most workers are in permanent positions, but there is a significant number of temporary and self-employed workers, indicating a diverse employment landscape with varying degrees of job stability and income security.
- **Local Employment:** The majority of workers commute within their local area, suggesting existing local employment opportunities but also potential challenges in regional mobility and transportation infrastructure.
- **Commuting Preferences:** The predominant use of personal vehicles for commuting highlights the need for improved public transit options to reduce reliance on cars that consume greater amounts of disposal income.

3.5 How have labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?

According to the City's Land Needs Assessment[10]:

- Work-from-home employment and jobs with no fixed workplace are growing segments. Post-COVID-19, it's expected that more workers in office-type jobs will work remotely several days a week, with fewer working from home permanently. As of May 2020, Statistics Canada estimated that only 4 in 10 Canadian workers could realistically work from home. Sectors like finance, insurance, educational services, and professional, scientific, and technical services have the highest telework potential (84%-85%). In contrast, sectors critical to Peterborough, such as health care, social assistance, retail, manufacturing, and accommodation and food services, have low telework capacity (5%-29%).
- During the COVID-19 pandemic, there was no substantial evidence that businesses would adopt permanent measures to increase teleworking. However, sectors such as information and cultural industries, finance and insurance, real estate, and professional services showed a higher interest in telework.
- Given the growth in the knowledge-based economy and remote work trends, working from home will become more viable. For future planning, this assessment predicts a modest increase in work-from-home employment from 5.1% to 6.1% of all jobs by 2051, translating to an additional 1,580 work-from-home jobs from 2016 to 2051.

Anecdotally, as learned in the stakeholder interview with the representative from the real estate community:
- There were two migration-related impacts on the housing market, with:
  - The first being the large influx of international students who were coming to Peterborough to study at the city's post-secondary institutions including Trent, Fleming College, and Seneca; and
  - The second being the migration of Greater Toronto Area (GTA) residents to Peterborough during the COVID-19 pandemic.
- As COVID had forced non-frontline workers to work remotely, it created flexibility and opportunity in relocating to cities where the housing market was comparably not as expensive. This contributed to the inflation of the average sale price of homes; for example, households that were making a mid-level income in Toronto would be able to seek housing in Peterborough and price out those making a lower income. The increase in demand, in conjunction with limited supply,

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[10] "City of Peterborough Municipal Comprehensive Review: Land Needs Assessment". City of Peterborough, June 2021. Retrieved from https://www.peterborough.ca/en/doing-business/resources/Documents/Official-Plan/Land-Needs-Assessment-Report-Final---Accessible.pdf

contributed to the rise in the average house price in Peterborough and rendered the housing market unaffordable for some. This is evident in this excerpt[11] from resource prepared by Statistics Canada:

> *Another impact of the COVID-19 is that commuting is going to have less impact in the choice of the location when purchasing a residential property as working from home will become more prevalent in many sectors. This may lead to potential buyers possibly spreading their search further away from pricier cities like Toronto and Vancouver to be able to afford larger houses in the suburbs. Additional space for a home office might also become an important feature of future houses, which would make larger houses a more sought after commodity.*

3.6 Households in Core Housing Need

A household is considered to be in core housing need if it meets two criteria:

1. A household is below one or more of the national adequacy, suitability and affordability standards; and,
2. The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

Housing is considered to be affordable when housing costs less than 30% of before-tax household income. Housing is considered to be suitable when there are enough bedrooms for the size and make-up of the household. Housing is considered to be adequate when it is not in need of major repairs. Determining the percentage of core housing need would facilitate comparison with forecasts of population growth and household formation, in turn enabling more accurate projection of anticipated housing needs broken down by different factors such as income, household size and priority population, as explained below. It is important to note that official measures of those in core housing need exclude key groups, including those experiencing homelessness, students living independently of their guardians, people living in congregate housing, and migrant farm workers. This means that core housing need figures may underestimate overall housing need. Due to this, communities should also strive to include as much information as possible about these groups in the Priority Groups section below, in order to provide a comprehensive picture of who is affected by core housing need.

Please use the following section to insert the following Housing Assessment Resource Tools Data Tables (Housing Needs Assessment Tool | Housing Assessment Resource Project)

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[11] "Price trends and outlook in key Canadian housing markets." Siatchinov, De Champlain, and Verma, 2020. Retrieved from Statistics Canada: https://www150.statcan.gc.ca/n1/pub/45-28-0001/2020001/article/00053-eng.htm

Income Categories and Affordable Shelter Costs:

3.6.1 Income Categories and Affordable Shelter Costs		
Income Category, relative to Area Median Household Income (AMHI)	**Annual Household Income (Canadian Dollars per Year)**	**Affordable Shelter Cost (Canadian Dollars per Month)**
Very Low Income (20% or less of AMHI)	<= $14,400	<= $360
Low Income (21% to 50% of AMHI)	$14,400 - $36,000	$360 - $900
Moderate Income (51% to 80% of AMHI)	$36,000 - $57,600	$900 - $1,440
Median Income (81% to 120% of AMHI)	$57,600 - $86,400	$1,440 - $2,160
High Income (121% or more of AMHI)	>= $86,401	>= $2,161

Percentage of Households in Core Housing Need, by Income Category and Household Size:

3.6.2 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size						
Income Category	**Affordable Shelter Cost (Canadian Dollars per Month)**	**1 Person HH**	**2 Person HH**	**3 Person HH**	**4 Person HH**	**5+ Person HH**
Very Low Income (20% or less of AMHI)	<= $360	93.2%	6.8%	0%	0%	0%
Low Income (21% to 50% of AMHI)	$360 - $900	76.8%	18.6%	3.5%	1.1%	0%
Moderate Income (51%	$900 - $1,440	0%	45.6%	26.9%	17.6%	9.8%

3.6.2 Percentage of Households (HH) in Core Housing Need (CHN), by Income Category and Household Size						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
to 80% of AMHI)						
Median Income (81% to 120% of AMHI)	$1,440 - $2,160	0%	0%	0%	35.3%	64.7%
High Income (121% or more of AMHI)	>= $2,161	*	*	*	*	*

The graph ("Percentage of Households in Core Housing Need, by Income Category and HH size, 2021 Peterborough CY (CSD, ON)") on the following page should be read in conjunction with both the table above and the table that follows the graph.

Percentage of Households in Core Housing Need, by Income Category and HH Size, 2021 Peterborough CY (CSD, ON)
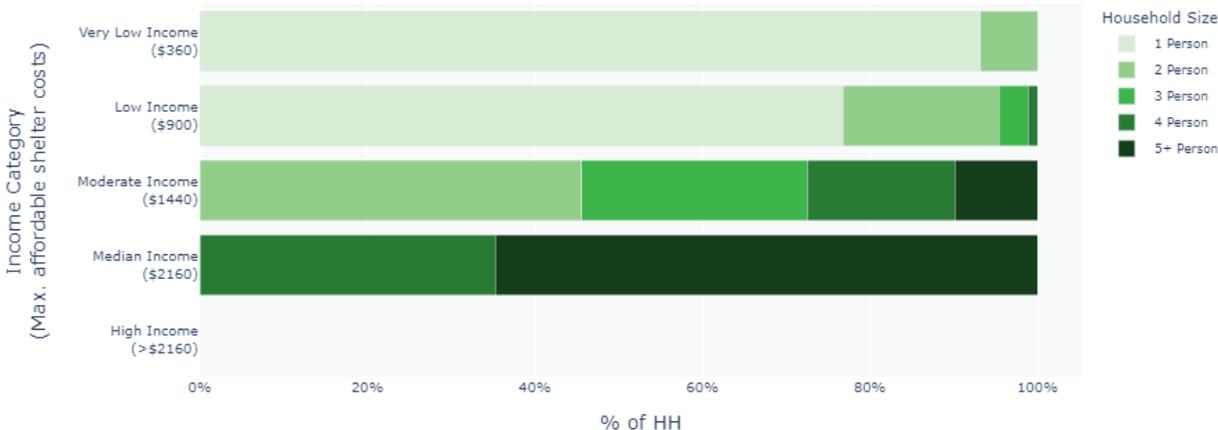
2021 Affordable Housing Deficit:

3.6.3 2021 Affordable Housing Deficit by Household (HH)						
Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	1 Person HH	2 Person HH	3 Person HH	4 Person HH	5+ Person HH
Very Low Income (20% or less of AMHI)	<= $360	205	15	0	0	0
Low Income (21% to 50% of AMHI)	$360 - $900	2,835	685	130	40	0
Moderate Income (51% to 80% of AMHI)	$900 - $1,440	0	440	260	170	95
Median Income (81% to 120% of AMHI)	$1,440 - $2,160	0	0	0	30	55
High Income (121% or more of AMHI)	>= $2,161	0	0	0	0	0
Total		3,045	1,145	400	240	175

3.6.4 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Affordability – Owner and tenant households spending 30% or more on shelter costs (# and %)	Total	9,230
	Percentage	25.7
Affordability – Owner and tenant households spending 30% or more on shelter costs and in core need (# and %)	Total	4,650
	Percentage	13.2
Affordability – Tenant households spending 30% or more of income on shelter costs (# and %)	Total	6,295
	Percentage	43.3
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need (# and %)	Total	3,710
	Percentage	10.5
Affordability – Owner households spending 30% or more of income on shelter costs (# and %)	Total	2,935
	Percentage	13.7
Affordability – Owner households spending 30% or more of income on shelter costs and in core need (# and %)	Total	940
	Percentage	2.7
Adequacy – Owner and tenant households in dwellings requiring major repair (# and %)	Total	2,205
	Percentage	6.1
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need (# and %)	Total	770
	Percentage	2.2
Adequacy – Tenant households in dwellings requiring major repairs (# and %)	Total	1,405
	Percentage	9.6
Adequacy – Tenant households in dwellings requiring major repairs and in core need (# and %)	Total	615
	Percentage	1.8
Adequacy – Owner households in dwellings requiring major repairs (# and %)	Total	805
	Percentage	3.8
Adequacy – Owner households in dwellings requiring major repairs and in core need (# and %)	Total	155
	Percentage	0.4
Suitability – Owner and tenant households in unsuitable dwellings (# and %)	Total	1,355
	Percentage	3.8

3.6.4 Households in Core Housing Need		
Characteristic	**Data**	**Value**
Suitability – Owner and tenant households in unsuitable dwellings and in core need (# and %)	Total	335
	Percentage	0.9
Suitability – Tenant households in unsuitable dwellings (# and %)	Total	1,010
	Percentage	6.9
Suitability – Tenant households in unsuitable dwellings and in core need (# and %)	Total	290
	Percentage	0.8
Suitability – Owner households in unsuitable dwellings (# and %)	Total	345
	Percentage	1.6
Suitability – Owner households in unsuitable dwellings and in core need (# and %)	Total	40
	Percentage	0.1
Total households in core housing need	Total	5,000
Percentage of tenant households in core housing need	Percentage	28.1
Percentage of owner households in core housing need	Percentage	4.9

Provided below are observations made on the pre-populated table above:

Affordability:

Tenant vs. Owner Spending on Shelter Costs:

- A larger proportion of tenant households (43.3%) are spending 30% or more of their income on shelter costs compared to owner households (13.7%), indicating higher relative unaffordability among tenants.
- Out of 9,230 households spending 30% or more on shelter, 6,295 (68%) are tenant households, further emphasizing the affordability challenges faced by renters.

Adequacy (need for repairs):

Tenant vs. Owner Dwellings Requiring Major Repairs: A higher number of tenant households (1,405, 9.6%) are living in dwellings requiring major repairs compared to owner households (805, 3.8%). This demonstrates that tenants are more likely to reside in substandard housing conditions.

Suitability (Space and Household Needs):

Tenant vs. Owner Unsuitable Dwellings: More tenants (1,010, 6.9%) live in unsuitable dwellings compared to owners (345, 1.6%). This indicates that tenants are more likely to experience unsuitable living conditions; in the case of Core Housing Need, housing is 'unsuitable' if a household does not have enough bedrooms according to the National Occupancy Standard.

Core Housing Need:

Household Core Housing Need Distribution:

- A significant portion of the overall households (5,000) are in core housing need.
- Proportionally, a much higher percentage of tenant households (28.1%) are in core housing need compared to owner households (4.9%). This substantial disparity could point towards distinct underlying issues or needs within tenant households.

Summary:

Affordability: Tenant households face more significant affordability challenges than owner households, with a higher proportion spending a substantial part of their income on shelter costs.

Adequacy: Housing conditions are generally poorer for tenants, who are more likely to live in properties requiring major repairs, highlighting a critical need for improved housing standards and maintenance in the rental market.

Suitability: Tenants are more likely to live in unsuitable dwellings, indicating issues with overcrowding or mismatched housing types, which necessitate targeted efforts to improve housing allocations and unit sizes.

Core Housing Need:

- The overall numbers of tenants facing significant housing challenges are high, emphasizing the importance of addressing renter issues.
- The stark contrast between the percentages of tenant and owner households in core housing need warrants further investigation to identify specific factors driving the high proportion of tenant households in housing need.

3.7 Please provide any other available data or information that may further expand on, illustrate or contextualize the data provided above.

Changes to the Ontario *Residential Tenancies Act* in 2018:

Units that are rent-controlled:

An impact of the changes to the *Residential Tenancies Act* in 2018 regarding the removal of certain rent regulations is conveyed through the following quote from a spokesperson from CMHC, as noted in a Peterborough Currents article[12]: "Renters are discouraged from moving since they will have to pay a premium to change units." While units built before November 15, 2018 are rent-controlled (i.e., landlords can raise rents each year by a pre-determined amount, typically a maximum of 2.5% in Ontario), this does not prevent a landlord from hiking up the rent between tenants—should the tenant terminate their lease—to bring a rent up to what the market would bear (i.e., vacancy decontrol, commonly referred to as "rent gouging"[13]):

> *Vacancy decontrol means there is a continued financial incentive for landlords to frequently evict tenants, especially tenants who have been occupying a unit long-term, so that landlords can charge as much as possible for their units. This hurts lower-income renters the most, as they struggle to find suitable housing that they can reasonably afford.[14]*

This brings up another issue that was felt in Peterborough: "renovictions" or "own-use" evictions. Peterborough saw a sharp rise in the number of landlords who sought to take their rental units back from tenants, for either themselves or a close family member; in 2022, the Landlord and Tenant Board received 70 eviction applications from Peterborough landlords who were seeking to take over rental units for their own use – an increase of 150 percent from 2020, according to figures that Peterborough Currents obtained from the province[15]. According to Annie Hedden, manager of Peterborough's Housing Resource Centre, this number is likely conservative: "the figures only capture cases where the landlord issues an eviction notice and then takes the next step of seeking a formal hearing before the Landlord and Tenant Board (LTB)… many renters choose not to fight their eviction notice and move out before the

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[12] "Peterborough's apartment vacancy rate returns to an all-time low of 1.0%." Pearson, 2024. Retrieved from Peterborough Currents: https://peterboroughcurrents.ca/housing/peterborough-rental-market-2023/
[13] "Vacancy decontrol – what is it, and why does it matter?" Advocacy Centre for Tenants Ontario, September 30, 2021. Retrieved from: https://www.acto.ca/vacancy-decontrol-what-is-it-and-why-does-it-matter/
[14] Ibid
[15] "'It's terrible to have to leave your home': More Peterborough landlords trying to evict renters for their own use". Throop, May 17, 2023. Retrieved from Peterborough Currents: https://peterboroughcurrents.ca/housing/more-peterborough-landlords-trying-to-evict-renters-for-their-own-use/

landlord has to apply for a hearing"[16]. Hedden also notes that landlords often claim they need to move in as a pretext to remove a tenant and hike the rent[17].

According to Hedden:

> *When a landlord wants to take back possession of a unit for their personal use, they must issue the tenant a legal notice known as an N12 form, putting the person on notice that they could be evicted. But many landlords skip that step, instead merely telling the tenant they intend to move in, which is often enough to intimidate someone into moving out. If the landlord or one of their family members doesn't actually move in, it can be difficult to prove. It would require long-term surveillance of the unit that almost nobody is going to have the time, resources, or desire to do.*[18]

The Peterborough Currents article noted an example of an "own-use" eviction in the city:

> A couple lived in an East City two-bedroom apartment for 7.5 years and were paying $777 per month in rent. Their landlords then claimed that their daughter needed to move into the unit, and they asked the couple to leave within two months. While they did not understand the landlord's need for the apartment on such short notice, they found another apartment in another part of the city. Unfortunately, the rent was $2,000 per month, which was more than 2.5 times their current rental cost.

Provided below is a quote from the couple, indicating their frustration:

> *"[Rent] has almost tripled since we moved here, and what are you getting for your money? … This city isn't three times better to live in, it doesn't have three times the transit. It doesn't have three times the available good-paying jobs. It has less culture than ever before, like it's still recovering from COVID."*

The example provided above is one of many in the city. According to another article by the Peterborough Currents[19], "own-use" eviction applications surged alongside house prices in 2021, where the number of applications per month increased dramatically. On the following page is a graph that shows the historical applications for N12 evictions in Peterborough, monthly, with a clear upward spike in 2021:

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[16] "'It's terrible to have to leave your home': More Peterborough landlords trying to evict renters for their own use". Throop, May 17, 2023. Retrieved from Peterborough Currents: https://peterboroughcurrents.ca/housing/more-peterborough-landlords-trying-to-evict-renters-for-their-own-use/

[17] Ibid

[18] Ibid

[19] "Renters being pushed out amidst red-hot real estate market". Throop, June 28, 2021. Retrieved from Peterborough Currents: https://peterboroughcurrents.ca/housing/n12-spike/
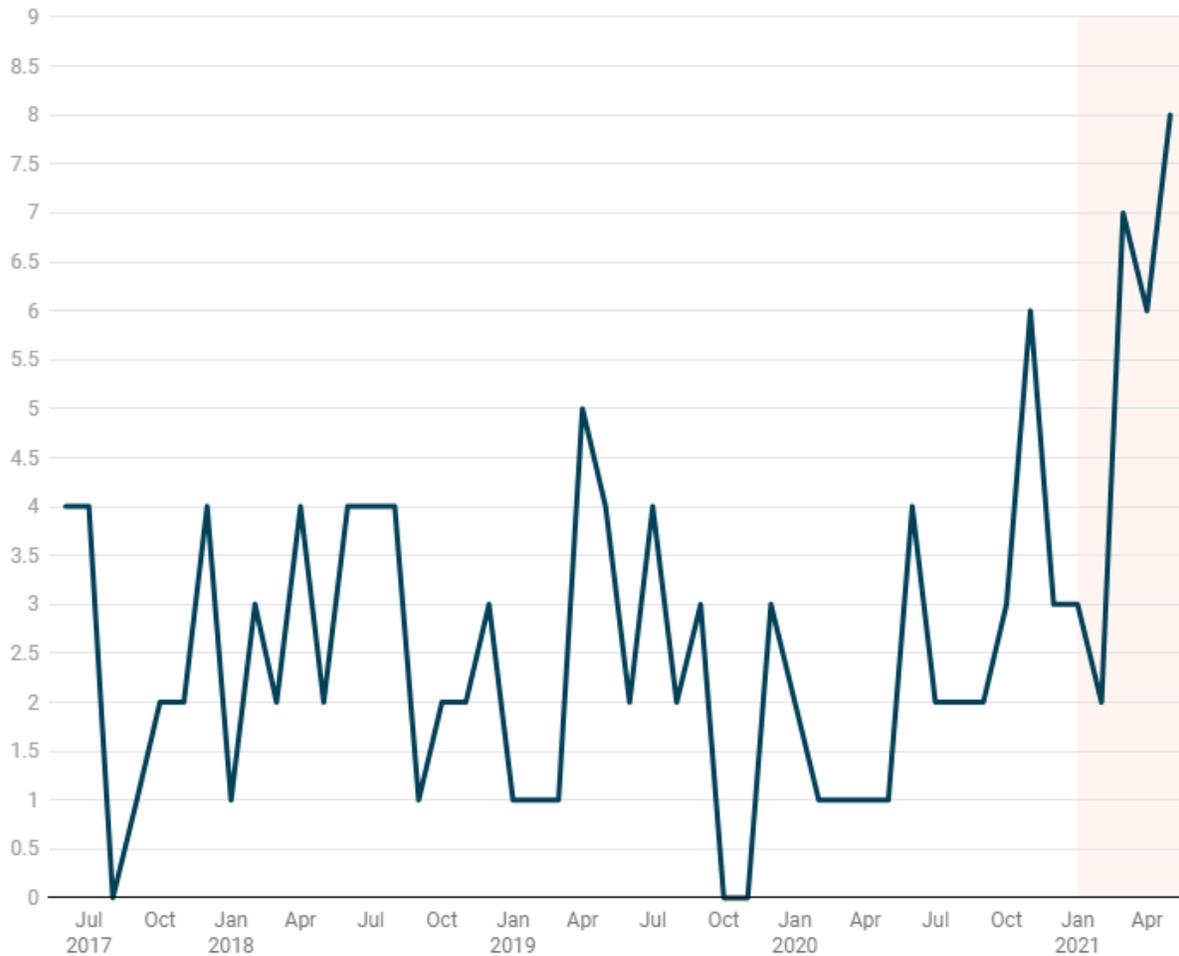
In another Peterborough Currents article[20], Hedden noted the following:

"The amount of responsibility that is placed on [tenants] to get out of these situations — to try to realize their rights in these situations — is a lot heavier than it is on the landlord," she said. "[Landlords] are able to issue these forms with very little risk to themselves. And I think that a lot of tenants in Peterborough are in a very different financial situation. Their access to legal support, their access to justice is different."

Units that are not rent-controlled:

Units built after November 15, 2018, are not rent-controlled, meaning that the landlord can raise the rent each year by an amount that they choose. This puts a lot of power

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[20] "Renters being pushed out amidst red-hot real estate market". Throop, June 28, 2021. Retrieved from Peterborough Currents: https://peterboroughcurrents.ca/housing/n12-spike/

into the hands of landlords, who have the ability to increase rents by more than what a household may be able to handle or afford. While they are mandated to provide tenants a 90-day notice of a rent increase, this "advanced notice" does not mean that a household can easily find new housing that is affordable to them or meets their needs.

Food Insecurity:

Housing and food insecurity are closely linked: "When people need to spend more than 30% of their incomes on housing, other basic needs such as food may be compromised".[21] As noted in a report by Peterborough Public Health[22]:

- Between 2020-2022, approximately 19%[23] of households in Peterborough County and City faced food insecurity, the highest recorded level in the community.
- Minimum wage earners and those on fixed incomes struggle to cover basic monthly expenses after paying for shelter and food, which includes costs like utilities, transportation, and childcare.
- Renters and mortgage-paying homeowners are more prone to food insecurity than those who own their homes outright. Rising housing costs force people with limited incomes to choose between paying rent and affording food, leading to negative health impacts and inadequate nutrition.
- The housing crisis in Peterborough has worsened in 2023 compared to 2022, leaving the lowest-income households with very limited rental options. Both housing and food are essential for health and well-being, but the current situation makes it challenging for many to access these basic needs.

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[21] "Food in Peterborough after COVID-19: How We Recover from 'Normal' by Seeing Food as a Human Right". Peterborough Food Action Network, October 16, 2021. Retrieved from: https://foodinpeterborough.ca/wp-content/uploads/2021/12/PFAN_Food-in-Peterborough-after-COVID-19_Recovery-Report_October-2021.pdf
[22] "Addressing Food Insecurity in Peterborough: An Urgent Call to Action". Peterborough Public Health, December 2023. Retrieved from: https://www.peterboroughpublichealth.ca/wp-content/uploads/2023/12/2023-Report-Addressing-Food-Insecurity-in-Peterborough.pdf
[23] It was noted in the report that this number is a 3-year average from the Canadian Income Survey (CIS) that needs to be interpreted with caution due to a small sample size and variability in the sample. Food insecurity numbers may be underestimated, as CIS samples do not include unhoused individuals or Indigenous Peoples living on-reserve.

Renters Profile

Who Are the Renters in the Peterborough Census Metropolitan Area (2021)

- total owner and renter households in CMA = 53,370 (up 5.6% from 2016)
- 30.4% of all households are rented
- tenant households = 16,185
- tenant households spending more than 30% of household income = 43% or 6,960 households
- tenant households four times more likely to be in 'core housing need' than owner households
- tenant households that are subsidized = 16.2% of all tenant households
- nationwide tenant household median costs = $1,120 (17.6% increase since 2016)
- tenant household average costs = $1,207

Household Income and Rent Affordability - Peterborough CMA 2021

Household Income (After-Tax)	All CMA households (53,370)	Affordable Rent Monthly	Average Market Rents Per Unit Type	# Households Unable to Rent Unit Type Affordably
Under $5,000	435	Up to $125	Bachelor - $873	9,445 households (bachelor unit)
$5,000 - $9,999	300	$125 to $250		
$10,000 - $14,999	635	$250 to $375		
$15,000 - $19,999	1,230	$375 to $500		
$20,000 - $24,999	2,310	$500 to $625		
$25,000 - $29,999	2,410	$625 to $750		
$30,000 - $34,999	2,125	$750 to $875		
$35,000 - $39,999	2,420	$875 to $1,000	One Bed - $1,090	13,065 households (one bedroom unit)
$40,000 - $44,999	2,475	$1,000 to $1,125		
$45,000 - $49,999	2,490	$1,125 to $1,250	Two Bed - $1,339	18,830 households (two bedroom unit)
$50,000 - $59,999	4,980	$1,250 to $1,500		
$60,000 - $69,999	4,660	$1,500 to $1,750	Three Bed - $1,523	21,810 households (three bedroom unit)
$70,000 - $79,999	4,215	$1,750 to $2,000	All apartment type rents are affordable.	Remainder of households can afford to rent any unit types.
$80,000 - $89,999	3,830	$2,000 to $2,250		
$90,000 - $99,999	3,435	$2,250 to $2,500		
$100,000 and over	15,420	$2,500 and over		

Source: Census 2021 Peterborough Census Metropolitan Area - https://census.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?Lang=E& SearchText=Peterborough&DGUIDlist=2021S0503529&GENDERlist=1,2,3&STATISTIClist=1&HEADERlist=0

(Image sources: Housing is Fundamental 18th edition. United Way Peterborough & District, 2023)

4. *Priority Groups*

There are 12 groups that CMHC defines as priority populations for affordable homes: groups who face a proportionally far greater housing need than the general population. There is also a 13th group, women-led households and specifically single mothers, implied in the National Housing Strategy which targets 33% (with a minimum of 25%) of funding going to housing for women-led households. Priority population groups are:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees
- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness. Many households may have members in multiple priority categories which may also not be represented in the data. With these limitations in mind, information on housing need by priority population would be helpful for developing inclusive housing policies.

4.1 What information is available that reflects the housing need or challenges of priority populations in your community? If data is available, please report on the incidence of core housing need by CMHC priority population groups in your community. If no quantitative data is available, please use qualitative information to describe the need for these priority populations.

To assist in responding to questions in Section 4, several references are made to information gathered through United Way's Point-in-Time Survey (PiT Survey). The PiT survey count took place on December 9, 2021, and 176 people[24] experiencing

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[24] Limitation of the 2021 PiT (p. 27 of 32 in the 2021 PiT Survey): "It is acknowledged that individuals may have been counted more than once throughout the day. As part of the screening process, volunteers asked participants if they had participated in the survey earlier in the day. This question may not have filtered out all individuals who

homelessness in the City of Peterborough participated/responded. Those who were surveyed were individuals and families who were staying in emergency shelters, transitional housing, outdoors in tents, makeshift shelters or in other public areas and those who identified as without housing in community meal programs and drop-in service locations. The survey notes that hidden homelessness is not always easy to detect, therefore the results from the PiT Count should be considered as a minimum.

According to United Way's Housing is Fundamental 18th edition report[25], Peterborough ranked 13th out of 43 Census Metropolitan Areas in Canada in terms of number of racialized households experiencing core housing need. Further, according to United Way's PiT survey, as of December 9, 2021, there are 288 people experiencing homelessness who were on the By-Name Priority List, which matches specific people to specific housing resources, based on priority of need.

Dorothy Olver, the City's program manager of homelessness and addiction services, said: "We're finding historically, year over year, that generally speaking, almost always, whatever our total number is, 50 per cent of the people on the by-name list have high acuity… That means they have a high-level need. If they go from homelessness to housing, they're going to need some level of supports in place to keep them housed." [26]

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	**Data**	**Value**
All households experiencing CHN	Total (Households)	5,000
	Percentage (of all households)	14.2%
CHN in households with women and/or children fleeing domestic violence	Total (Households)	
	Percentage (of priority group)	
	Total (Households)	3,090

already participated, as responding to the survey again would allow them to receive a second $10 cash honorarium. Because the 2021 PiT survey is confidential, de-duplicating responses is not possible. Staff and volunteers made every effort to avoid double surveying by communicating route selection for all outdoor counts and coordinating shelter and transitional housing counts to limit likelihood of double participation."

[25] Housing is Fundamental 18th edition. United Way Peterborough & District, 2023. Retrieved from: https://www.uwpeterborough.ca/wp-content/uploads/2023/10/HiF_2023_digital.pdf

[26] "Homelessness crisis continues to worsen in City of Peterborough and Peterborough County". Giunta, September 21, 2022. Retrieved from Global News: https://globalnews.ca/news/9145923/homelessness-crisis-worsen-peterborough-county/
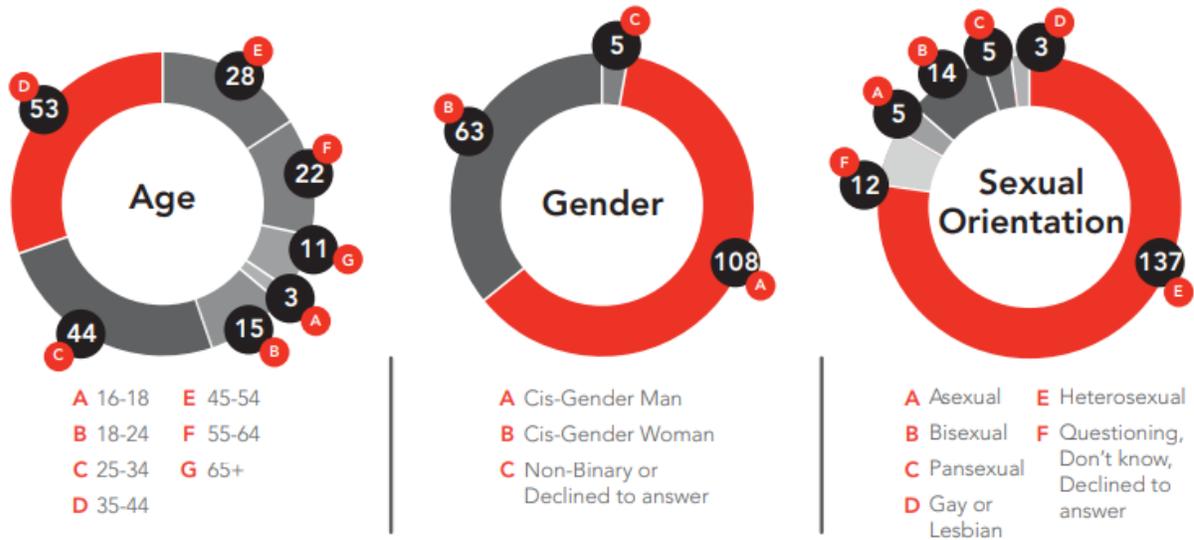
4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	**Data**	**Value**
CHN in households led by women	Percentage (of priority group)	17.5%
CHN in households led by single mothers	Total (Households)	780
	Percentage (of priority group)	22.1%
CHN in households led by senior(s) aged 65-84	Total (Households)	1,875
	Percentage (of priority group)	15.3%
CHN in households led by senior(s) aged 85+	Total (Households)	295
	Percentage (of priority group)	16.7%
CHN in households led by young adult(s) aged 18-29	Total (Households)	530
	Percentage (of priority group)	14.1%
CHN in Indigenous-led households	Total (Households)	415
	Percentage (of priority group)	19.8%
CHN in visible minority-led households	Total (Households)	340
	Percentage (of priority group)	10.9%
CHN in Black-led households	Total (Households)	55
	Percentage (of priority group)	14.7%
CHN in new-immigrant-led households	Total (Households)	55
	Percentage (of priority group)	19.3%
CHN in refugee-led households	Total (Households)	70
	Percentage (of priority group)	17.5%

4.1.1 Core Housing Need (CHN) by CMHC Priority Groups		
Characteristic	**Data**	**Value**
CHN in households with a same-sex couple	Total (Households)	*
	Percentage (of priority group)	*
CHN in households with Transgender member(s)	Total (Households)	85
	Percentage (of priority group)	18.7%
CHN in households with Non-Binary member(s)	Total (Households)	
	Percentage (of priority group)	
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	1,110
	Percentage (of priority group)	11.1%
CHN in households with member(s) with developmental disabilities	Total (Households)	890
	Percentage (of priority group)	11.8%
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	475
	Percentage (of priority group)	10%
CHN in households with Veteran member(s)	Total (Households)	90
	Percentage (of priority group)	9.4%
CHN in people experiencing homelessness	Total (people)	
	Percentage (of priority group)	

Demographics of 2021 PiT Survey Respondents:

Demographics

Age
- A 16-18
- B 18-24
- C 25-34
- D 35-44
- E 45-54
- F 55-64
- G 65+

Gender
- A Cis-Gender Man
- B Cis-Gender Woman
- C Non-Binary or Declined to answer

Sexual Orientation
- A Asexual
- B Bisexual
- C Pansexual
- D Gay or Lesbian
- E Heterosexual
- F Questioning, Don't know, Declined to answer

(Image source: 2021 PiT Survey. United Way Peterborough & District, 2022)

High-level statistics on the demographics of the 2021 PiT Survey respondents are below:

- 3% of survey respondents report a history with the Canadian Military and are considered 'Veterans';
- 6% of participants who identified as men also identified as asexual, bisexual, or gay;
- 27% of participants who identified as women also identified as asexual, bisexual, or gay; and
- Only 4 of 176 people (2% of respondents) reported having come to Canada as an immigrant or refugee.

With respect to the type of household among participants:

- 9% reported staying with a spouse or partner;
- 5% reported staying with another adult, such as a friend or family member; and
- 4% reported having dependent children with them, representing 7 single parent-led families with a cumulative total of 14 children.

With respect to respondents' sources of income:

- 96% of respondents reported having at least one income source;
- 59% reported being on Provincial social assistance;
- 28% reported being on disability benefits; and
- 3% reported being on employment income.

Indigenous People:

27% of 2021 PiT survey respondents (48 of 176 respondents) identified as having an Indigenous identify or ancestry; by comparison, people with Indigenous identities account for 4% of the City of Peterborough population. Among these 48 respondents:

- The average age is 40 and first experienced homelessness at age 22;
- On average, Indigenous people spent 48 more days homeless in 2021 than non-Indigenous people;
- 30% reported living rough;
- They spent an average of 175 days sleeping outdoors in the last year;
- 29% reported not staying in emergency shelter in 2021; and
- 29% reported being unsure of where they were going to stay that night.
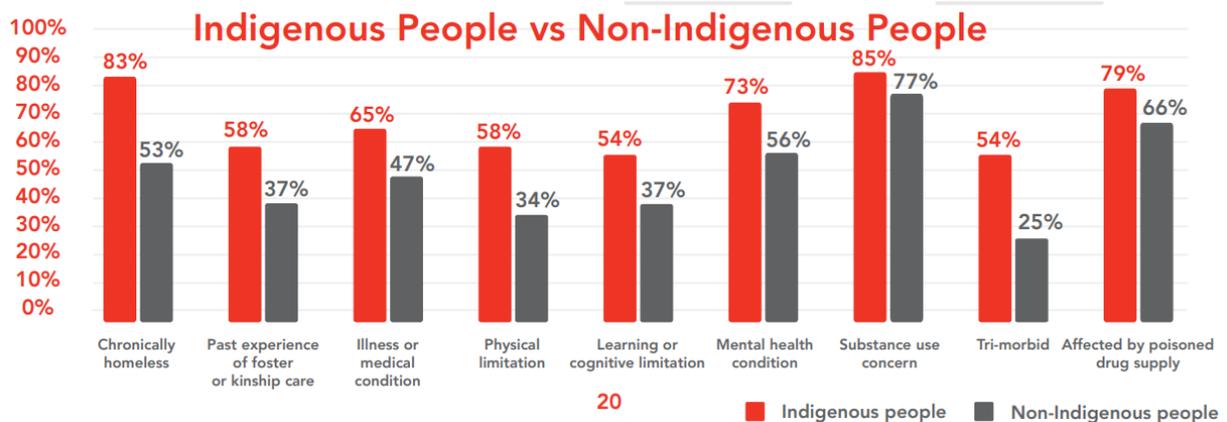
(Image source: 2021 PiT Survey. United Way Peterborough & District, 2022)

Older Adults 65+:

11 of 176 survey respondents are 65 or older. Among these 11 respondents:

- 91% reported chronic homelessness;
- 9 respondents reported having a medical condition;
- 2 respondents first experienced homelessness in 2021; and
- 2 respondents have experienced homelessness for almost three-quarters of their lives.

Youth Population:

Only 18 youth responded to the 2021 PiT survey. This is significantly fewer than the number of youth who responded to the last 2021 PiT survey from 2018, which received responses from 38 youth. It is, therefore, assumed that

According to the 2021 PiT Survey, 3% of respondents reported having been involved with the Child Welfare System—whether through the Children's Aid Society (CAS), foster care, youth group homes, or kinship care. This involvement is strongly linked to homelessness. In contrast, only 0.3% of the general Canadian population has experienced involvement with the Child Welfare System.
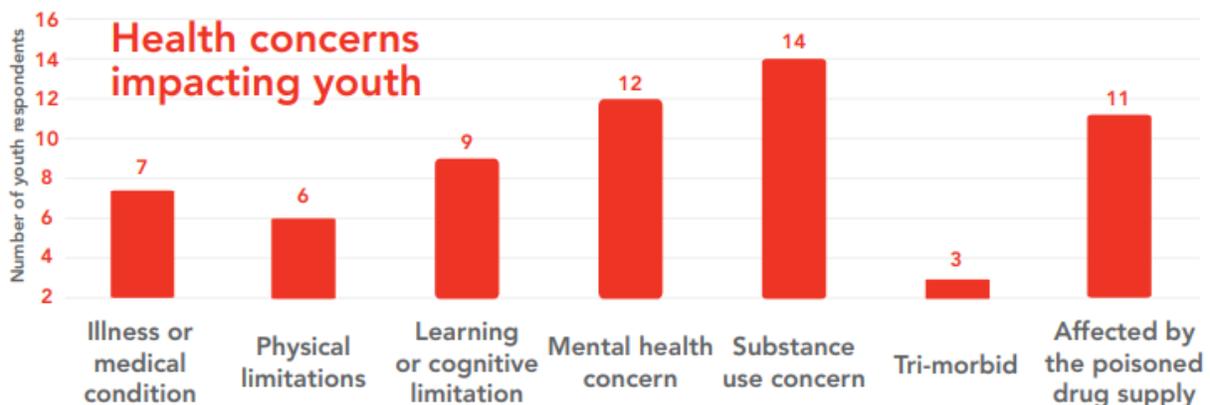
(Image source: 2021 PiT Survey. United Way Peterborough & District, 2022)

According to the 2021 PiT Survey:

- Many youth report experiencing multiple health concerns simultaneously. Specifically, those with learning or cognitive limitations are twice as likely to also have mental health issues. Among these youth, 83% have both mental health and substance use concerns, while 17% report being tri-morbid (i.e., they have issues with physical illness, mental health, and substance use).

- Local youth organizations have been working to increase transitional housing opportunities. For example, the YES Shelter for Youth and Families increased its transitional beds from 6 in 2018 to 24 in 2021. Transitional housing programs at

YES help youth develop independent living skills, connect with community and family supports, and improve their understanding of income and budgeting.

A stated limitation[27] of the 2021 PiT survey speaks to hidden homelessness among Peterborough's youth population:

Youth homelessness is often hard to quantify, because many youth experiencing housing instability fall into the category of 'hidden homelessness'. It is common for youth to couch surf and/or continue to live in precarious and often dangerous situations because they cannot find other options. The restrictions around gathering together under COVID-19 limited the ability of the 2021 PiT Count because the planning team could not host youth-specific events to draw youth experiencing hidden homelessness together. Youth who completed the survey were either living outdoors, in shelter or in transitional housing, thus limiting the scope of understanding about youth experiencing all types of homelessness in Peterborough.
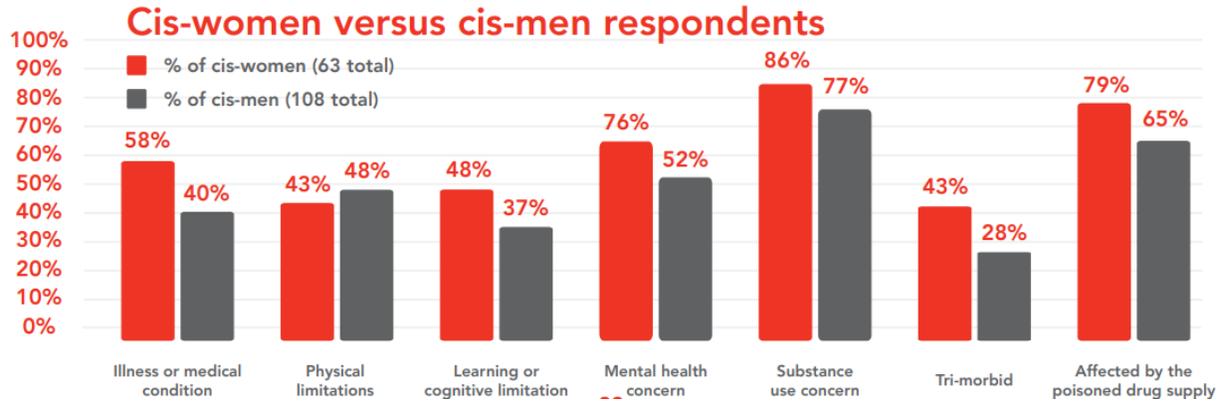
Women:

According to the 2021 PiT Survey:

- 63 respondents identified as cis-gendered women;
- On average, women spent 266 days homeless;
- 75% of women reported chronic homelessness;
- 1 in 3 women identify as Indigenous or with Indigenous Ancestry;
- 6 women reported having dependent children with them;
- 17 women reported having a partner with them;
- 54% of women, as children, were involved with child welfare, foster/group homes, or in kinship car;
- 27% lost their housing due to experiencing abuse;
- 24% lost their housing due to recent hospitalization or entering treatment programs;
- 21% lost their housing due to conflict with their spouse;
- 21% lost their housing due to conflict with their parent; and
- 19% lost their housing due to not having enough income.

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[27] Point in Time Count 2021: A Survey of People Experiencing Homelessness in the City of Peterborough. Page 27 of 32. United Way Peterborough & District, 2022. Retrieved from: https://www.uwpeterborough.ca/wp-content/uploads/2022/08/UW-Peterborough-PiT-2022-Digital.pdf.

Across all categories but one, women experience higher rates of health and social concerns:

Cis-women versus cis-men respondents

- % of cis-women (63 total)
- % of cis-men (108 total)

Category	cis-women	cis-men
Illness or medical condition	58%	40%
Physical limitations	43%	48%
Learning or cognitive limitation	48%	37%
Mental health concern	76%	52%
Substance use concern	86%	77%
Tri-morbid	43%	28%
Affected by the poisoned drug supply	79%	65%

(Table source: 2021 PiT Survey. United Way Peterborough & District, 2022)

Gender-based Violence:

A 2022 snapshot on gender-based violence in Peterborough[28] was reviewed to get a sense of the degree to which violence at home can impact a person's ability to maintain safe and consistent housing:

- Gender-based violence is one of the leading causes of homelessness among women and children;
- Risk of homelessness, poverty, limited housing availability, and lack of affordability are leading barriers for women and gender-diverse people to leave abusive situations; and
- Peterborough's low vacancy rate, high rates of poverty, and very limited affordable housing pose significant barriers to people seeking to leave abuse.

While the statistics below are combined statistics[29] for the City and County of Peterborough, respectively, it is assumed that (1) this information is representative of what can be seen at the City and County on an individual level, and (2) the situation, as told by the numbers, has not improved (i.e., it has either remained static or gotten worse). To support these assumptions, one of the recommendations outlined in this snapshot is to "[declare intimate partner violence/domestic violence] an epidemic", which suggests the continued severity of the situation in Peterborough.

Over a January to December 2022 period:

- 32 youth (and eight families) accessed an emergency shelter (YES Shelter) and support due to domestic violence/intimate partner violence situations;

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[28] "2022 Snapshot on Gender-based Violence in Peterborough". Peterborough Domestic Abuse Network, 2023. Retrieved from: https://www.ccrc-ptbo.com/wp-content/uploads/2023/12/PDAN-Snapshot-2022-Stats.pdf
[29] Statistics are based on the County's population of 147,684 people, as noted in the snapshot.

- 191 women and children accessed domestic violence shelters;
- 440 calls were made by women (both with and without children) who were denied admission[30];
- an average of 306 people experiencing homelessness were on the City by Name List each month;
- 247 women impacted by gender-based violence had accessed transitional housing and supports;
- 70 individuals moved to RGI housing;
- 1,525 individuals were on the RGI waitlist;
- the wait time for RGI housing was 10+ years;
- 59 individuals were on a Special-Priority-Placement (SPP) RGI waitlist for people fleeing abuse or human trafficking;
- The wait time for SPP RGI housing was 1-1.5 years; and
- 809 individuals received rent subsidies (COHB and Municipal Rent Supplements).

As noted in the 2023 Progress Report on the Peterborough 10-year Housing and Homelessness Plan (Progress Report)[31], while 78 households in Peterborough and the County moved into RGI housing in 2023:

- The number of households on the Centralized Waitlist for RGI housing increased from 1,848 households in 2022 to 1,926 households in 2023, and
- the average wait time for households remaining on the list went up from 6 years in 2022[32] to 7.3 years in 2023.

Gaps identified in the 2022 snapshot[33] that are directly related to addressing local housing needs for those affected by gender-based violence are (1) "access to safe, affordable housing" and (2) "access to longer term, safe shelter".

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[30] Being denied admission means that they either did not meet the mandate or were turned away, as women stay longer in domestic violence shelters due to lack of safe, affordable housing.

[31] "Peterborough 10-year housing and homelessness plan: Progress Report 2023". City of Peterborough, 2024. Retrieved from: https://pub-peterborough.escribemeetings.com/filestream.ashx?DocumentId=38316

[32] Ibid

[33] "2022 Snapshot on Gender-based Violence in Peterborough". Peterborough Domestic Abuse Network, 2023. Retrieved from: https://www.ccrc-ptbo.com/wp-content/uploads/2023/12/PDAN-Snapshot-2022-Stats.pdf

Priority Groups most frequently seeking housing with supports:

The Priority Groups who are most frequently[34] seeking housing (including housing with financial supports, such as RGI housing opportunities, and/or service-based supports, such as having daily amenities built into residential developments) are:

- Single parents, but particularly single mothers "at all different ages";
- Young couples;
- Young families who can't break into the housing market;
- Newcomers to Canada;
- Individuals requiring "complex care", i.e., those in need of social, mental health, and addictions supports (includes "lots of seniors with their developmentally delayed adult children living with them"); and
- Older adults/seniors.

4.2 Please describe the incidence and severity of homelessness in your community, including an estimated number of individuals and/or families experiencing homelessness (hidden, visible, chronic, living in encampments, and episodic). If available, please include recent Point-in-Time counts.

According to the 2021 PiT Survey, the depth and complexity of need in Peterborough's homeless population is on the rise; there has been a notable increase in people who report living rough[35] (27% of PiT Survey respondents in 2021 compared to 6% of PiT Survey respondents in 2018), and a concerning increase in people experiencing chronic homelessness (71% in 2021 compared to 49% in 2018).

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[34] Priority Groups are listed based on the frequency that they were mentioned in stakeholder interviews, as well as in publicly accessible documents sourced throughout this HNA.

[35] "Living rough" refers to living outside or other spaces unfit for human habitation.
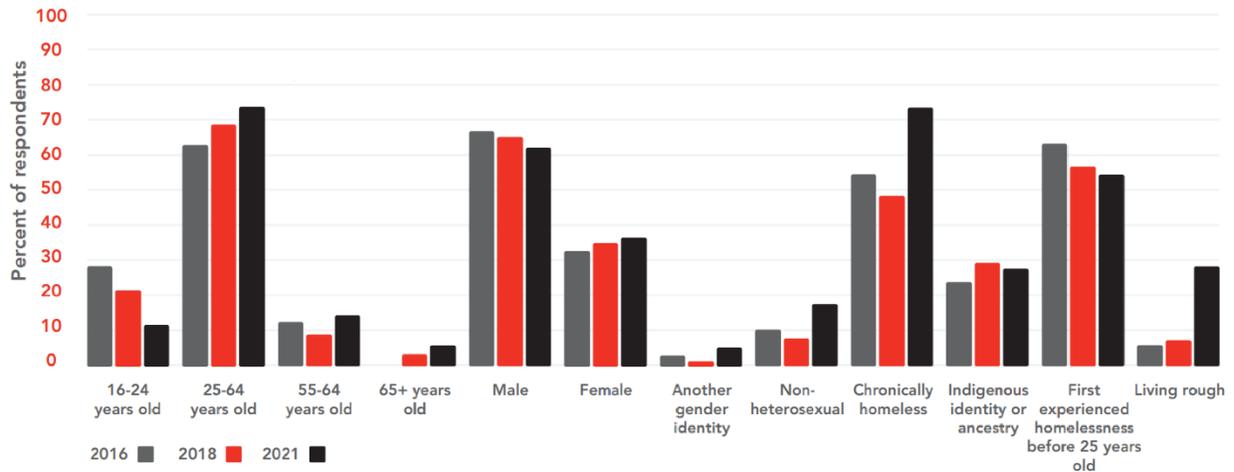
(Image source: PiT Survey. United Way Peterborough & District, 2022)

Provided below are the significant increases in several areas of the PiT since the last PiT in 2018:

- **Living Rough:** There has been a 350% increase in people sleeping outdoors.
- **Substance Use Concerns:** 78% of respondents have substance use concerns, a 32% increase from 2018.
- **Chronic Homelessness:** Chronic homelessness has risen by 45%, with 71% of respondents experiencing it (defined as being homeless for six or more months within the past year).

Two of the top five reasons for housing loss are housing-related. **In order of frequency of being selected among respondents** (respondents could select more than one answer), reasons for housing loss include the following:

- Substance abuse issue (count: 34)
- Not enough income for housing (count: 32)
- Conflict with spouse/partner (count: 29)
- Landlord/tenant conflict (count: 21)
- Unfit/unsafe housing condition (count: 19)
- Conflict with other (count: 19)
- Other reason for homelessness (count: 18)
- Incarceration – jail or prison (count: 16)
- Experienced abuse by spouse/partner (count: 15)
- Mental health issue (count: 11)
- Conflict with parent/guardian (count: 9)
- Physical health issue (count: 6)
- Building sold or renovated (count: 4)
- Complaint (e.g., pet/noise/damage) (count: 4)
- Hospitalization or a treatment program (count: 3)
- Departure of family member (count: 3)
- Experienced abuse by parent/guardian (count: 2)
- Experienced discrimination (count: 2)
- Left the community/relocated (count: 1)
- Experienced abuse by other (count: 1)
- Owner moved in (count: 1)

2021 PiT Survey respondents' length of time in Peterborough:

Only 10% of survey respondents have been in Peterborough for less than a year. This is a 50% decrease from the last PiT in 2018, where 20% of people reported that they have been in Peterborough for less than a year.
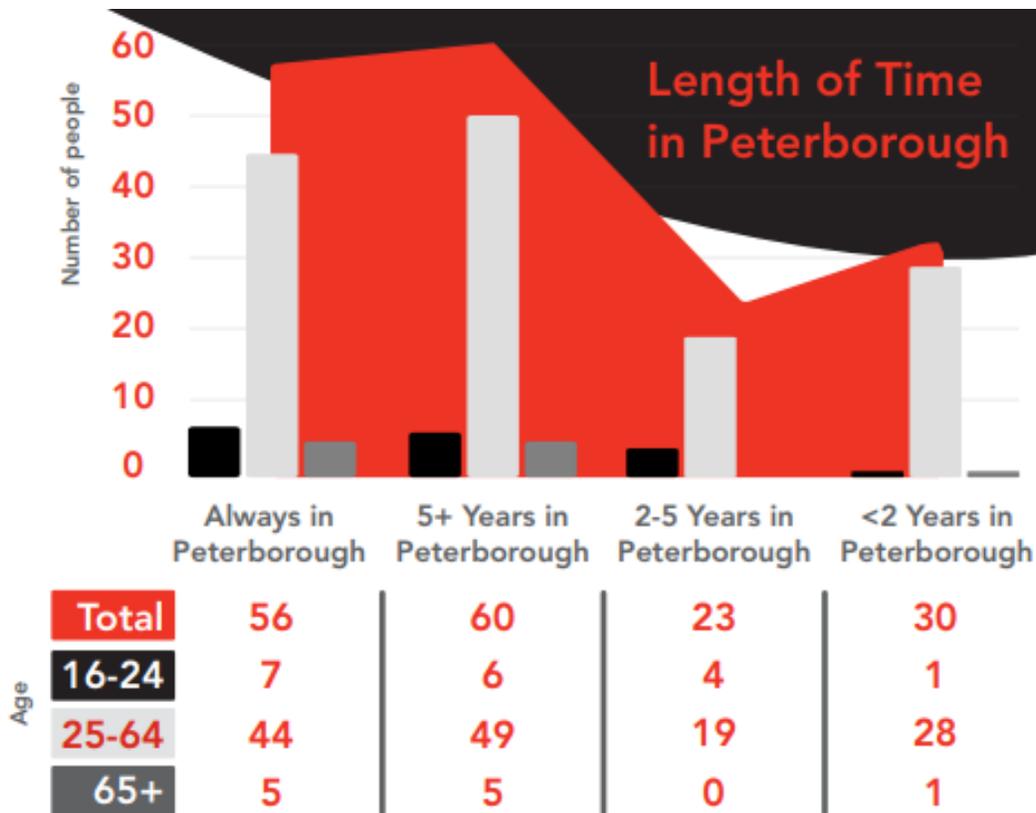
(Image source: PiT Survey. United Way Peterborough & District, 2022)

Chronic Homelessness:

91% of older adult respondents reported chronic homelessness, compared to 71% of adult respondents and 61% of youth respondents.

People who have experienced homelessness for more than 180 days in the last year

	Age 16-24 (n=18)	Age 25-64 (n=147)	Age 65+ (n=11)	Total (n=176)
Gender Male	3	64	8	75
Gender Female	6	40	1	47
Gender Non-Binary	0	1	0	1
Gender not disclosed	2	1	1	4
Indigenous Identity or Ancestry	6	33	1	40
Individual	8	90	8	106
Two or more individuals	3	13	1	17
Single parent with children	0	1	0	1
Staying at an Emergency Shelter	5	39	5	49
Unsheltered	3	39	0	42
Unknown Accommodations	3	20	4	27
Have not stayed in an Emergency Shelter in the past year	3	26	3	32

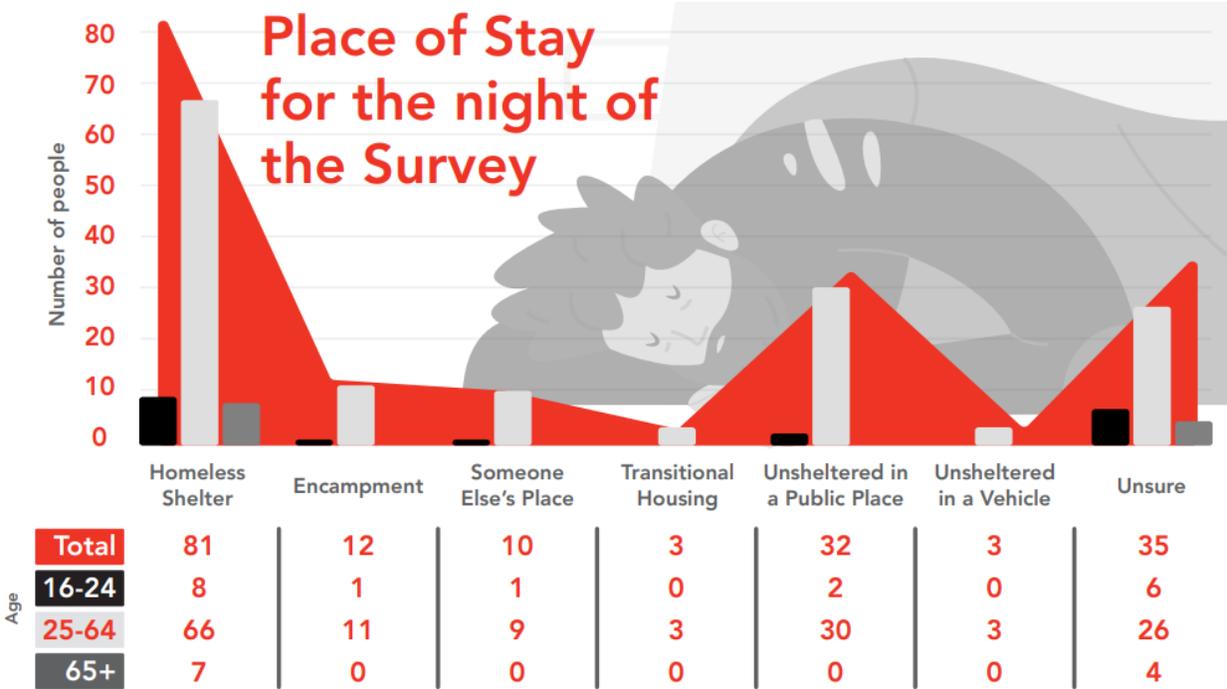*(Table source: 2021 PiT Survey, page 29 of 32. United Way Peterborough & District, 2022)*

Based on the table on the previous page:

54

- 127 of the 176 respondents provided a response on their gender, identifying as male (75 respondents), female (47 respondents), non-binary (1 respondent), or non-disclosed (4 respondents). Among those 127 respondents:
    - Chronic homelessness is highest among those who identify as male (59.1%) versus female (37.0% of respondents);
    - a very small proportion (0.8%) of respondents identify as non-binary; and
    - a small proportion (3.1%) of respondents did not disclose their gender.
- 124 of the 176 respondents provided a response as to whether they are "individual", "two or more individuals", or a "single parent with children" experiencing homelessness. Among those 124 respondents:
    - an overwhelming percentage (85.5%) of respondents are alone (i.e., "individual") in their experience of homelessness;
    - 13.7% of respondents are two or more individuals experiencing homelessness; and
    - a very small proportion (0.8%) of respondents are single parents with children.
- 150 of the 176 respondents provided a response concerning their accommodation status, at the time of the 2021 PiT Survey's distribution. Among those 150 respondents:
    - 32.7% are staying at an emergency shelter;
    - 28.0% are unsheltered;
    - 18.0% have unknown accommodations; and
    - 21.3% have not stayed in an emergency shelter in the past year.

Health and Chronic Homelessness:

	Age 16-24 (n=18)	Age 25-64 (n=147)	Age 65+ (n=11)	Total % of population
Learning or cognitive limitation	9	61	3	41%
Physical Limitation	6	59	6	40%
Illness or Medical Condition	7	75	9	52%
Mental Health Condition	12	90	5	61%
Substance Use Concern	14	120	6	80%
Tri-morbid	3	54	3	34%
Affected by the Drug Poisoning Crisis	11	108	3	69%

(Table source: 2021 PiT Survey, page 29 of 32. United Way Peterborough & District, 2022)

Place of Stay for the night of the Survey

Age		Homeless Shelter	Encampment	Someone Else's Place	Transitional Housing	Unsheltered in a Public Place	Unsheltered in a Vehicle	Unsure
	Total	81	12	10	3	32	3	35
	16-24	8	1	1	0	2	0	6
	25-64	66	11	9	3	30	3	26
	65+	7	0	0	0	0	0	4

(Image source: 2021 PiT Survey. United Way Peterborough & District, 2022).

604 unique individuals accessed the shelter system at least once during 2021. As learned through the 2021 PiT Survey:

> *Shelters are often full and when beds become available, it is often not known until late in the evening forcing people to wait outside of a shelter or set up camp elsewhere. Living outside is difficult in Peterborough because people are asked to move along regularly. Camping gear and belongings are thrown out and campsites are cleared, forcing people to start over at least once per week, sometimes more. This prevents people from establishing any kind of stability that would allow regular connections to supports and services.*[36]

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[36] "Point in Time Count 2021: A Survey of People Experiencing Homelessness in the City of Peterborough". Page 11 of 32. United Way Peterborough & District, 2022. Retrieved from: https://www.uwpeterborough.ca/wp-content/uploads/2022/08/UW-Peterborough-PiT-2022-Digital.pdf

4.3 Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).

In the 1980s, the closure of Canada's psychiatric facilities and cuts to many social programs had long-lasting effects on those with mental health needs and, in turn, their ability to maintain safe and secure housing[37]. This was also observed during COVID-19, as noted anecdotally in stakeholder interviews.

Based on a Global News[38] article, the following excerpt provides details on additional local factors that are contributing to homelessness in Peterborough:

> *Council also heard some of the challenges faced in finding permanent housing for those in need, including low incomes; low vacancy rates; high rental costs; competition for units between seniors, students and those experiencing homelessness; the worsening opioid crisis; high acuity levels and those aging into chronic homelessness.* [39]

4.4 Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, number of transitional beds available). If possible, please indicate whether capacity levels are commensurate with need. There will be an opportunity to provide information on local permanent solutions and resources further down.

Temporary and Emergency Relief Sources for Individuals Experiencing Homelessness:

YES Shelter for Youth and Families

YES Shelter for Youth and Families, located at 196 Brock Street, offers emergency shelter, food, clothing and supports for youth aged 16 to 24 and to families experiencing homelessness[40]. The shelter is open and staffed 24 hours a day, 365 days of the year.

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[37] Housing is Fundamental, 18th edition. United Way Peterborough & District, 2023. Retrieved from: https://www.uwpeterborough.ca/wp-content/uploads/2023/10/HiF_2023_digital.pdf

[38] "Homelessness crisis continues to worsen in City of Peterborough and Peterborough County". Giunta, September 21, 2022. Retrieved from Global News: https://globalnews.ca/news/9145923/homelessness-crisis-worsen-peterborough-county/

[39] Ibid

[40] "Emergency Shelter". Retrieved from City of Peterborough: https://www.peterborough.ca/en/city-services/emergency-shelter.aspx

Transitional Housing programs at YES offer time for youth to gain valuable independent living skills, make connections to community and family supports and deepen understanding of income and budgeting.[41]

The shelter has 30 beds, 15 of which are in a separated section for family groups (any adult with custody of a child) [42]. The length of stay at the shelter varies, but those staying there are supported by the Shelter in finding permanent housing as quickly as possible (goal of a maximum of six weeks in finding permanent shelter)[43].

Brock Mission (for men) and Cameron House (for women)

Centred in the community, Brock Mission has been a safe haven for the Peterborough homeless population for over 30 years. Operating 365 days a year, 24 hours a day, Brock Mission has grown from a need to house up to 15 people at a time to having to turn people away from a 30 bed men's shelter, 15 bed women's shelter (Cameron House), and a filled to capacity overflow shelter in the winter.[44]

The Brock Mission, located at 217 Murray Street, offers emergency shelter, food, clothing and supports to single males who are 18 years old or older[45]. It is open 24/7, 365 days a year, with 30 beds.

Cameron House, located at 738 Chemong Road, is operated by Brock Mission and offers emergency shelter, food, clothing and supports to women over the age of 18[46]. It is open 24/7, 365 days a year, with 15 beds[47].

Trinity Community Centre overnight program (Trinity Program)

The Trinity overnight program, located at the Trinity Community Centre at 360 Reid Street, operates an overnight program for people experiencing homelessness[48]; individuals are those who have shelter service restrictions, do not meet eligibility criteria, or who do not feel safe or comfortable accessing those services[49]. It is open daily from

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[41] "Point in Time Count 2021: A Survey of People Experiencing Homelessness in the City of Peterborough". United Way Peterborough & District, 2022. Retrieved from: https://www.uwpeterborough.ca/wp-content/uploads/2022/08/UW-Peterborough-PiT-2022-Digital.pdf

[42] "Emergency Shelter". Retrieved from YES Shelter: https://yesshelter.ca/services/emergency-shelter/

[43] Ibid

[44] "The Brock Mission Helps Peterborough's Homeless Individuals". Retrieved from Brock Mission: https://www.brockmission.ca/index.html

[45] "Emergency Shelter". Retrieved from City of Peterborough: https://www.peterborough.ca/en/city-services/emergency-shelter.aspx

[46] Ibid

[47] "The Brock Mission Helps Peterborough's Homeless Individuals". Retrieved from Brock Mission: https://www.brockmission.ca/index.html

[48] "Emergency Shelter". Retrieved from City of Peterborough: https://www.peterborough.ca/en/city-services/emergency-shelter.aspx

[49] "Trinity Community Centre". Retrieved from One City Peterborough: https://www.onecityptbo.ca/trinitycommunitycentre

8 p.m. to 8 a.m. until April 2025, with a capacity of accommodating up to 45 people[50]. During extreme weather events, the program operates for extended hours to provide respite from the elements[51].

It also offers a daytime drop-in program, to provide a daytime space for individuals to access resources, community connection and systems navigation support[52].

<u>Modular Bridge Housing Community</u>

The Modular Bridge Housing Community (more information provided in Section 5.3 of this HNA), operated by Elizabeth Fry Society on behalf of the City[53], is a 50-unit transitional housing development for individuals experiencing chronic homelessness. Residents agree to personalized care plans, "through which they set individual goals with the aim of stabilizing themselves, maintaining their housing and employment and staying healthy."[54] Each of the 50 units has a heating and cooling appliance, and they are furnished with bed frames, bed mattresses, bedding, a mini fridge, shelving, and storage space[55].

The community is also a service hub to support the residents accessing available services and staff support on site "to meet a complex set of needs" [56]—24 hours a day, seven days a week.

Emergency Shelter Capacity Levels versus Need:

Dorothy Olver, the City's program manager of homelessness and addiction services, had weighed in on whether emergency shelter capacity levels are commensurate with need:

> *"Homelessness is traumatic and it requires people to live in a survival mode, which takes an extreme toll on them psychologically, mentally and their physical and emotional health… Our average length of stay (at our emergency shelters) has definitely gotten longer because people don't have anywhere to move to. When we talk about the number of chronically homeless getting higher, is*

[50] "Emergency Shelter". Retrieved from City of Peterborough: https://www.peterborough.ca/en/city-services/emergency-shelter.aspx

[51] "Trinity Community Centre". Retrieved from One City Peterborough: https://www.onecityptbo.ca/trinitycommunitycentre

[52] Ibid

[53] "Modular Bridge Housing". Connect Peterborough, January 17, 2024. Retrieved from: https://www.connectptbo.ca/modular-bridge-housing

[54] "How one Ontario city is using modular cabins to help with 'unprecedented' homelessness crisis". Draaisma, March 12, 2024. Retrieved from: https://www.cbc.ca/news/canada/toronto/peterborough-modular-housing-project-unhoused-people-1.7138608

[55] "Modular Bridge Housing". Connect Peterborough, January 17, 2024. Retrieved from: https://www.connectptbo.ca/modular-bridge-housing

[56] Ibid

> *because people are spending more than six months in the shelter because they can't find a place to move to out of there."* [57]

Anecdotally, it was learned from conversations with staff in the City's Social Services department that the City's shelters have no trouble with staying full, and that the shelters "have been full for several years, even before COVID"[58], with encampments (such as the one that was dismantled at Wolfe and Aylmer Streets in July, 2024[59]) as proof of the severity of Peterborough's housing crisis. They also noted occasional issues of shelter overflow; as of September 2023, the City had an Overflow Shelter Bed Program in place[60], which is assumed to still be in demand.

It was also learned from conversations with staff in the City's Social Services department that the City used to have contracts with hotels to accommodate shelter overflows. Anecdotally, the City believed that the hotel may not have renewed these contracts due to the "behaviours" or the various groups of people who needed to stay in these hotels in emergency situations. They do, however, have the Trinity program (see above), which is a community centre (formerly a church) that offers an overnight program to help fill the gap caused by the shelter overflow. While it was meant to be a winter-only program, it had been extended into August to keep up with the demand in emergency shelters.

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[57] "Homelessness crisis continues to worsen in City of Peterborough and Peterborough County". Giunta, September 21, 2022. Retrieved from Global News: https://globalnews.ca/news/9145923/homelessness-crisis-worsen-peterborough-county/

[58] A quote taken from the stakeholder interview with City staff from the Social Services Department.

[59] "We're all hurting right now – all of us: Tent encampment on Wolfe Street dismantled". Kovach, July 26, 2024. Retrieved from The Peterborough Examiner:
https://www.thepeteroroughexaminer.com/news/encampments/we-re-all-hurting-right-now-all-of-us-tent-encampment-on-wolfe-street-dismantled/article_cf08d455-a0e2-58a2-8025-dc718eaf48a8.html

[60] "Overflow Shelter Bed Program: Update September 20, 2023". City of Peterborough, 2023. Retrieved from: https://www.peterborough.ca/en/news/overflow-shelter-bed-program-update-september-20-2023.aspx

4.5 Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNA.

Units Not Occupied by Usual Residents:

As noted in the City's Land Needs Assessment[61]:

- The number of new housing units not occupied by usual residents in Peterborough includes vacant units, post-secondary students whose permanent residences are elsewhere, and seasonal/recreational residents (the latter being negligible).

- With Trent University, Sir Sandford Fleming College, and Seneca College's Peterborough Aviation Campus nearby, post-secondary students are the primary occupants of these units. Many students, particularly in downtown, West end, and North end areas, do not count in the Census, as they report their permanent residences elsewhere.

- In 2013, about 4,000 post-secondary students needed off-campus housing, rising to an estimated 6,040 students by 2019. This consistent trend aligns with prior housing needs reports, assuming 80% of Trent students live off-campus (30% living with parents or outside the city), while Fleming students often live at home. Note that these figures do not directly indicate a requirement for 6,040 rental units, since many students share accommodations.

Figure 1: Estimates of students living off-campus in the City of Peterborough

	Trent University	Fleming College – Sutherland Campus
Post Secondary School Students in Peterborough[4]	9,000	4,400
Students Not in Student Housing[5]	7,200	4,000
Less Students Living with Parents or Outside City[6]	2,160	3,000
Total Students in Private Households	5,040	1,000

Source: UrbanMetrics inc. (2019)

(source: Table 21 in the City of Peterborough Municipal Comprehensive Review: Land Needs Assessment. June 2021).

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[61] "City of Peterborough Municipal Comprehensive Review: Land Needs Assessment". City of Peterborough, June 2021. Retrieved from https://www.peterborough.ca/en/doing-business/resources/Documents/Official-Plan/Land-Needs-Assessment-Report-Final---Accessible.pdf

It is also noted in United Way's Housing is Fundamental (18th edition)[62] report that renewed student inflows have supported the demand for rental units.

As learned from the stakeholder interviews, the influx of international students had put a strain on the housing market, and "it wasn't unusual to see eight people living in a two-bedroom house"[63]. This comment, albeit anecdotal, is supported by the following excerpt from an online article published in the Peterborough Currents[64]:

> *The day Purnima Gurung arrived in Peterborough to study at Fleming College, she still didn't know where she was going to live.*
>
> *Before coming to Canada the student from Nepal had looked online for places to rent in the city, but ran into a lot of rental scams.*
>
> *"I couldn't deposit the money because I couldn't trust them," she said.*
>
> *Once in Peterborough, she found a short-term rental, but it was far from ideal.*
>
> *"I had to share one house with 15 people," Gurung said. For four months she slept in one room with two roommates at a cost of $500 a month, she said.*

5. Housing Profile

5.1 Key Trends in Housing Stock:

This section should tell a story of housing changes over time in a community through trends in net change of affordable or below-market housing. This should be expressed through illustrations of net losses or net gains in affordable and non-market housing over the previous three census periods.

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[62] Housing is Fundamental, 18th edition. United Way Peterborough & District, 2023. Retrieved from: https://www.uwpeterborough.ca/wp-content/uploads/2023/10/HiF_2023_digital.pdf

[63] A quote taken from the stakeholder interview with the representative from the real estate community.

[64] "There are no houses for the students: Local reactions to the new international student cap". Throop, February 16, 2024. Retrieved from Peterborough Currents: https://peterboroughcurrents.ca/politics/local-reactions-to-international-student-cap/

5.2 Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, infrastructure, transportation, climate impacts, and migration. Please include any long-term housing challenges the community has faced:

July 2004 Flood:

As noted in an article by the City of Peterborough dated July 15, 2024[65]:

- On July 14 and 15, 2004, the City of Peterborough experienced up to 220 millimeters of rain in 9 hours, leading to severe flooding.
- The flood caused substantial damage to municipal infrastructure and the basements of homes, forcing hundreds to evacuate, including 171 long-term care residents from Extendicare and 200 seniors from a residence with a partially collapsed roof.
- The city's drainage infrastructure was overwhelmed, resulting in an estimated $100 million in damages to both public and private property. Residents faced flooded basements, impassable roads, and washed-away earth in some areas: "There was a ton of sewer backups into people's basements. The amount of garbage that came out of people's basements, piles and piles of garbage and damaged goods, it was fairly significant and upsetting for a lot of people and certainly a bit of wake-up call for everyone in the city," Boland recounted.[66]
- While it was heard, anecdotally, that the flooding didn't have too long-lasting effects on the city's housing stock itself, it did have impacts on sustainable infrastructure planning for flood mitigation and development, including residential development, in Peterborough.

Impacts of COVID-19:

- Refer to section 3.5 for information on how interprovincial migration during COVID-19 shaped housing in the Peterborough community.

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[65] "City of Peterborough marks the 20th anniversary of the 2004 Flood". City of Peterborough, July 15, 2024. Retrieved from: https://www.peterborough.ca/en/news/city-of-peterborough-marks-the-20th-anniversary-of-the-2004-flood.aspx

[66] "The 2004 Peterborough flood was disastrous. AI aims to prevent a repeat." O,Malley, October 27, 2022. Retrieved from The Weather Network: https://www.theweathernetwork.com/en/news/climate/solutions/the-2004-peterborough-flood-was-disastrous-ai-aims-to-prevent-a-repeat

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
Total private dwellings	Total	35,980
Breakdown by structural types of units (number of units)	Single-detached	20,560
	Semi-detached	775
	Row house	3,010
	Apartment/flat in a duplex	2,605
	Apartment in a building that has fewer than 5 storeys	6,400
	Apartment in a building that has 5 or more storeys	2,585
	Other single attached	45
	Movable dwelling	5
Breakdown by size (number of units)	Total	35,980
	No bedrooms	240
	1 bedroom	4,970
	2 bedrooms	9,290
	3 bedrooms	12,195
	4 or more bedrooms	9,275
Breakdown by date built (number of units)	Total	35,980
	1960 or before	12,975
	1961 to 1980	9,950
	1981 to 1990	4,250
	1991 to 2000	3,275
	2001 to 2005	1,410

5.2.1 Housing Units: Currently Occupied/Available		
Characteristic	**Data**	**Value**
	2006 to 2010	1,685
	2011 to 2015	1,325
	2016 to 2021	1,110
Rental vacancy rate (Percent)	Total	1
	Bachelor	1.3
	1 bedroom	0.9
	2 bedrooms	1
	3 bedrooms+	1.8
Number of primary and secondary rental units	Primary	6,494
	Secondary	8,051
Number of short-term rental units	Total	70 properties (as of May 2025)

Provided below are observations made on the pre-populated table(s) above:

Structural Types of Units:

- **Dominance of Single-Detached Homes:** Single-detached homes make up the majority of the housing stock (20,560 units), indicating a preference or historical trend towards this type of housing.
- **Apartments and Row Houses:** Apartments in buildings with fewer than 5 storeys (6,400) and row houses (3,010) are also present among the housing mix, suggesting a mix of housing types that may cater to different needs.
- **Limited Semi-Detached and High-Rise Apartments:** Semi-detached homes (775) and apartments in buildings with 5 or more storeys (2,585) are less common, which indicates potential areas for development to diversify housing options.

Size of Units:

- **Prevalence of Larger Units:** The majority of units have 3 bedrooms (12,195) or 4 or more bedrooms (9,275), which reflects a housing stock that may be geared towards families.

- **Limited Smaller Units:** There are fewer units with no bedrooms (240) or 1 bedroom (4,970), which may indicate a shortage of housing for singles or smaller households.

Age of Units:

- **Older Housing Stock:** A significant portion of the housing stock was built in 1960 or before (12,975 units) and between 1961 to 1980 (9,950 units), indicating an aging housing stock that may require maintenance or upgrades.
- **Recent Developments:** There has been some new development, with 1,110 units built between 2016 to 2021, but this is relatively small compared to the older stock.

Rental Market:

- **Low Vacancy Rates:**
  - The overall rental vacancy rate is very low at 1%, which indicates a tight rental market. The tight rental market is supported by the demand for rental units keeping up with the pace of supply growth in 2022[67].
  - Vacancy rates are particularly low for 1-bedroom units (0.9%) and 2-bedroom units (1%), suggesting high demand for these types of rental properties.
- **Primary Rental Units:** There are 6,494 primary rental units, which is a significant portion of the rental market but may not be sufficient given the low vacancy rates.

Summary:

- **Housing Stock Composition:** The housing market is dominated by single-detached homes, with a significant number of apartments and row houses. There is a relative scarcity of semi-detached homes and high-rise apartments, indicating potential areas for diversification.
- **Unit Size Distribution:** The majority of housing units are larger, with 3 or more bedrooms, which may not align with the needs of smaller households or singles. There is a potential need for more smaller units to cater to diverse household sizes.
- **Aging Housing Stock:** A large portion of the housing stock is older, built before 1980, which may have high operating costs (e.g., poor insulation, so more costly to heat in wintertime) and/or require significant maintenance or upgrades. This highlights:
  - the need for investment in housing renewal and modernization, and

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[67] "Housing is Fundamental, 18th edition". United Way Peterborough & District, 2023. Retrieved from: https://www.uwpeterborough.ca/wp-content/uploads/2023/10/HiF_2023_digital.pdf

- o the risk that those who end up purchasing these homes (e.g., from an elderly individual who can no longer maintain the home and requires something different, smaller, etc. to suit their needs) may take on a higher risk of hidden housing costs (e.g., the roof may come to be in poor condition and suddenly need to be replaced).
- **Tight Rental Market:**
  - o The rental market is very tight, with low vacancy rates across all unit sizes, particularly for 1 and 2-bedroom units. This suggests high demand and potential affordability issues for renters.
  - o The number of primary rental units (6,494) may not be sufficient to meet the demand, indicating a need for more rental housing development.

5.3 In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.

Property address	Completion Year	Number of Affordable Units added/lost
553 Bonaccord Street (McCrae Project, Phase 1)	2020	+33
33 Leahy's Lane (Leahy's Lane Project, Phase 1)	2022	+41
210 Wolfe Street/Rehill Parking Lot properties (Modular Bridge Housing Community)	2024	+50
21 Leahy's Lane (Leahy's Lane Project, Phase 2)	2024	+12
681 Monaghan Road	2024	+53
555 Bonaccord Street (McCrae Project, Phase 1)	2024	+65
	TOTAL	+254

681 Monaghan Road

- Six-storey mixed use building (summer of 2024 completion) of 53 units; which consist of:

  - 37 one-bedroom units;
  - 11 two-bedroom units; and
  - 5 three-bedroom units.

- The project "will be home to vulnerable populations in Peterborough, including Black Canadians, people with disabilities, Indigenous Peoples, homeless people or those at risk of homelessness."[68]

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[68] "Project Update: Affordable Housing Project at 681Monaghan Rd." City of Peterborough, January 30, 2024. Retrieved from: https://www.peterborough.ca/en/news/project-update-affordable-housing-project-at-681-monaghan-road.aspx

Modular Bridge Housing Community

- The Modular Bridge Housing Community (210 Wolfe Street/Rehill Parking Lot properties) consists of 50 individual modular units for individuals who were experiencing unsheltered homelessness.[69]
- Construction was completed for the Modular Bridge Housing Community on November 16, 2023.[70]

Leahy's Lane Project

- Phase 1 (April 2022 completion): 41-unit affordable condo development at 33 Leahy's Lane[71]
- Phase 2 ("approaching completion", at the time that this source[72] was published on May 31, 2024): 12-unit affordable condo development at 21 Leahy's lane
- While this two-phase development added affordable housing units to the city, it was learned through the stakeholder interview with the CEO of Habitat PKR that they received "over 1,000 applications for it"; those who didn't qualify either didn't have enough income (e.g., entirely reliant on ODSP) or were in debt.

McRae Project

Phase 1: 553 Bonaccord Street

- 34-unit building, where 33 of the 34 units are affordable[73]; rent for the affordable units is capped at 80 per cent of the market rate for 25 years[74]
- The breakdown[75] of those 33 affordable housing units is as follows:
    - 2 bachelor units;
    - 14 one-bedroom units;
    - 11 two-bedroom units; and
    - 6 three-bedroom units.

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[69] "Modular Bridge Housing". Connect Peterborough, January 17, 2024. Retrieved from: https://www.connectptbo.ca/modular-bridge-housing

[70] Ibid

[71] "Habitat for Humanity seeking 'sizeable' loans from Peterborough and Kawarthas residents to fund affordable housing". Hamilton, May 31, 2024. Retrieved from KawarthaNOW: https://kawarthanow.com/2024/05/31/habitat-for-humanity-seeking-sizeable-loans-from-peterborough-and-kawarthas-residents-to-fund-affordable-housing/

[72] Ibid

[73] "Council Report Number: CSSS23-003 - 2022 Update of the Peterborough Housing Corporation Capital Financing and Community Revitalization Plan". SHS Consulting, February 13, 2023. Retrieved from: https://shorturl.at/Jk73M

[74] $3.5M in government funding supports affordable housing project in Peterborough, Havelock. Davis, May 6, 2021 (updated August 30, 2023). Retrieved from Global News: https://globalnews.ca/news/7838889/peterborough-affordable-housing-funding-bonaccord-street-smith-drive/

[75] "553 Bonaccord St (Malcolm Court)". Retrieved from Peterborough Housing Corporation: https://www.ptbohousingcorp.ca/market_rentals/553-bonaccord-st/

- The complex serves individuals and single mothers, and it is a critically needed project to support families in the city[76].
- Peterborough Housing Corporation had purchased the former Fleming College McRae Campus property in 2014 and converted one of its buildings into the Malcolm Court development in 2020[77].

Phase 2: Hunt Terraces (555 Bonaccord Street)

- Six-storey, 85-unit mixed-use and multigenerational building, where:
  - 45 of the 85 units were proposed to be affordable[78], however
  - 65 of the 85 units ended up being affordable[79].
- The 85-unit breakdown is as follows:

Units	Type	Supports	Type	Rent
20	ALC Assisted Living	VON	Suite	80% AMR + Rent Supplement for eligible households
30	Seniors Assisted Living and Homelessness Supportive Housing	VON	Suite	80% AMR + Rent Supplement for eligible households
15	Seniors below-market	None	Full apartment	80% AMR
20	Market	None	Full apartment	Market Rent
85	**TOTAL**			

(Table source: "Table 3 – Unit Types and Rents" in the City's Report CSSS23-023[80])

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[76] $3.5M in government funding supports affordable housing project in Peterborough, Havelock. Davis, May 6, 2021 (updated August 30, 2023). Retrieved from Global News: https://globalnews.ca/news/7838889/peterborough-affordable-housing-funding-bonaccord-street-smith-drive/

[77] "$2.4M funding to create 63 new housing units for Hunt Terraces in Peterborough." Davis, July 24, 2023 (updated August 30, 2023). Retrieved from Global News: https://globalnews.ca/news/9852046/funding-new-housing-units-hunt-terraces-in-peterborough/

[78] "Council Report Number: CSSS23-003 - 2022 Update of the Peterborough Housing Corporation Capital Financing and Community Revitalization Plan". SHS Consulting, February 13, 2023. Retrieved from: https://shorturl.at/Jk73M

[79] "$2.4M funding to create 63 new housing units for Hunt Terraces in Peterborough." Davis, July 24, 2023 (updated August 30, 2023). Retrieved from Global News: https://globalnews.ca/news/9852046/funding-new-housing-units-hunt-terraces-in-peterborough/

[80] CSSS23-023 - Appendix A CSSS22-017 - Peterborough Housing Corporation Affordable Housing 555 Bonaccord Street". Laidman, December 4, 2023. Retrieved from: https://pub-peterborough.escribemeetings.com/filestream.ashx?DocumentId=37232

- The housing is geared to seniors and is a mix of RGI housing and high-end market units, according to the CEO of Peterborough Housing Corporation

Other Highlights

- In 2022, 41 new affordable homeownership units were created in Peterborough City and County[81];
- In 2023, in Peterborough City and County:
  - 12 new affordable homeownership units were created[82];
  - 29 permanent supportive units were dedicated to the By-Name Priority List through the repurposing of existing housing resources in 2023[83]; and,
  - Nine fully supported affordable housing units were added at 191 Rink Street, Peterborough, and two of those units were accessible[84].

5.3.1 Change in Units Affordable to Low-Income Households		
Characteristic	**Data**	**Value**
Affordable units built (number of units)	2016 to 2021	60
Change in number of affordable units built before 2016 (number of units)	2016 to 2021	955
Change in number of affordable units (number of units)	2016 to 2021	1,015

5.4 How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

[81] "Peterborough 10-year housing and homelessness plan: Progress Report 2022". City of Peterborough, 2023. Retrieved from: https://www.peterborough.ca/en/city-services/resources/Documents/Social-Services/Housing-and-Shelter/2022-Progress-Report-accessible.pdf

[82] Ibid

[83] Ibid

[84] Ibid

| 5.4.1 Average Rent by Year		
Characteristic	**Data**	**Value**
Average Monthly Rent (number, by year)	2016	935
	2017	950
	2018	1,031
	2019	1,061
	2020	1,129
	2021	1,214
	2022	1,254
	2023	1,319
	2024	1,400
Change in Average Monthly Rent (percent, by year)	2016-2017	1.6%
	2017-2018	8.5%
	2018-2019	2.9%
	2019-2020	6.4%
	2020-2021	7.5%
	2021-2022	3.3%
	2022-2023	5.2%
	2023-2024	6.1%

Historical Average Rents by Bedroom Type:

Historical average rents (rows / apartments) by bedroom type (October 1990 through October 2023) for the City of Peterborough, as sourced from CMHC's Housing Market

Information Portal,[85] are shown to increase over time across all bedroom types. They are shown below:

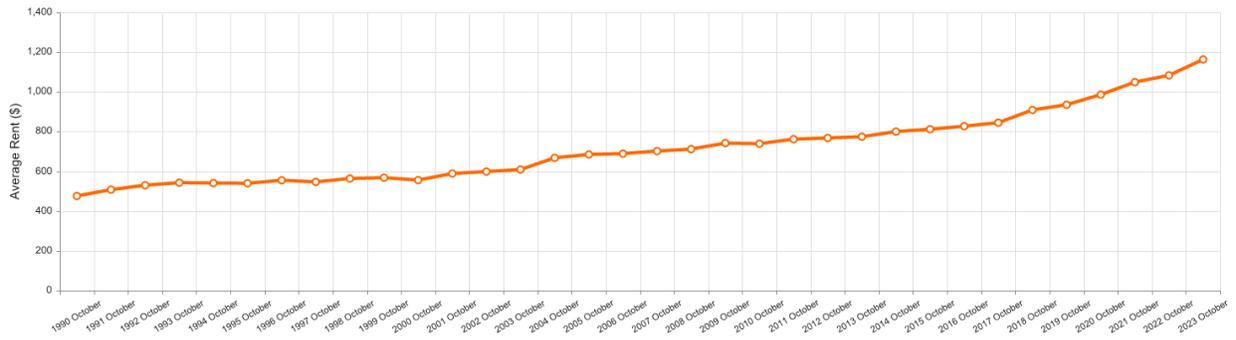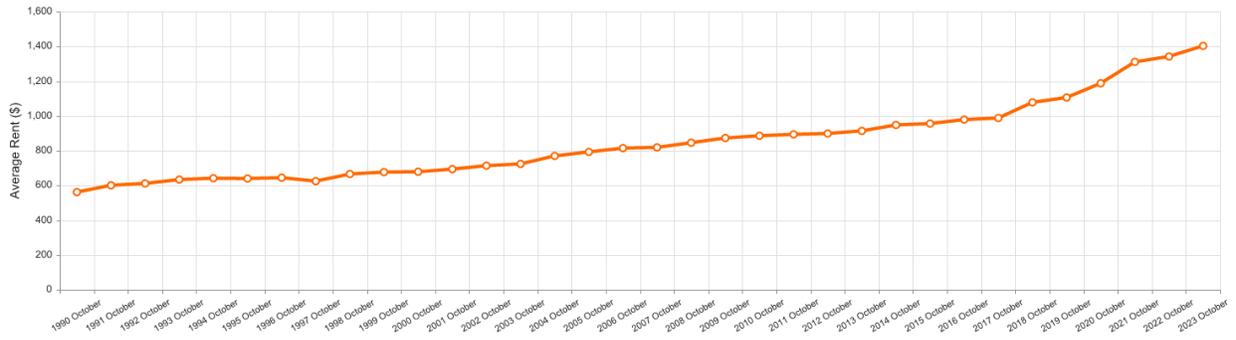## All Bedroom Types:
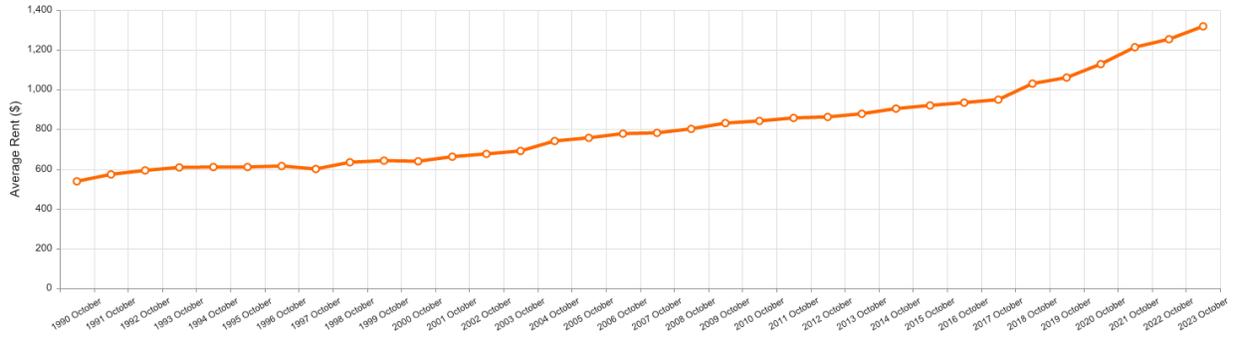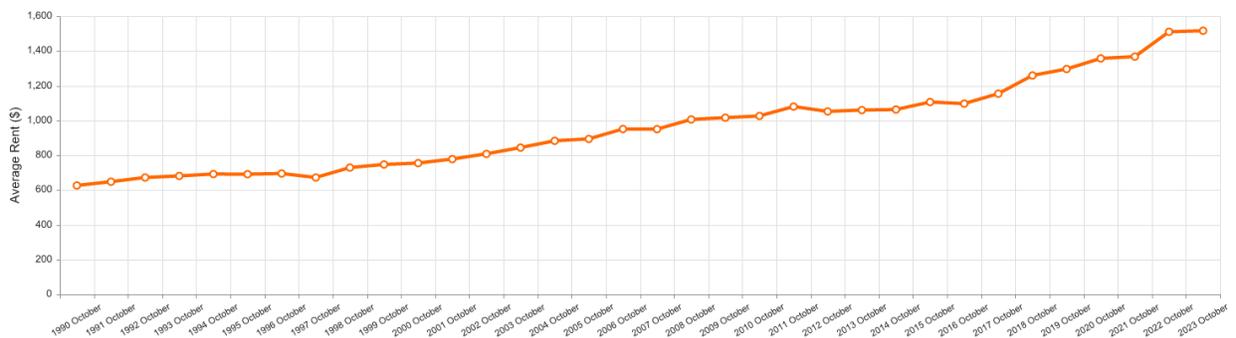

Bachelor Units:
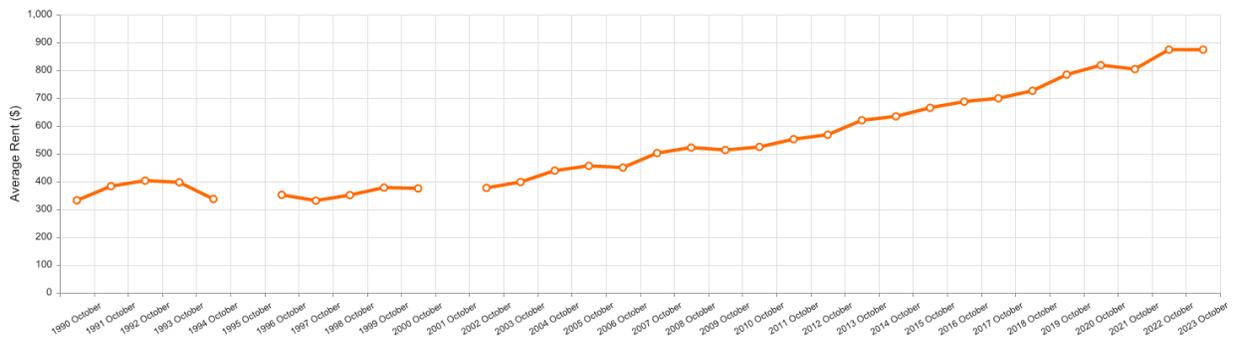
One-bedroom Units:

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[85] "Housing Market Information Portal: Peterborough (CY)". Retrieved from CMHC: https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/3515014/4/Peterborough%20(CY)%20(Ontario)

Two-Bedroom Units:

Three-Bedroom+ Units:

Based on all of the graphs above, average rents—whether for all bedroom types or for each specific bedroom type—have increased historically.

The table on the following page includes information pulled from the 2016 and 2021 Censuses for the City of Peterborough:

	2016 Census	2021 Census	Difference between 2016 and 2021 Census years ($)	Difference between 2016 and 2021 Census years (%)
Average monthly shelter costs for rented dwellings[86]	$956 per month	$1,200 per month	$244 per month	25.5% increase

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[86] As noted in the Census: "For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services."

	2016 Census	2021 Census	Difference between 2016 and 2021 Census years ($)	Difference between 2016 and 2021 Census years (%)
Total annual shelter costs for rented dwellings	$11,472 annually	$14,400 annually	$2,928 annually	

As observed in the table above, over the 2016 to 2021 period, average monthly rents increased by 25.5%. Further, as noted in United Way Peterborough & District's Housing is Fundamental 18th Edition, rents have exceeded the rate of inflation:

Apartment Type	Average Market Rent 2003	Average Market Rent 2022	% Increase 2003-2022	Inflation (CPI) 2003-2022
Bachelor	$454	$873	92.3%	48.35%
One Bedroom	$614	$1,090	77.5%	
Two Bedroom	$728	$1,339	83.9%	
Three Bedroom	$845	$1,523	80.2%	

Chart pertains to the Peterborough Census Metropolitan Area
Sources: CMHC average market rents as reported in Housing Is Fundamental 2003 - 2022
Inflation data: Bank of Canada inflation calculator

(image source: Housing is Fundamental 18th edition. United Way Peterborough & District, 2023)

As noted in the Housing is Fundamental report[87], affordable monthly rent for a full-time, year-round minimum wage earner in Ontario is $755.62. Despite rent prices in Canada increasing at a record pace in 2022, the country experienced the lowest vacancy rate since 2001, as reported by CMHC. Additionally, CMHC recorded a new annual high for the benchmark two-bedroom unit, the highest since 1990.

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[87] "Housing is Fundamental, 18th edition". United Way Peterborough & District, 2023. Retrieved from: https://www.uwpeterborough.ca/wp-content/uploads/2023/10/HiF_2023_digital.pdf

As learned in an article[88] published by Peterborough Currents, Peterborough's average rent for a two-bedroom unit with new tenants hit $1,791 in 2023, according to CMHC:

Average Rent for a Two-Bedroom Apartment in Peterborough
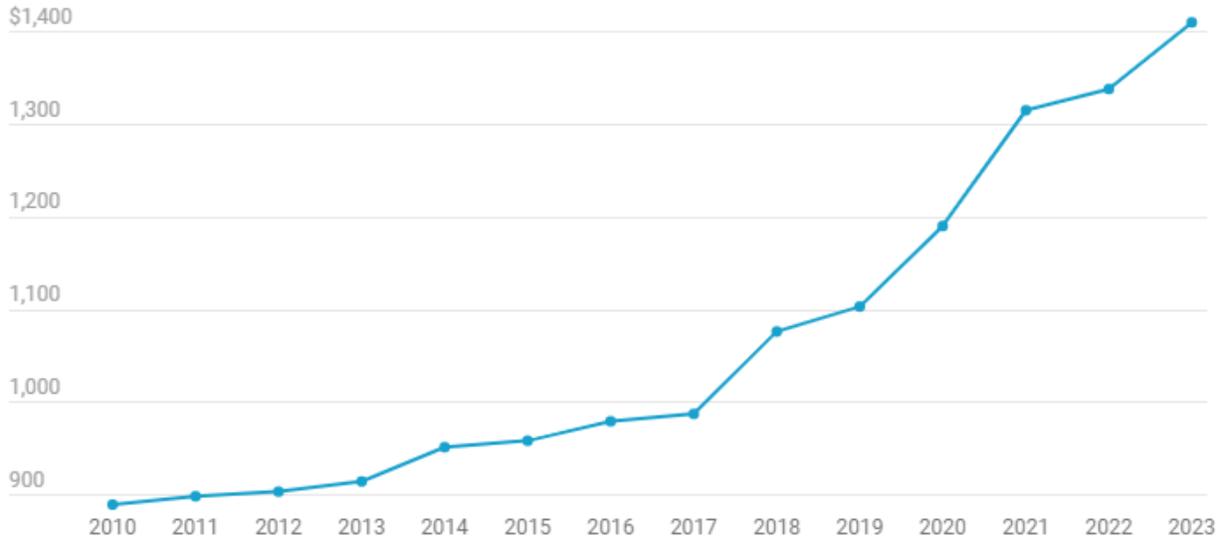
Chart: Peterborough Currents • Source: Canada Mortgage and Housing Corporation • Created with Datawrapper

(chart sourced from Peterborough Currents[89] article)

With respect to average private market rents and required minimum income: With the Ontario Rent Increase Guideline for 2023 being 2.5%, no apartment type in Peterborough CMA can be rented "affordably" with annual incomes less than $34,920.

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[88] "Peterborough's apartment vacancy rate returns to an all-time low of 1.0%." Pearson, 2024. Retrieved from Peterborough Currents: https://peterboroughcurrents.ca/housing/peterborough-rental-market-2023/
[89] "Peterborough's apartment vacancy rate returns to an all-time low of 1.0%." Pearson, 2024. Retrieved from Peterborough Currents: https://peterboroughcurrents.ca/housing/peterborough-rental-market-2023/

A minimum-wage earner has an annual income of $30,225 when working a full year at $15.50 per hour:

Type	2021	2022	Change 2021-2022	Household Income for "affordability" in 2022	Wage Hour for "affordability" (full-time work)
Bachelor	$805	$873	8.4%	$34,920	$17.91
One-Bedroom	$1,049	$1,090	3.9%	$43,600	$22.36
Two-Bedroom	$1,316	$1,339	1.7%	$53,560	$27.47
Three-Bedroom	$1,403	$1,523	8.5%	$60,920	$31.24
Overall Average Market Rent	$1,211	$1,244	2.7%	$49,760	$25.52

(image source: Housing is Fundamental 18th edition. United Way Peterborough & District, 2023)

Based on the table above, that minimum-wage earner would need to work full time and make at least $17.91 per hour to afford a bachelor unit in 2022. Given that the minimum wage in Ontario is lower than that amount, this indicates that they would be in core housing need, with respect to affordability.

Rent and Household Income

Peterborough CMA	2016	2021	% Increases
Median Total Household Income After Tax	$57,876	$70,500*	21.8%
Average Market Rent	$936	$1,211	29.4%
Rent as a Percent of Household Income	19.4%	20.6%	6.2%

(image source: Housing is Fundamental 18th edition. United Way Peterborough & District, 2023)

Observations on the table on the previous page are as follows:

- Between 2016 and 2021, the rise in rent exceeded the increase in income.
- The proportion of household income spent on rent grew by 6.2% during this period.

- These findings indicate a trend where housing expenses are taking up an increasingly larger share of household income.

5.5 How have vacancy rates changed over time? What factors have influenced this change?

5.5.1 Rental Vacancy Rate by Year		
Characteristic	**Data**	**Value**
Rental vacancy rate (percent, by year)	2016	1.2%
	2017	1.1%
	2018	1.5%
	2019	2%
	2020	2.6%
	2021	1%
	2022	1%
	2023	1%
	2024	3.3%

In 2022, the vacancy rate was 1.1% in the Peterborough CMA, which was the lowest rental vacancy rate in the Ontario and fourth-lowest in the County[90]; it was Ontario's lowest vacancy rate for a second year in a row[91]. In 2023, the vacancy rate of 1.1% has remained unchanged[92]. As learned in an article[93] published by Peterborough Currents:

[90] "Peterborough 10-year Housing and Homelessness Plan: Progress Report 2022". City of Peterborough, 2023. Retrieved from: https://www.peterborough.ca/en/city-services/resources/Documents/Social-Services/Housing-and-Shelter/2022-Progress-Report-accessible.pdf
[91] "Housing is Fundamental, 18th edition". United Way Peterborough & District, 2023. Retrieved from: https://www.uwpeterborough.ca/wp-content/uploads/2023/10/HiF_2023_digital.pdf
[92] "Peterborough 10-year housing and homelessness plan: Progress Report 2023". City of Peterborough, 2024. Retrieved from: https://pub-peterborough.escribemeetings.com/filestream.ashx?DocumentId=38316
[93] "Peterborough's apartment vacancy rate returns to an all-time low of 1.0%." Pearson, 2024. Retrieved from Peterborough Currents: https://peterboroughcurrents.ca/housing/peterborough-rental-market-2023/

- The vacancy rate of 1.1% is lower than what is seen across the country, which had a vacancy rate of 1.5% in 2023;
- Peterborough's vacancy rate, while still low, became the second-lowest in Ontario (second to Kingston) in 2023; and
- The last time that the vacancy rate was "a healthier vacancy rate of around 4%" was in 2015 (3.7% vacancy among Peterborough's purpose-built rental apartments, according to CMHC).

Apartment Vacancy Rate in Peterborough
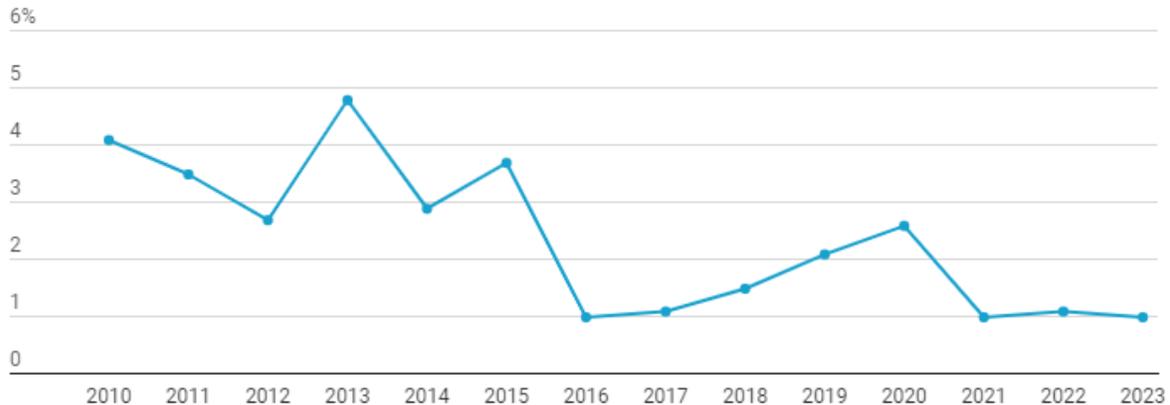
Chart: Peterborough Currents • Source: Canada Mortgage and Housing Corporation • Created with Datawrapper

(chart sourced from Peterborough Currents[94] article)

As shown above:

- While vacancy rates had increased over the 2016-2020 period, there was a dramatic decrease in the vacancy rate during the pandemic.
- The vacancy rate in 2021 then remained relatively consistent to 2023, hovering around a very low 1%.

Historical vacancy rates by bedroom type (October 1990 through October 2023) for the City of Peterborough, as sourced from CMHC's Housing Market Information Portal,[95] are shown below:

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[94] Ibid
[95] "Housing Market Information Portal: Peterborough (CY)". Retrieved from CMHC: https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/3515014/4/Peterborough%20(CY)%20(Ontario)

All Bedroom Types:
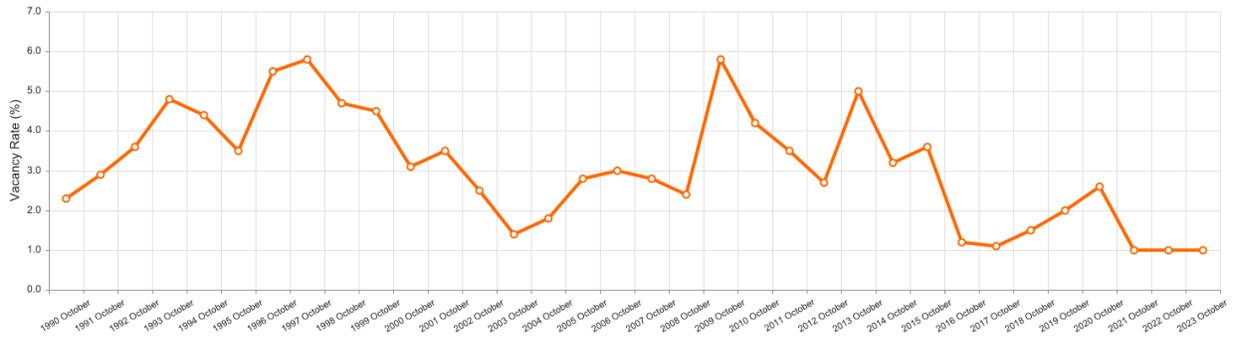
Bachelor Units:
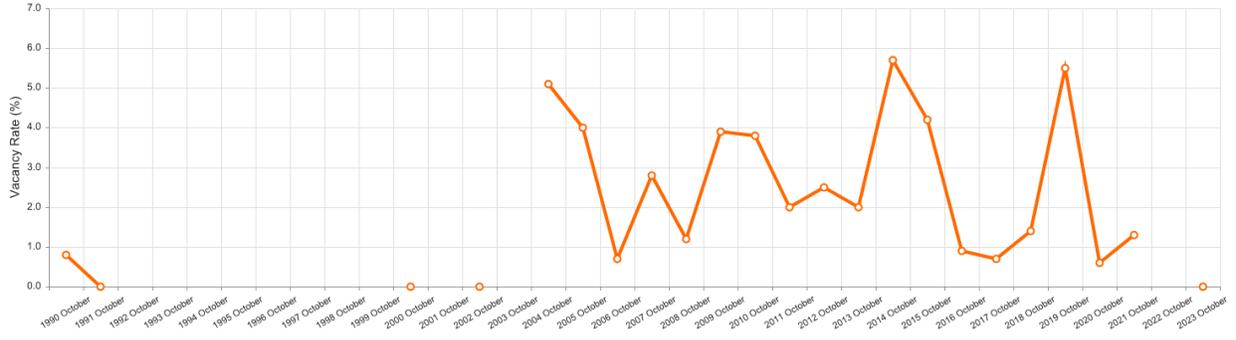
One-bedroom Units:

Two-Bedroom Units:

Three-Bedroom+ Units:
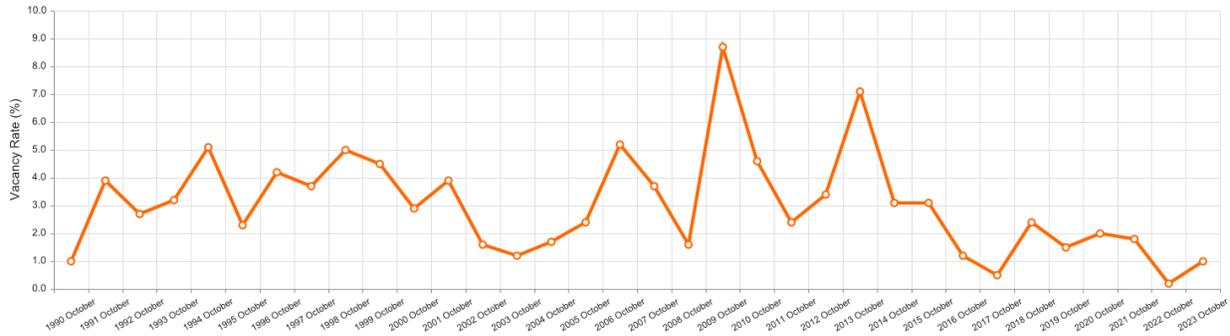
While the vacancy rates clearly fluctuate for all bedroom types, they all hover around 1% in today's housing market.

5.6 How have trends in core housing need changed over time between both tenant and owner-occupied households?

5.6.1 Core Housing Need by Year and Tenure		
Characteristic	**Data**	**Value**
Owner households in Core Housing Need (number)	2016	1,390
	2021	1,035
	Total Change	-355
	Percent Change	-25.54%
Tenant households in Core Housing Need (number)	2016	4,715
	2021	3,965
	Total Change	-750
	Percent Change	-15.91%
Owner households in Core Housing Need (percentage)	2016	6.54%
	2021	4.91%
Tenant households in Core Housing Need (percentage)	2016	38.15%
	2021	28.06%

Housing Standards (% of Households in Core Housing Need[96]):

Historical housing standards (2006 to 2021) for the City of Peterborough, as sourced from CMHC's Housing Market Information Portal,[97] are shown below for owner households (OH) and renter households (RH):

	Below Affordability Standard		Below Adequacy Standard		Below Suitability Standard		Below One or More Housing Standards		Above Standards		Total	
	OH	RH	OH	RH	OH	RH	OH	RH	OH	RH	OH	RH
2006	42.3	67.8	9.1	45.5	16.7	45.9	31.2	59.9	0.0	0.0	7.1	34.0
2011	40.9	71.2	20.8	40.2	16.3	40.3	33.1	62.0	0.0	0.0	7.1	33.3
2016	39.5	70.9	15.9	50.6	23.6	56.4	32.6	65.7	0.0	0.0	6.5	38.1
2021	35.6	63.1	19.2	45.6	11.8	29.4	29.1	54.5	0.0	0.0	4.8	27.1

While both renter and owner households have households in core housing need in some or all of the standards (affordability, adequacy, and suitability), it is clear that core housing need has historically been more prevalent among renter households. Comparatively, from 2006 to 2021:

- Overall, the number of households in core housing need has decreased over the 2006 to 2021 time period.
- Less than 10% of owner households have been in core housing need ("total" column), while more than a quarter (range of 27.1% to 38.1%) of renter households have been in core housing need ("total" column).
- For both owner and renter households, it was most common for households to be below the affordability standard, compared to the adequacy and suitability standards, respectively. That said, it is clear that households in core housing need fall below more than one of the three standards.
- On average, all households in core housing need experienced the greatest core housing need in 2016, as compared to 2006, 2011, and 2021.

[96] Percentage of Households in Core Housing Need = Households in Core Housing Need / Households Tested for Core Housing Need.
[97] "Housing Market Information Portal: Peterborough (CY)". Retrieved from CMHC: https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/3515014/4/Peterborough%20(CY)%20(Ontario)

- In 2021, tenant households in the Peterborough CMA were four times more likely to be in core housing need than owner households[98].

Provincial Rent Increase Guidelines:

Trends in previous rent increase guidelines, from 2015 to 2025[99], are shown below:

Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Guideline (%)	1.6	2.0	1.5	1.8	1.8	2.2	0*	1.2	2.5	2.5	2.5

* As noted by the Province, "The 2021 rent increase guideline was 0% due to a government-imposed rent freeze to help tenants during COVID-19. Otherwise, it would have been 1.5%."

The table above shows how provincial rent increase guidelines have changed over the 2015 to 2025 period. While the average rent increase guideline over this period is approximately 1.8%, there is a clear jump after the COVID-19-induced rent freeze in 2021. For renter households whose employment (and, therefore, household income) may have been impacted by COVID, increases to housing costs at this rate may have put these households in precarious positions. With the average landlord hiking up rent each year by the maximum allowable increase, this change to monthly housing costs may have had a heavy impact on renter households, particularly lower-income-earning renter households.

While owner households would not have been impacted by consistent increases in monthly rent, the City's 7%[100] increase in property taxes from 2023 to 2024 would take a similar toll to their monthly housing costs:

> *Still, the seven per cent increase is more than twice as much as the 3.15 per cent rate increase in the 2023 budget. It would add $10.17 per month, or $122.02 for*

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[98] "Housing is Fundamental, 18th edition". United Way Peterborough & District, 2023. Retrieved from: https://www.uwpeterborough.ca/wp-content/uploads/2023/10/HiF_2023_digital.pdf

[99] "Residential rent increases". Province of Ontario, June 17, 2016 (updated June 28, 2024). Retrieved from: https://www.ontario.ca/page/residential-rent-increases

[100] Peterborough city council approves 2024 budget with 7% residential property tax hike". KawarthaNOW, December 12, 2023. Retrieved from: https://kawarthanow.com/2023/12/12/peterborough-city-council-approves-2024-budget-with-7-residential-property-tax-hike/#:~:text=At%20its%20meeting%20on%20Monday,hike%20of%20seven%20per%20cent.

the year, to residential taxes for each $100,000 of property assessment. For a home assessed at $600,000, this would be an increase of $732.12 for the year. [101]

5.7 Non-Market Housing

5.7.1 Current Non-Market Housing Units		
Characteristic	**Data**	**Value**
Number of housing units that are subsidized	Total	1610 RGI units (792 Community Housing Provider, 818 LHC)
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	536 - 80% AMR 6 - 60 % AMR
Number of co-operative housing units	Total	219

[101] Peterborough city council approves 2024 budget with 7% residential property tax hike". KawarthaNOW, December 12, 2023. Retrieved from: https://kawarthanow.com/2023/12/12/peterborough-city-council-approves-2024-budget-with-7-residential-property-tax-hike/#:~:text=At%20its%20meeting%20on%20Monday,hike%20of%20seven%20per%20cent.

5.8 Please describe any other affordable and community housing options and needs/gaps currently in your community that are not captured in the table above.

Examples can include:

- Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?
- Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?
- Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

To meet all housing needs in Peterborough City and County, the following units are needed:

- 580 RGI supportive housing units;
- 2,680 new rental units; and
- 796 affordable homeownership units[102].

Furthermore, when additional data is collected and analyzed by the City, that will facilitate identification of other needs/gaps not already identified herein.

5.9 Housing Trends

5.9.1 Housing Values		
Characteristic	**Data**	**Value**
Median monthly shelter costs for rented dwellings (Canadian dollars)	Median	1,110
Purpose-built rental prices by unit size (Average, Canadian dollars)	Total	1,214
	Bachelor	805
	1 bedroom	1,050
	2 bedrooms	1,312

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[102] "Peterborough 10-year housing and homelessness plan: Progress Report 2023". City of Peterborough, 2024. Retrieved from: https://pub-peterborough.escribemeetings.com/filestream.ashx?DocumentId=38316

5.9.1 Housing Values		
Characteristic	**Data**	**Value**
	3 bedrooms+	1368
Purpose-built rental prices by unit size (Median, Canadian dollars per month)	Total	1,180
	Bachelor	800
	1 bedroom	1,000
	2 bedrooms	1,280
	3 bedrooms+	1,322
Sale prices (Canadian dollars)	Average	$633,780
	Median	$600,000
Sale prices by unit size (Average, Canadian dollars)	Average	$633,780
	Bachelor	$508,267
	1 bedroom	$508,267
	2 bedrooms	$543,987
	3 bedrooms+	$663,711
Sale prices by unit size (Median, Canadian dollars)	Median	$600,000
	Bachelor	$469,900
	1 bedrooms	$469,900
	2 bedrooms	$549,900
	3 bedrooms+	$625,000

Table 5.9.1 Housing Values were determined based on data from zolo.ca.
https://www.zolo.ca/peterborough-real-estate/sold

The values displayed represent a snapshot of the housing market in 2025 between March and May. 60 home sales were reviewed and make-up the average and median prices shown above.

Provided below are observations made on the pre-populated table above:

Average Resale Home Price (City and County of Peterborough):

- The average resale home price has increased by 5.6%, from $675,200 in 2022 to $712,885 in 2023[103], which is a difference of $37,685.

Median Monthly Shelter Costs:

- The median monthly shelter cost for rented dwellings is $1,110, which provides a baseline for comparing the affordability of various rental unit sizes.

Purpose-Built Rental Prices:

- **Overall Rental Prices:** The average rental price for all unit sizes is $1,214, while the median is slightly lower at $1,180. This indicates that the distribution of rental prices is relatively balanced, with some higher-priced units pulling the average up.
- **Bachelor Units:** The average rental price for bachelor units is $805, and the median is $800. The close alignment of these figures suggests a consistent pricing structure for bachelor units.
  - As noted in the 2023 Progress Report[104], the average market rent for a bachelor unit in the City of Peterborough in October 2023 was $873 per month.
- **1 Bedroom Units:** The average rental price for 1-bedroom units is $1,050, while the median is $1,000. This indicates a slight skew towards higher-priced 1-bedroom units, but the difference is not substantial.
  - As noted in the 2023 Progress Report[105], the average market rent for a one-bedroom unit in the City of Peterborough in October 2023 was $1,090 per month.
- **2 Bedroom Units:** The average rental price for 2-bedroom units is $1,312, and the median is $1,280. This suggests a moderate skew towards higher-priced 2-bedroom units.
  - It is important to note, however, that this value of $1,312 likely includes units that are under rent control, which further skews the average.
  - As noted in Section 5.4 above, for new tenancies with no rent controls in place, the average rent for a two-bedroom unit was $1,791 in 2023[106]. If factoring in long-term tenancies where residents are benefiting from rent

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[103] "Peterborough 10-year housing and homelessness plan: Progress Report 2023". City of Peterborough, 2024. Retrieved from: https://pub-peterborough.escribemeetings.com/filestream.ashx?DocumentId=38316
[104] "Peterborough 10-year housing and homelessness plan: Progress Report 2023". City of Peterborough, 2024. Retrieved from: https://pub-peterborough.escribemeetings.com/filestream.ashx?DocumentId=38316
[105] Ibid
[106] Ibid

control, the average rent for a two-bedroom apartment reached $1,411 in 2023, which was a 5.4% increase from 2022[107].

- **3 Bedrooms+ Units:** The average rental price for 3-bedroom+ units is $1,368, while the median is $1,322. This indicates a slight skew towards higher-priced larger units.
  - As noted in the 2023 Progress Report[108], the average market rent for a three-bedroom unit in the City of Peterborough in October 2023 was $1,517 per month.

Summary:

- **Affordability Benchmark:** The median monthly shelter cost for rented dwellings ($1,110) serves as a useful benchmark for assessing the affordability of different unit sizes.
- **Bachelor Units:** Bachelor units are the most affordable, with both average ($805) and median ($800) prices well below the overall median shelter cost. This makes them a viable option for individuals or small households with lower budgets.
- **1 Bedroom Units:** 1-bedroom units have average ($1,050) and median ($1,000) prices that are slightly below the median shelter cost, indicating moderate affordability for single occupants or couples.
- **2 Bedroom Units:** 2-bedroom units are priced higher, with average ($1,312) and median ($1,280) costs exceeding the median shelter cost. This suggests that 2-bedroom units may be less affordable for households with limited budgets.
- **3 Bedrooms+ Units:** Larger units (3 bedrooms+) have the highest rental prices, with average ($1,368) and median ($1,322) costs significantly above the median shelter cost. These units are likely less affordable for larger families or households with lower incomes.
- **Rental Market Dynamics:** The close alignment between average and median rental prices across unit sizes suggests a relatively balanced rental market, with some skew towards higher-priced units, particularly for 2-bedroom and larger units.
- **Housing Market for Homeownership:** With the average sale price continuing to rise since the pandemic, the ability for households to purchase a home has not gotten easier; housing remains unaffordable for many households in Peterborough.

[107] "Peterborough's apartment vacancy rate returns to an all-time low of 1.0%." Pearson, 2024. Retrieved from Peterborough Currents: https://peterboroughcurrents.ca/housing/peterborough-rental-market-2023/
[108] "Peterborough 10-year housing and homelessness plan: Progress Report 2023". City of Peterborough, 2024. Retrieved from: https://pub-peterborough.escribemeetings.com/filestream.ashx?DocumentId=38316

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
Demolished – breakdown by tenure	Tenant	See note[109]
	Owner	See note[110]
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	389
	Single	164
	Semi-detached	0
	Row	0
	Apartment	225
Completed – Breakdown by tenure (annual, number of structures)	Tenant	156
	Owner	164
	Condo	69
	Co-op	0
Housing starts by structural type and tenure	Total	(sourced from CMHC Housing Market Information Portal) Rentals and Co-ops – 0 starts in 2023. Homeowner – 147 starts in 2023 (99 singles, 48 rows) Condos – 26 starts in 2023.
Starts – Overall and breakdown by structural type (2021, number of structures)	Total	453
	Single	164
	Semi-detached	*
	Row	*

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[109] Gathering this data requires further analysis and the City will endeavour to conduct this analysis and report on these units in future needs assessments and/or other studies.
[110] IBid.

5.9.2 Housing Units: Change in Housing Stock		
Characteristic	**Data**	**Value**
	Apartment	289
Starts – Breakdown by tenure (2021, number of structures)	Tenant	289
	Owner	164
	Condo	*
	Coop	*

Provided below are observations made on the pre-populated table above:

Overall Housing Completions:

- A total of 389 housing units were completed in the given period of the 2021 Census.

Breakdown by Structural Type:

- **Single-Detached Units:** 164 single-detached units were completed, making up a significant portion of the new housing stock.
- **Semi-Detached and Row Units:** No semi-detached or row units were completed, indicating a lack of development in these housing types; anecdotally, however, it was learned that many townhouses are currently under construction in Lily Lake.
- **Apartments:** 225 apartment units were completed, representing the largest share of new housing units. This suggests a strong focus on multi-family housing development.

Breakdown by Tenure:

- **Tenant Units:** 156 units were completed for tenants, indicating a substantial addition to the rental market. However, based on the pre-populated data in the table above, no new housing construction starts for rentals took place in 2023; anecdotally, however, it was learned that construction at 681 Monaghan Road started in October 2023, which does not appear to be captured in CMHC's Housing Market Information Portal for New Housing Construction Starts (Actual) for rentals in 2023.

- **Owner Units:** 164 units were completed for owners, showing a balanced focus on homeownership. New housing construction starts for homeowners took place, with 147 new owner units started (99 singles, 48 row houses) in 2023.
- **Condo Units:** 69 condo units were completed, adding to the ownership options, particularly in multi-family housing. There were also 26 new condo construction starts in 2023.
- **Co-op Units:** No co-op units were completed, indicating no development in cooperative housing. This was also the case in 2023, with no new co-op housing construction starts having occurred.

Summary:

- **Focus on Building Ownership Housing**: New housing units were added to the city's housing stock, with new housing construction starts having taken place in 2023, however none of these new units was a purpose-built rental or co-op housing unit.
- **Focus on Multi-Family Housing:** The majority of completed units are apartments (225), indicating a strong emphasis on multi-family housing development. This aligns with trends towards higher-density living and potentially addressing rental demand.
- **Balance of Tenure Distribution:**
  - The distribution of completed units between tenant (156) and owner (164) was relatively balanced during the 2021 Census period, suggesting an effort to cater to both rental and ownership markets. However, with no new housing starts that were purpose-built rentals or co-ops in 2023, there is an opportunity to incentivize development of these unit types.
  - The addition of 69 condo units further diversifies ownership options, particularly within multi-family housing.
- **Lack of Semi-Detached and Row Units:** The absence of completed semi-detached and row units during the 2021 Census period highlights a gap in the development of these housing types, although some row houses commenced development in 2023. This could indicate a potential area for continued development to provide more diverse housing options, building on the ongoing townhouse developments in Lily Lake.
- **No Co-operative Housing Development:** The lack of completed co-op units in both the 2021 Census period and 2023 suggests that cooperative housing is not currently a focus in the development landscape. This could be an area for exploration to provide alternative housing models.
- **Implications for Housing Policy:** The strong focus on apartment units and balanced tenure distribution in the 2021 Census period suggests a response to rental demand and homeownership opportunities. However, the lack of semi-detached, row, and cooperative housing indicates potential gaps that could be addressed through targeted policies and incentives. Further, with only homeowner homes having been started in 2023, there is a need to continue to add to the rental-specific housing stock.

6. Projected Housing Needs and Next Steps

This section aims to answer the question, how much and what type of housing is needed to meet the needs of the population over the next 10 years? How will this Housing Needs Assessment (HNA) be meaningfully used in planning and investment decisions?

This section projects population trends from the previous 10 years, dividing by income category and target housing costs while considering migration trends. An example of a benchmarked projection from Edmonton's Affordable Housing Needs Assessment is provided below.
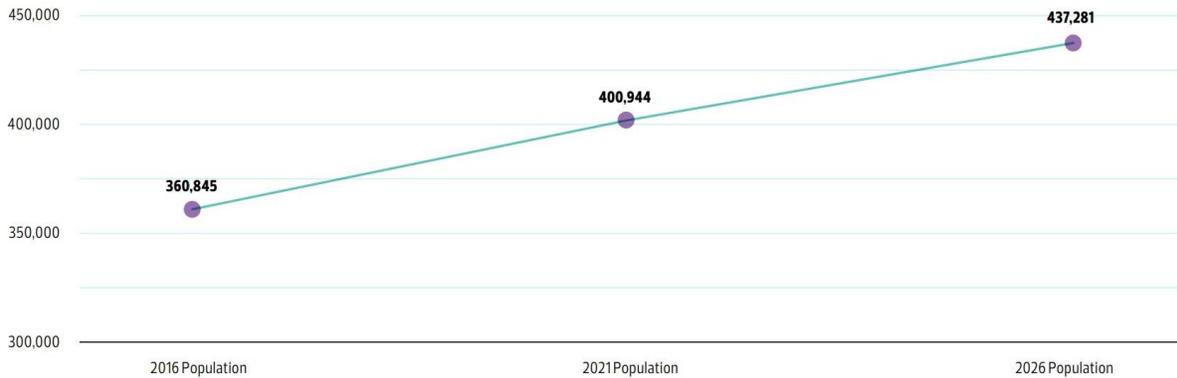
Household Growth Projection 2016- 2026. Source: Edmonton Affordable Housing Needs Assessment – August 2022

HNAs should be able to convey through their data-driven narrative how many housing units are needed by income category, household size and dwelling type over the next 10 years. In completing this section, communities must carefully consider their past growth trends and future demographic projections, including recent immigration patterns, aging population dynamics, and economic trends. Furthermore, it is also crucial for communities to consider any pre-existing housing shortages, as evidenced by indicators such as recent trends in rental vacancy rates, growth in prices/rents, the number of households in core housing need, and the aging of their current housing stock.

Projected Housing Needs and Next Steps

The Ontario Government has undertaken detailed and extensive population and household projections to inform housing policy for lower-tier municipalities within the area subject to the Growth Plan for the Greater Golden Horseshoe (2020). The City of Peterborough is one such municipality that is subject to the Growth Plan (2020) and, accordingly, benefits from having detailed population and housing data to inform trends and provide reliable projections for future housing needs.

6.1 Projection Methodology Guidelines

There are several projection methodologies that can be used to project housing demand, including the HART housing needs projection here. The federal government recommends using the HART methodology as a reference point, with additional considerations and data points to improve the validity of the methodology. These considerations, including economic data integration and supply capacity and gaps as well as steps for calculating the methodology are noted below. Provinces and territories, in consultation with their municipalities/communities, are invited to use a methodology that fits their regional circumstances, ensuring the assumptions that inform their preferred methodology are also clearly explained The federal government will review the HNAs as a requirement for its various funding programs and assess the methodology and assumptions that inform it for their validity and robustness. If needed, further engagements can take place to better align the preferred methodology with the federal government's expectations.

In employing a projection methodology, jurisdictions may find the following list of key considerations and steps useful. The following approach involves first projecting the population into the future, then projecting household formation from headship rates, and then **demand for housing by tenure, dwelling type and size, family type and income groups**. Following the Population Projection, Household Projection and Housing Demand Projection steps, a table is presented of the key considerations for each step in the process.

Step 1: Population Projection

- Conceptually the projected population is calculated as the survived population + births + projected net migrants. An example of an accepted method to calculate population projection is the Cohort-Component population projection method.

Step 2: Household Projection

- Project family and non-family households separately by multiplying the projected population by age group in a given year with projected headship rates (household formation) by age group in a given year.
  - A headship rate represents the probability that a member of a given age group will head (maintain) a household of a given type (family or non-family). Historical headship rates are calculated as the ratio of household heads in an age group to the population of that age group.
  - Total headship rates can be determined by adding family and non-family headship rates together for a given age group and year. An increase in the total headship of any particular age group means that overall a higher proportion of that group heads households than previously. The converse holds true for a decrease in the total headship rate. Thus, the total rate is

an overall indication of the propensity to form households in a particular age group.

- Project both family and non-family households by household type (composition), including couples without children, couples with children, lone parents, multiple-family households, one-person households, and other non-family households. This can be achieved by multiplying the projected number of households in a particular age group by the projected household type proportions for that age group.
    - Historical proportions for family households are the ratio of the number of family households of a given type in an age group to the total number of family households headed by that age group.
    - Historical proportions for non-family households are the ratio of the number of non-family households of a given type in an age group to the total number of non-family households headed by that age group.
- Project net household formation according to family and non-family household types by calculating the difference between projected households in successive years.

Step 3: Housing Demand (Need) Projection

- Project the number of owner households within a particular age range and household type by multiplying projected household by type (family and non-family) by projected ownership rates.
- Project the number renter households by calculating the difference between projected households and the number of projected owner households.
    - Historical ownership or renter rates are the ratio of the number of owning/ or renter households of a given type and age of head to the total number of households (owners and renters combined) of that type and age of head.
- Project dwelling type (single, semi, row, apartment) by multiplying projected age-specific renter and owner dwelling choice propensities by household type (family and non-family) with the projected number of renter and owner households of the given household type and age group.
    - Historical dwelling choice (occupancy) propensities describe the proportion of a given household type, tenure, and age of head group occupying each of the four dwelling types.
- Finally, communities should integrate assessments of pre-existing housing shortages into their final calculations. This integration should be informed by a thorough review of the preceding quantitative and qualitative analyses within the HNA. Additionally, communities should utilize the data and more advanced methodologies detailed in the Annex to ensure a comprehensive estimation of these shortages.

HART Household Projections – Projected Households by Household Size and Income Category

- The HART methodology estimates the total number of units by type (number of bedrooms) and with reference to income categories that will be needed to house a community's projected population.

Please use the Housing Assessment Resource Tools Households Projections tab to fill out the table below for your jurisdiction – Housing Needs Assessment Tool | HART

The table below includes 2031 projected households by household size and income category, as provided by the HART.

6.1.1 Projected Households by Household Size and Income Category, 2031						
HH Income Category	1 person	2 person	3 person	4 person	5+ person	Total
Very Low Income	669	0	0	0	11	680
Low Income	5,942	1,391	191	5	14	7,543
Moderate Income	3,306	3,054	664	285	158	7,467
Median Income	2,140	3,959	1,324	694	528	8,645
High Income	1,251	5,714	3,428	3,063	1,653	15,109
Total	13,308	14,118	5,607	4,047	2,364	39,444

Key Considerations

Population
- It is strongly advised to use the updated post-census population estimates for 2022 as your base population provided by Statistics Canada's demographic estimates division. These estimates account for any discrepancies in population counts, whether they are undercounts or overcounts. These estimates also smooth out the sharp downturn in immigration due to the pandemic in 2020/21. Please refer to annex for links to Statistics Canada CSD and CMA estimates.

- If historical fertility, survival and mortality rates by age category are stable and not trending, apply average historical rates to current population by age to project forward. If rates do trend by age over time, estimate the average change in rates in percentage points and add to current rates when projecting forward for the baseline scenario.

- For larger communities and centres where the data exists, disaggregate and project baseline net migration flows for respective components (i.e., net interprovincial, net intra migration and net international). Disaggregate net international migration and project its components further (emigration, returning Canadians, non permanent residents, etc.) and use recent growth trends per flow to project total net international migration. In projecting international migration, it will be important for communities to use the more updated federal immigration targets as an anchor.

- Because of the economic uncertainty triggered by the COVID-19 pandemic and potential future shocks, larger communities are expected to create one additional population scenario (high) to supplement the baseline. Utilize StatsCan projection methodology for fertility, survival, and migration to establish the high scenario. Consult Statistics Canada's population projection report cited in the appendix. Communities should avoid using low population or migration scenarios to prevent housing need undercounting.

- **Smaller Communities:**

    - In smaller centers where population projection scenarios are unavailable from StatsCan, but there is the capacity to generate them, cities can resort to using historically high population growth rates or migration scenarios as alternative methods for projecting future population.
    - One industry communities should also develop multiple population scenarios to manage economic volatility

Household Projections
- Headship rate is commonly defined as the ratio of the number of households by age to the population of adults by age in each community and can be used to project future households.

- If historical headship rates data is not trending or stable by age, apply the average historical census family/non-family headship rates by age group to the corresponding population within each age group.

- If historical headship rates by age is showing a trend over time, include the average historical census family/non-family headship rates percentage point change to the current headship rate. Subsequently, apply these adjusted headship rates by age to the corresponding population within each age group. By incorporating average historical headship rates into household projections, communities can mitigate the impact of potential decreases in recent headship rates that may be due to housing unaffordability, therefore avoiding artificially low household projections.

- **Optional for Smaller Communities:**

– For the younger population aged 18-34, predict family/non-family headship rates using economic modeling. See UK study in annex for further guidance.

– Project household composition by family/non-family households using latest census proportions by family type.

– Project household size by age for family/nonfamily type by dividing population by households.

Housing Demand

To project housing demand by tenure:

• If ownership rates for family/non-family households within specific age groups are not showing a trend over time, apply the average historical ownership rates to projected households by age. The remaining households are considered renter households by age.

• If ownership rates for family/non-family households within specific age groups are trending over time, include the average historical percentage point change to the current ownership rates. Apply these adjusted ownership rates to household counts by age to project tenure by age. The remaining households are considered renter households by age.

To project housing demand by dwelling type:

• If historical dwelling propensities by family type, age, and tenure are not exhibiting a trend, apply the average historical demand propensity by type, age, and tenure to project households by type, age, and tenure.

• If historical demand type propensities are trending, incorporate the average percentage point change in demand type propensities to the current propensities. Apply these adjusted propensities to household types to estimate future dwelling propensities.

Economic Data Integration
• Relying solely on traditional demographic approaches to forecast housing needs can underestimate housing demand.

• Headship rates by age and family type can be projected by considering economic factors as explanatory drivers. These factors could include income, unemployment rates, prices, rents, and vacancy rates.

• CMHC is developing models to project headship rates for household maintainers aged 18-34 in provinces and larger metropolitan areas. Larger communities can benefit from leveraging these projections.

• Using an economic approach to project headship rates and incomes facilitates the estimation of household counts by age, size, tenure, and income. When

integrated with dwelling type, price, and rent data, this approach assists in identifying potential households in core housing need.

Supply Capacity & Supply Gaps

- Housing need projections should be adjusted upwards or downwards to account for the **net effects** of conversions, demolitions, and vacant units in each community.

- Where data is available, communities should assess future capacity by compiling data on draft approved serviced lots, categorized by dwelling type and tenure, that will be available for residential development. When combined with household projections by dwelling type and tenure, help estimate supply gaps

- In addition, larger communities can leverage supply gap estimates from CMHC to help inform where need is greatest and to identify housing shortages.

- **Optional for Smaller Communities:**

  - Comparing housing need projections with supply capacity will enable communities to identify potential gaps in supply by dwelling type and tenure.

6.2 Projection Methodology

Please outline the methodology and calculations used to complete the projections here, including any assumptions made.

6.2.1 Projections - 2051			
Characteristic	**Data/Formula**	**Value**	**Methodology Note**
Women by age distribution (# and %)	0-14	7,881 (11.9%)	2051 City of Peterborough population forecast based on the Hemson Technical Report (August 2020) (x) 2051 Gender Forecast by the Ministry of Finance (MOF) for the Peterborough Census Division
	15-19	2,934 (4.4%)	
	20-24	4,064 (6.2%)	
	25-64	32,568 (49.3%)	
	65-84	13,368 (20.3%)	
	85+	5,182 (7.9%)	
Male Births	Births x Estimated Proportion of Male Births	250 per year	City of Peterborough age structure forecast applied to the MOF components of population growth for the Peterborough Census Division
Female Births	Total births – Male Births	278 per year	
Survival Rate	Survival rate for those not yet born at the beginning of the census year	99.5%	Statistics Canada components of population change from the annual demographic estimates
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	2,766	County-wide net migration estimates per MOF data applied to the projected 2051 City population
Projected Family Households	Age-group population x	32,487	The ratio of current family/non-family

99

6.2.1 Projections - 2051			
Characteristic	**Data/Formula**	**Value**	**Methodology Note**
	projected age-specific family headship rate		split as reported by Statistics Canada applied to the 2051 population estimate
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	22,213	The ratio of current family/non-family split as reported by Statistics Canada applied to the 2051 population estimate
Total Projected Headship Rate	Family headship rates + non-family headship rates	46.3%	Based on the 2051 household population estimate over the 2051 household estimate
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	382 (annual family) 242 (annual non-family) 624 (total)	Annual change from the estimated 2051 family/non-family households applied to the current family/non-family households
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year, and age group	32,487	Ratio of 2021 owner households over 2021 population applied to the estimated 2031 population
Projected Renter Households	Projected households by type, year, and age group – projected owner households by type, year, and age group	22,213	Ratio of 2021 owner households over 2021 population applied to the estimated 2051 population
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type,	Single Detached House	2021 Census special run and CMHC under construction inventory

6.2.1 Projections - 2051			
Characteristic	**Data/Formula**	**Value**	**Methodology Note**
	tenure, and age group		

The population and housing projections that are the foundation of both Provincial and municipal targets have been undertaken by the Provincial government at regular intervals over a period of years and were most recently completed in August 2020[111]. These projections inform the housing and land need requirements for lower tier municipalities and are mandated through the minimum requirements of the Growth Plan (2020). The Growth Plan provides incremental population projections through to the 2051 planning horizon that lower tier municipalities must use as the basis in projecting housing needs as well as land needs at the municipal level.

In accordance with Provincial requirements, the City of Peterborough has recently completed a detailed Land Needs Assessment as part of its Municipal Comprehensive Review[112]. This work includes detailed population, demographic and housing projections that will then be used to inform the policies and objectives of the Official Plan and housing strategies for the City. The technical work for all of the above, including the projections undertaken in the Hemson Report, which is the basis of all that follows, is based on the 2021 census numbers provided by Statistics Canada. The findings of both the Hemson Technical Report (August 2020) and the City of Peterborough Land Needs Assessment (2021) are summarized below.

It is noted that the Ontario government recently released its decision to incorporate key components of the Growth Plan (2020) within a new Provincial Planning Statement (PPS) that will take effect on October 20, 2024. As a consequence, the current Growth Plan (2020) will be rescinded, and the new PPS will prevail as the prime Provincial policy document addressing how municipalities plan for growth. Regardless, the population and housing projections undertaken to inform the 2051 planning horizon remain as the most contemporary set of projections to inform housing policy at the municipal level.

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[111] Reference the Technical Report for the Greater Golden Horseshoe Forecasts to 2051, August 26, 2020 as authored by Hemson Consulting Limited on behalf of the Province of Ontario.
[112] City of Peterborough Municipal Comprehensive Review Land Needs Assessment, City of Peterborough Official Plan Review, June 2021.

6.3 Population and Households Projections

6.3.1 Anticipated Population by 2051			
Characteristic	**Data**	**Value**	**Methodology Note**
Anticipated population	Total	125,000	2051 City of Peterborough population forecast based on the Hemson Technical Report (August 2020)
Anticipated population growth	Total	37,999	2051 population forecast less 2021 total population estimate from Statistics Canada, Annual Demographic Estimates
	Percentage	43.7% or 1.5% annually	% growth between 2021 and 2051
Anticipated age	Average	46	2051 population estimate applied to the current 2021 census age structure adjusted for MOF 2051 County age structure
	Median	45	
Anticipated age distribution (# and %)	0-14	15,450 (12.4%)	2051 City of Peterborough population forecast, and MOF forecast by age for the Peterborough census division
	15-19	5,776 (4.6%)	
	20-24	8,274 (6.6%)	
	25-64	63,060 (50.4%)	
	65-84	24,156 (19.3%)	
	85+	8,284 (6.6%)	

6.3.2 Anticipated Households by 2051			
Characteristic	**Data**	**Value**	**Methodology Note**
Current number of households	Total	35,977	2021 Statistics Canada Census Count
Anticipated number of households	Total	54,700	2051 City of Peterborough household forecast based on the Hemson Technical Report (August 2020)
Anticipated Household Age	Average	75	Based on Statistics Canada, 2021 Period of Construction data Special Run applied to 2051
	Median	58	
Anticipated Households by Tenure	Renter	22,213	Ratio of 2021 owner households over 2021 population applied to estimated 2051 population
	Owner	32,487	
Anticipated Units by Type	Total	54,710	2051 City of Peterborough, Municipal Comprehensive Review: Land Needs Assessment, June 2021
	Single	29,750	
	Semi-detached	1,040	
	Row	6,650	
	Apartment	17,270	
Anticipated Units by Number of Bedrooms	1 bedroom	9,063	Based on Statistics Canada Period of Construction data Special Run, 2021 applied to 2051 City forecast
	2 bedrooms	13,336	
	3 bedrooms	19,106	
	4 bedrooms	10,525	*Note: units that contain 0 or 6 plus bedrooms exist but are not shown*
	5 bedrooms	2,680	

6.3.2 Anticipated Households by 2051			
Characteristic	**Data**	**Value**	**Methodology Note**
Anticipated Households by Income	Average		Source: Housing Assessment Resource Tool (HART)
	Median	11,814	
	Very Low	1,209	
	Low	9,997	
	Moderate	10,217	
	High	21,464	
Anticipated average household size	Total	2.16	2051 household population over number of households
Draft approved lots by planned housing type	Total	3,252	Source: City of Peterborough Planning Department
Draft approved lots by tenure	Tenant	n/a	
	Owner	n/a	

Note: The draft approved lots by tenure is not known at this moment. Further updates will be provided as required.

The key population and housing projections for the City of Peterborough, as identified in the Hemson Technical Report (August 2020) are provided below.

Year	Population			Housing By Type[1,2]				
	Reference	High	Low	Singles/ Semis	Rows	Accessory Units	Apartments	Total
2011	81,000	81,000	81,000	21,500	2,700	1,100	8,100	33,400
2016	83,000	83,000	83,000	22,200	2,800	1,300	8,400	34,700
2021	89,000	89,000	89,000	22,800	3,300	1,400	9,200	36,700
2031	103,000	103,000	102,000	26,500	4,800	1,800	11,000	44,100
2041	114,000	116,000	112,000	29,700	5,900	2,200	12,200	50,000
2051	125,000	128,000	122,000	32,200	6,800	2,400	13,300	54,700
2016-51 Growth	42,000	45,000	39,000	10,000	4,000	1,100	4,900	20,000

Year	Employment			Employment By Type				
	Reference	High	Low	Major Office	Pop-Related	Emp. Land	Rural	Total
2011	48,000	48,000	48,000	1,000	29,000	18,000	-	48,000
2016	46,000	46,000	46,000	1,000	30,000	15,000	-	46,000
2021	46,000	46,000	46,000	1,000	31,000	14,000	-	46,000
2031	51,000	51,000	50,000	1,000	36,000	14,000	-	51,000
2041	57,000	57,000	56,000	2,000	39,000	16,000	-	57,000
2051	63,000	64,000	62,000	2,000	43,000	18,000	-	63,000
2016-51 Growth	17,000	18,000	16,000	1,000	13,000	3,000	-	17,000

1. The housing forecast does not replicate/predict the housing mix that would be determined through each municipality's APTG conformity work. Planned housing mixes will continue to be decided by municipalities through their local planning processes.
2. Singles/Semis includes single-detached and semi-detached houses as well as movable dwellings as defined by Statistics Canada for the Census. Singles/Semis also includes existing houses where an accessory unit has been added. Rows are row houses as defined for the Census. Accessory Units are apartments added to an existing single-detached or semi-detached house. Apartments comprise all apartment buildings, whether greater than or less than 5 storeys.

Source: Hemson Consulting, Technical Report for the Greater Golden Horseshoe Forecasts to 2051, August 26, 2020, page 69.

The base Hemson projections were carried forward in the City of Peterborough Land Needs Assessment (June 2021). This includes key population, demographic cohorts and projected household needs are provided on the following page. While the Peterborough projections provide for total growth in need from the reference year of 2016 through to the end of the 2051 planning horizon, the Hemson projections above, breakdown the housing needs into smaller 10-year increments.

Table 15: 2016 and 2051 Population Figures

Population	2016	2051
Total population (including Census net undercoverage)	83,060	125,000
Census net undercoverage rate	2.45%	2.45%
Census Population	81,030	121,940
Household Population	78,530	118,170
Non-household Population	2,500	3,770
Non-household Population Rate	3.09%	3.09%

Source of "Table 15: 2016 and 2051 Population Figures": City of Peterborough, Municipal Comprehensive Review Land Needs Assessment, June 2021, page 22.

Figure 2: 2016 and 2051 Population Age Structure
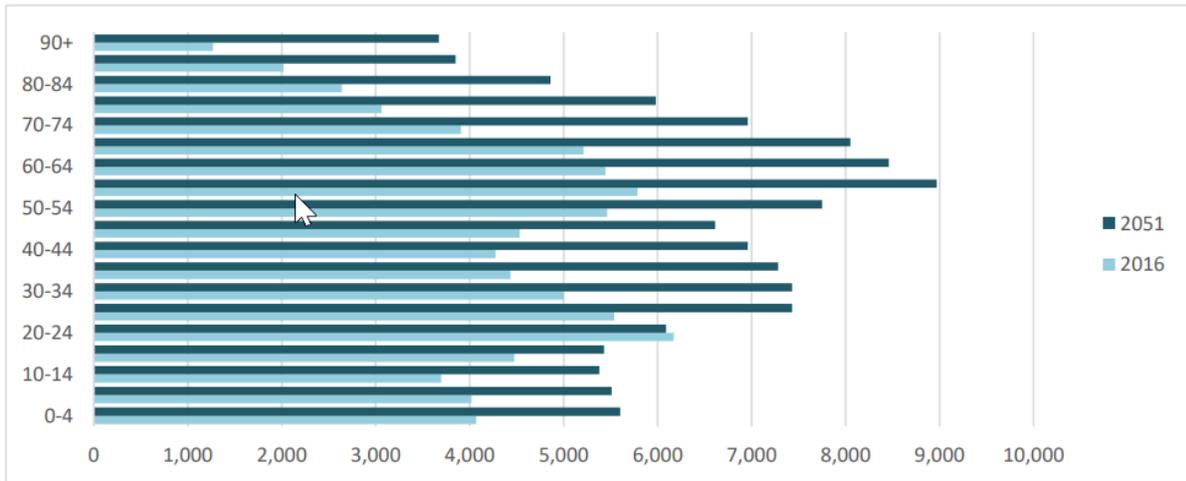
Source: Statistics Canada and Hemson Consulting, Greater Golden Horseshoe: Growth Forecasts to 2051 Technical Report (2020)

Sourced for this report from: City of Peterborough, Municipal Comprehensive Review Land Needs Assessment, June 2021, page 23.

Table 16: Household Forecast by Age of Primary Household Maintainer

Census Age	2016 Population by Age	2016 Households by Age of Primary Household Maintainer	2016 Household Formation Rate	2051 Population by Age	2051 Households by Age of Primary Household Maintainer
15-19	4,475	200	4.5%	5,430	240
20-24	6,170	1,585	25.7%	6,090	1,560
25-29	5,540	2,390	43.1%	7,430	3,210
30-34	5,000	2,560	51.2%	7,430	3,800
35-39	4,435	2,380	53.7%	7,280	3,910
40-44	4,275	2,380	55.7%	6,960	3,870
45-49	4,530	2,580	57.0%	6,610	3,760
50-54	5,465	3,235	59.2%	7,750	4,590
55-59	5,785	3,230	55.8%	8,970	5,010
60-64	5,445	3,310	60.8%	8,460	5,140
65-69	5,210	3,250	62.4%	8,050	5,020
70-74	3,905	2,415	61.8%	6,960	4,300
75-79	3,060	1,940	63.4%	5,980	3,790
80-84	2,640	1,640	62.1%	4,860	3,020
85-89	2,020	1,185	58.7%	3,850	2,260
90+	1,270	425	33.5%	3,670	1,230
Total Households		**34,710**			**54,710**

Source of "Table 16: Household Forecast by Age of Primary Household Maintainer": City of Peterborough, Municipal Comprehensive Review Land Needs Assessment, June 2021, page 24.

Table 17: Household Forecast by Forecast Period

Planning Period	Total Households	Planning Period	Household Growth	Average Unit Growth per Year
2016	34,710			
2021*	36,460	2016-2021	1,750	350
2051	54,710	2021-2051	18,250	608
2016-51	20,000			

*anticipated adoption of municipal comprehensive review

Source of "Table 17: Household Forecast by Forecast Period": City of Peterborough, Municipal Comprehensive Review Land Needs Assessment, June 2021, page 25

Table 18: 2016 Dwelling by Type and Age Group

Age Groups	Occupied Households	Singles/Semis		Rows		Apartments		Other Dwellings	
		Rate	Units	Rate	Units	Rate	Units	Rate	Units
15 to 24	1,785	27.2%	485	8.7%	155	45.4%	810	18.8%	335
25 to 34	4,950	49.3%	2,440	9.0%	445	30.2%	1,495	11.4%	565
35 to 44	4,760	64.7%	3,080	9.6%	455	18.1%	860	7.5%	355
45 to 54	5,815	70.9%	4,120	6.7%	390	16.3%	945	6.3%	365
55 to 64	6,540	69.3%	4,530	5.9%	385	19.0%	1,245	5.7%	375
65 to 74	5,665	60.2%	3,410	8.4%	475	26.1%	1,480	5.6%	315
75 to 84	3,580	53.9%	1,930	12.0%	430	29.7%	1,065	4.5%	160
85+	1,610	55.3%	890	11.2%	180	31.7%	510	2.2%	35

Source of "Table 18: Dwelling by Type and Age Group": City of Peterborough, Municipal Comprehensive Review Land Needs Assessment, June 2021, page 25.

Table 19: 2051 Dwelling by Type and Age Group, Policy-based Forecast

Age Groups	Occupied Households	Singles/Semis		Rows		Apartments		Other Dwellings	
		Rate	Units	Rate	Units	Rate	Units	Rate	Units
15 to 24	1,800	19.0%	340	10.7%	190	51.7%	930	18.4%	330
25 to 34	7,010	37.7%	2,650	12.2%	850	37.7%	2,640	12.3%	860
35 to 44	7,780	53.1%	4,130	13.9%	1,080	24.2%	1,880	8.6%	670
45 to 54	8,340	60.1%	5,010	10.1%	840	22.4%	1,870	7.5%	620
55 to 64	10,150	58.5%	5,930	8.8%	890	26.2%	2,660	6.8%	690
65 to 74	9,320	48.1%	4,480	11.8%	1,100	34.0%	3,170	6.2%	580
75 to 84	6,810	41.5%	2,820	16.4%	1,110	37.3%	2,540	4.8%	330
85+	3,490	42.7%	1,490	15.3%	530	39.8%	1,390	2.4%	80

Source of "Table 19: 2051 Dwelling by Type and Age Group, Policy-based Forecast": City of Peterborough, Municipal Comprehensive Review Land Needs Assessment, June 2021, page 25.

Table 20: Dwelling Type Forecast (excluding Units not Occupied by Usual Residents)

Year	Singles/Semis	Rows	Apartments	Other Dwellings	Total
2016	20,880	2,910	8,420	2,500	34,710
2051	26,600	6,650	17,270	4,190	54,710
2016-51	5,720	3,740	8,850	1,690	20,000
2016-51 %	29%	19%	44%	8%	100%

Source of "Table 20: Dwelling Type Forecast (excluding Units not Occupied by Usual Residents)": City of Peterborough, Municipal Comprehensive Review Land Needs Assessment, June 2021, page 26.

The projections provided above inform decisions at the local level regarding how much land is needed for housing, what types and tenures of housing are most in demand and

identify the demographic spread of the population. This, in turn, informs local housing programs as well as both affordable housing and supported housing needs in the community.

7. Use of Housing Needs Assessments in Long-Term Planning

7.1 This final section aims to determine how your community anticipates using the results and findings captured in the Housing Needs Assessment to inform long-term planning as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.

How will this HNA inform your official community or development plan, housing policies and/or actions going forward? For example, if the HNA identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit - how could actions and changes in policy and planning help address those needs?

Based on the findings outlined in this HNA, the following opportunities will inform the City's housing policies and actions, going forward:

Opportunities with the Community Improvement Plan (CIP):

- *Explanatory Note: The Community Improvement Plan (CIP) is a framework in Ontario that enables municipalities to provide financial incentives to private interests, that the municipality would otherwise be restricted from providing*
- There is an opportunity for the CIP to be fitted with new incentive programs that would encourage the prioritized development of rental housing. Features of this rental housing would include but not be limited to:
    - purpose-built rentals;
    - accessible housing, including housing with built-in supports and services; and
    - one- and two-bedroom units.

Opportunities to address the needs of Priority Groups:

- There is an opportunity for the City to ensure that the policy framework is in place to allow for more diverse housing options where supports and amenities are built into the development. This would require expressed commitments in supporting public-private partnerships, to ensure that the services needed for the community are provided (e.g., by third-party providers, in instances where the City cannot provide them). The HNA findings indicate that supports (medical supports,

mental and physical therapy supports, food plans, day cares, etc.) are needed for:
- o Single parents;
- o Indigenous individuals;
- o Individuals with developmental and/or physical disabilities;
- o Individuals experiencing mental health challenges, substance abuse challenges, and addictions; and
- o Older adults/seniors in need of health-related supports.
- Opportunities to help address homelessness in Peterborough, based on the findings of the 2021 PiT survey[113], include the following:
  - o People living outside are supported in place and consulted to understand how other available accommodations could better meet their needs.
  - o Connect with Indigenous communities to understand how to best invest funding to reduce Indigenous homelessness. For example, allocating a percentage of funding that reflects the percentage of PiT respondents that are Indigenous, or requiring all agencies that receive funding to incorporate culturally appropriate services.
  - o Targeted investments across all levels of government to improve availability and access to shelter and housing for women and gender diverse people experiencing homelessness.
  - o Make a local commitment to end homelessness for youth by increasing the number of transitional housing spaces for youth aged 16-24 to support the transition from homelessness to independent living.
  - o Invest in transitional and permanent housing options for older adults over 65 that are tailored to their needs.
  - o Invest in housing and programmatic interventions that prevent people from reaching the chronic homelessness threshold.
  - o Conduct ongoing evaluations of the homelessness system to understand Peterborough's progress on actualizing housing as a human right within current socio-economic contexts. Assess our community's fidelity to the Coordinated Access model as part of evaluating our progress.
  - o Develop and implement data practices around understanding prevalence and causes of deaths among people experiencing homelessness, including differentiating death from other reasons when removing people from the ByName Priority List. Incorporate preventing death into Peterborough's response to homelessness.

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[113] United Way Peterborough & District. Point in Time Count 2021: A Survey of People Experiencing Homelessness in the City of Peterborough (2022). Retrieved from: https://www.uwpeterborough.ca/wp-content/uploads/2022/08/UW-Peterborough-PiT-2022-Digital.pdf; https://www.uwpeterborough.ca/2022/08/17/united-way-peterborough-district-releases-the-2021-point-in-time-count/

Opportunities to advance building technology initiatives:

With the Modular Bridge Housing Community being a successful example of innovative housing to combat chronic homelessness and other housing needs, there is an opportunity for the City of Peterborough to:

- encourage more modular housing developments;
- share lessons learned; and
- promote this innovative technique with the local development industry.

How will data collected through the HNA help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?

The data collected through the HNA has helped identify where *the need is greatest* and provides insight on *where municipal action can have the greatest beneficial impact*. As a result, plans and policies can be shaped to prioritize this synergy to help create "quick wins" that help the housing crisis. For example, if there is an underutilized institutional site that is central to the community but not well connected to transit and hindered from redevelopment due to aging infrastructure, then the City of Peterborough can prioritize this redevelopment through the layering of financial incentives, fast-tracking the infrastructure upgrades, increasing transit service, while engaging with a potential private sector developer to reconfigure the building into multiple supportive housing units.

Based on the findings of this HNA, and particularly the projected housing needs, please describe any anticipated growth pressures caused by infrastructure gaps that will need to be prioritized and addressed in order to effectively plan and prepare for forecasted growth. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure that your local government has identified as a priority for fostering more complete and resilient communities.

Examples may include:

- Will your public transit system have the capacity to meet increasing demand?
- Will your water and wastewater system have the capacity for additional connections based on the amount of new housing units that will need to be built?
- Will new roads or bridges need to be built to serve new or growing communities?
- Will new schools, parks, community or recreational centres need to be built to serve new or growing communities?
- Will broadband service and access need to be significantly expanded to help new residents and businesses connect? Are there any climate risks or impacts that will affect new growth?

Development-Related Capital Projects:

As noted in the assumptions under Section 1.1 of this HNA, development-related capital projects that informed the City's most recent Development Charges Studies are assumed to be infrastructure gaps that may contribute to growth pressures to be prioritized and addressed to effectively plan and prepare for forecasted growth. Provided below are capital projects related to development in specific growth areas of Peterborough, as noted in the City's most recent Area-Specific Development Charges (ASDC) Study[114]:

- Bethune Street Sanitary Trunk Sewer and road reconstruction is $11.1 million, including financing, engineering, and design, and is shared between the Carnegie East (29%), Carnegie West (18%), Chemong East (15%), and Chemong West (38%) planning areas;
- The Parkway Sanitary Trunk Sewer, Parkhill Sewage Pumping Station, and Jackson Valley Trunk Sewer projects are shared between the Jackson and Lily Lake planning areas;
- The Chemong Road/Wolsely Street Sanitary Trunk Sewer ($1.4 million in eligible costs) is shared between the Chemong East, Chemong West, and Carnegie West planning areas; and
- The Hilliard Street Sanitary Trunk Sewer ($2.6 million in eligible costs) is shared between the Chemong East and Chemong West planning areas.

As noted by Hemson in the Planning ASDC Study[115]:

The total cost of the planning ASDC development-related works is $81.6 million, including $56.9 million in net capital cost (i.e. net of grants, subsidies or other external funding sources), $21.2 million in financing (including interest on existing debt), $1.2 million in studies, and $7.5 million in engineering, design, and contingency costs:

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[114] "Planning Area-Specific Development Charges Background Study". Hemson, May 26, 2022. Retrieved from: https://www.peterborough.ca/en/doing-business/resources/Documents/Building-Documents/Development-Charges/HEMSON---Area-Specific-Development-Charges-Study-2022---26MAY22.pdf

[115] Ibid

Planning Area	Growth-Related Net Capital Cost[1]	Financing[2]	Studies	Reserve Fund Adjustment	Engineering, Design & Contengency	Total Cost Eligible for Recovery
Jackson	$ 6,078,161	$ 1,082,632	$ 200,000	$ (2,612,503)	$ -	$ 4,748,289
Carnegie East	$ 2,124,700	$ 841,600	$ 75,000	$ 1,897,056	$ 424,940	$ 5,363,296
Carnegie West	$ 2,524,360	$ 1,031,000	$ 100,000	$ 9,816	$ 504,872	$ 4,170,048
Chemong East	$ 2,644,419	$ 1,040,561	$ 14,163	$ (3,441,856)	$ 271,874	$ 529,161
Chemong West	$ 7,884,873	$ 3,197,919	$ 285,837	$ 785,522	$ 1,174,985	$ 13,329,134
Liftlock	$ 8,028,000	$ 3,363,300	$ 150,000	$ (23,129)	$ 1,605,600	$ 13,123,771
Coldsprings	$ 16,906,933	$ 6,758,300	$ 250,000	$ (25,809)	$ 3,381,387	$ 27,270,811
Lily Lake	$ 10,666,499	$ 3,859,651	$ 150,000	$ (1,756,945)	$ 182,912	$ 13,102,117
TOTAL	$ 56,857,945	$ 21,174,963	$ 1,225,000	$ (5,167,849)	$ 7,546,569	$ 81,636,628

1. Costs are net of grants, subsidies, and other recoveries.
2. Financing includes interest on issued debt.

Each planning area has its own ASDC reserve fund. Overall, the reserve funds are in a deficit position of $5.2 million, which is included as a recovery in the development-related capital program.

All of the infrastructure required to service development is considered to be entirely growth-related and, as such, no "benefit to existing" shares have been deducted. As well, no post-period share has been identified for the works as they have been designed to service each area to build-out.

With respect to annual provisions required for the eventual repair and replacement of the infrastructure in the Planning ASDC Study, the City would have to budget for annual contributions to reserves of $1.4 million to fully fund the eventual replacement of ASDC recoverable costs:

"Table 7: City Of Peterborough - 2022 Planning Area-Specific Development Charges Study - Summary Of Asset Management Provisions By Asset Type"

Asset Type	DC Recoverable Costs	Estimated Useful Life	Calculated AMP Annual Provision
Pumping Stations	$ 13,333,752	75 years	$ 177,783
Linear Infrastructure	$ 30,112,763	75 years	$ 401,504
Stormwater Facilities	$ 20,928,000	25 years	$ 837,120
Studies	$ 1,225,000	Not infrastructure	$ -
Total	**$ 65,599,515**		**$ 1,416,407**

Appendix A to the Planning ASDC Study provides an overview of the Planning Area-specific development-related capital program and development charges calculations, where the proposed area-specific chargers recover primarily for the following services:

- Sanitary trunk sewers;
- Sewage pumping stations;
- Planning and service studies;
- Negative reserve fund balances;
- Stormwater management facilities; and
- Associated financing costs of pre-emplacing infrastructure.

Provided in the table below (adapted from Table 8 in Appendix A to the Planning ASDC Study[116]) is a summary of the ASDCs for all Planning Areas, where the "Total Costs" is the total cost estimate for sewers, studies, Reserve Fund adjustments, and engineering and contingency.

Planning Area	Projects	Total Costs
Jackson Growth Area	1. Jackson North Peer Review / Planning & Servicing Studies 2. Loggerhead Marsh 3. Parkhill Road West Pumping Station 4. Parkway Sanitary Trunk Sewer 5. Parkhill Sewage Pumping Station 6. Jackson Valley Trunk Sewer 7. DC Reserve Fund Recovery / (Adjustment)	$4,748,289
Carnegie East Growth Area	1. Bethune Street Sanitary Trunk Sewer 2. Peer Review / Servicing & Planning Studies 3. DC Reserve Fund Recovery / (Adjustment)	$5,363,296
Carnegie West Growth Area	1. Bethune Street Sanitary Trunk Sewer 2. Carnegie West Centralized SWM Facility 3. Peer Review / Servicing & Planning Studies 4. Chemong Rd / Wolsely St Sanitary Trunk 5. DC Reserve Fund Recovery / (Adjustment)	$4,170,048
Chemong East Growth Area	1. Bethune Street Sanitary Trunk Sewer 2. Peer Review / Servicing & Planning Studies 3. Chemong Rd / Wolsely St Sanitary Trunk 4. Hilliard Street Sanitary Trunk Sewer	$529,161

[116] "Planning Area-Specific Development Charges Background Study". Hemson, May 26, 2022. Retrieved from: https://www.peterborough.ca/en/doing-business/resources/Documents/Building-Documents/Development-Charges/HEMSON---Area-Specific-Development-Charges-Study-2022---26MAY22.pdf

Planning Area	Projects	Total Costs
	5. DC Reserve Fund Recovery / (Adjustment)	
Chemong West Growth Area	1. Bethune Street Sanitary Trunk Sewer 2. Chemong Rd / Wolsely St Sanitary Trunk 3. Chemong West Oversizing - 300 to 375 4. Chemong West SWM Ponds 5. Peer Review / Servicing & Planning Studies 6. Chemong West Servicing Study 7. Hilliard Street Sanitary Trunk Sewer 8. DC Reserve Fund Recovery / (Adjustment)	$13,329,134
Lily Lake Growth Area	1. Lily Lake Centralized SWM Facility 2. Lily Lake Internal Oversizing to 375m 3. Lily Lake Pumping Station 4. Lily Lake Forcemain 5. Lily Lake Easement Acquisition 6. Lily Lake Future Servicing Study 7. Parkway Sanitary Trunk Sewer 8. Parkhill Sewage Pumping Station 9. Jackson Valley Trunk Sewer 10. DC Reserve Fund Recovery / (Adjustment)	$13,102,117
Liftlock Growth Area	1. Eastern Sanitary Trunk Sewer 2. Lift Lock Centralized SWM Facilities 3. Peer Review / Servicing & Planning Studies 4. Lift Lock Internal Oversizing 5. DC Reserve Fund Recovery / (Adjustment)	$13,123,771
Coldsprings Growth Area	1. Otonabee River Sanitary Force Main 2. Coldsprings Centralized SWM Facilities 3. South Park Drive Sanitary Trunk Sewer 4. Coldsprings Sewage Pumping Stations 5. Coldsprings Planning / Servicing Studies 6. 675 Trunk to WWTP 7. Coldsprings Oversizing from 300 to 450 8. DC Reserve Fund Recovery / (Adjustment)	$27,270,811
	TOTAL	**$81,636,627**

In addition to the above-noted costs associated with ASDCs for Peterborough, provided in the table below (adapted from Table 3 in the 2024 Development Charges City-wide

Background Study[117]) is a breakdown of the development-related capital program for general and engineered services across the city:

"Table 3: City Of Peterborough – Summary Of Development-Related Capital Program For General & Engineered Services (In $000)"

Service – General Services	Gross Cost	Grants / Subsidies / Other Recoveries	Net Municipal Cost
1.0 Development-related studies	$4,055.6	$0.0	$4,055.6
2.0 Library services	$21,725.0	$0.0	$21,725.0
3.0 Fire services	$61,810.8	$0.0	$61,810.8
4.0 Police services	$82,209.5	$0.0	$82,209.5
5.0 Emergency medical services	$1,892.0	$785.0	$1,107.0
6.0 Recreation	$129,500.0	$0.0	$129,500.0
7.0 Parks	$31,655.2	$0.0	$31,655.2
8.0 Transit services	$78,743.4	$47,049.0	$31,694.3
9.0 Waste management	$10,176.8	$0.0	$10,176.8
10.0 Long-term care	$92,000.0	$39,092.2	$52,907.8
SUBTOTAL – General Services	**$513,768.4**	**$86,926.3**	**$426,842.1**

Service – Engineered Services	Gross Cost	Grants / Subsidies / Other Recoveries	Net Municipal Cost
1.0 Services related to a highway	$1,617,301.4	$0.0	$1,617,301.4
2.0 Sewage services	$386,307.2	$0.0	$386,307.2
SUBTOTAL – Engineered Services	**$2,003,608.6**	**$0.0**	**$2,003,608.6**

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[117] "2024 Development Chargers City-wide Background Study". Hemson, September 6, 2024. Retrieved from: https://www.peterborough.ca/en/city-hall/resources/Documents/Development-Charges/HEMSON_Peterborough-DC-Study-06-Sept-2024.pdf

Service – General Services	Gross Cost	Grants / Subsidies / Other Recoveries	Net Municipal Cost
TOTAL – General & Engineered Services	**$2,517,377.0**	**$86,926.3**	**$2,430,450.7**

As noted above, a net municipal cost of $2.43 billion is needed to cover the City-wide development-related capital program for general and engineered services. In conjunction with the ASDC total costs of $81.6 million noted earlier in this section, it is clear that the City of Peterborough needs to make substantial investments—a total of $2.51 billion—to facilitate housing growth to 2051.

Flood Reduction Capital Program:

Capital programs[118], as part of the Flood Reduction Capital Program, that aim to mitigate climate change impacts to infrastructure and improve their capacity include:

- Flow and rainfall monitoring
- CCTV inspections
- Eliminate Inflow and Infiltration Sources Study
- Detailed Storm Sewer and Watercourse Flood Reduction EA's
- Watercourse Management Plans
- Sewer Maintenance and Repair
- Public Awareness and Support (Flood Reduction Subsidy)
- Detailed Sanitary Sewer EA for Inflow and Infiltration Reduction

There will be a need for improved infrastructure overall, as well as increased development of green/natural infrastructure to help mitigate climate change impacts to grey infrastructure, the water & wastewater management systems, etc. [119]

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[118] "City of Peterborough marks the 20th anniversary of the 2004 Flood". City of Peterborough, July 15, 2024. Retrieved from: https://www.peterborough.ca/en/news/city-of-peterborough-marks-the-20th-anniversary-of-the-2004-flood.aspx
[119] "City of Peterborough marks the 20th anniversary of the 2004 Flood". City of Peterborough, July 15, 2024. Retrieved from: https://www.peterborough.ca/en/news/city-of-peterborough-marks-the-20th-anniversary-of-the-2004-flood.aspx

Annex A: Relevant Links for Developing Housing Needs Projections

Data and Analysis

Housing Statistics - Statistics Canada

Population estimates, July 1, by census subdivision, 2016 boundaries (statcan.gc.ca)

Population estimates, July 1, by census metropolitan (statcan.gc.ca)

Population and demography statistics (statcan.gc.ca)

Population Projections for Canada (2021 to 2068), Provinces and Territories (2021 to 2043) (statcan.gc.ca)

Housing Market Information Portal

UrbanSim – Scenario Modeling

Reports & Publications

Housing Markets Insight - CMHC's household projections for 8 of Canada's major urban centres until 2042

CMHC - Housing Shortages in Canada Report

University of British Columbia - Housing Assessment Resource Tools (HART)

University of London - Affordability targets: Implications for Housing Supply

Nova Scotia Housing Needs Assessment Report Methodology

Ontario Land Needs Assessment Methodology

British Columbia Affordable Housing Need Assessment Methodology

Annex B: Glossary

Affordable Housing: A dwelling unit where the cost of shelter, including rent and utilities, is a maximum of 30% of before-tax household income.

Area Median Household Income: The median income of all households in a given area.

Cooperative Housing: A type of residential housing option whereby the owners do not own their units outright. This would include non-profit housing cooperatives, as stand-alone co-operatives or in partnership with another non-profit, including student housing co-ops, as well as Indigenous co-ops, including those in partnership with Indigenous governments and organizations. This does not, however, include homeownership co-ops or equity co-ops that require an investment, which along with any profit earned, is returned to co-op investors.

Core Housing Need: 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 (attains all three housing indicator thresholds).

- *Adequate* – Does not require any major repairs, according to residents. Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings.
- *Suitable* – Has enough bedrooms for the size and make-up of resident households, according to guidelines outlined in National Occupancy Standard (NOS).
- *Affordable* – All shelter costs total less than 30% of a household's before-tax income.

Household: A person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.

Household Formation: The net change in the number of households.

Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Permanent Supportive Housing: Prioritizes people experiencing chronic homelessness and other vulnerable people who have the highest support needs. It provides long-term affordable housing and a diversity of customized support services.

Purpose-Built Rental: Also known as the primary rental market or secure rentals; multi-unit buildings (three or more units) which are built specifically for the purpose of providing long-term rental accommodations.

Short-Term Rentals: All or part of a dwelling unit rented out for less than 28 consecutive days in exchange for payment. This includes bed and breakfasts (B&Bs) but excludes hotels and motels. It also excludes other accommodations where there is no payment.

Suppressed Household Formation: New households that would have been formed but are not due to a lack of attainable options. The persons who would have formed these households include, but are not limited to, many adults living with family members or roommates and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.

Missing Middle Housing: Housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings, typically including secondary and garden suites, duplexes, triplexes, fourplexes, rowhouses and townhouses, courtyard housing, and low-rise apartment buildings of 4 storeys or less. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability. The missing middle also refers to the lack of available and affordable housing for middle-income households to rent or own.